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Trust Among Strangers:  
Securing British Modernity 'by way of friendly society,' 1780s – 1870s

By

Penelope Gwynn Ismay

A dissertation submitted in partial satisfaction of the  
requirements for the degree of

Doctor of Philosophy

in

History

in the

Graduate Division

of the

University of California, Berkeley

Committee in charge:

Professor Thomas W. Laqueur, Chair

Professor James Vernon

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Fall 2010

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## ABSTRACT

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by

Penelope Gwynn Ismay

Doctor of Philosophy in History

University of California, Berkeley

Professor Thomas W. Laqueur, Chair

This dissertation examines friendly societies and the role they played in the development of social trust and cooperation in nineteenth century Britain. In doing so my work fundamentally repositions friendly societies within the social history of modern Britain. Previous histories have relied on the functional similarities between nineteenth century friendly societies and early modern craft guilds, producing narratives that situate friendly societies in the history of working-class formation. My work looks instead to the early seventeenth century cultural roots of the concept of friendly society. Examining the ways in which the concept of friendly society was adapted to provide justifications for new kinds of social relationships from the late eighteenth century to the late nineteenth, I demonstrate that friendly societies gave the reformers thinking through—and the laborers working through—the great changes of their day a new basis or model for social cooperation.

Specifically, friendly societies facilitated two types of relationships that had become especially problematic in a modernizing society: relationships between new kinds of social classes and relationships between strangers. In the context of the late eighteenth century debates on the poor laws, friendly societies helped reformers to imagine a new system of welfare where reciprocity would be based on the shared social risks posed by poverty. Configuring friendly societies such that each contributed according to ability and received according to liability, reformers found a socially meaningful way of integrating the poor into British society. Beginning in the early nineteenth century, national friendly societies, like the Independent Order of Odd Fellows, worked to adapt their friendly society practices so that members who were strangers to each other could nevertheless trust each other. Faced with the dilemma of providing mutual aid to migrating members from across Britain, the Odd Fellows overcame problems of distrust by ritualistically transforming their members into brothers, and the Order into a brotherhood. In the 1850s, the Odd Fellows reinforced those relationships with a combination of benevolence and actuarial science—and in the process taught members how to trust in numbers as well.

By focusing on the cooperative possibilities inherent in the concept of friendly society and the ways in which contemporaries adapted the concept to meet new contingencies, this dissertation brings a new perspective to the history of friendly societies, and with it, a new perspective on the emergence of modern forms of social trust more broadly.

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And I want to thank my family; they are my life.

## CHAPTER 1

### INTRODUCTION

#### FRIENDLY SOCIETY AND HISTORICAL QUESTIONS OF SOCIAL COOPERATION

[The friendly society] *seems to be a Project that we are led to by Divine Rule and has such a Latitude in it, that, for ought I know, as I said, all the Disasters in the World might be prevented by it, and Mankind be secur'd from all the Miseries, Indigences and Distresses that happen in the world.*<sup>1</sup>

–Daniel Defoe, 1697

*Provision is thereby made against the contingencies of fortunes, to which all are subject; and the nation, providing for such of its poor as are unable to provide for themselves, appears in the character of one great ... Friendly Society... to which all may contribute according to their ability, and upon which all may come in misfortune.*<sup>2</sup>

–William Palmer, 1844

*For, mutual assurance is economy in its most economical form; and merely presents another illustration of that power of co-operation which is working out such extraordinary results in all departments of society, and is in fact but another name for Civilization.*<sup>3</sup>

–Samuel Smiles, 1875

*So at last human society may become a friendly society—an Affiliated Order of branches, some large and many small, each with its own life in freedom, each linked to all the rest by common purpose, and by bonds that serve that purpose.*<sup>4</sup>

–Lord Beveridge, 1949

From the emergence of a national level market economy in the seventeenth century through the breakdown of the poor laws in the eighteenth and nineteenth centuries to the construction of the welfare state in the twentieth, British social reformers used friendly societies as a model for imagining solutions to the vexing problems of social cooperation in an urbanizing, industrializing society. Indeed, they used the concept of friendly society to imagine what a new British society might look like. Likewise, working people in Britain used friendly societies to negotiate a place for themselves in that same tumultuous world. Providing sickness and burial benefits in equal measure with friendship and fellowship, over 4 million Britons were members of friendly societies by 1850, or roughly one half of the adult male population. This level of

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<sup>1</sup> Daniel Defoe, *An Essay Upon Projects* (London: 1697), 122.

<sup>2</sup> William Palmer, *Principles of the Legal Provision for the Relief of the Poor: Four Lectures Partly Read at Gresham College in Hilary Term, 1844*. (London: 1844), 38.

<sup>3</sup> Samuel Smiles, *Thrift* (Chicago: Donohue, Henneberry & Co., 1875), 133.

<sup>4</sup> William H. Beveridge, *Voluntary Action: A Report on Methods of Social Advance* (London: Allen and Unwin, 1948), 320.

participation exceeded that of trade unions (1,501,083), Methodist societies (727,112), and the co-operative movement (1,153,916) combined.<sup>5</sup>

This dissertation will demonstrate that in these two respects—as a cultural resource and a socio-economic recourse—friendly societies played a crucial role in the history of late eighteenth and nineteenth century Britain. Friendly societies were not simply the antecedents of trade unions or the welfare state. They offered people thinking and working through the great changes of their day a new basis or model for social cooperation. Whether imagined or actual, friendly societies facilitated two types of relationships that had become especially problematic in a commercializing, urbanizing society—namely, relationships between social classes (both old and new kinds) and between strangers.<sup>6</sup> In this sense, the study of friendly societies promises to give us insight into some of the ways in which social cooperation was negotiated and developed in the first society to undergo the kinds of changes we now associate with modernity.

### WHY IT IS NOW POSSIBLE TO BRING A FRESH PERSPECTIVE TO FRIENDLY SOCIETIES

Taking into account simply the numbers of people involved, one would expect friendly societies to have an important presence in any social history of nineteenth century Britain. Yet for the most part, the study of friendly societies remains in the same state Eric Hobsbawm noted in 1957 when he chastened professional historians for leaving friendly societies “surprisingly, and quite unnecessarily neglected.”<sup>7</sup> When Hobsbawm wrote, friendly societies hardly received mention, let alone serious treatment, in any of the general social histories covering the period. And although interest in friendly societies has increased over the years, the scholarly attention devoted to them is nowhere near commensurate with either their numerical importance or the extensive historical role they played in late eighteenth and nineteenth century British society.

There are three key reasons for this continued inattention. Friendly societies were neglected at first because the historical records were not thought to exist.<sup>8</sup> Then, Marxist methodologies, which were until recently the dominant approach to British social history, cast friendly societies in roles for which they were fundamentally unsuited. Finally, questions of social cooperation (rather than conflict) have only recently become a topic of historical interest. Considering each of these reasons in turn, I will show that we are no longer constrained by these barriers and can approach friendly societies with a fresh perspective.

Early studies of friendly societies were indeed limited by the readily available historical records. Until the 1980s, the only known records on friendly societies were the official ones produced by the government in its capacity as protector and then regulator of registered friendly societies. Some of the printed works of the Affiliated Orders, the large national friendly

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<sup>5</sup> David Neave, *Mutual Aid in the Victorian Countryside: Friendly Societies in the Rural East Riding, 1830-1914* (Hull: Hull University Press, 1991), 1.

<sup>6</sup> I use ‘classes’ here in the way contemporaries did, as a category of different kinds of people without the necessarily conjuring the capital/labor inflections they would later acquire. On the different uses of class in British history see David Cannadine, *The Rise and Fall of Class in Britain* (New York: Columbia University Press, 1999). For an especially helpful way to think about how the structures of class effected social relations without reducing all social action to class interests or class consciousness, see Richard Price, *British Society, 1680-1880: Dynamism, Containment, and Change* (Cambridge, U.K.: Cambridge University Press, 1999), Ch. 9.

<sup>7</sup> Eric Hobsbawm, “Friendly Societies,” *Amateur Historian* 3, no. 3 (1957): 98.

<sup>8</sup> As Hobsbawm noted, “The student is not likely to come across much manuscript material...” (Ibid.)



societies that became so popular in the mid century, were also available. The government records mainly consisted of collections of the rules of registered friendly societies, the minutes, reports and legislation produced by the various parliamentary committees convened to investigate friendly societies and, after 1834, a massive amount of paperwork generated by John Tidd Pratt, the newly appointed Registrar for Friendly Societies. The sources produced by the Affiliated Orders were somewhat richer because in addition to reports and minutes from the executive organs of each of the Orders, the two biggest Orders, the Independent Order of Odd Fellows and the Ancient Order of Foresters, also published magazines with impressively long runs.<sup>9</sup> With special emphasis on the governmental and administrative sources, P.H.J.H. Gosden exploited these records, writing what became the standard work on friendly societies, *The Friendly Societies in England, 1760-1875*.<sup>10</sup> Because of the limitations of his sources and his specific interest in the regulatory relationship between the government and friendly societies, however, his story has a very specific trajectory. In particular, *The Friendly Societies in England* tells a story of how the government transformed friendly societies from archaic, even if well-intentioned, hangovers from the past into rational, actuarially sound insurance schemes for working people. The members resisted but the government insisted and in the end friendly societies were made “modern.”<sup>11</sup> Although Gosden put the topic of friendly societies on the historical map, the social and cultural history of friendly societies continued to remain obscure.

Today, the lack of records is no longer an obstacle. In the late 1980s David Neave, then a graduate student working on friendly societies in East Riding, undertook a series of surveys in order to ascertain how many records still existed in the cupboards of local societies.<sup>12</sup> His suspicion that there were a great many proved correct. So, he embarked upon a project to get friendly society records deposited into local record offices. His *Mutual Aid in the Victorian Countryside: Friendly Societies in the Rural East Riding, 1830-1914* (1991) provides a substantial appendix listing the whereabouts and types of resources then becoming available in local archives. These records turned out to be incredibly rich, filled with details of the social and cultural practices internal to local friendly societies all over Britain. Although in no way complete, and even less so for the early part of the century, the records contain rates of sickness, costs and rates of medical care, attendance levels at meetings, occupations and residences of members, specific items on a local society’s discussion agenda, specific cases of hardship and how they were treated, rituals, relationships to other local organizations, marriage, death and birth announcements for members, and so on. In short, the records identified by Neave provided a glimpse into a social world where the practices and sometimes the voices of a significant number of working people could be heard for the first time.

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<sup>9</sup> The Foresters were incepted in 1834 and their magazine, *Foresters’ Miscellany*, ran quarterly (and then bi-monthly from 1862) and continues to be published today as the *Forester*. The *Odd Fellows’ Magazine* was published starting in 1824 but was discontinued in 1828. In 1829, it was started it back up again and was published continuously until 1847 when it ceased publication for a decade. From 1858 until 1883, the magazine was published quarterly and then monthly until 1895.

<sup>10</sup> Gosden states the limitations of his sources clearly in his introduction to his bibliography, “Useful manuscript material relating to the years before 1875 seems to be practically non-existent.” (P.H.J.H. Gosden, *The Friendly Societies in England, 1815-1875* (Manchester: Manchester University Press, 1961), 245.)

<sup>11</sup> *Ibid.*, 95-105.

<sup>12</sup> This work is continued and has been expanded by the Friendly Societies Research Group out of the Open University, under the direction of Dan Weinbren. (<http://www.open.ac.uk/socialsciences/friendly-societies-research-group/fsrg-about-us.php>)

The importance of these records to the social history of Britain should have been profound. In conjunction with institutional and governmental records, a critical moment in British history could finally be treated in a holistic way. The result might have been a social history of the nineteenth century that illuminated not just how the ruling classes made sense of the vast changes that fundamentally altered their lives in this period, but how working people did as well. Yet, no such history emerged. The explanation for this failure is also the second reason why the historiography of friendly societies is not commensurate with their numerical significance.

No matter how rich the historical record grows (and the pace of its growth has not yet slowed since Neave's efforts first began), it has been fundamentally hamstrung by the approach most historians treating friendly societies since Gosden have employed. Whereas Gosden had been limited to an institutional account because of the nature of the records then available, later historians were limited by a 'class' interpretation of friendly societies. Initiated by Hobsbawm but more fully elaborated by E. P. Thompson, the history of friendly societies since Gosden has been constrained within a broadly conceived, but definitely Marxist, theory of history.

In Thompson's version, most famously articulated in *The Making of the English Working Class* (1963), friendly societies were not just interpreted from a class perspective; they were given a starring role in making the Marxist narrative work. In particular, Thompson credited friendly societies with serving as the incubator for radical politics during the French Revolution as well as acting as the training ground for the later development of trade unions. This claim gave friendly societies a critical role in the development of an authentic working class consciousness, which meant that they were important to the new Social Histories then under construction. The new Social Historians of Thompson's generation were interested in telling a 'history from below' in an effort to keep the interpretations of history from replicating the same oppressive power structures that continue to marginalize working people in the present. This approach provided an important corrective to traditional histories, which had allowed great masses of people to march silently through their pages without taking the slightest note. But in the process of rescuing friendly societies "from the enormous condescension of posterity," Thompson imprisoned them in a framework of 'class' from which they have yet to escape.<sup>13</sup>

The role Thompson attributed to friendly societies was too significant within labor history narratives to be dismissed, but too contrary to the historical record to elaborate further. Thompson's own ambivalence can be detected in his original account. Even though he claimed that friendly societies were responsible for keeping radicalism alive during the repressive years at the end of the eighteenth century, and even though he argued that friendly societies provided working people an apprenticeship in self-discipline, self-government, and management skills that they would later use to organize trade unions, he discusses friendly societies only twice in his 800+ page tome. This is not to say his account of friendly societies has no plausibility. Friendly societies were the only legal associations of working people during one of the most socially volatile periods in British history. So it would not be surprising to find that some of them indeed provided cover for political and economic radicalism. But the fact that such potential existed does not mean that the practice was common or widespread. When accusations of sedition were in fact made against friendly societies in the early part of the nineteenth century, the government officials and parliamentarians commissioned to investigate these charges—and who had no

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<sup>13</sup> E. P. Thompson, *The Making of the English Working Class* (New York: Vintage, 1966), 12.

trouble enacting draconian legislation against trade unions and corresponding societies—dismissed the charges against friendly societies as “exaggerated” and lacking in evidence.<sup>14</sup>

Regardless of its dubious standing, the charge of radicalism, which became something of a badge of honor among friendly society historians, has become axiomatic. It has guided subsequent research into friendly societies and has consequently limited the kinds of questions asked of friendly societies. Specifically, friendly societies have been cast as a working class movement in disguise. Yet beyond the possibility of their early role in developing class-consciousness, it has been a difficult thesis to sustain. The rule common to most friendly societies stipulating political loyalty to the crown as a condition of membership, strong relationships with rather than antipathy toward local notables—including factory owners—and the unapologetically Christian ethics underlying their ritualized interactions have been either ignored altogether by friendly society historians or treated as conciliatory means to revolutionary ends.<sup>15</sup>

The difficulty of making radical claims about friendly societies was made even more problematic when the debates about the so-called “labor aristocracy” began. From the time Hobsbawm discovered friendly societies, it had been assumed that friendly societies comprised an elite group of artisans because unskilled and especially rural laborers were thought incapable of affording the dues of membership.<sup>16</sup> In the context of the labor aristocracy debates, friendly societies’ elite membership threatened to undermine the key role they were thought to have played in facilitating working class consciousness. If friendly societies were dominated by a labor aristocracy and the labor aristocracy was not radical, then friendly societies could not be radical either. But some friendly society historians were reluctant to relinquish the radical credentials of their subject. So, as the labor aristocracy donned its false consciousness in the pages of labor histories, these historians simply rejected the idea that friendly societies dominated by artisans.

For example, in her study of the Welsh County Glamorgan, Dot Jones found that friendly societies contained a “broad cross-section” of workers and that even in places far away from industrial centers, “at least half the adult population” joined friendly societies throughout the entire period 1800-1910.<sup>17</sup> For Jones, the sheer numbers rendered the artisan-dominated friendly society thesis impossible to sustain. In a similar vein, Neave found that while urban friendly societies tended to have a predominantly artisan leadership, general membership rosters included

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<sup>14</sup> In 1824 the accusation that friendly societies acted as “the cloak under which funds have been raised for the support of combinations and strikes” was made yet again. After a thorough investigation, the Select Committee on Friendly Societies found that “neither the evidence which has incidentally been given upon it before your committee, nor the evidence appended to the Report referred to them, appears to justify an apprehension that the statement of the Resolution is extensively true.” (“Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies,” (1826-1827), 23.)

<sup>15</sup> Most friendly society rules simply required an oath of loyalty to the crown from new members. The West-Salton Friendly society in Haddington went even further. Article one stated “We, the members of this society...make a public declaration and solemn avowal of our resolution to support the present Happy Constitution of this Country, as by law established: that we reprobate the plan of *Universal Suffrage*, and *Jacobin* or *French Principles*; and that we exclude from this Society, and from every benefit thereof, all those who, under the specious pretence of being Friends of the People, are secretly endeavoring to undermine and destroy our *Happy Constitution*...” (*Articles of Constitution of West-Salton Friendly Society*, (Haddington: 1804), 4.)

<sup>16</sup> Hobsbawm, “Friendly Societies,” 99.

<sup>17</sup> Dot Jones, “Did Friendly Societies Matter? A Study of Friendly Society Membership in Glamorgan, 1794–1910,” *Welsh History Review* 3, no. 2 (1985): 339.

a majority of unskilled laborers.<sup>18</sup> The extent to which friendly society membership represented a broad spectrum of the working classes was an important discovery. But the radical implications both authors were concerned to draw out of their findings precluded them from asking questions about how such a diverse socio-economic mix of people in fact managed to cooperate.

In the most recent research conducted on friendly societies, *British Friendly Societies, 1750-1914* (2004), Simon Cordery continues the attempt to prove the radical qualifications of friendly societies. Cordery resurrects an exaggerated version of Thompson's antagonism between 'patrons' and 'plebs' for his framework and tries to make it work for the entire period from 1750-1914.<sup>19</sup> In this 'struggle,' eighteenth century poor law reformers as diverse as Joseph Townsend, Thomas Gilbert and John Acland, for example, are categorized under the undifferentiated heads of 'elite reformers,' 'elite patrons,' 'censorious middle class patrons,' or 'paternalists'—all of which, in Cordery's view, stand for the same thing.<sup>20</sup> He reduces the very different schemes each reformer proposed to a uniform attempt for 'social control,' explaining, simply, that 'elite patrons...sought to control the societies.'<sup>21</sup>

But Cordery fails to attend to the historical circumstances through which friendly societies came to the attention of these reformers—namely, the crisis of society attending the breakdown of the poor laws, the French Revolution, the Napoleonic Wars, and a series of economic crises that threatened to rent asunder the very fabric of British society in the late eighteenth and early nineteenth centuries. Nor does Cordery consider why such reformers chose friendly societies as one of their principal models for social reform. Instead, Cordery dismisses the efforts of all reformers, claiming that they shared a homogeneous agenda to recreate a "mythological but ideologically powerful lost world" which would reinstate the "traditional" subordination of the plebs to the patrons.<sup>22</sup>

On the other side of Cordery's century long struggle stand the radicals—anti-poor law campaigners, Owenites, Chartists, and trade unions.<sup>23</sup> Although half a century separates the actions of the reformers on the one hand and the radicals on the other, Cordery nevertheless draws friendly societies into "this radical effervescence" by relying heavily upon Thompson's claim that "metropolitan radicals used benefit societies as covers for continuous agitation."<sup>24</sup> But in doing so, he fails to address the critical question his supposition begs: If friendly societies were so radical and so dangerous to elites within or outside the government, why were they specifically exempted from the repressive Combination Acts (1799/1800) at the height of revolutionary foment?

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<sup>18</sup> Additionally, and consistent with shifts in labor history, he found that the rural societies of East Riding were not populated by a "deferential" group of day laborers who were controlled by local gentry, as previously assumed, but that these rural friendly societies were in fact responsible for producing "a clearly distinguishable rural working-class culture in the second half of the nineteenth century." (Neave, *Mutual Aid in the Victorian Countryside: Friendly Societies in the Rural East Riding, 1830-1914*, 97.)

<sup>19</sup> Simon Cordery, *British Friendly Societies, 1750-1914* (New York: Palgrave Macmillan, 2003).

<sup>20</sup> See 44-52 for a discussion of paternalism. Frederick Eden is the only exception to Cordery's undifferentiated classification. (Ibid., 17, 22, 45-47, 51.)

<sup>21</sup> Ibid., 9.

<sup>22</sup> Ibid., 23.

<sup>23</sup> Ibid., 52.

<sup>24</sup> Ibid., 55, 101 and Ch. 4 more generally.

Cordery himself strains to maintain the framework of class-based antagonism as the nineteenth century wears on and the relationships between friendly societies and the government became more closely enmeshed. Specifically, while he concedes that friendly societies began to enjoy a “growing respectability” and even began to share a “growing sense of social consensus” about the importance of respectable behavior, he nevertheless insists that friendly society members adopted a subversive version of respectability and used it to achieve their own radical, political ends.<sup>25</sup>

While there is no reason to deny tensions between those generally middle and upper class people who wanted to reform friendly societies and the largely working class members of friendly societies, there is also no reason to ignore the vast and growing body of evidence showing the novel kinds of relationships both reformers and friendly society members sought to forge across class lines. The new differentiation and divisions between classes concomitant with the intensification of the market in Britain, whether considered in strictly economic or socio-economic terms, were real. But the new potential for conflict inherent in those divisions is only part of the story. Modes and methods of cooperation are an equally important historical problem to address. Britain was, after all, the only European nation to escape the violent social revolutions of the nineteenth century that wreaked so much havoc on the Continent.

The third and final reason that role friendly societies played in facilitating social cooperation has been ignored in social histories of Britain is because cooperation itself has only recently become a topic of historical inquiry.<sup>26</sup> Scholars in the social sciences and humanities used to take it for granted that modern cooperation was the natural by-product of economic liberalism. First promulgated by the “Scottish historical school” and perpetuated by numerous scholars since, the model of economic liberalism holds that the desire for luxury, or the pursuit of self-interest, among the English nobility transformed the barbaric feudal world into the polite commercial people that characterized eighteenth century England. Self-interest eroded the system of vassalage slowly replacing the violence and chaos of the medieval world with the “cool,” “prudent” and contractually bound relationships of the market place.<sup>27</sup> At the same time that arbitrary birth-based social dependencies were collapsing, the increased division and specialization of labor in commercial society increased economic dependencies. Cooperation under these new conditions became a simple matter of a self-interested calculation. Or in Smith’s famous words,

In civilized society [man] stands at all times in need of the co-operation and assistance of great multitudes... Man has almost constant occasion for the help of his brethren...; he will be more likely to prevail if he can interest their self-love in

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<sup>25</sup> “...working people paid lip-service to bourgeois pieties while pursuing independence as much as possible.” (Ibid., 104.)

<sup>26</sup> Some important exceptions include Dario Gaggio, “Pyramids of Trust: Social Embeddedness and Political Culture in Two Italian Gold Jewelry Districts,” *ENTERPRISE AND SOCIETY* 7, no. 1 (2006), David Hancock, *Oceans of Wine: Madeira and the Emergence of American Trade and Taste* (New Haven, CT: Yale University Press, 2009). Much more work is needed on the subject. For a compelling argument on why we need to study modes of social cooperation and trust historically, see Geoffrey Hosking, “Why We Need a History of Trust,” *Reviews in History* (2002), URL: <http://www.history.ac.uk/reviews/review/287a>.

<sup>27</sup> For an analysis on the new kinds of relationships Smith saw holding industrializing society together, see Lisa Hill and Peter McCarthy, “On Friendship and Necessitudo in Adam Smith,” *History of the Human Sciences* 17, no. 4 (2004).

his favour, and shew them that it is for their own advantage to do for him what he requires of them....<sup>28</sup>

From the point of view of economic liberalism, individuals began to cooperate socially because it was in their economic best interest to do so—thus, there is no historical question to be asked.

The reliance on economic self-interest (and later, class-interest) to explain social cooperation in complex social systems has been criticized for a long time.<sup>29</sup> Indeed a whole new academic discipline, economic sociology, was created around the idea that all economies, including market economies, are socially embedded and that a whole host of reasons and rationales inspire behavior both inside and outside the marketplace.<sup>30</sup> But it was not until the real world experiences of the former “Eastern Bloc” nations proved the inability of free markets or self-interested individuals to produce viable social systems that the importance of non-market explanations came into the academic mainstream. The deluge of post-1989 sociological investigations into these failures reached a common conclusion.<sup>31</sup> It is now axiomatic among sociologists that market economies can only work in conjunction with robust civil societies and that cooperation in civil society requires social trust—that is to say, a “sense of mutually reinforcing expectations about reciprocity.”<sup>32</sup>

Despite the new consensus, however, sociologists continue to disagree over which of these components deserves greater emphasis. The crux of the problem is which came first, the chicken or the egg. Does social trust begin with social institutions and then get transmitted to individuals or vice versa? If the former, is it the family, the institutions of civil society, or the government that most effectively encourages individuals to be trustworthy? The political implications of these questions are obvious. If social trust emerges from the interaction of individuals in dense networks of voluntary civic associations, which transmit individual trustworthiness into broader contexts, one course of political action is justified.<sup>33</sup> On the other

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<sup>28</sup> Adam Smith, *The Wealth of Nations* intro. By Robert Reich and ed. by Edwin Cannan (New York: The Modern Library, 2000), 15.

<sup>29</sup> J.G.A. Pocock, *Virtue, Commerce and History: Essays on Political Thought and History, Chiefly in the Eighteenth Century* (Cambridge: Cambridge University Press, 1985), 252-253. While Pocock thought the Scottish historical school ignored most of English history, Wrightson thought they got it right but that later economic historians have ignored the historical aspects of their analysis. In any case, Bernard Barber argues that this “absolutization of the market,” which reduces non-market behavior to mere epi-phenomena, continues to be the dominant theory among social scientists. (Bernard Barber, “Absolutization of the Market: Some Notes on How We Got from There to Here,” in *Markets and Morals*, ed. Gordon Bermant Gerald Dworkin, and Peter Brown (Washington: Hemisphere Publishing Corporation, 1977), 15-18.)

<sup>30</sup> Mark Granovetter, “Economic Action and Social Structure: The Problem of Embeddedness,” *American Journal of Sociology* 91 (1985). Also see Bernard Barber, “All Economies Are ‘Embedded’: The Career of a Concept, and Beyond,” *Social Research* 62, no. 2 (Summer 1995).

<sup>31</sup> For a good review of the post-1989 literature on sociological and political theories of trust, see *Trust: Cement of Democracy?*, ed. Frank Ankersmit and Henk te Velde, Groningen Studies in Cultural Change (Leuven: Peeters, 2004), introduction.

<sup>32</sup> The definition of social trust comes from John C. Scott, *Geographies of Trust; Geographies of Hierarchy*, ed. Mark Warren, Democracy and Trust (New York: Cambridge University Press, 1999), 275. Luigino Bruni and Robert Sugden, “Moral Canals: Trust and Social Capital in the Work of Hume, Smith and Genovesi,” *Economics and Philosophy* 16 (2000): 21.

<sup>33</sup> Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000).

hand, if social trust is the by-product of strong but flexible legal frameworks ensuring consistent enforcement of contracts so that individuals are free to trust others, another course of action might be more appropriate.<sup>34</sup>

One politically charged theory in particular—the ‘reputation approach’—threatens to reduce the whole problem of social-cooperation to self-interest once again. This model holds that the market encourages trustworthiness by rewarding trustworthy behavior with market success, which then fills families, civil society, and the government with trustworthy individuals who reinforce trustworthiness in these institutions because it such behavior is rewarded by the market, and so on. Through game-theoretical constructs, the social scientists behind this approach have demonstrated that being trustworthy in a given interaction, even when cheating would be more immediately beneficial, enhances one’s reputation and therefore increases the number of economic opportunities to which that person has access in the future.<sup>35</sup> Their bottom line is that trusting and being trustworthy is in an individual’s economic best interest. In other words, the reputation approach salvages the notion that the market creates its own cooperative social system by sneaking the self-interested individual into the debate in the guise of the trustworthy individual. The quest to understand modern social cooperation has thus come full-circle back to its original late eighteenth century formulation.

But if we focus on the sociologists’ strong consensus rather than their remaining disagreements—i.e., on the fact that markets are always socially embedded and successful market economies require strong systems of social cooperation—it is clear that the problem is not chicken *or* egg, but rather chicken *and* egg. Markets and social cooperation clearly emerge together. From there, we can borrow from the approach of German sociologist Niklas Luhmann whose work on social trust allows us to formulate historical questions in a way that does not require that we solve the paradox.<sup>36</sup>

Instead of talking about trust as a personal attribute, Luhmann sees it as a necessary condition to the functioning of complex social systems, explaining that trust reduces local uncertainty and thereby enables modern individuals to function. In pre-modern societies (small communities where face-to-face interactions govern social behavior), people were “familiar” with one another and with their immediate surroundings. When things changed in these societies, they changed slowly and in cyclic rather than linear patterns, so that a pre-modern’s today and tomorrow were no different from his or her yesterday. Providence provided the framework into which unfamiliar things (aberrations of any kind) were deposited and thereby explained (away). With increased complexity (or functional differentiation and increased interactions), people encountered situations with which they were unfamiliar and were asked to interact with strangers on a more regular basis. In this new context, change was dealt with through the calculation of risks rather than recourse to providence. Things might be radically different tomorrow than they were today, but the expectation that things will ‘most likely’ be the same tomorrow as they were today allows moderns to get out of bed in the morning.<sup>37</sup> This

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<sup>34</sup> John Campbell and Leon Lindberg, "Property Rights and the Organization of Economic Activity by the State," *American Sociological Review* 55 (1990).

<sup>35</sup> For a representative example of this theory, see Ken Binmore, *Fun and Games: A Text on Game Theory* (Lexington, MA: DC Heath, 1991), 347-82.

<sup>36</sup> Niklas Luhmann, *Trust and Power* (New York: John Wiley, 1980).

<sup>37</sup> An absence of trust ‘would prevent [one] even getting up in the morning.’ Luhmann quoted in Hosking, "Why We Need a History of Trust."

expectation is called social trust and the ‘most likely’ part of the equation is chalked up to risk and calculated (away).

Since we know that in many different societies, and certainly in late eighteenth century Britain, there were generations of people who went figuratively and literally from small villages where a version of Luhmann’s ‘familiarity’ provided social cues, to towns and cities where social trust was necessary for the most mundane aspects of every day life, we can ask historically specific questions about how this transition was made.

My goal in this dissertation is to show that friendly societies facilitated different answers to various iterations of that question. In doing so, friendly societies helped Britons negotiate the social space between a society based on birth and hierarchy to one based on risk and mobility in the same way they helped working men navigate the geographic space between rural villages and anonymous urban centers. Thus, instead of searching for the origin of social trust in individuals, or social forces, or even a moment in time, this history of friendly societies will show that the ways in which a “sense of mutually reinforcing expectations about reciprocity”—i.e. social trust—was fostered had different sources at different times. Depending on the nature of the problems of cooperation emergent at any given time, contemporaries drew from the social and cultural sources at hand in an effort to forge socially meaningful bonds. Friendly societies were reinvented as one of the sources again and again.

#### **‘FRIENDLY SOCIETY’ BEFORE FRIENDLY SOCIETIES: THE CULTURAL ORIGINS**

In order to appreciate how friendly societies helped modern Britons develop new bases for cooperation, we need to understand the cultural origins of the concept of friendly society. The origins of nineteenth century friendly societies have heretofore been located in the demise of early modern craft guilds. The historical connections are evident in the rituals, terminology and functions shared by both organizations.<sup>38</sup> Some historians have suggested that as craft guilds were outlawed beginning in the second half of the eighteenth century, friendly societies filled the functional gap by providing mutual aid and fellowship for their members.<sup>39</sup> Indeed, the rapid rise in the number of friendly societies coincided almost exactly with the timing of increasing industrialization. For Gosden, and other friendly society historians, “the increased rate of industrial development in the second half of the eighteenth century and the needs of the growing number of industrial workers account for this much more rapid rate of growth.”<sup>40</sup> Yet in the eighteenth century, the guild-like mutual aid societies that laborers had created to deal with the social and economic dislocations associated with industrialization were not actually called friendly societies. They were called ‘box clubs.’<sup>41</sup> It was not until the late eighteenth century

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<sup>38</sup> For the classic account of these connections in France, see William Sewell, *Work and Revolution in France: The Language of Labor from the Old Regime to 1848* (New York: Cambridge University Press, 1980).

<sup>39</sup> This assumed connection has been around since the eighteenth century. See Cordery’s discussion on the way historians have talked about the connection in Cordery, *British Friendly Societies, 1750-1914*, 17.

<sup>40</sup> Gosden, *The Friendly Societies in England, 1815-1875*, 2.

<sup>41</sup> Box referred to the box that held the pooled money. When sickness was the only contingency relieved in a society it might be called a ‘sick club.’



that poor law reformers first started calling these box clubs ‘friendly societies,’ which raises the question: Why would they do this?<sup>42</sup> Or put another way, what is in a name?

A lot, it turns out. As a concept, friendly society has its own, heretofore untold, cultural history reaching back to at least the sixteenth century. Early modern uses of ‘society’ connoted a wide variety of relationships. The Oxford English Dictionary lists over ten different types of relationships to which the term ‘society’ could refer. These included relationships between business partners, co-religionists, friends, animals, inanimate objects, members of clubs, members of the fashionable world and the like.<sup>43</sup> But when ‘friendly’ modified ‘society,’ the relationships constituting society took on an ethical cast.<sup>44</sup> In general, the term ‘friendly society’ was used to talk about the mutual obligations shared between people who considered themselves members of a specific group. In the late sixteenth and seventeenth centuries, the justifications enforcing the fulfillment of this reciprocity fell into two general categories, secular and religious.

Examples of secular notions of friendly society in the seventeenth century include dinners arranged among friends where the duties of host were assumed by each member in turn or, simply, the ability to speak freely because one was among friends. In both cases, social equality was a precondition for secular friendly society.<sup>45</sup> And the members of such ‘friendly society’ voluntarily agreed to fulfill their obligation to the group, which agreement was further encouraged by the fact that others had before them. Religious conceptions of friendly society, on the other hand, contained an imperative for cooperation based on mutual dependence. Since each member was equally vulnerable to sin (and the social manifestations of sin, like bankruptcy), each was dependent on the others for spiritual (and social) help. The ethos of brotherly love and the golden rule were supposed to guide and mediate any tensions caused by

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<sup>42</sup> The title of John Acland’s 1786 pamphlet on friendly societies emphasizes the distinction between box clubs and friendly societies. John Acland, *A Plan for Rendering the Poor Independent on Public Contribution; Founded on the Basis of the Friendly Societies, Commonly Called Clubs* (London: R Thorn, 1786).

<sup>43</sup> “society, n.,” *The Oxford English Dictionary*, 2<sup>nd</sup> ed., 1989 *OED Online* 9 Oct 2008, <http://dictionary.oed.com/cgi/entry/50229768>. For a historical sociology of the changing meanings of society, see Eric Wolf, “Inventing Society,” *American Ethnologist* (Nov., 1988).

<sup>44</sup> Naomi Tadmor, *Family and Friends in Eighteenth Century England: Household, Kinship, and Patronage* (Cambridge: Cambridge University Press, 2001).

<sup>45</sup> Equality was a precondition for secular friendly society, an example of which can be seen in John Florio’s 1620 translation of Giovanni Boccaccio’s *Decameron*. In the “Ninth Novel of the Sixth Day” the narrator described a group of “men of the best houses in every quarter [who] had a sociable and neighbourly assemblie together, creating their company to consist of a certaine number, such as were able to supply their expences; as this one day, and to morrow another: and thus in a kinde of friendly course, each daily furnished the Table, for the rest of the company. Oftentimes, they did honour to divers Gentlemen and strangers, upon their arrival in our city, by inviting them into their assembly, and many of our worthiest Citizens beside; so it grew to a customary use.” This “friendly society,” as Boccaccio called it, described the practice of hospitality that obtained only among equals. (Giovanni Boccaccio, *The Decameron, Containing an Hundred Pleasant Novels, Wittily Discoursed, Betweene Seven Honourable Ladies and Three Noble Gentlemen* trans. John Florio (London: 1620), VI, 9.) The importance of equality is also apparent in Montaigne’s distinction between the kind of conversation possible in friendly society and that in “regent” society. In a friendly society, he argued, one could express oneself honestly and openly because one was among equals. “I love a friendly society and a virile and constant familiarity: An Amitie, which in the earnestnesse and vigor of it’s [*sic*] commerce, flattereth it selfe: as love in bitings and bloody scratchings.” He distinguishes the equality in friendly society from regent society where the differences of social station required flattery, “dissimulation,” “skillful art” and a “ceremonious sound of words.” (Michel de Montaigne, *Essays*, trans. John Florio, *Essays* (London: 1613), 520.)

social inequality among co-religionists and also unite them into one body, which constituted the friendly society.<sup>46</sup>

Somewhat surprisingly, even though traces of the secular version of friendly society can be found in nineteenth century friendly societies, the religious conception had a far more profound impact. The mutual obligations produced by mutual dependence created powerful religious and social sanctions that encouraged cooperative behavior. Christian versions of friendly society had long been used to justify social cooperation in British society at large, not just in small groups. For example, in the best selling work *Bentivolio and Urania* (1660), Nathaniel Ingelo cited mutual dependence as the cause for cooperative behavior, in this case, for brotherly love. “Since you are made to live in the Company of others like your selves in Nature, the pleasure of your life depends very much upon friendly Society, and therefore you must endeavour to preserve an intire [*sic*] Charity with all your Neighbours, and as you hope to be lov’d by others, you must love them so truly, as never to doe [*sic*] that to them which you would not have them doe to you.”<sup>47</sup> The fact that the pleasure of one’s life depended upon maintaining friendly relationships with one’s neighbors made the case for social cooperation—even brotherly love—compelling. Other versions of religious friendly society emphasized mutual dependence in a spiritual sense where the salvation of each was a group effort and therefore cooperation became a spiritual necessity.<sup>48</sup>

Over the course of the seventeenth century, the sanctions inherent in various religious conceptions of friendly society were adapted to deal with the corrosive social effects of an expanding economy. The two contexts where the concept of friendly society was adapted most effectively were credit networks and charity briefs. As the seventeenth century wore on, the effectiveness of social sanctions policing credit networks was undermined by the extension of credit relationships beyond local lines with the intensification of urbanization and migration and the extension of local economies into regional and national contexts. At the same time that credit networks grew increasingly fragile, credit became more important to the prosperity of the nation. The charity brief suffered a similar fate. Charity briefs, which were requests for charity issued under the authority of the king asking parishioners all over Britain to give to a particular cause, were an important means through which social risks were distributed in early modern Britain. But during the seventeenth century, the same problems that weakened credit networks

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<sup>46</sup> Note the uses of friendly society in these religious texts, Mathew Poole, *Annotations Upon the Holy Bible* (London: 1685), 14, John Bunyan, *Sighs from Hell, or the Groans of a Damned Soul ...* (London: 1666), 14, *Sermons Preached on Several Occasions of British Merchants in Foreign Parts*, (London: 1715), 200, Isaac Barrow, *Of the Love of God and Our Neighbour, in Several Sermons* (London: 1680), 234-235.

<sup>47</sup> Nathaniel Ingelo, *Bentivolio and Urania* (London: 1660), 378. In the same vein, Isaac Barrow, in a series of sermons entitled “Of the love of God and our neighbour,” explained how that love must be developed: “We are ... obliged heartily to love, that is to bear good-will to, to wish well to, to rejoice in the welfare, and commiserate the adversities of all men...Love is the onely sure cement, that knits and combines men in friendly society....” This is no passive love much less indifference, which, according to Barrow, would have “appeared rather a suspicious strangeness”; instead he preached, “when for our preservation, or comfortable accommodation of life, [other men] need our help or our advice, we are readily to afford them; when they are in want or distress, we are to minister to them what comfort and relief we can.” (Barrow, *Of the Love of God and Our Neighbour, in Several Sermons*, 234-235. 234-235.)

<sup>48</sup> In the section dealing with St. Paul’s advice for correcting a fallen brother, which was to ‘have no company with him,’ Poole explained that it meant to “Admonish him as a brother...we know admonition goes before casting out. But to be thrust out of the company of the people of God in all Civil Friendly Society is a great punishment and affliction.... Though they were to have no company with him, in a way of familiarity, yet [they should still] be in his company, so as to admonish him....” (Poole, *Annotations Upon the Holy Bible*, 14, 15.)

also undermined charity briefs. By examining the breakdown of the social policing mechanisms in these two contexts and by considering examples of how the sanctions inherent in friendly society were configured to fix them, we will see why late eighteenth century reformers chose to call box clubs friendly societies. We will also see historically specific examples of how familiarity was converted into social trust.

**COOPERATION IN CREDIT NETWORKS**—The context of early modern credit networks needs some introduction because the most recent scholarship on the early modern economy in Britain has demonstrated that the personal relationships that Adam Smith thought had diminished in the face of commercialization actually became more important as the economy expanded.<sup>49</sup> Rather than impersonal exchanges between self-interested individuals, “the vast majority of exchanges were transacted on credit” and credit functioned through personal relationships.<sup>50</sup> While institutional and governmental guarantees were in the process of being developed in the late seventeenth and early eighteenth century (most importantly civil courts where small debts could be litigated), the bulk of the problems effecting credit networks were addressed through the use of social sanctions.<sup>51</sup> And it was the erosion of these social sanctions that the various notions of friendly society were designed to bolster.

In the early part of the seventeenth century, local credit networks depended on constant social vigilance and the power of social exclusion to enforce creditworthy behavior.<sup>52</sup> People

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<sup>49</sup> Some of the best examples from this literature include Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (London: Macmillan Press, 1998), Keith Wrightson, *Earthly Necessities: Economic Lives in Early Modern Britain* (New Haven: Yale University Press, 2000), John Smail, "Credit, Risk, and Honor in Eighteenth-Century Commerce," *The Journal of British History* 44, no. 3 (Jul., 2005), Mary Poovey, *Genres of the Credit Economy: Mediating Value in Eighteenth- and Nineteenth-Century Britain* (University of Chicago Press, 2008), Jill Phillips Ingram, *Idioms of Self-Interest: Credit, Identity, and Property in English Renaissance Literature* (Routledge, 2006), Ceri Sullivan, *The Rhetoric of Credit: Merchants in Early Modern Writing* (Cranbury, NJ: Fairleigh Dickinson University Press, 2002), Julian Hoppit, "Attitudes to Credit in Britain, 1680-1790," *The Historical Journal* 33, no. 2 (1990), ———, "The Use and Abuse of Credit in Eighteenth-Century England," in *Business Life and Public Policy: Essays in Honor of D.C. Coleman*, ed. Neil McKendrick and R. B. Outhwaite (Cambridge: Cambridge University Press, 1986), Jacob Price, *Capital and Credit in British Overseas Trade* (Cambridge, MA: Harvard University Press, 1980), P.G.M. Dickson, *The Financial Revolution: A Study in the Development of Public Credit, 1688-1756* (London: Macmillan 1967). Margot Finn and Paul Johnson argue that personal networks of credit continued to be important to the British economy all the way until the end of the nineteenth century. (Margot C. Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914* (Cambridge University Press, 2003), Paul Johnson, *Saving and Spending: The Working-Class Economy in Britain* (Oxford: Oxford University Press, 1985).)

<sup>50</sup> Craig Muldrew, "'Hard Food for Midas': Cash and Its Social Value in Early Modern England," *Past and Present* 170 (Feb., 2001): 83, Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 95.

<sup>51</sup> In fact, recourse to civil courts for debt litigation was uncommon in the early eighteenth century because such measures signaled bad faith to other potential creditors. (Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 202.)

<sup>52</sup> Christian ethics, like the concept of stewardship, for example, helped to reinforce these relationships. Indeed, for early modern Englishmen, the worldly commonwealth was one and the same as the 'godly commonwealth.' As Deborah Valenze explains, "Gaining money and giving it away represented opposite sides of a balance sheet of spiritual accounting.... [T]he wealth of the faithful" was considered "part of a common stock, devolving upon the individual in much the same way as a long-term loan, with strings attached..." (Deborah Valenze, *The Social Life of Money in the English Past* (Cambridge: Cambridge University Press, 2006), 109-112.) There is an important body of anthropological and sociological literature on the effectiveness of social sanctions for policing local behavior. The early work of Clifford Geertz is especially relevant because it examines the use of social sanctions to encourage

who hoarded money rather than immediately paying their debts, for example, were seen in an especially negative light because their greed kept other people in the network from being able to pay their debts in turn.<sup>53</sup> In the same vein, allowing more time for repayment of a debt, and even forgiving debts altogether, was considered an expression of good faith because it recognized the community-wide consequences of an individual's actions. These social-oriented rather than self-oriented actions did not require altruism on the part of the individual to perform. It was in each person's interest to keep credit flowing because any interruption could have a cascading effect on the entire credit network. In fact, people who insisted on prompt repayment regardless of the social consequences might find themselves excluded from credit altogether. And this was a very serious consequence. For when a man's credit, "the life blood of his trade," is gone, Daniel Defoe explained, it is "the death of [him]."<sup>54</sup> Being excluded from the kinds of social relationships that provided access to credit, then, led to a kind of social death.

Because social vigilance was the means through which networks were policed, all social signals were read for their implications on credit relationships. "There was a reordering of notions of community relations towards a highly mobile and circulating language of judgment... about the creditworthiness of households."<sup>55</sup> This "currency of reputation," as Craig Muldrew calls it, was circulated through conversation and gifts but most visibly through hospitality.<sup>56</sup> Hospitality communicated a family's trustworthiness and its financial solvency to its neighbors who were often, also, its creditors. Everything—from the plate service and the number of servants to the quality (and quantity) of the meat served—was scrutinized in an effort to determine whether or not the host family was capable of paying its debts.<sup>57</sup> Signaling creditworthiness through hospitality was so critical, in fact, that some people even bankrupted themselves in the process of displaying it.<sup>58</sup> While ruining oneself in the process of proving solvency sounds strange to us now, it demonstrates how important maintaining personal relationships was at a time when most economic relationships were based on personal credit.

At the end of the seventeenth century, however, the means through which people performed their creditworthiness—hospitality, visiting, gift giving, charitable acts, etc.—came under enormous stress.<sup>59</sup> The problem was not simply that an individualist ethos began to compete with social ethics *ergo* people stopped caring about maintaining social bonds. Rather, the strain was due to the fact that the economy was expanding and the system of credit fueling that expansion was dependent upon personal knowledge and familiarity. As credit networks grew more complex—because of the number of parties involved, the distances between them, and the types of financial instruments used—local reputations became an insufficient basis for

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creditworthiness and saving. See Clifford Geertz, "The Rotating Credit Association: A "Middle Rung" In Development," *Economic Development and Cultural Change* 10, no. 3 (1962).

<sup>53</sup> Valenze, *The Social Life of Money in the English Past*, 112.

<sup>54</sup> Defoe from *The complete English tradesman* (London, 1726) quoted in Julian Hoppit, *Risk and Failure in English Business, 1700-1800* (Cambridge: Cambridge University Press, 1987), 26. As a double bankrupt himself, Defoe well knew that in England bankruptcy was seen as "a Crime so Capital, that [the bankrupt] ought to be cast out of Human Society and expose'd to Extremities worse than Death." (Defoe, *An Essay Upon Projects*, 97.)

<sup>55</sup> Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 3.

<sup>56</sup> *Ibid.*, 93.

<sup>57</sup> Felicity Heal, *Hospitality in Early Modern England* (Oxford: Clarendon Press, 1990).

<sup>58</sup> Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 158, 298-300.

<sup>59</sup> *Ibid.*, 203.

making determinations of creditworthiness.<sup>60</sup> How could a creditor know if a migrant was trustworthy without knowing anything about him or her? This was especially problematic in London where by 1700 there were 575,000 people living in the city confines most of whom “were born outside the capital.”<sup>61</sup> Evaluations of creditworthiness relied more and more on third, fourth and fifth parties; each remove straining the basis of trust still further. Social sanctions could work if they resulted in ostracizing bad debtors from credit networks. Yet one could always move out of range of his or her own bad reputation, to London or even to another parish in London where he or she was unknown, in order to obtain more credit.<sup>62</sup>

The Quakers, or Friends as they called themselves, are famous for the way in which they successfully dealt with the major social and economic changes in seventeenth and eighteenth century Britain. And they did so by drawing on the concept of friendly society. The Quakers effectively protected their members against the kinds of risks associated with extended credit networks—especially trust at a distance—by emphasizing the mutual dependence that existed between the members of their ‘friendly society.’ Locally, they practiced an intense version of social vigilance not dissimilar to other local credit networks described above. The spiritual goal of this vigilance was to keep the ‘outer life’ of members from interfering with their ‘inner Light.’ But in order to find spiritual truth, Friends kept alert to the economic lives of each member, nipping in the bud the first sign of poor business judgment, prodigality, or idleness.<sup>63</sup>

The Quakers also developed a means of extending this system of watchfulness beyond the bounds of the local Monthly Meeting. Like other religious sects, a migrating Quaker could gain access to the social protection of another group of Quakers through a combination of the testament of conversion and a letter vouching for his character.<sup>64</sup> But when attesting to a migrant’s good character, Quakers put financial solvency on par with spiritual fitness. In 1693, for example, London Friends were alarmed by the increasing problem of provincial Friends moving to London without sufficient financial means to support themselves. The solution to which the leading members agreed was for migrating Friends to get a certificate from their Monthly Meeting attesting to their financial ability to make the move. Structuring their national friendly society in terms of this pre-emptive approach reduced the risk that migrants carried with

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<sup>60</sup> The so-called ‘law of the merchant’, rules by which overseas traders abided, circumscribed the long distance credit market in the way reputation did local markets. *Ibid.*, 188.

<sup>61</sup> Jeremy Boulton, “London, 1540-1700,” in *The Cambridge Urban History of Britain*, ed. David M. Palliser and Martin Daunton Peter Clark (Cambridge: Cambridge University Press, 2000), 318.

<sup>62</sup> Demographic studies show that in addition to the deluge of immigrants coming from the countryside, it was very common for migrants to move residences within London. Migration added 8000 people to London’s population annually and one half of household heads moved to other London parishes each year. *Ibid.*, 317-318. For a spectacular case of fraud involving impersonation and forgery, where the fragility of the credit market was made painfully clear, see Donna T. Andrew and Randall McGowen, *The Perreaus and Mrs. Rudd: Forgery and Betrayal in Eighteenth-Century London* (Berkeley: University of California Press, 2001).

<sup>63</sup> The financially savvy among them “dissuade[d] those who had no property from undertakings which seemed likely to endanger their economic status.” (Auguste Jorns, *The Quakers as Pioneers in Social Work* trans. Thomas Kite Brown (Montclair, NJ: Kessinger Publishing, LLC, 1969), 69.) If a member did run into financial trouble, Friends had standard procedures for addressing it. If a Friend fell into debts he could not pay, for example, he had to appear before his Monthly Meeting with an account of his debts and assets and the Friends would decide how to get him out of debt, sometimes paying the debt themselves. If that member stayed out of debt, he would be forgiven. (Arnold Lloyd, *Quaker Social History* (London: Longmans, Green and Co., 1950), 37.)

<sup>64</sup> For an analysis emphasizing the importance of religious and familial networks for the early nineteenth century economy, see Leanore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850* (London: Routledge 1997).

them as well as the risk that the receiving Quaker meetings were asked to assume. Preventive vigilance kept local vigilance effective and extended its effect into a far-reaching network that could both facilitate credit and mutual aid as well as detect fraud before it happened. Spiritually fit and financially solvent Quakers thus had access to a nationwide friendly society; the boundaries of which was policed by threat of expulsion.<sup>65</sup>

Another example of how the concept of friendly society could be used to strengthen credit relationships is found in a popular, late seventeenth century book, *The Christian Life* (1681), written by the prominent Anglican theologian John Scott.<sup>66</sup> Scott extended and modified the notion of Christian friendly society in an effort to reinforce credit relationships between everyone, not just co-religionists. And because he put as much emphasis on the spiritual justifications for cooperation as on social imperatives, his work represents an important shift in the concept of friendly society. Specifically, he opened the religious concept of friendly society to a broader array of applications.

Scott began with the traditional Christian rationale to explain the inequality inherent in society, arguing that the entire social order had a spiritual justice in it and was designed to prepare Christians for “the friendly society of Heaven.”<sup>67</sup> Friendship in heaven required complete selflessness, so when encountering another person on earth, Scott advised Christians to practice selflessness; that is, “to deal with every man as if we had exchanged persons with him, and he were in *our* place, and we in *his*.”<sup>68</sup> In other words, in preparation for the friendly society of heaven, man had to foster friendly society on earth. Acting in accordance with Scott’s empathetic version of the golden rule, Britons could create an earthly friendly society where the mutuality essential to everyday life would have its reward in heaven.

Although Scott cited preparation for heaven as the main reason for maintaining friendly society on earth, he also emphasized its material rewards to a degree his critics, in fact, found alarming.<sup>69</sup> Specifically, while Scott argued that a good Christian was to do unto others as he would have done unto him because “our Savior tells us...*this is my Commandment that ye love one another,*” he also made it clear that a Christian should be fair and honest in all his intercourses because “a *good Name* [is] the Ground of Trust and Credit, and Credit [is] the main

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<sup>65</sup> When the methods used to contain bad business decisions and debt failed, Friends could be quite ruthless to the financially failed among them. Unheeded warnings about paying off debts could lead to expulsion. For aggravated cases like bankruptcy, the punishment was immediate expulsion. (Lloyd, *Quaker Social History*, 73. See also, Ann Prior and Maurice Kirby, *The Society of Friends and the Family Firm, 1700-1830*, ed. Geoffrey Jones and Mary Rose, Family Capitalism (Brookfield, VT: Frank Cass, 1993), 78.) So while it might have been true, as one of their admirers claimed, that the Quakers were “the only people on earth free from poverty,” it was certainly the case that “there may be, and no doubt are, many [poor persons]...who *have been* Quakers,” as Frederick Eden would point out in his massive survey of poverty at the end of the eighteenth century. (John Lettsom, *Memoirs of John Fothergill, MD*, 4th ed. (London: 1786), 100, Frederick Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 3 vols., vol. 1 (London: J. Davis, 1797), 589, Lloyd, *Quaker Social History*, 43.)

<sup>66</sup> *The Christian life from its beginning, to its consummation in glory* was first published in 1681 and ran through nine editions by 1730. According to Lord Macaulay, it was a “treatise once widely renowned.” (Lord T.B. Macaulay, *The History of England, from the Accession of James the Second: From the Accession of James the Second*, ed. C.H. Firth, 6 vols., vol. IV (London: MacMillan & Co., Ltd., 1849/1914), 1672.)

<sup>67</sup> John Scott, *The Christian Life from Its Beginning to Its Consummation in Glory* (London: 1681), 177.

<sup>68</sup> Scott, 197.

<sup>69</sup> One critic noted that the treatise was “Practical, but generally wanting in evangelical views...” (Edward Bickersteth, *The Christian Student: Designed to Assist Christians in General in Acquiring Religious Knowledge* (New York: R.B. Seeley & W. Burnside, 1829), 515.)

Sinew of Society....”<sup>70</sup> Unlike other theologians who emphasized spiritual mutual dependence as a means of encouraging physical self-control and thus spiritual purity, Scott offered a more materialistic rationale: “There are a World of Necessaries and Conveniences *without* which we cannot be happy, and *with* which we cannot be supplied without each others aid and assistance.”<sup>71</sup> This shift toward material rewards as the incentive for social virtue suggests that Scott thought that spiritual sanctions alone had lost some traction.<sup>72</sup> Yet at the same time, arguing that cooperation was in everyone’s best spiritual *and* material interest, Scott expanded the concept of friendly society in a way that allowed material incentives to acquire disciplinary force.

Both the Quakers and Scott found ways to use the religious concept of friendly society in different ways to deal with the social problems associated with an expanding credit economy. The problems of trusting at a distance and cooperation among strangers would continue to impact British society throughout the eighteenth and nineteenth centuries. In Chapters 4 and 5 we will see how the tactics developed by the Quakers and Scott were employed to great effect by the Odd Fellows when they expanded their friendly society from separate clubs into a national Order.

**SOCIAL OBLIGATIONS AND THE CHARITY BRIEF**—The charity brief was another casualty of the increased complexity of early modern British society. In the same way that the social sanctions governing local credit networks grew progressively more fragile as the distance between the creditors increased, so too did the mechanisms policing the charity brief.<sup>73</sup> In the era before insurance, charity briefs were an important means of distributing social risks across the entire British population.<sup>74</sup> A typical brief would appeal for donations for the repair of a church at home or abroad, the building of a college, the relief of Protestant exiles forced to flee Catholic France, the release of prisoners captured by pirates, and for the rebuilding of someone’s home destroyed by natural disaster. The causes named in charity briefs, in other words, were problems that in some way affected the entire community. In their medieval and early modern configuration, charity briefs worked as follows. The representative for the particular cause would make the case to the royal patent office and, if approved, a brief would be printed under the King’s Seal. The brief would then be distributed to every parish in Britain and read from the church pulpits. Afterwards, a collection would be taken from the congregation. In special cases, the Justice of the Peace would travel from door to door throughout his parish soliciting the funds personally. In either case, the money would then be remitted back to the royal patent office and the funds would be distributed to the individual (or the group) in need.

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<sup>70</sup> Scott, *The Christian Life from Its Beginning to Its Consummation in Glory*, 184, 191.

<sup>71</sup> *Ibid.*, 176.

<sup>72</sup> The great moral reform movement launched at the end of the century confirms the sense that there was no longer a consensus about the social applicability of Christian ethics. See Dudley Bahlman, *The Moral Revolution of 1688* (New Haven, CT: Yale University Press, 1957).

<sup>73</sup> The charity brief has been little studied. In addition to the two late nineteenth century sources cited below, there are only two relatively recent studies. T.L. Auffenberg, "Organised English Benevolence: Charity Briefs, 1625-1705" (Unpublished Ph.D. thesis, Vanderbilt University, 1973), M. Harris, "'Inky Blots and Rotten Parchment Bonds': London Charity Briefs and the Guildhall Library," *Historical Research* 66 (1993).

<sup>74</sup> They were also called King’s brief, King’s letter or Church brief. (Wyndham Anstis Bewes, *Church Briefs, or, Royal Warrants for Collections for Charitable Objects* (London: Adam and Charles Black, 1896), 6.)

From at least the early seventeenth century, however, the charity brief became increasingly susceptible to fraud. Fraud was perpetrated in a number of different ways. False claims were made about churches that did not exist or fires that never happened. And as printing grew more sophisticated and printers proliferated toward the end of the century, there was a significant increase in outright forgery. Briefs would be printed up for causes that may or may not have existed and passed as though they had already been approved by the crown. Like the problem of credit, the difficulty of verifying identity—even of the King’s Seal—made it difficult to know whom to trust. The new procedures instituted throughout the century in various attempts to guard against fraud proved so cumbersome that they increased, rather than decreased, the propensity for charity briefs to be abused. For example, the new rules prohibited the claimant from appearing before royal authority until the claim had been notarized by a local notable who could personally attest to its validity. The less scrupulous of these notables would charge a fee for their signature. Another new requirement that invited new kinds of abuses was the monopoly granted to royal printers for the exclusive right to print charity briefs. Intended to limit the printing of charity briefs to trustworthy printers, the monopoly royal printers enjoyed allowed them to charge exorbitant fees. And because the whole process had grown so complex, the object of charity was seldom in a position to undertake it alone and was forced to pay a fee to an “undertaker” to do so. Often, at the end of the process more money would have been expended in fees than was ever collected in donations.<sup>75</sup>

The cost of securing charity briefs against fraud, however, was only the beginning of the new abuses committed against them. The problem that most upset contemporaries was the “farming of briefs,” which amounted to the commercialization of charity. Because briefs had become so difficult to process, and because any given brief represented a potential monetary value, a market emerged for discounting briefs. People began purchasing briefs from the would-be recipient for less than the presumed value. The victim would then be ensured at least some money and the buyer, if his gamble paid off, could turn a profit. Samuel Pepys noted the practice in his diary with some dismay.<sup>76</sup> “To church, *where we observe the trade of briefs is come now up to so constant a course every Sunday that we resolve to give no more to them.*”<sup>77</sup> Thus, the mechanism used to distribute large-scale social risks had become untrustworthy. Pepys, for example, had no way to evaluate the credibility of the cause nor to determine how much of his contribution would actually reach the victim and how much would instead be siphoned off to the veritable industry of interested parties that had grown up around briefs.<sup>78</sup> The breakdown of the charity brief left victims of catastrophes without recourse to the aid that their neighbors and countrymen were socially obligated to give.

In 1666, the Great Fire of London pushed the charity brief mode of distributing social risks beyond its breaking point and led to the creation of the first fire insurance company—as well as to a new kind of friendly society. The first fire insurance company, called The Fire Office, was started the year after the fire.<sup>79</sup> And in 1684, an investor named Henry Spelman

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<sup>75</sup> Ibid., 34-37.

<sup>76</sup> Pepys was not alone in registering his disgust. See the section on fraud in Ibid., 26-46.

<sup>77</sup> Samuel Pepys, 30 June 1661, quoted in Cornelius Walford, “King’s Briefs: Their Purposes and History,” *Transactions of the Royal Historical Society* 10 (1882): 3.

<sup>78</sup> These abuses (and others) finally led to the abolishment of charity briefs in 1828. (9 Geo. IV. C. 42.)

<sup>79</sup> Most historians date the inception of the Fire Office to 1681 but that was only its public incarnation. In 1667, Barbon started the Fire Office on the security of his own property. When his security was insufficient to cover the losses in 1681, he sought partners and thus began the better known version of his company.



created the second fire insurance company. He called it, significantly, The Friendly Society. Historians often dismiss Spelman's contribution to the history of insurance because his company had much more in common with the charity brief than with modern insurance companies.<sup>80</sup> Yet it was its connection to the charity brief that led James II to pronounce, "that the way of Ensuring Houses by the Friendly Society is of more benefit and satisfaction to the publick than by the Fire Office."<sup>81</sup> The Friendly Society was of more benefit to the public because it was a charity brief writ small. Instead of incentivizing profit the way the Fire Office did, The Friendly Society reinforced the social obligations of the charity brief by limiting it to the members of the friendly society and binding those members both contractually and socially.

In his letter of advertisement Spelman made it clear that by joining The Friendly Society, a member would acquire a guaranteed set of friends and neighbors who all agreed in advance to pay a certain proportion of the amount insured should fire destroy that member's house. If the contract by itself were enough to secure the company, however, Spelman might have left it at that. But as we saw above, a contract, like credit, was only as good as the people involved so Spelman reinforced the contractual obligation with social sanctions. Spelman was very specific in listing the names of the distinguished men with whom members would be contractually associated in this friendly society: "the Right Honorable the **Lord Mayor**, and others," "Sir Francis Pemberton, Sir William Dolben, and Mr. Trinder," "beside a great Number of Eminent Lawyers and Persons of Honour and Quality have already made themselves Members of the said Society."<sup>82</sup> The reputations of these great men were well known. If any of the other members reneged on the contract, the security provided by Spelman in conjunction with these men would ensure that the contract would still be fulfilled. They had staked their reputation on it, which as we saw in the late seventeenth century credit economy, meant everything.

Spelman's contribution to the concept of friendly society was important because he managed to give new force to traditional mechanisms that had lost their effectiveness by simply reorienting the structure of friendly society. Specifically, he converted the general failure to meet an important social obligation into a contract between designated friends with reputations as collateral. None of these elements was new. But the context and orientation was. The new context was a limited number of people each of whom faced the very real risk of losing property to fire. The Friendly Society oriented their individual interests such that they were dependent upon the other members. Mutual vulnerability rendered the social and contractual sanctions in The Friendly Society effective—thus, making it more likely that members would meet their obligations. Spelman's version of friendly society had significant implications for a broader array of failing social obligations.

When Daniel Defoe, the social thinker and popular writer, introduced his friendly society project in his famous *Essay upon Projects* (1697), he borrowed heavily from Spelman's scheme. But in Defoe's fertile mind, The Friendly Society became the friendly society. Instead of

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<sup>80</sup> The Fire Office (1667) is credited with making the decisive break from the charity brief because its directors collected premiums in advance of losses. "This type of *ex-post* risk distribution [in the charity brief], carrying a high moral hazard, gave way to several different forms of *ex-ante* risk pooling, which it was reasoned, were better able to cope with the problems of aggregate uncertainty and adverse selection." (Robin Pearson, *Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700-1850* (Burlington, VT, 2004), 4.)

<sup>81</sup> Minutes of the Privy Council quoted in Francis Boyer Relton, *An Account of the Fire Insurance Companies Associations Institutions Projects and Schemes Established and Projected in Great Britain and Ireland During the 17th and 18th Centuries* (London: Swan Sonnenschein and Co., 1893), 42.

<sup>82</sup> Henry Spelman, *The Friendly Society, or a Proposal of a New Way of Method for Securing Houses from Considerable Loss by Fire, by Way of Subscription and Mutual Contribution* (London: 1684), 2, 4.

confining himself to one social risk as Spelman had, Defoe imagined transforming all social obligations into risks spread across different friendly societies composed of people who shared those same risks. Defoe found a way to ensure mutually cooperative behavior, even mutual aid, without having to invoke the much-strained religious framework on which, for example, the Quakers relied. And instead of enticing people toward socially cooperative behavior with spiritual and material rewards as Scott did, Defoe assumed that common risks gave people common interests and friendly society would give them a common method with which to secure against those risks. Very simply, for Defoe, friendly society was a method where “a Number of People entering into a Mutual Compact to Help one another, in case any Disaster or Distress fall upon them.”<sup>83</sup> Securing social risks “by way of friendly society,” as Defoe put it, could be applied to each risk in turn.<sup>84</sup>

Defoe’s notion of an individualist-based but collectively-contained risk model of friendly society had broad implications for general social organization. This is most apparent in the friendly society he designed to secure against the risk of poverty. Because everyone in society faced the risk of either being poor or paying for poverty through the poor laws, the shared risk brought all Britons within the purview of this friendly society. In Defoe’s plan, laborers would no longer have to rely on the poor laws or the charity of the rich when they were ‘past their labor.’ They could anticipate this condition in advance and join together with other laborers using present health and youth to underwrite future sickness and age.<sup>85</sup> Because some members of this friendly society would not get sick as often and some would be able to work well into old age, the good fortune of the few would translate into surplus funds for the many. Thus, in Defoe’s friendly society, the dynamic between common risks and mutuality would have the same effect as the dynamic in earlier notions of friendly society between mutual dependence and cooperation.

The rationale informing Defoe’s model of friendly society was especially compelling to commercially minded people. Defoe did not need to conjure traditional justifications for loving one’s neighbor. Instead, he demonstrated that everyone in society would be affected by certain social risks like poverty, old age, etc. And joining together to insure against them just made good economic sense. Like a joint-stock company, which pooled money to bet on future profit, people in the ‘moral joint-stock company’ of a friendly society pooled money to insure against future social risks.<sup>86</sup> For Defoe, the logic was impeccable:

...for as ‘tis kind that my Neighbor shou’d Relieve me if I fall into Distress or Decay; so ‘tis but Equal he shou’d do so if I agreed to have done the same for him; and if God Almighty has Commanded us to Relieve and Help one another in

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<sup>83</sup> Daniel Defoe, "An Essay Upon Projects," in *The Political and Economic Writings of Daniel Defoe*, ed. W.R. Owens (London: Pickering & Chatto, 2000), 71-72.

<sup>84</sup> *Ibid.*, 72.

<sup>85</sup> For example, a subscription of 4s. per year could be collected from the 100,000 laborers Defoe estimated to live in the combined parishes of Stepney and Whitechappel. Members could not collect any benefits for sickness or old age until a year had passed and enough interest had accrued on their combined funds. The lucky lost their share but retained their health; the unlucky got more than their share but paid the price of ill health—and together they would keep society free from poverty.

<sup>86</sup> I borrowed this term from Bahlman’s description of the Society for the Reformation of Manners (Dudly Bahlman, *The Moral Revolution of 1688* (New Haven, CT: Yale University Press, 1957)).

Distress, sure it must be commendable to bind our selves by Agreement to Obey that Command...<sup>87</sup>

Defoe's design for friendly societies spawned an entire family of similarly structured organizations. In fact, by the beginning of the eighteenth century, the term friendly society had come to mean a mutual method for minimizing collective risks. The founders of the Friendly Society for Widows, for example, stated in their advertisement that assurances were conducted "by way of *Friendly Society*" (emphasis in the original).<sup>88</sup> In 1715 another Friendly Society was advertised, this time for life insurance, designed using the same method.<sup>89</sup> As the eighteenth century wore on, mutual aid societies designed on Defoe's model proliferated.

But Defoe's design was more important for the new approach it brought to thinking about broad problems of social cooperation—and this is what mattered to late eighteenth century poor law reformers and social thinkers more generally. Defoe had demonstrated that poverty was a nation-wide social risk and because of the mutual vulnerability shared by all, the friendly society designed to secure against these risks also modeled a new basis for social cooperation. Late eighteenth century social thinkers started calling box clubs friendly societies, then, because there was something terribly important in the name. A box club offered its working class members security against sickness, while the friendly society had "such a Latitude in it" that it could incorporate all classes of people and, as far as Defoe was concerned, "all the Disasters in the World might be prevented by it, and Mankind be secur'd from all the Miseries, Indigences and Distresses that happen in the world."<sup>90</sup> As we will see in Chapters 2 and 3, it was the connection to this idea of friendly society, rather than to the craft guilds, that made friendly societies so important to late eighteenth century social thinkers. In particular, Defoe's version of friendly society helped poor law reformers imagine a new system of welfare that could give a commercially sound and socially meaningful basis for the relationships between the higher and lower classes.

In the chapters that follow, I look at the new types of relationships and modes of cooperation that new notions of friendly society facilitated. The dynamics that play out in each of these friendly society stories has implications for how we think about social cooperation in modern societies more generally. As we saw above with credit networks and the charity brief, and as we will see more fully in each of the following chapters, economic liberalism and the social rationalities of the self-interested individual often contributed to the breakdown, rather than to the creation, of social cooperation. But by reorienting self-interest within the context of friendly societies, new bases for reciprocity emerged. Whether reciprocity was based on religious imperatives or social risks, friendly societies could be tailored in ways that helped contemporaries figure out how to cooperate in an urbanizing, commercializing and individualizing world. Exploring the ways in which the concept and practice of friendly society changed through these years will highlight the importance of specific historical contexts in any

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<sup>87</sup> Defoe, "An Essay Upon Projects," 73.

<sup>88</sup> *The Friendly Society for Widows: Being a Proposal for Supplying the Defect of Jointures, and Securing Women from Falling into Poverty and Distress at the Death of Their Husbands* (London: 1696).

<sup>89</sup> *The Friendly Society, a Perpetual Insurance on Lives of Men Women and Children*, (London: 1715).

<sup>90</sup> ———, *An Essay Upon Projects*, 122.

understanding of social cooperation.<sup>91</sup>

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<sup>91</sup> This insight comes from the work and teaching of Robert Artigiani. I would like to acknowledge, with gratitude, the importance of his work for mine. For a particularly good explanation of how meaning is a function of context, see Robert Artigiani, "History, Science and Meaning," *Cosmos and History: The Journal of Natural and Social Philosophy* 3, no. 1 (2007).

## CHAPTER 2

### A NEW PERSPECTIVE ON BRITISH SOCIAL POLICY, 1780-1834

#### PART I

#### FRIENDLY SOCIETIES AND THE POOR LAWS

In the late eighteenth century, Defoe's broad conception of friendly society, through which 'Mankind [could] be secur'd from all the Miseries, Indigences and Distresses that happen in the world' attracted a lot of interest in the context of the debates over reforming Britain's broken system of welfare, the Elizabethan poor laws. In fact, from the 1780s and through to the creation of the New Poor Law in 1834, friendly societies became one of the most popular means—both conceptually and practically—with which contemporaries approached previously intractable problems associated with the poor laws. In the Goldsmiths'-Kress Library of Economic Literature, for example, of the 517 major treatises, pamphlets and journal articles written on the poor laws between 1780 and 1834, 193 of them mentioned friendly societies either as a replacement for or supplement to the poor laws.<sup>1</sup> Given how politically divisive and conceptually diverse discussions over the poor laws were, that level of consensus is significant. Local magistrates, ministers, manufacturers, the Board of Agriculture (a semi-voluntary society looking out for and improving upon the interests of agriculture), the Society for Bettering the Condition and Increasing the Comforts of the Poor (a voluntary society interested in improving the morals and independence of the poor), Members of Parliament, and even the Prime Minister, all used friendly societies in their proposals for poor law reform. Not only were friendly societies talked about a lot by a wide variety of people, they also featured prominently in the major, even if ultimately unsuccessful, legislative efforts to reform the poor laws in those years.<sup>2</sup> Each of these bills contained a contributory scheme based explicitly on the principle of friendly societies.<sup>3</sup>

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<sup>1</sup> I used JR Poynter's *Society and Pauperism* as an initial guide to the debates and "The Making of the Modern World: Goldsmiths'-Kress Library of Economic Literature 1450-1850" as a data pool. Even though friendly society would become the generic name by the early nineteenth century, I included other common terms used to refer to friendly societies in my search as well, including "provident societies," "benefit societies," and "box clubs." (JR Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834* (London: Routledge & Kegan Paul, 1969). <http://galenet.galegroup.com/servlet/MOME>.)

<sup>2</sup> Baron de Maseres' (1773), Thomas Gilbert's (1786), William Young's (1788), William Pitt's (1796), Samuel Whitbread's (1807) and Thomas Courtenay's (1819).

<sup>3</sup> Other contributory schemes that were talked about in political circles but never made it into the form of a bill. Thomas Paine's (1792/1797), Jeremy Bentham's (1811), and Robert Owen's (1812) were among the more interesting proposals. For an analysis of Paine's system of universal insurance see Gareth Stedman Jones, *An End to Poverty? A Historical Debate* (London: Profile Books, 2004). For Bentham see Charles Bahmueller, *The National Charity Company: Jeremy Bentham's Silent Revolution* (Berkeley: University of California Press, 1981). And for Owen see Robert Owen, *New View of Society. Mr. Owen's Report to the Committee of the Association for the Relief of the Manufacturing and Labouring Poor, Laid before the Committee of the House of Commons, on the Poor's Laws, in the Session of 1817* (London: 1817).

Yet, the importance of friendly societies to social policy in this period is little known. The New Poor Law (1834) casts such a far-reaching shadow on the years between 1780 and the early 1830s that any reform proposals that cannot help explain the major shift in policy that it represented are left out of the story.<sup>4</sup> The puzzle for poor law historians has always been how to account for the fact that poor law reform debates, which had been so contentious, intellectually incoherent, and largely ineffective in bringing about significant change for so many years, suddenly produced such a radical shift in social policy. The political stakes involved further exacerbate the explanatory difficulty. As Gareth Stedman Jones has recently pointed out, “neo-conservative historiography belittles the importance of this episode in the history of social thought as little more than an eccentric tinkering with Poor Law reform. Old left historiography minimizes its significance because it is still fixated upon the ‘bourgeois’ limitations of such programmes.”<sup>5</sup> Rather than attempt to make sense of the bewildering variety of policy ideas for poor law reform proposed in this period, historians have heretofore accounted for the New Poor Law by considering whose interests it served, whether a rising middle class, large landowners or most recently a ‘liberal gentry.’<sup>6</sup> The policy debates themselves are given little role in influencing the new law. Even J.R. Poynter, whose classic work on these debates has yet to be surpassed, does not give them much sway. He concludes his study on the debates by saying, “the principles of 1834 did not emerge as the culmination of a debate producing an essential consensus; rather the battle-axe of the Royal Commission cut the Gordian knot of intellectual confusion.”<sup>7</sup>

Ignoring the content of the poor law debates between 1780-1834 is so common, in fact, the work of a single contemporary figure, Joseph Townsend, is often used as historical shorthand for the whole period. And this is true regardless of the interpretation the historian then gives to the New Poor Law. In one account, for example, a quote from Townsend is used to represent five decades worth of thinking leading up to the New Poor Law: “Hunger will...teach decency and civility, obedience and subjection, to the most brutish, the most obstinate, and the most perverse.”<sup>8</sup> The author then concludes that for both Townsend whose work was published in

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<sup>4</sup> J. R. Poynter’s work is an important exception. Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*.

<sup>5</sup> Stedman Jones, *An End to Poverty? A Historical Debate*, 10.

<sup>6</sup> Interpreting the New Poor Law as an indication of middle class power and a representation of the triumph of an ethos of economic liberalism was first made by Sidney and Beatrice Webb in their seminal work on the poor laws, Sidney Webb and Beatrice Potter Webb, *English Local Government: English Poor Law History* (London, New York, [etc.]: Longmans, Green and co., ltd, 1927). Anthony Brundage counters this view by claiming that there was no power shift at all, but rather a consolidation of power among large landowners. His interpretation is less about what the new law said and more about the actual practices of relief after 1834, which changed very little. Most recently, Peter Mandler brings the two arguments together arguing that the new ethos of individualism was widely embraced by the gentry. Mandler’s interpretation makes it possible to account for the way the New Poor Law both facilitated the consolidation of power by the landed gentry and promoted the principles of individualism and utilitarianism generally ascribed to the middle classes. Peter Mandler, “The Making of the New Poor Law Redivivus,” *Past and Present*, no. 117 (1987).

<sup>7</sup> Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 309-310.

<sup>8</sup> Townsend quoted in Lynn Hollen Lees, *The Solidarities of Strangers: The English Poor Laws and the People, 1700-1948* (Cambridge: Cambridge University Press, 1998), 14. The actual subject of his sentence is “the fiercest animals” not the poor. And though still unpleasant, Townsend’s actual words have an importantly different feel to them. “Hunger will tame the fiercest animals, it will teach decency and civility, obedience and subjection, to the most brutish, the most obstinate, and the most perverse.” (Joseph Townsend, *A Dissertation on the Poor Laws. By a Well-Wisher to Mankind* (London: 1786), 23.)

1786 and the Poor Law Commission that followed nearly 50 years later, “poverty was a goal, encouraging virtue, hard work, and a sense of social hierarchy.”<sup>9</sup> More recently, another poor law historian uses Townsend not as the strict paternalist looking to starve the poor so that they would work harder, but rather as a stand-in for the “new breed of economic writer.” This historian argues that “the only solution” for Townsend was “the abolition of mandatory assessment and relief. Only then could the wholesome discipline of the market take effect, bringing the poor face to face with harsh economic realities and the necessity of developing the qualities of character to survive.”<sup>10</sup> Presenting Townsend as a cruel, neo-paternalist or a proto-economic liberal provides an easy shortcut from calls for the abolition of the poor laws in the late eighteenth century to the harsh strictures of the New Poor Law in 1834, tracing—without explaining—the shift.

Not only is this treatment an oversimplification of Townsend’s ideas about abolition, it also, and more importantly, misses an entire complex of ideas undergirding the alternative social configurations his contemporaries thought possible—and in which they invested a great deal of money and time promoting. A broader consideration of Townsend’s work will make it clear that friendly societies were one of the most important alternatives. By bringing friendly societies into historical view in Townsend’s work I want to do two things—one, introduce some of the reasons why contemporaries found friendly societies so attractive and two, demonstrate that the inclusion of friendly societies will necessarily yield a new perspective on the social policy of this period.

For his part, Townsend did not think that either hunger or poverty would encourage virtue, hard work or subordination. His point was, rather, to show that the poor laws *discouraged* these characteristics. Townsend will never likely be mistaken for a humanitarian. Yet, his ire was directed not at the poor but at the effect the poor laws had on the poor. For Townsend, the poor laws removed the “fear” of hunger the poor would naturally feel because those laws had mandated that “they shall never hunger.”<sup>11</sup> Consequently, Townsend reasoned, the laborer had no reason to work harder or to be frugal. When “hunger is either felt or feared, the desire of obtaining bread will quietly dispose the mind to undergo the greatest hardships, and will sweeten the severest labours.”<sup>12</sup> Albeit a severe statement of it, Townsend was merely stating a stylized complaint shared by the vast majority of his contemporaries. Even John Howlett, one of Townsend’s biggest critics, shared this view; he simply put it more gently: “The great incitements to active exertion, and vigilant economy among the lower classes, are the dread of want on the one hand, and the hopes of a comfortable provision against sickness and old age on the other.”<sup>13</sup> The idea that “men would not work without fear of penalty or hopes of reward” was commonplace.<sup>14</sup> Townsend obviously placed more stock in the first clause, but he too admitted that both “hope and fear are the springs of industry.”<sup>15</sup>

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<sup>9</sup> Lees, *The Solidarities of Strangers: The English Poor Laws and the People, 1700-1948*, 14.

<sup>10</sup> Anthony Brundage, *The English Poor Laws, 1700-1930* (London: Palgrave, 2002), 30-31.

<sup>11</sup> Townsend, *A Dissertation on the Poor Laws. By a Well-Wisher to Mankind*, 13.

<sup>12</sup> *Ibid.*, 36.

<sup>13</sup> John Howlett, *The Insufficiency of Causes to Which the Increase of Our Poor and of the Poor's Rates Have Been Commonly Ascribed; the True One Stated; ... ; and a Slight General View of Mr. Acland's Plan* (London: 1788), 111.

<sup>14</sup> Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 89. Thomas Haweis was even harsher. For those who refused to work when they could and still asked relief of the parish friendly society, Haweis proposed they should be punished, “not with a house of correction, but with hunger; and I am fully persuaded, when

Townsend's actual plan for abolishing the poor laws was not as unqualified as historians often suggest—and the qualifications he made are critical to consider if we are to understand the making of social policy in this period. There is no doubt that Townsend thought the poor laws should be abolished and that this would allow the fear of hunger to operate more freely. But he also thought they should be abolished gradually and in conjunction with friendly societies so that hope could also operate more freely. Townsend saw in friendly societies a way to restore to the poor the resources needed to rise above destitution—even if he also believed they would never be entirely free from poverty. His solution, so far from leaving the poor to starve, was to legislate mandatory and universal friendly societies to which every laborer, while single, would contribute a quarter of his wages and, when married, “not more than one thirtieth of his income.”<sup>16</sup> In order “to drive them into these societies, no man should be entitled to relief from the parochial fund who did not belong to one of these.”<sup>17</sup> Townsend envisioned that the poor laws would gradually be superseded by a combination of friendly societies and private benevolence.<sup>18</sup> This principle of abolishing poor relief for the able-bodied, on the one hand, and encouraging friendly societies on the other, would supply the fear—and the hope—Townsend thought necessary to inspire industry and frugality among the laboring classes.

Townsend does not come across as any more humane in my reading of his work than he does in the work of others. But when his call for abolition is combined with the promotion of friendly societies, his views on poverty, the moral importance of work, and the fears associated with guaranteed poor relief make more sense. For all the credit historians give Townsend for influencing the thinking on the social policy leading to the New Poor Law, contemporaries found his image of the poor heartless and his coercive method distasteful.<sup>19</sup> Nevertheless, in the hands of other reformers, different versions of this same push-pull formulation—where an ungenerous poor law would act as the stick to the carrot of voluntary friendly society membership—became the mechanism that helped make major reform possible.

My goal in this chapter and the next, then, is to demonstrate that friendly societies were a critical conceptual resource for the making of social policy—and the remaking of social relationships—between 1780 and 1834. In the remainder of this chapter I keep the lens wide, focusing on the broad conceptual framework generated by thinking on friendly societies and the impact that framework had on poor law reform. There are three sections. In the first section, I begin with an account of why late eighteenth century Britons were so troubled by the old poor laws—and also why those laws were so difficult to reform. Then I show how friendly societies came into the picture, at first only with limited applicability for securing the life-cycle poverty of

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a man felt he must work or starve, he would be compelled to be industrious.” (H.T. Haws, *Hints Respecting the Poor: Submitted to the Consideration of the Humane and Intelligent* (London: 1788), 44.)

<sup>15</sup> Townsend, *A Dissertation on the Poor Laws. By a Well-Wisher to Mankind*, 13.

<sup>16</sup> *Ibid.*, 89.

<sup>17</sup> *Ibid.*, 90.

<sup>18</sup> *Ibid.*, 87.

<sup>19</sup> Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, xvii. Thomas Malthus was an especially big critic of compulsory friendly societies. See fn. 106. When Townsend's 1786 pamphlet was reprinted in 1817, the purpose was to show that Townsend's assessment of pauperism and his predictions that it would grow worse had been accurate. And while Lord Grenville, who wrote the introduction, agreed with Townsend that the poor laws should be gradually abolished, he spent the majority of the preface qualifying Townsend's “rash,” “inhuman,” and “injurious” methods. Joseph Townsend, *A Dissertation on the Poor Laws by a Well Wisher to Mankind* (London: (Republished) 1817), preface.



relatively prosperous laborers, but then as a more comprehensive means of replacing the poor laws altogether.

In the second section, I trace the shift from the many subsequent friendly society schemes that proliferated as a result to the practical efforts geared toward promoting existing friendly societies. This shift was important because after the discovery of thousands of friendly societies practicing mutual aid all over Britain, reformers began to think that the most obvious limitation of friendly societies as a solution to poverty—the prohibitive cost of membership for most laborers—might be a function of morality rather than economics. Perhaps, the thinking went, with a little incentive—both negative and positive—all laborers could acquire the industry, frugality and forethought to become members of friendly societies.

Finally, I conclude this chapter by demonstrating that this rationale of giving incentive to join friendly societies, on the one hand, and discouraging the receipt of poor relief, on the other, informed the making of the New Poor Law.

In Chapter 3, I consider another aspect of this story, zooming in to focus on a very specific episode between 1815 and 1817 where friendly societies came under widespread attack. The immediate cause for the criticism was the potential for friendly societies to foster radicalism at a time when tens of thousands of troops were being demobilized into a saturated labor market following the end of the Napoleonic Wars. The savings bank, suddenly the new favorite poor law panacea, had the virtue of collecting laborers' surplus wages without also collecting the actual laborers together, to borrow William Cobbett's phrasing. Yet, only two years later reformers turned back to friendly societies because while it was true they gathered laborers together, by doing so, they also distributed risk in a way individual savings never could. The new types of friendly societies that resulted from this brief contest offered not only a solution to poverty but a new way of thinking about social relationships. Exploring this episode in depth will show that friendly societies were not only important to social policy in this period, they were important for social thought more broadly.

In short, I will demonstrate in these two chapters that far from eccentric tinkering, from the beginning of the great debates over poor law reform to the making of the New Poor Law, friendly societies played a central role in the social policy and thought of the day.

## SECTION I FRIENDLY SOCIETIES AND THE ABLE-BODIED POOR

Ever since their introduction in the late sixteenth century, the Elizabethan poor laws had been criticized for a wide variety of reasons.<sup>20</sup> But reforming the poor laws, much less abolishing them, was a highly fraught and complicated prospect. In England, the poor laws were not simply about the relief of poverty. In addition to poor relief, they were also used to supplement wages when the price of necessities rose and to regulate migration (through the laws of settlement). They also played a major role in maintaining social harmony within the parish. The poor laws were so deeply enmeshed in the social, cultural and economic relationships within parishes and between them that reforming one part of them could have a cascading effect on a

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<sup>20</sup> For accounts of early modern criticism, see Richard Burn, *The History of the Poor Laws* (Clifton: Augustus M. Kelley, 1764/1973), JD Marshall, *The Old Poor Law, 1795-1834*, 2nd ed. (London: Macmillan, 1985), Paul Slack, *The English Poor Law, 1531-1782*, ed. L A Clarkson, *Studies in Economic and Social History* (London: MacMillan, 1990), Frederick Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 3 vols., vol. 1 (London: J. Davis, 1797).

great many others. Frederick Eden, the author of the most extensive investigation into the causes of poverty in the eighteenth century, described this dilemma well. The various provisions of the poor laws were, he said,

so peculiarly interwoven with many excellent, and (perhaps) with many defective institutions that it becomes extremely difficult to determine, whether it is their joint, or separate influence, that affects the community: still more difficult is it...to say that a radical alteration will correct the evil complained of. The system has insinuated itself into every crack and aperture of the edifice, and, like the spreading ivy, has at length overshadowed the building that supported it: cropping it's luxuriant shoots may check it's encroachments; but cutting it's roots might perhaps endanger the fabric, which the feeble plant first undermined, and now holds together.<sup>21</sup>

Nevertheless, in the late eighteenth century the push for poor law reform gained critical impetus. The most immediate cause was the sharp increase in the cost of poor relief. In 1787, the total cost of poor relief reached a record high of £2,165,760, having increased by 33% in only 8 years. By 1803 the rates had skyrocketed to £5,348,205.<sup>22</sup> Although the amount spent on poor relief was never more than 2% of total public expenditure during this period, because the poor laws were so intertwined with social life more generally, the rates were, for the English, not simply a set of numbers.<sup>23</sup> Instead they were “widely regarded as a real indicator of malaise either in the system or in society at large. It was usually assumed that the rates ought not to rise, and that something was wrong since they did rise.”<sup>24</sup>

By the turn of the century, ‘that something’ was deemed to be the lack of discrimination in the way poor relief was administered. Restriction of relief “became an almost universal aim. The problem was where and how to draw it, and on what principle.”<sup>25</sup> The two most common articulations of the problem centered on the practice of relieving the able-bodied and impotent poor together, and in the case of the able-bodied poor, the further difficulty of distinguishing between the deserving and undeserving.<sup>26</sup> These distinctions were so important for contemporaries because they feared that even a limited exposure to poor relief could undermine a laborer's will to work. He would get used to a “certain provision against want, he relaxes gradually till he sinks into idleness: idleness leads to profligacy: profligacy begets disease: and the wretch becomes an object of public charity before he has run half his course.”<sup>27</sup> Work, on the other hand, was both a sign of moral probity and a means of keeping a poor person from slipping

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<sup>21</sup> Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 6.

<sup>22</sup> Frederick Purdy, "The Statistics of the English Poor Rate before and since the Passing of the Poor Law Amendment Act," *Journal of the Statistical Society of London* 23, no. 3 (1860): 289.

<sup>23</sup> Slack, *The English Poor Law, 1531-1782*, 25.

<sup>24</sup> Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 17.

<sup>25</sup> *Ibid.*, 43.

<sup>26</sup> See, for example, *The Reports of the Society*, 5th ed., vol. 4, Society for Bettering the Condition and Increasing the Comforts of the Poor (London), 18.

<sup>27</sup> Lord Kaimes quoted in *A Letter to Thom. Gilbert, Esq., M.P. On His Plan for the Better Relief and Employment of the Poor; Shewing the Utility and Expediency Of...* (London: 1782), 5.

into a life of debauchery.<sup>28</sup> In order to protect the worthy poor from the degrading effects of poor relief, the original Elizabethan statutes (1598/1601) mandated that the able-bodied poor be given work instead of outdoor relief (cash, in-kind, or wage supplements). Although make-work schemes were devised in some parishes and workhouses used in others, in most parishes, the able-bodied and impotent were both given outdoor relief.<sup>29</sup> The cost of relieving the able-bodied poor separately from the impotent poor had long proved prohibitive.

More troubling still, the difficulty of distinguishing between a deserving and an undeserving able-bodied pauper had grown increasingly pronounced by the end of the eighteenth century. 'Deserving' was a category that meant a pauper was willing to work but that circumstances outside of his or her control rendered work impossible. Segregating the deserving laborer, who would be relieved, from the undeserving rogue, who would be punished, was a moral determination. And throughout the seventeenth and early eighteenth centuries these two classes of people had rather clear social characteristics.<sup>30</sup> Parish officers were generally familiar enough with the able-bodied poor and used that local knowledge to make their determinations for relief. Even for migrants who would have been strangers to parish officers, the deserving poor were generally identifiable because they tended to travel with families.<sup>31</sup> 'Rogues,' 'sturdy beggars' and 'vagrants,' on the other hand, were "marked out ... by an absence of complete families and a predominance of single men among them."<sup>32</sup>

In the late eighteenth century, however, the social characteristics of poverty began to change. Single, able-bodied men came to represent the largest class of internal migrants and also the majority of poor relief recipients.<sup>33</sup> Although, it was well known that the immediate causes for the increase in able-bodied poverty were a combination of bad harvests, price inflation and subsequent under-employment, contemporaries were nevertheless alarmed. For, rather than abating after these periods of emergency relief as it had in the past, poverty continued to increase. This situation then became powerful proof in contemporaries' minds of the pauperizing effects of the poor laws. The increase in the able-bodied poor in the context of increasing internal migration and urbanization, which already strained parish officers' ability to use local knowledge to determine a pauper's willingness to work, exacerbated matters further.<sup>34</sup> The tests devised in the earlier part of the century, the 1723 (Knatchbull's) Workhouse Test Act,

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<sup>28</sup> Customary regulation of prices and wages was based on the assumption that the relationships between the two should always be directly proportional so that the poor would not starve, on the one hand, or become idle, on the other.

<sup>29</sup> Geoffrey Oxley, *Poor Relief in England and Wales 1601-1834* (London: David & Charles, 1974), 62-63, Slack, *The English Poor Law, 1531-1782*, 27.

<sup>30</sup> Consequently, the law treated an apparent unwillingness to work, classed as vagrancy or being a rogue, very severely. And even if the full extent of the law (branding and banishment) was not often practiced, the harsh punishments for vagrancy register the depth of the cultural fears surrounding this issue.

<sup>31</sup> Paul Slack, "Vagrants and Vagrancy in England," *The Economic History Review* 27, no. 3 (1974): 365.

<sup>32</sup> *Ibid.*: 368. About 50% of vagrants were single men, 25% single women, and the rest were married or claimed to be married. (A.L. Beier, "Vagrants and the Social Order in Elizabethan England," *Past and Present*, no. 64 (1974): 8, 9.)

<sup>33</sup> Steve King, "Reconstructing Lives: The Poor, the Poor Law and Welfare in Calverley, 1650-182," *Social History* 22, no. 3 (October 1997): 325-326. Paul Fideler, *Social Welfare in Pre-Industrial England: The Old Poor Law Tradition*, ed. Jeremy Black, *Social History in Perspective* (New York: Palgrave Macmillan, 2006), 147.

<sup>34</sup> It was felt most markedly in large and growing urban areas, which attracted large numbers of migrant laborers, but it was also problematic in small towns and villages affected by enclosures.

forced apprenticeships and ‘farming out’ the poor, had met with only limited success and, more important, were increasingly seen as inhumane as the century wore on.<sup>35</sup>

At the end of the eighteenth century, then, not only were the able-bodied and impotent poor relieved together, but also the visible distinctions that once existed between the undeserving and the deserving were fading—and in any case, more and more laborers were being exposed to the demoralizing effects of short and long-term poor relief. Yet even while many poor law reformers agreed that poor laws were pauperizing the poor, they also felt that there was little they could do to change it.<sup>36</sup> “The Poor Law system was so chaotic that it was very difficult indeed to reform, except on a local scale, and so deep-rooted that it was virtually impossible to abolish.”<sup>37</sup>

It should not be surprising, then, that the way out of this intractable dynamic did not emerge out of poor law reform discussions at all. Instead, the stalemate was broken by an unrelated effort to make insurance practices more actuarially sound. Richard Price, “Britain’s foremost authority on actuarial mathematics” at the time, wrote *Observations on Reversionary Payments* in large part to fix the companies offering annuities, which had proliferated throughout the eighteenth century.<sup>38</sup> According to Price, they were nothing but bubbles whose bursting was simply a matter of time.<sup>39</sup> In the process of suggesting an actuarially sound basis for these annuity societies, Price added a footnote stating that the box clubs of the lower orders were marred by the same problem.<sup>40</sup> In this footnote, he suggested a method for creating an actuarial relationship between what was paid in and what was paid out and even designed a statistical model for calculating average rates of sickness by age, which was the first of its kind.<sup>41</sup> Price’s model turned out to be flawed, especially for the elderly.<sup>42</sup> And the values he assigned for contributions and sick pay were far higher than most laborers could have afforded.<sup>43</sup> But the

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<sup>35</sup> Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 16-17, 26-27.

<sup>36</sup> John Howlett is notable in this respect because, as we will see below, he saw rural poverty as structural and unrelated to the poor laws. For a close reading of abolitionist arguments before 1795, see *Ibid.*, ch. 2.

<sup>37</sup> *Ibid.*, 44.

<sup>38</sup> Price’s work was first published in 1771, with several updated editions running into the 1810s and, which, to give some idea of its historical significance, can still be purchased today at Borders for \$31.95.

<sup>39</sup> Richard Price, *Observations on Reversionary Payments on Schemes for Providing Annuities for Widows, and for Persons in Old Age; the Method of Calculating the Values of Assurance on Lives; and on the National Debt* (Dublin: 1772), xx, ch. 2.

<sup>40</sup> “This was probably the first attempt which was made to fix the rate of contributions by the members of friendly societies with some regard to the benefits to be received.” (Cornelius Walford, *The Insurance Cyclopaedia* (London: Charles and Edwin Layton, 1876), 385.)

<sup>41</sup> Price suggested two payment plans he considered sufficient to secure their funds. The first, presuming a constant membership of 100 with an average age of 36, if each member paid 4 pence per week, each would receive an annuity of £5 beginning at age 64, increasing every year by £1 until age 75 when it would be set at £12 for life, as well as 12 s per week during illness. In the second plan, paying 7 pence per week would increase the life annuity to £20 after age 79 and the sick pay to 15s per week. (Price, *Observations on Reversionary Payments on Schemes for Providing Annuities for Widows, and for Persons in Old Age; the Method of Calculating the Values of Assurance on Lives; and on the National Debt*, 120-121.)

<sup>42</sup> Price calculated sickness tables based on the data collected from the bills of mortality in the county of Northampton. He published them in the 5<sup>th</sup> edition (1792) of his *Observations*. He assumed that sickness increased uniformly throughout a person’s life. Later actuaries would prove through observation that sickness increased significantly after the age of 60 and then doubled again after the age of 70. (See Chapter 5 of this dissertation for a more detailed history of actuarial science as it related to sickness.)

<sup>43</sup> The cost of Price’s scheme was well beyond what any labourer could afford at this time and the sick pay was well beyond what most lived on—by almost double. After collecting weekly budgets from laborers all over England, Sir

effect of this short footnote was to transform able-bodied poverty into a mere liability that could be quantified, calculated and therefore prepared for in advance.

The most important impact of this preventative approach to poverty for the poor law discussion was that Price's scheme contained a way of separating the relief of the able-bodied laborer from that of the impotent poor. Instead of assuming that the able-bodied would eventually become victims of what we now call 'life-cycle poverty' when age rendered them incapable of working—and thereby, impotent—Price demonstrated that one could use their youth and health as a present asset that could offset the future liability posed by sickness and age. While this may sound obvious now, Price's treatment of able-bodied poverty represented a radical shift in thinking about poverty.<sup>44</sup> Under the poor laws, age, accidents and sickness ensured that even the most industrious laborer would eventually become impotent and in need of relief. Thus, an able-bodied laborer's poverty was guaranteed, the only question was when it would begin. This is why the "necessity to labor" was the definition of poverty.<sup>45</sup> Price's formulation used the critical element of time to keep the able-bodied from ever being exposed to what contemporaries saw as the pauperizing effects of poor relief. The practical effect of his scheme is unknown and probably insignificant. But the possibility he opened for thinking about how to reconceptualize the future of the able-bodied laborer had a major theoretical impact.

Most immediately, Baron Francis de Maseres, a fellow mathematician and writer, elaborated on Price's distinction between the able-bodied laborer and the impotent poor and proposed a detailed way to make it self-sustaining. He also brought this pre-emptive method of removing able-bodied laborers from the purview of the poor laws to the attention of Parliament. Maseres proposed a parish-based annuity scheme, where laborers in the manufacturing districts could purchase an annuity to secure themselves against indigence in old age.<sup>46</sup> He expected poor rates to decrease in parishes granting annuities because not only would the money paid on them supplement the poor rates, but also the people purchasing them, who would otherwise be recipients of relief in their old age, "would now be maintained...by annuities paid to them out of a fund of their own raising."<sup>47</sup> Beyond reducing rates, and what would turn out to be far more important for thinking on poverty, Maseres scheme suggested the possibility of decoupling labor from necessary poverty.<sup>48</sup> Instead of the spiraling road from occasional relief to idleness, profligacy, disease and finally impotence, the annuity-owning able-bodied laborer would look

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Frederick Eden calculated the average weekly wage between 8 and 9s and the average sick pay friendly societies offered was 7s per week, reduced to 5s if the person was sick longer than a year. Most friendly societies did not provide annuities at this early date; the majority of their funds went to sick pay and the lump sum of £5 at death.

<sup>44</sup> Indeed Stedman Jones argues that this moment marked a major turning point in social thought. "However brief its appearance, however vigorously it was thereafter repressed, it marked the beginning of all modern thought about poverty." (Stedman Jones, *An End to Poverty? A Historical Debate*, 9-10.)

<sup>45</sup> Patrick Colquhoun, for example, followed Bentham in defining poverty as "the necessity of working for a living, and indigence inability to make a living by working...." (Quoted in Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 202.)

<sup>46</sup> Instead of simple interest on individual funds, Maseres' plan promised compound interest on the combined funds of any member of a parish interested in purchasing one. Overseers would collect the money bi-annually and invest it in bank annuities with a guaranteed 3% return. Rateable property in the parish would act as security for the fund. (Francis Maseres, *A Proposal for Establishing Life-Annuities in Parishes for the Benefit for the Industrious Poor* (London: Benjamin White, 1772), 6.)

<sup>47</sup> *Ibid.*, 13.

<sup>48</sup> Maseres' scheme even had implications for the high-wage low-wage debate. The high wages that many social thinkers still thought dangerous to a laborer's moral health, would be captured in annuities and be put to use against future indigence.

down a straight and narrow path to “the comforts they might procure to themselves in their time of sickness or old age.”<sup>49</sup> And the property the laborer would own in an annuity would act as “an incitement to get more.”<sup>50</sup>

Maseres went beyond Price in not just separating the relief of able-bodied from impotent poverty, but also offering an incentive structure that could make that separation permanent. For Maseres, a laborer’s future was not a picture of assured poverty but rather an assurance of relative prosperity. Even though the bill based on Maseres’ plan was eventually thrown out by the House of Lords, “the effect of the discussion was to awake considerable interest in the subject of friendly societies.”<sup>51</sup> In the course of that discussion, insurance principles that promised to transform current problems into future possibilities were matched with friendly society principles that mitigated individual problems with mutuality. The result was not only a great proliferation of friendly societies schemes, but also an expansion of the types of problems friendly societies were thought capable of solving.

One thinker in particular, the Rev. John Acland, a magistrate for Devon, expanded on Price’s and Maseres’ insurance idea by combining it with an improvement on the local box club (which, through his work became thereafter known as the local ‘friendly society’). Acland began with an actuarially sound version of the local friendly society but then instead of just offsetting the future liabilities of the able-bodied with their own current assets, he proposed to use the mutuality principle already found in friendly societies to offset the weaknesses of every individual in the parish against the strengths of everyone else. His plan is important to consider because with friendly societies he was able to treat poverty as a social problem, where everyone would play a role in its solution, rather than as an insurance problem, where an individual’s risks were only associated with that individual’s assets. In doing so, it introduced a new criterion for belonging, and thereby, a means of policing the line between the deserving and undeserving poor—one that required neither local nor moral knowledge of the relief recipient.

In Acland’s scheme eligibility for relief was based on one’s contribution to the parish friendly society fund. That membership earned a person the right to relief. Because everyone—even the rich—had liabilities, everyone would contribute.<sup>52</sup> But Acland also recognized that while everyone carried comparable liabilities, not everyone had the same ability to pay for them. So he created an inverse ratio between liability and contributions.<sup>53</sup> In addition to offsetting

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<sup>49</sup> Maseres, *A Proposal for Establishing Life-Annuities in Parishes for the Benefit for the Industrious Poor*, 7-8.

<sup>50</sup> Francis Maseres, *Considerations on the Bill Now Depending in the House of Commons, for Enabling Parishes to Grant Life-Annuities to Poor Persons Upon Purchase, in Certain Circumstances, and under Certain Restrictions* (London: 1773), 15.

<sup>51</sup> Walford, *The Insurance Cyclopaedia*, 285. The fact that rateable property was expected to act as security for the annuity fund was apparently the point on which it failed. Lord Camden objected to putting landed interests at double risk for poverty. On this point, see Frederick Eden, *The State of the Poor: A History of the Labouring Classes in England, with Parochial Reports*, ed. AGL Rogers (London: George Routledge & Sons, Ltd., 1797/1928), 67.; and also, “Abridgement of Abstract of Answers and Returns Relative to Expense and Maintenance of Poor in England and Wales,” (1818). The 1817 Poor Law Committee members were otherwise very much in favor of Maseres’ scheme.

<sup>52</sup> John Acland, *A Plan for Rendering the Poor Independent on Public Contribution; Founded on the Basis of the Friendly Societies, Commonly Called Clubs* (London: R Thorn, 1786), 10-11.

<sup>53</sup> Where liabilities were great and ability to pay for them were low, as among the “Stations of Low-Life” Acland set a minimum contribution. And where the ability to pay was great but the liability for poverty low as it was among the higher stations, Acland set a maximum contribution. Acland’s justification for charging the higher stations more even though their chances of future poverty were small was two-fold: first, they would no longer have to pay for

liabilities with abilities, the power of combining all the funds beyond the parish would offset the liabilities of those who had no ability to pay at all. In order to accomplish this, funds collected locally would be deposited into countywide funds, which would be invested in national public securities. The interest earned on these securities would be enough to make up for the liabilities of those classes of society who could not contribute at all. And, “in case it should happen, that one particular County should be insolvent, at the same Time that the general Fund should remain rich,” that county would be relieved out of the surplus of the general funds. He even included the differing liabilities of being poor in cities like London as opposed to being poor in the countryside, and calculated higher benefits for city dwellers to compensate for their higher costs of provisions and rent—the difference to be made up by the higher proportion of “gratuitous Contributors” to be found in cities. In this way, the combined and compounded sum of their own contributions as well as the surpluses provided by wealthy contributors would secure labor; earned interest on these funds would secure the impotent poor; and national prosperity would overcome temporary local poverty, whether urban or rural.

Yet, Acland’s harmonious vision of belonging—where each contributed according to ability and received according to liability—was made possible by a powerful exclusionary principle. The moral opprobrium he reserved for those who refused to join the parish friendly society is somewhat startling after the cool appeal to interests and warm rushes of humanity that characterize the bulk of his treatise: “...all Persons so refusing, whether Male or Female, forasmuch as they determine to live on others Labours, shall be badged... with the Word Drone, in large Letters of Red Cloth...”<sup>54</sup> Badging, though legal, was increasingly looked down upon as inhumane in the late eighteenth century.<sup>55</sup> Yet Acland was as sure that the people who would refuse would be numerically insignificant as he was that, few though they were, they would require extreme, even inhumane, treatment for their refusal.<sup>56</sup> In Acland’s mind refusing to join his one of his parish friendly societies would entail a moral choice,

for who but a person of so worthless a Character, as must be lost to all the Feelings of a Man, as well as to all Sense of Shame, could be so brutish as not only to deprive both himself and his Family of so many great Advantages, but expose himself also to such public Scorn and Disgrace, merely to save the Payment of 4s. 8d. a Year....<sup>57</sup>

By coupling a powerful incentive for joining a parish friendly society, on the one hand, with a harsh punishment for refusing to join, on the other, Acland discovered what he thought to be a foolproof method of distinguishing between the deserving and undeserving. Friendly society

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poor relief and, second, freed from poverty, the nation’s workforce would continue to make the nation rich. (Ibid., 12.)

<sup>54</sup> Ibid., 42.

<sup>55</sup> Badging the poor was outlawed in 1810. Even though the practice of badging the deserving poor in the late medieval period was seen as an honorable distinction used both by monasteries and parish administered charitable trusts, it acquired a negative connotation in the seventeenth and eighteenth century. See Steve Hindle, “Dependency, Shame and Belonging: Badging the Deserving Poor, C. 1550-1750,” *Cultural and Social History* 1 (2004).

<sup>56</sup> Acland, *A Plan for Rendering the Poor Independent on Public Contribution; Founded on the Basis of the Friendly Societies, Commonly Called Clubs*, 43.

<sup>57</sup> Ibid., 57.

membership itself rendered one deserving of relief because members paid contributions for this purpose. And non-membership implied exactly the opposite.

The impact Acland had on poor law discussions was less a matter of the practicability of his scheme and more a function of the way he raised friendly society membership as a sign of a laborer's moral health. His only critic, Rev. John Howlett, the vicar of Great Dunmow and Badow in Essex, called Acland's plan a "*baseless fabric of a vision*."<sup>58</sup> For Howlett, unlike the vast majority of his contemporaries, the poor laws did not pauperize the poor, the disparity between the cost of provisions and the wages of laborers did.<sup>59</sup> After citing evidence from his longitudinal study comparing the price of provisions to average wages earned during previous poor rate increases, Howlett concluded that Acland's plan failed on the "fundamentally erroneous conception, namely, that the present earnings of the Poor, if properly managed, are perfectly adequate to their comfortable maintenance."<sup>60</sup> Nevertheless, even Acland's biggest critic saw the moral potential of friendly societies, not for the destitute rural laborer who could not afford membership, but for the urban laborer whose "great wages," the standard line of reasoning went, led to idleness, profligacy and destitution. Taking a cue from Maseres plan, Howlett proposed to avoid this fate by earmarking the urban laborer's surplus wages for investment in a friendly society.<sup>61</sup>

Although not everyone agreed as to whose morals were in need of reforming or why, by the late 1780s friendly societies became a powerful resource for shaping them regardless of the rationale or desired goal. Howlett's urge to use friendly societies to constrain the immoral impulses of high-wage laborers became very popular but was only the negative, and rather unoriginal, side of the equation. Disciplining laborers by taking away their pay, as Howlett saw it, was only different in method from artificially reducing wages to the price of provisions—the 'low wage' approach that had been around for well over a century. What was new, and radically new at that, was the idea that in addition to their disciplinary function, friendly societies could also have a liberating effect, decoupling labor from the necessity of life-cycle poverty. Price had made it possible to imagine a cost effective way of separating the relief of the able-bodied from that of the impotent and thus keeping the poor laws from demoralizing able-bodied laborers. Maseres further elaborated that separation by making it self-sustaining, giving laborers a propertied stake in society. Acland contributed a comprehensive vision of social belonging

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<sup>58</sup> Howlett, *The Insufficiency of Causes to Which the Increase of Our Poor and of the Poor's Rates Have Been Commonly Ascribed; the True One Stated; ... ; and a Slight General View of Mr. Acland's Plan*, 117.

<sup>59</sup> Howlett famously asked, "Shall I be vicious and profligate because I know that after a long course of contempt and infamy, of rags and wretchedness, of infirmity, sickness and disease, the parish will provide me a doctor to protract the wretched remains of my life?" (John Howlett, *Examination of Mr. Pitt's Speech in the House of Commons on Friday February 12, 1796 Relative to the Condition of the Poor* (London: 1796), 6.)

<sup>60</sup> Howlett, *The Insufficiency of Causes to Which the Increase of Our Poor and of the Poor's Rates Have Been Commonly Ascribed; the True One Stated; ... ; and a Slight General View of Mr. Acland's Plan*, 110.

<sup>61</sup> Maseres first introduced the moralizing potential of friendly societies in his annuity scheme, answering a common fear about the immoral effects of the high wages of urban workers. "Numbers of ['labouring men that live in towns and cities'] are known to get so much by their labour, that they can maintain themselves the whole week upon the earnings of the three first days of it; and often do so, spending half of their time in idleness and pleasure; whilst others, who are more industrious, spend the whole of their gettings, which are much more than sufficient for their maintenance, in drunkenness and debauchery." Their debauchery was "prejudicial both to the public and themselves" because "the public loses the benefit of their labour... and they themselves lose the benefit of the wages they might earn by that labour..." Investing their extra money in annuities rather than drinking would kill two birds with one stone. This view would become quite common as concerns about rising urban poverty grew. Maseres, *A Proposal for Establishing Life-Annuities in Parishes for the Benefit for the Industrious Poor*, 6.)



where membership in a friendly society marked a person as morally sound. Howlett’s practical critique notwithstanding, the conceptual possibility through which friendly societies would enable the poor to contribute to their own maintenance—that is, to ‘belong’ on the same terms as everyone else—changed the way in which reformers thought about poverty. This new way of thinking about poverty, in turn, changed the way in which reformers thought about the poor.

## SECTION II FRIENDLY SOCIETIES AND THE MAKING OF THE ‘INDUSTRIOUS LABORER’

In particular, friendly societies made it possible to think of the ‘laboring poor,’ which had always been a compound noun, instead as ‘industrious laborers’ instead—and at the same time provided the means through which to effect that transformation. The bill based on Acland’s plan failed to become law because it turned out to be too comprehensive and too radical a change. But his idea that membership in a friendly society was a meaningful distinction lived on. In fact, it became the basis of the first Friendly Society Act (1793), which rewarded and protected friendly society members and exempted them from the laws of settlement to which all other laborers were subject. A few years after the 1793 Friendly Society Act went into effect, Frederick Eden, famous for his investigatory work on poverty, discovered that friendly society membership was already far more extensive than anyone had imagined with an estimated 7,200 societies comprising 648,000 members, providing mutual aid to nearly a quarter of the population of England and Wales.<sup>62</sup> Consequently, the belief that friendly societies could undermine the poor laws by preventing poverty was established as fact in the minds of

<sup>62</sup> Eden made this estimate based on the number of societies registered under the 1793 Friendly Society Act and the average number of members in those societies. He then raised that number by a third based on responses he received from queries to town clerks about the number of unregistered friendly societies. Below is an image of his list showing the distribution of registered friendly societies by county.

Bedfordshire	—	9	Rutlandshire	—	14
Berkshire	—	14	Shropshire	—	125
Bristol	—	32	Somersetshire	—	123
Buckinghamshire	—	44	Staffordshire	—	88
Cambridgeshire	—	20	Suffolk	—	235
Cheshire	—	†	Surry	—	188
Cornwall	—	69	Suffex	—	31
Cumberland	—	73	Warwickshire	—	188
Derbyshire	—	133	Westmorland	—	15
Devonshire	—	156	Wiltshire	—	30
Dorsetshire	—	13	Worcestershire	139* } 156	
Durham	—	66	Worcester	17† }	
Essex	—	205	Yorkshire		
Gloucestershire	—	111	Hull	20	} 414
Hampshire	—	†	North Riding	48	
Herefordshire	—	32	East Riding	16	
Hertfordshire	—	33	West Riding	330	
Huntingdonshire	—	†	North Wales		
Kent	158 }	161	Anglesey	—	none
Canterbury	3 }			Carnarvonshire	†
Lancashire	—	820	Denbighshire	—	16
Leicestershire	—	84	Flintshire	—	9
Lincoln City	—	3	Merionethshire	—	1
Lincolnshire	{ Holland } { Kesteven } { Lindsey 15 }	†	Montgomeryshire	—	†
London	—	250	South Wales		
Middlesex	—	about 600	Brecknockshire	—	21
Monmouthshire	—	33	Cardiganshire	—	8
Norfolk	—	185 }	Carmarthenshire	—	25
Norwich	—	18 }	Glamorganshire	—	†
Northamptonshire	—	62	Pembrokehire	—	11
Northumberland	—	13	Radnordshire	—	9
Nottinghamshire	103 }	141	Total Number of Clubs		
Nottingham	38 }			whose Rules have been confirmed.	
Oxfordshire	—	15			517
					* Of which 17 are Female Clubs.
					† Of which 4 are Female Clubs.

Frederick Eden, *Observations on Friendly Societies for the Maintenance of the Industrious Classes During Sickness, Infirmary, Old Age and Other Exigencies* (London: 1801), 6-8.

contemporaries. In this section, I will show how the logic of using friendly societies to undermine and supplant the poor laws came to be seen as a realistic policy approach to poverty and its relief.

As mentioned above, the 1793 Friendly Society Act acknowledged and rewarded the moral distinction of friendly society membership, thus giving that distinction legal sanction. One of the most important rewards in this respect was freeing friendly society members from the laws of settlement. The poor laws and settlement laws worked in conjunction, the former attaching responsibility of caring for the poor to the parish, the latter assigned the poor to a particular parish.<sup>63</sup> But as the expense of relief and the number of people migrating both skyrocketed at the end of the eighteenth century, the settlement laws (1662 and subsequent amendments) came under attack for the presumed effect they had on a laborer's ability to 'take his labor to the best market.'<sup>64</sup> In addition to limiting the labor markets to which the poor had access, the laws of settlement were criticized for the expense of removing paupers back to their home parish, which could be ruinous to already precarious parish resources. Certificates, which assured the destination parish that the parish of settlement would pay for the relief of the migrant should he or she become chargeable, were thus restricted to people considered industrious enough to prove a good bet.<sup>65</sup>

The Friendly Society Act explicitly stated that friendly society members were necessarily industrious enough to prove a good bet. A member's industry was demonstrated by the fact that he had worked hard enough to save enough money to join a friendly society. It proved both his willingness to work, which rendered him deserving, but also proved that he would not likely become 'chargeable.' Instead of going to the parish for relief when sick, a friendly society member would go to his club to receive the benefits of said membership. As George Rose, the parliamentarian responsible for the first Friendly Society Act, explained, the legislature extended "its care and attention to the industrious" by granting friendly society members an automatic right to a certificate for themselves as well as their families.<sup>66</sup> Jeremy Bentham later described this as a "boon" granted by the legislature "to this privileged part of its subjects in the shape of a reward for virtue...."<sup>67</sup> By exempting the industrious friendly society member, Rose hoped that "the Principle, once established, the Measure would soon become general."<sup>68</sup> Friendly society members would become the example for all laborers. And indeed, they did. In 1795, the path blazed by friendly society members was opened to everyone in the new Settlement Act (1795).<sup>69</sup>

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<sup>63</sup> The laws of settlement were "an integral corollary of the parish poor law, which would have had great difficulty functioning without it." (K Snell, "Settlement, Poor Law and the Rural Historian," *Rural History* 3 (1992): 146.)

<sup>64</sup> In 1697, Justices of the Peace were empowered to issue a resident who was leaving in search of work a 'settlement certificate,' which stated his or her parish of legal residence and guaranteed that should the traveler become chargeable in a foreign parish, the parish of legal settlement would pay all maintenance expenses; in 1731 the parish of residence was further required to pay 'removal' expenses as well.

<sup>65</sup> Norma Landau, "The Regulation of Immigration, Economic Structures and Definitions of the Poor in Eighteenth-Century England," *The Historical Journal* 33, no. 3 (1990): 558-560, Snell, "Settlement, Poor Law and the Rural Historian."

<sup>66</sup> George Rose, "Observations on the above Act by the Gentlemen Who Framed the Bill," *Annals of Agriculture and Other Useful Arts* XXI (1794): 17.

<sup>67</sup> Jeremy Bentham, *Pauper Management Improved: Particularly by Means of an Application of the Panopticon Principle of Construction* (London: 1812), 206.

<sup>68</sup> George Rose, *Observations on Banks for Savings* (London: 1816), 29.

<sup>69</sup> 35 Geo. 3. Cap. 101. (1795)

So optimistic were legislators about the industrious character of friendly society members, in fact, they also increased the number of ways by which a friendly society member could acquire a new legal settlement in the 1793 Act. Unlike laborers traveling on an ordinary certificate, friendly society members could gain a legal settlement “by hiring and service, or by apprenticeship, with a settled inhabitant of the parish.”<sup>70</sup> These avenues of gaining a settlement had been cut off for holders of ordinary certificates in the early eighteenth century settlement statutes and were not extended to everyone even under the 1795 Settlement Act. Considering the amount of time and money spent determining, disputing, and deposing issues surrounding settlement, and the growing jealousy with which parish officers guarded access to settlement as the eighteenth century wore on, increasing a friendly society member’s access to new settlements was high praise indeed.<sup>71</sup> It demonstrates that legislators saw laborers who joined friendly societies in a different moral light than they did non-members.

While the Friendly Society Act legally equated friendly society membership with industriousness, Frederick Eden reinforced that equivalence with empirical evidence. Eden was introduced to the theoretical power of friendly societies in the work of Acland and Thomas Gilbert in the 1780s. But he discovered their practical importance on his own, during the course of his investigation into *The State of the Poor* in the mid 1790s. His research was quite vast, encompassing Parochial Returns from every county in England and Wales. And the kind of information he sought from the parishes was extensive, including: the extent and population of parishes, the number of houses that pay the house or window tax, and the number of houses exempted; the occupations of parishioners, whether in agriculture, commerce, or manufactures, the price of provisions and wages of labor; the usual diet and rent of land; the different religious sects and tithes, the number of inns or alehouses; the amount of commons, and the number of acres enclosed in the last 40 years; and finally, minute queries about how the poor were maintained including the number and state of friendly societies.<sup>72</sup> He wanted to gather a quantitative sense of the “present state of the Labouring part of the community, as well as the actual Poor.”<sup>73</sup> The distinction he made here between the laboring part of the community and the poor presages both his findings and his optimism that the laborer need not necessarily be included among the ranks of the poor.

Upon examining the returns, Eden claimed that the difference between those laborers who got by without parish relief and those who relied on it for survival turned on the practice of domestic economy. The distinction was particularly evident when he compared the amount of earnings the average northern laborer spent on food, clothing and fuel with the larger amount spent on those same items by the average laborer in the south.<sup>74</sup> He conceded that this was due,

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<sup>70</sup> Rose, "Observations on the above Act by the Gentlemen Who Framed the Bill," 16.

<sup>71</sup> Landau, "The Regulation of Immigration, Economic Structures and Definitions of the Poor in Eighteenth-Century England," 567-568.

<sup>72</sup> These categories have been drawn from his query form, which he fashioned based on the one John Sinclair used in his *Statistical Account of Scotland*. (Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, ii-iv.)

<sup>73</sup> *Ibid.*, i.

<sup>74</sup> Whereas southern laborers “are habituated to the unvarying meal of dry bread and cheese from week’s end to week’s end,” in the north they “regale themselves with a variety of dishes unknown in the south.” He goes on to give recipes for Hasty pudding, Crowdie, pease-kail, lobscouse and the like. The variety of food and the ways in which it was differently prepared depending on what was available struck Eden as an ingenious antidote to the scarcity of any one thing. The economy of the northern laborer extended to the way in which they made their own clothes and even wore clogs rather than shoes, because they “keep the feet remarkably warm and comfortable, and

in part, to cultural differences, or as he called them, ‘customary’ differences, but he did not see that as an impediment to the lessons southern laborers could learn from their northern counterparts. In contrast to Howlett’s findings, Eden concluded, “the miseries of the laboring Poor arose, less from the scantiness of their income... than from their own improvidence and unthriftiness.”<sup>75</sup> And from his point of view, this improvidence had been fostered by the poor laws. For Eden, the practice of “allowances in aid of wages” which he found to be widespread during the 1795 grain scarcity had merely exaggerated, and therefore brought into relief, the negative effects of what a compulsory system of relief did in general. Receiving part of their wages as “extorted charity” rather than as a just recompense for “their own well exerted industry” was “most prejudicial to their moral interests,” he warned.<sup>76</sup> Eden found enough cases of northern laborers who lived through the scarcity without recourse to poor relief to convince him that “there is more difference, comparatively, in the mode of living from economy than from income; the deficiency in income may possibly be made up by increase of work or wages, but the want of economy is irremediable.”<sup>77</sup>

If the lack of economy exhibited by southern laborers proved for Eden the pauperizing effects of the poor laws, the members of friendly societies he met convinced him that friendly societies had the potential to change the face of the laboring classes. No matter where he went in the course of his investigations, the friendly society member stood out most distinctly as the example of how a laborer should live—indeed how he should look. Eden reported observing a stark and consistent difference between members and non-members. Laborers who belonged to a friendly society were “in general, comparatively cleanly, orderly, and sober, and consequently happy and good members of society.” Whereas those “who are contented to rely on the parish for relief” are

living in filth, and wretchedness, and are often, from the pressure of a casual sickness, or accident, which incapacitates them from working, tempted to the commission of improper acts, (not to say crimes,) against which the sure resource of a Benefit Club would have been the best preservative.<sup>78</sup>

Cleanliness and dirt formed a legible social binary, which for Eden and his contemporaries, corresponded directly to moral character.<sup>79</sup>

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entirely exclude all damp” and are cheaper too. He did not recommend their use in the North of Scotland because “in a country where there is so much walking up and down hill, they would not answer.” (Ibid., 496, 556, 558.)

<sup>75</sup> Eden’s work summarized in ———, *The State of the Poor: A History of the Labouring Classes in England, with Parochial Reports*, 101.

<sup>76</sup> ———, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 583.

<sup>77</sup> Ibid., 587.

<sup>78</sup> Ibid., 615.

<sup>79</sup> Eden’s claim that the morality of a laborer was visible on his body became a truism by the first quarter of the nineteenth century. In her popular popularization of the principles and problems of political economy, *Conversations on Political Economy* (1816), Jane Marcet rehearsed the same correspondence between morality and hygiene, though she pushed it further. Members of friendly societies, she instructed Caroline, “are comparatively cleanly, industrious, sober, frugal, respecting themselves, and respected by others...” while non members “become a prey to dirt and wretchedness; and being dissatisfied with the scantiness of parish relief, they are often driven to the commission of crimes.” (Jane Marcet, *Conversations on Political Economy* (London: 1816), 160.) Rev. Richard Vivian made the same point, “You may know a [friendly society member] by his gait. He who demands, or knows

For Eden, the ability to read the moral character of a laborer through his membership and the extent to which friendly societies had already proliferated was proof enough that friendly societies were the best antidote to the demoralizing effects of the poor laws. The ‘industrious laborer’ was not only a possibility, but for Eden, he already existed. And if friendly societies were properly facilitated, all laborers could become industrious. Eden was unequivocal when he stated as much in his *Observations on Friendly Societies* (1801),

Friendly societies have now established, on the broad basis of experience, one great and fundamental truth, of infinite national importance; viz. that, with very few exceptions, the people, in general, of all characters, and under all circumstances, with good management, are perfectly competent to their own maintenance.<sup>80</sup>

For without any prompting from parliament or private benevolence, friendly society members had “rejected” the gratuitous provisions of poor relief “which was to cost them nothing.” Instead, “they chose to be indebted for relief... to their own industry and frugality.”<sup>81</sup> The final testimony of the ‘infinite national importance’ of friendly societies was that over the course of his very extensive investigations—even during the grain scarcity—he did not find that “any parish had been burthened with the maintenance of a member of any Friendly Society.”<sup>82</sup> Consequently, Eden advocated a turn away from revising the poor laws and toward facilitating the natural inclinations of “the great mass of the people,” who, through their membership, proved themselves capable “to legislate for themselves.”<sup>83</sup>

Emphasizing the sharp, and purportedly, visible contrasts between members of friendly societies with those who were willing to accept poor relief, Eden’s work reinforced the social distinctions introduced in Acland’s friendly society scheme and which were instantiated in the 1793 Friendly Society Act. The attributes displayed by members of friendly societies—industriousness, frugality and cleanliness—were those appropriate to laborers in a commercial society. Those attributes displayed by people ‘content to rely on parish relief’—idleness, improvidence and slothfulness—were not only inappropriate, they were the marks of those on the criminal margins. Friendly societies “promote[d] a higher spirit of independence and better habits of industry and frugality than are usually found among the labouring classes,” and by contrast, the poor laws took away a person’s ability to sustain himself and so made him more susceptible to immoral, which by the early nineteenth century was understood as, criminal acts.<sup>84</sup> Not surprisingly, the “criminal” acquired the dimensions of a “social archetype” as a

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he may demand twelve shillings a week from the steward of his club in case of disaster, is a different being from the pauper who teases the overseer for parish pay.” (Richard Vivian, *A Letter on Friendly Societies and Savings Banks* (London: W. Flint, 1816), 7.)

<sup>80</sup> Eden, *Observations on Friendly Societies for the Maintenance of the Industrious Classes During Sickness, Infirmary, Old Age and Other Exigencies*, 10.

<sup>81</sup> ———, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, xxiv.

<sup>82</sup> *Ibid.*, xxiv, xxv.

<sup>83</sup> *Ibid.*, 615.

<sup>84</sup> ———, *Observations on Friendly Societies for the Maintenance of the Industrious Classes During Sickness, Infirmary, Old Age and Other Exigencies*, 10-11.

concomitant to the process wherein the “industrious labourer” acquired the same.<sup>85</sup> And while reformers like Patrick Colquhoun and Jeremy Bentham zealously took to the task of ‘policing’ the line where the indigent became the criminal, Eden preferred to focus on encouraging the indigent to become the ‘industrious.’<sup>86</sup>

Whether or not Eden’s findings were accurate is not the point here. His interpretation of what friendly societies meant for poverty, and for the future of British labor, was compelling in those harrowing years because it gave reformers hope for a stable, prosperous world without either bankrupting rate payers or pauperizing the poor. His discovery of the great good that friendly societies were doing—even through times of extreme economic hardship—obviated for him the need to pursue any further the practical question of whether or not the poor—even the rural poor—could afford to join friendly societies.<sup>87</sup> In his mind, some quite clearly did afford membership, so under the proper conditions, the rest could too. By the 1810s, this belief had become commonplace, “It is notorious that the economical class of laborers now annually deposit in friendly societies,” one observer noted, “...and that the less frugal have the power of doing the same, did they possess the inclination.”<sup>88</sup> Even Thomas Malthus came to see the proliferation of friendly societies as evidence of “the growth of the desire to become independent of parish assistance....”<sup>89</sup> What was left for reformers to do was to create the proper conditions for the further proliferation of friendly societies.

After Eden, interest in friendly societies shifted from speculating about friendly societies and their virtues to experimenting with various ways of making them a universal reality. Eden provided the raw materials for patronizing friendly societies by including in his *State of the Poor* the rules and regulations of clubs from all over the country “with a view of enabling those, whose practical experience in matters of this nature authorize them to legislate for Friendly Societies, to construct such approved regulations, as might, ... be adopted by almost every Society.”<sup>90</sup>

Many philanthropically inclined and reform minded people followed Eden’s advice. At the end of 1796, Thomas Barnard, the manufacturer turned philanthropist who founded the Society for the Bettering of the Condition of the Poor (SBCP), for example, gave the promotion of friendly societies top billing in his first annual report.<sup>91</sup> The goal of the Society was to

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<sup>85</sup> V.A.C. Gatrell, *Crime, Authority, and the Policeman State*, ed. F.M.L. Thompson, 3 vols., vol. 3, The Cambridge Social History of Britain, 1750-1950 (New York: Cambridge University Press, 1990), 248.

<sup>86</sup> See Patrick Colquhoun, *A Treatise on the Police of the Metropolis; Containing a Detail of the Various Crimes and Misdemeanors by Which Public and Private Property... 6th ed.* (London: 1800), Bentham, *Pauper Management Improved: Particularly by Means of an Application of the Panopticon Principle of Construction*.

<sup>87</sup> As John Sinclair put it in 1813, “...there is no doubt, that [the ‘peasantry’] could easily afford small weekly payments, that would be sufficient to secure them a comfortable and independent subsistence when advanced in life. Nothing therefore is wanted, to complete the comfortable situation of this most deserving class of the community, but the institution of Benefit Societies....” (John Sinclair, *An Account of the Systems of Husbandry Adopted in the More Improved Districts of Scotland...* 2nd ed., 2 vols., vol. II (Edinburgh: James Ballantyne & Co., 1813), 271.)

<sup>88</sup> William Hanning, *A Letter to the Members of the Select Committees of the Two Houses of Parliament, Appointed to Examine and Report on the Poor Laws* (Taunton: 1818), 34.

<sup>89</sup> Thomas Malthus, *An Essay on the Principle of Population*, 5th ed., 3 vols., vol. 3 (London: 1817), 279.

<sup>90</sup> Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 615-616.

<sup>91</sup> He cites Eden’s work in the preface to the first set of Reports. Thomas Barnard, “The Reports of the Society: Society for Bettering the Condition and Increasing the Comforts of the Poor,” (London: 1797), viii.

investigate means for improving the condition of the poor both materially and morally.<sup>92</sup> From Bernard's point of view this was precisely what friendly societies did. "When legally and properly established," he explained, friendly societies "are sure and unvaried in promoting industry, economy, philanthropy and every virtue, among the poor."<sup>93</sup> The Irish branch of the Society, founded in Cork in 1800, followed suit, naming the encouragement of friendly societies as its first priority. The founders reasoned, "Of all the schemes that have been devised for the relief of the poor, and for combining with that relief, the general improvement of their morals and condition, none seem to hold out fairer prospects of advantage, than the institution of Friendly Societies."<sup>94</sup>

Individual philanthropists responded to the call for action as well, sometimes advertising their methods in the reports of the SBCP but just as often publishing their friendly society models on their own. The details and rationale behind each of these private ventures were quite varied and the virtues they sought to inculcate ranged from independence, frugality and industriousness, to "a sense of social duties" and "operating as a security against . . . habits of unreasonable expense. . . ."<sup>95</sup> One of the SBCP's favorite success stories, for example, was the Castle Eden Friendly Society, whose rules it printed verbatim as a guide for those who wanted to form friendly societies "on prudent and equitable terms."<sup>96</sup> They even appended updated tables from Richard Price to help promoters determine how much to charge members. Large employers of miners, factory workers, or servants also began subsidizing or paying in full the membership dues of their employees.<sup>97</sup> Additionally, members of the local gentry founded and patronized their own local friendly societies.<sup>98</sup> And the list goes on. The belief common to all these efforts was that friendly societies were the antidote to the demoralizing effects of the poor laws.

The agriculturalist, mine owner and parliamentarian, John Christian Curwen was responsible for a rather impressive success story in this respect—which also became one of the most important impetuses to subsequent poor law reform on that basis. He started six friendly societies for the colliers who worked in his mines in Wokington, a mining town on the coast of Cumberland. Curwen contributed three tenths of the members' total contributions, and made up deficiencies whenever there were any. Between 1796-1816, £30,000 had been contributed in this

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<sup>92</sup> Ibid., iv.

<sup>93</sup> ———, "The Reports of the Society: Society for Bettering the Condition and Increasing the Comforts of the Poor," (London: 1799), 21.

<sup>94</sup> Ibid., Preliminary Address, Appendix 1.

<sup>95</sup> William Marshall, *The Rural Economy of the West of England: Including Devonshire; and Parts of Somersetshire, Dorsetshire, and Cornwall. Together with Minutes in Practice* (Dublin: 1797), 21. The second quote comes from Andrew Whyte and Duncan MacFarlan, *General View of the Agriculture of the County of Dumbarton with Observations on the Means of Its Improvement Drawn up for the Board of Agriculture, and Internal Improvement* (Glasgow: 1811).

<sup>96</sup> *Reports of the Society: Society for Promoting the Comforts of the Poor* (Dublin: 1800-1802), Appendix, No. III, 52.

<sup>97</sup> See Edward Wakefield, *An Account of Ireland, Statistical and Political*, 2 vols., vol. II (London: 1812), 812. For instances of masters paying for servants, see Vivian, *A Letter on Friendly Societies and Savings Banks*, 22.

<sup>98</sup> William Bleamire, a philanthropic member of the gentry in Hampstead, started a friendly society in 1802 superintended and subsidized by the "principle inhabitants" of the town, the goal of which was to "place charity on the basis of industry." (*Plan of the Parochial Benefit Society, Established at Hampstead, on Tuesday the Ninth Day of February, 1802, under the Patronage and Protection of the Principal Inhabitants; for the Benefit of the Sober and Industrious of All Descriptions*, (London: 1802), 15.)

way, from which the sick, injured and aged had been relieved.<sup>99</sup> In the spring of 1816 Curwen gave a speech in parliament calling for a select committee to investigate the state of the poor laws and specifically the possibility of implementing a national benefit society on the basis of his experience in Wokington so as to “to relieve the poor independently of the existing statutes.”<sup>100</sup> Curwen felt that not only his own successes but also those of other employers in almost every county in Great Britain—all during a time of war—justified such a measure.<sup>101</sup>

The select committee convened in 1817 and produced a bill encompassing the spirit of Curwen’s plan if not all of the particulars. The bill called for parish friendly societies that would initially be funded by the poor rates, supplementing the contributions of the poorest members of the parish (but not those who could afford to pay their own dues), and gradually reducing that amount until all the poor were able to afford their own membership.<sup>102</sup> The Committee members explained that “it is chiefly by the gradual restoration of a feeling of reliance upon their own industry, rather than upon the parochial assessments, that the transition to a more wholesome system can be effected.”<sup>103</sup> Yet, the poor laws were seen as so demoralizing by the mid 1810s, as we will see more specifically in the next chapter, that connecting a friendly society plan to the very structure it was meant to replace doomed the bill.<sup>104</sup> Although it was read in different forms several times before Parliament between 1817 and 1819 it ultimately failed on the basis that it might serve to prop up the very system reformers were trying to dismantle.<sup>105</sup> The growing popularity of Malthus’ criticism of compulsory alternatives, including compulsory friendly societies, ensured that if friendly societies were the solution,<sup>106</sup> they would have to form a

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<sup>99</sup> J. C. Curwen, *Sketch of a Plan ... For Bettering the Condition of the Labouring Classes of the Community, and for Equalizing and Reducing the Amount of The ...* (London: 1817). For the first iteration of the plan, see ———, *Hints on the Economy of Feeding Stock and Bettering the Condition of the Poor* (London: Robert Wilks, 1808).

<sup>100</sup> "ART. VI. An Essay on the Nature and Advantages of Parish Banks for the Savings of the Industrious, &C. With Remarks on the Propriety of Uniting These Institutions with Friendly Societies; Together with an Appendix, Containing the Rules of the Dumfries Parish Bank, &C. &C," *Quarterly Review* 16, no. 31 (Oct. 1816): 96.

<sup>101</sup> Curwen, *Sketch of a Plan ... For Bettering the Condition of the Labouring Classes of the Community, and for Equalizing and Reducing the Amount of The ...*, 23.

<sup>102</sup> *Bill for Further Protection and Encouragement of Friendly Societies, and for Authorizing Establishment of Parochial Benefit Societies*, 1819, (223).

<sup>103</sup> "Report from the Select Committee on the Poor Laws; with the Minutes of Evidence Taken before the Committee," (1817), 24.

<sup>104</sup> *Ibid.*

<sup>105</sup> As John Davison, the influential poor law thinker, put it in his letter to Sturges-Bourne, “A mixed contribution from rich and poor together, would be liable, as I have endeavored to shew, to the greatest objection of all, if it is to create a fund for general purposes, open to the same forms of demand as now subsist.” (John Davison, *Considerations on the Poor Laws* (Oxford: 1817), 22.) Explaining why friendly societies should be kept distinct from the parish funds, one witness before the Committee said, “The goodness of every plan may be tested by this unamalgamating mixture of independence and beggary.” (Richard Vivian, *Thoughts on the Causes and Cures of Excessive Poor Rates...* (London: 1817), 26.)

<sup>106</sup> Because most early friendly society schemes had included subsidies for large families and because Malthus’ belief that preventing improvident marriages was more important than paying for the results of them, he dropped his support of friendly societies from editions of his *Essay* after 1803. But while Malthus was not the most enthusiastic supporter of friendly societies, he was only opposed to compulsory friendly societies. Schemes like Courtenay’s, he thought, would put a “direct tax on labor,” and would be “merely a different mode of collecting parish rates.” (Thomas Malthus, *An Essay on the Principle of Population*, 2nd ed. (London: 1803), 230-233.)



distinct and separate system from the poor laws “or Poor-law dependence will only change its name, and but slightly abate of its malignant influence.”<sup>107</sup>

Consequently, after 1819, even though friendly societies continued to be the alternative social policy of choice for poor law reformers, they were legislated for separately.<sup>108</sup> As the importance of friendly societies to social policy increased in the late 1810s and 1820s critiques of the laborer’s version of friendly society increased apace. The most important critiques centered on the friendly society’s potential for fostering political radicalism and the actuarial mismatch between the contributions they required and the benefits they promised. These critiques, and the temporary preference given to savings banks, however, is its own story and will be treated as such in Chapter 3. The importance of friendly societies to social policy, however, as the key means through which the poor laws would be gradually abolished remained the same.<sup>109</sup> The preamble to the 1819 Bill for the further Protection and Encouragement of Friendly Societies, which was drawn directly from the language used in the 1817 Select Committee on the Poor Laws, makes this clear,

...it is desirable, with a view to the reduction of the assessments made for the relief of the Poor, as to the gradual introduction of a better feeling among the people, that special encouragement and facility should be afforded to meritorious and industrious persons, for rescuing themselves from the necessity of a resort to parochial relief...<sup>110</sup>

Thus the rationale that gave friendly societies a significant role in the making of social policy in this period and of the New Poor Law in particular was already in place by the late 1810s. In the face of rapidly rising poor rates and the threat of further pauperization of the poor, friendly societies made it possible to distinguish the deserving from the undeserving, and to treat the deserving as full members of society, free ‘to take their labor to the best market,’ and in some cases, ‘to get more.’ Even though friendly societies also helped some reformers to justify the criminalization of indigence, they helped others imagine the possibility of transforming the ‘laboring poor’ into the ‘industrious laborer.’<sup>111</sup> In the minds of reformers, friendly societies were critical to the transition to a society free from the poor laws and free from poverty because

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<sup>107</sup> John Farey, "General View of the Agriculture of Derbyshire with Observations on the Means of Its Improvement...," (London: Sherwood, Neely and Jones, 1817), 575.

<sup>108</sup> Between 1800 and 1819, several Friendly Society Acts were passed in an effort to encourage friendly societies to adopt a more financially sound basis without also undermining the voluntary nature of that basis. In addition to their exemption from settlement and the legal protection of their funds, the printed documents of friendly societies were exempted from the Stamp Act. The most important new legal benefit was the protection offered to the trustees of friendly societies so that if one of them went bankrupt, the friendly society funds would not be lost. Only after the friendly society funds had been repaired could the rest of the trustee’s creditors have their share.

<sup>109</sup> See Thomas Peregrine Courtenay, *Copy of a Letter to the Rt. Hon. William Sturges Bourne, Chairman of the Select Committee of the House of Commons Appointed for the Consideration ...* (London: 1817), 19.

<sup>110</sup> *Bill for Further Protection and Encouragement of Friendly Societies, and for Authorizing Establishment of Parochial Benefit Societies.* The 1817 Poor Law Report made this claim with the exact same language. See "Report from the Select Committee on the Poor Laws; with the Minutes of Evidence Taken before the Committee," 11.

<sup>111</sup> As Curwen noted in his National Benefit Society Plan, “Crimes resulting from poverty would be prevented, and the police of the country powerfully assisted in the detection of offenders, not only by the registry of the name and abode of every working individual, but of the habits and general character of each for industry or idleness.” Curwen, *Sketch of a Plan ... For Bettering the Condition of the Labouring Classes of the Community, and for Equalizing and Reducing the Amount of The ...*, 11.

they could effect the “transition, from the present system of relief to one founded upon better principles...”<sup>112</sup>

### SECTION III FRIENDLY SOCIETIES AND THE NEW POOR LAW

To whom power was shifted with the New Poor Law and to what extent individualism, utilitarianism or neo-paternalism influenced its making are questions that do not need to be settled in order to demonstrate that friendly societies also played a significant role in the making of that policy. Indeed, I want to suggest that the alternative relief system friendly societies offered in fact made it possible to forego agreement on the rationale behind the New Poor Law. The two most puzzling aspects of the New Poor Law for historians, and the most difficult to understand in terms of the debates that preceded it, are the seemingly unprecedented and dramatic centralization of poor relief administration and the severe principle of ‘less eligibility.’ If the Royal Commission ‘cut the Gordian knot of intellectual confusion’ marking the 1780-1830s debates, as Poynter put it, then it should suffice to show the impact friendly societies had on the Commission’s reasoning when they wrote these clauses in order to make the case.

The precedent for centralized control of poor relief was actually set in the 1829 and 1834 Friendly Society Acts. The provisions of the earlier laws had been oriented toward encouraging voluntary participation in friendly societies. Yet, in order to facilitate this process and to ensure that those voluntary societies were financially sound, the offices of government concerned with these problems grew significantly over the first quarter of the nineteenth century. Unlike poor law administration where local vested interests entrenched over many years made any changes in the regulation of relief difficult to make, the regulation of friendly societies was of very recent origin and was encumbered only by the resistance put up by the laboring members of existing societies. While that resistance did in several notable cases succeeded in reducing the local interference (of Justices of the Peace, magistrates and the like) in friendly society matters, the national organs, concerned to make friendly societies more financially sound, grew in proportion as local measures failed.<sup>113</sup> When it became clear that local persons were not ‘skilled in calculation’ to the extent necessary to certify sickness and mortality tables, for example, the job was given first to the Accountant to the Commissioners for the Reduction of the National Debt and then to the Offices in charge of registering savings banks in England, Scotland and Ireland. These offices were ultimately consolidated through the 1834 Friendly Society Act into one central Registrar for Friendly Societies for Great Britain with John Tidd Pratt, the former

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<sup>112</sup> "Report from the Select Committee on the Poor Laws; with the Minutes of Evidence Taken before the Committee," 26.

<sup>113</sup> The protests from the old friendly societies—specifically, against “the misguided philanthropy of others, in interfering in the pecuniary concerns of the noblest Institutions that ever graced civilized Society”—eventually made itself heard. (G. R. Cotter, *An Address to the Members of Benefit Societies, Throughout the Kingdom; with an Abstract of Mr. Courtenay’s Bill and Comments on the Obnoxious Clauses Therein Contained...* (London: 1828), 21.) Several old, established societies were rumored to have divided their funds and dissolved their societies preemptively rather than submit to such outside interference. And the rumor that had been afoot since the days of Eden’s investigations, indeed since the first Friendly Society Act was passed in 1793, that the government was going to confiscate the money of friendly societies, was said to be responsible for the dissolution of still others. Faced with such a powerful and negative response, Thomas Courtenay, the bill’s author, was forced to rewrite his bill. The bill that eventually passed in 1829 reduced outside interference, as we will see in Chapter 3.

registrar for England, at the helm. The centralization of this office paved the way for the centralization of the administration of the poor laws.

Taking the administration of the poor laws out of the hands of the incompetent parish officers and placing it in the hands of local magistrates or a centralized commission of professional men had been the desire of many poor law reformers for a long time.<sup>114</sup> The centralization of friendly society regulation under the 1829 Friendly Society Act and the further consolidation under the 1834 Friendly Society Act was the precedent cited to support a similar reorganization of poor law administration. As the 1834 Commissioners explained,

The course of proceeding which we recommend for adoption, is in principle that which the legislature adopted for the management of the savings' banks, the friendly societies, and the annuity societies throughout the country. Having prescribed the outline and general principles on which those institutions should be conducted, a special agency (which, in this instance, was constituted by one barrister only) was appointed to see that their rules and detailed regulations conformed to the intention of the law. This agency, we believe, has accomplished the object effectually.<sup>115</sup>

In addition to the precedent set by the centralization of friendly society regulation, the Commissioners also learned during the course of their investigation that friendly society members themselves preferred national rather than local regulation of friendly societies. Friendly society members objected to local interference, the Commissioners explained, but not to the reasoned guidance of the national government "made on extended information derived from all similar institutions throughout the kingdom."<sup>116</sup> Dr. James Mitchell, who was a key figure in the successful resistance to the proposed 1828 Friendly Society Act that had attempted to increase local interference, agreed. He reaffirmed the preference for national regulation,

In order to prevent the capricious control of the various local authorities, ... the working men thought it would be very beneficial to get one person appointed to revise the rules of all the societies throughout the country, in order that their administration might be rendered uniform, and that the detailed regulations might be the result of more extended information. The chief object of the labouring men was to prevent capricious local interference, which might often be the interference of employers.<sup>117</sup>

In this way, the precedent set by friendly society law and the preferences attributed to friendly society members themselves helped the Commissioners to justify the centralization of poor law administration.

The other major change that came out of the 1834 Poor Law Report and on which friendly societies had an important impact was the principle of 'less eligibility.' Very simply, 'less eligibility' was the idea that poor relief should be made less generous than what a laborer

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<sup>114</sup> For an especially good example, see Burn, *The History of the Poor Laws*.

<sup>115</sup> "Report from His Majesty's Commissioners for Inquiry into the Administration and Practical Operation of the Poor Laws with Evidence and Appendices," (1834), Part II, Section 3.

<sup>116</sup> Ibid.

<sup>117</sup> Ibid.

could earn by working in the open market. The purpose of this principle was fundamentally to separate the deserving from the undeserving poor. But, as we saw with Townsend's and many other friendly society schemes, ungenerous poor relief was never meant to effect this separation on its own. The only thing a 'less eligible,' system of poor relief could do was to repel all but the most destitute from asking for relief. The necessary and countervailing corollary of meager relief was the private and public promotion of friendly societies.

This push-pull relationship was a central mechanism in the friendly societies schemes proposed throughout the 1780s and 1790s.<sup>118</sup> We have already considered Townsend's extreme version of it: in order "to drive them into these societies," he railed, "no man should be entitled to relief from the parochial fund who did not belong to one of these."<sup>119</sup> Yet, even David Davies, the one reformer singled out by posterity for his humanitarianism, thought that for the young and single or for families with only a few small children, wages were sufficient but often carelessly husbanded; therefore, "a line of separation" should be drawn "between such as are deserving and undeserving of parochial assistance."<sup>120</sup> Davies proposed that before their family encumbrances became too great, day-laborers should be encouraged to save and join friendly societies—and that those who refused should be refused parish relief.<sup>121</sup> Thomas Courtenay, a leading member of the 1817 Select Committee appointed for the Consideration of the Poor Laws, repeated what was by then a commonplace when he explained to Committee Chairman William Sturges-Bourne in 1817 that it is through friendly society membership, "rather than by any certificates or badges, that I would make and note the distinction between the innocent and the criminal poor" recommending "harsher treatment... for those who neglect the opportunity of belonging to a Society...."<sup>122</sup> But at the same time, he said, "But I would *not* consider or treat as Paupers in this sense, either those who labour under permanent natural incapacities, or those who have contributed a fair portion of their earnings to a Friendly [Society]."<sup>123</sup>

Much to their delight, the 1834 Commissioners found that this theoretical push-pull relationship also had what appeared to be empirical grounding. Among the witnesses called to testify, more than a few gave examples demonstrating its real world effect. For example, Mr. Gordon, a cooper and ship owner with 40 to 50 men in his employ, a resident for 30 years, and parish officer for All Saints, Poplar, testified before the commission that "where stricter

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<sup>118</sup> Richard Pew's friendly society scheme was designed to make "the lower orders of the community" full members of society because "instead of being a burthen, [they] would become, in every sense of the word beneficial to the nation." But, at the same time, Pew also thought that "the indolent man, not contributing his quota, would be equally obnoxious to the squire and to the peasant; and as from his deficiency he would be immediately detected, so his idleness should inevitably meet its proper antidotes, confinement and labour." (Richard Pew, "Twenty Minutes Observations on a Better Mode of Providing for the Poor; in Which It Is Rendered Probable That They May Be Effectually Relieved, ... (1783)," *Letters and Papers on Agriculture, Planting, &c. Selected from the Correspondence of the Bath and West of England Society 1792*, 228, 235.)

<sup>119</sup> Townsend, *A Dissertation on the Poor Laws. By a Well-Wisher to Mankind*, 90.

<sup>120</sup> David Davies, *The Case of Labourers in Husbandry Stated and Considered, in Three Parts ... A View of Their Distressed Conditions ... The Principal Causes Of ...* (Bath: 1795), 130.

<sup>121</sup> *Ibid.*

<sup>122</sup> Courtenay, *Copy of a Letter to the Rt. Hon. William Sturges Bourne, Chairman of the Select Committee of the House of Commons Appointed for the Consideration ...*, 34. When asked what the effect would be if friendly societies became general, one parish officer interviewed before the 1817 Committee answered, "there would be no occasion for this Committee." ("Select Committee on the Poor Laws. Report ... With the Minutes of Evidence ...", (London: House of Commons, July 4, 1817), 92.)

<sup>123</sup> Courtenay, *Copy of a Letter to the Rt. Hon. William Sturges Bourne, Chairman of the Select Committee of the House of Commons Appointed for the Consideration ...*, 20.

management of the able-bodied paupers has been established,” the effect had been “very beneficial” to the laborers “in inducing them to rely more on their own resources than they did formerly.” He explained what he meant by beneficial by adding, “they contribute more regularly and largely to savings' banks and benefit societies. . . .”<sup>124</sup> Another witness, Launcelot Snowden, a member of a comparatively generous parish, testified to the counterpoint, that liberal parish relief made men “very careless of work and of their money ever afterwards. It has also acted very mischievously on the benefit societies, as these men would never contribute to them.” He was convinced that indiscriminate parish relief had caused the local friendly society of which he had been a member to fail. “But for the parish, [it] would have stood firm.”<sup>125</sup> Such evidence, from the Commissioners point of view, confirmed what they already suspected: Harsh poor relief increased friendly society membership; generous poor relief undermined it.

The Commissioners also discovered, to their great delight, that members of friendly societies practiced less eligibility on themselves, further verifying its validity as a principle for poor law policy.

On this point, as on many others, the independent labourers may be our best teachers. We have seen, that in the administration of the funds of their friendly societies, they have long acted on the principle of rendering the condition of a person receiving their relief less eligible than that of an independent labourer.<sup>126</sup>

Tidd Pratt confirmed the generality of this practice in his capacity as Friendly Society Registrar. In answer to the question “is the condition of a [friendly society] member receiving relief, or living without work, ever allowed to be as eligible on the whole, as the condition of a [friendly society] member living by his work?” he replied,

In most cases the allowances made by the societies are so adjusted as to make it the interest of every member not to receive relief from the society so long as he can earn his usual wages. The average allowance which they make is about one-third of what a member can earn.<sup>127</sup>

But it was Rev. John Becher, one of the so-called “Nottinghamshire Reformers,” a group that also included George Nicholls, one of the leading members of the Commission, who provided the most compelling evidence on the importance of combining the repellent aspect of workhouses with the attractive draw of friendly societies. Becher had been intimately involved in poor law matters privately since the late 1790s and publicly since 1816 in his capacity as longtime Chairman of the Quarter Sessions of the Newark Division of the County of Nottingham. Becher is best known to poor law historians for the model deterrent workhouse he designed in Southwell and for the influence it had on the 1834 report.<sup>128</sup> He explained to the commission that when he first came into his position as magistrate, poor relief was administered

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<sup>124</sup> "Report from His Majesty's Commissioners for Inquiry into the Administration and Practical Operation of the Poor Laws with Evidence and Appendices," Part II, Sec. 1, para. 43.

<sup>125</sup> Ibid., Part II, Sec. 3, para. 152.

<sup>126</sup> Ibid., Part II, Sec. 2, para. 34.

<sup>127</sup> Ibid., Part II, Sec. 1 in para. 25.

<sup>128</sup> See J. D. Marshall, "The Nottinghamshire Reformers and Their Contribution to the New Poor Law," *The Economic History Review* 13, no. 3 (1961), Brundage, *The English Poor Laws, 1700-1930*.

liberally; and yet rates kept rising. The parish officers had to take several special subscriptions to supplement the rates because of the rising demand for relief. So, in 1806 he built a workhouse where relief was made not only 'less eligible' than a laborer could get by working, but where the living conditions bordered on inhumane. For Becher, the benefits of the workhouse arose "not from keeping the poor in the house, but from keeping them out of it."<sup>129</sup> And he worked to keep his own parishioners out of it by starting a savings bank and a friendly society called the Southwell Friendly Institution. Becher called his push-pull method the 'Antipauper System' and published an account of it in 1828.

While historians give Becher a great deal of credit for influencing the Commission specifically on the point of less eligibility, because friendly societies were not stipulated in the New Poor Law, historians have heretofore assumed that the Commissioners dismissed friendly societies along with other alternative schemes.<sup>130</sup> But reformers and legislators had learned from the failed 1819 attempt that to attach friendly societies to the poor laws either administratively or financially was a nonstarter.<sup>131</sup> If friendly societies were going to make the poor laws obsolete they had to be legislated for separately. To this end, the government had appointed two select committees, one in 1825 and one in 1827, to investigate the state of friendly societies and to figure out how to make them more financially sound. The Chair of both Committees was Thomas Courtenay, whom we met earlier as a leading member of the 1817 Select Committee on the Poor laws and who was the author of the failed 1819 Parochial Benefit Societies bill. He and Becher shared the same vision and saw the Friendly Institution at Southwell

and all other similar societies, merely as an instrument for restoring the management of the poor to the principles exhibited in the Acts of Elizabeth, and for enabling the industrious members of the community to attain a state of independence which is intimately connected with moral rectitude.<sup>132</sup>

The new friendly society law (1829) that came out of the two Committees on friendly societies was the joint effort of Courtenay and Becher. This new law demonstrates the seriousness with which the government took friendly societies. Unlike earlier laws, which had left members to structure their societies as they saw fit, the 1829 law required magisterial intervention and actuarial certification for all registered friendly societies.<sup>133</sup> The New Friendly Societies, as contemporaries called the paternalized version of the laborer's club, was no mere frill. They were the necessary counterparts to the New Poor Law.

Charles Dickens may have been right when he said that each Commissioner sifted "for the odds and ends he wanted, and...throwing the dust about into the eyes of other people who wanted other odds and ends."<sup>134</sup> Yet in the very act of picking the particular 'odds and ends'

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<sup>129</sup> "Reports from the Select Committee of the House of Lords Appointed to Consider of the Poor Laws; with the Minutes of Evidence Taken before the Committee, and an Appendix and Index," (1831), 219.

<sup>130</sup> Marshall argues that this is because the Commission did not take up the 'frills' part of his anti-pauper system. (Marshall, "The Nottinghamshire Reformers and Their Contribution to the New Poor Law," 393-396.)

<sup>131</sup> For more on the Parochial Benefit Societies Bill, see section II above.

<sup>132</sup> "Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies," (1825), 31.

<sup>133</sup> See Chapter 3 of this dissertation, section III.

<sup>134</sup> Charles Dickens, *Hard Times* quoted in Lees, *The Solidarities of Strangers: The English Poor Laws and the People, 1700-1948*, 122.

they did, the Poor Law Commissioners demonstrated that friendly societies were a critical resource, both conceptually and practically, to the making of the New Poor Law and to early nineteenth century social policy more generally.

In the following chapter, I will narrow the scope of my investigation to focus more specifically on the making of the New Friendly Society, 1815-1834. Beginning with an episode between 1815 and 1817 when friendly societies went briefly out of public favor, I will trace the process through which reformers developed a new kind of friendly society—an organization socially and financially robust enough that legislators gave it a starring role in the new British welfare system.

## CHAPTER 3

### A NEW PERSPECTIVE ON BRITISH SOCIAL POLICY, 1815-1834:

#### PART II

#### FRIENDLY SOCIETIES AND SAVINGS BANKS

As we saw in the last chapter friendly societies played a major role in the social policy of poor law reform between 1780-1834. The shift toward deterrent workhouses and less generous relief, which was instantiated in the New Poor Law, was only the ‘push’ side of what was intended to be a push-pull policy approach to poverty. The ‘pull’ side came in the form of legislative protection and private patronage of friendly societies, which was meant to encourage laborers to join them. From this perspective, friendly societies were not merely the pet project of a few liberal-minded reformers; they were critical to the social policy and the social thought on poverty of the period. Yet, within this same time frame, there were roughly two years—between 1815 and 1817—when friendly societies went briefly, but definitely, out of favor. This chapter will consider these anomalous years and show how they help to deepen our understanding of the contemporary debates on poverty and the social policies that resulted.

These years were notable because during them, “almost all the rank and fortune of the country, [formed] into committees, for the purpose of bringing forward savings banks, and throwing benefit societies into the background.”<sup>1</sup> In addition to the ‘rank and fortune’ savings banks also attracted the interest and support of the most important social thinkers of the day. The Provident Institution for Savings (1816) in London, for example, attracted not only the patronage of the Duke of Somerset and twenty peers, its managing board was also a who’s who of early nineteenth century politicians and social reformers—including Malthus, Ricardo, Wilberforce, Rose, Colquhoun, Bernard, Hume and Vansittart.<sup>2</sup> These influential people were not just allowing their names to be used. They also devoted significant time and committed impressive financial resources to these banks. The subscription collected at the meeting proposing to create the Devon and Exeter Savings Bank, for example, totaled £468.<sup>3</sup> And that was just for start up costs. Beyond that, patrons funded the management and subsidized above-market rates of return on deposits.<sup>4</sup> These kinds of financial layouts were taking place all over Britain, both in towns and in the countryside.<sup>5</sup> By 1818, there were a total of 256 savings banks in England alone.<sup>6</sup>

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<sup>1</sup> Vivian, *A Letter on Friendly Societies and Savings Banks*, 8.

<sup>2</sup> For an account of this bank, see Joseph Hume, *An Account of the Provident Institution for Savings, Established in the Western Part of the Metropolis; with Observations Upon Different* (London: 1816).

<sup>3</sup> Oliver Horne, *A History of Savings Banks* (London: Oxford University Press, 1947), 66.

<sup>4</sup> After the Savings Bank Act was passed in 1817, the state took over paying these subsidies. Joseph Hume reported to Parliament that the uneconomical rate granted to savings banks cost the state £40,000 to £50,000 annually, which savings banks historian Oliver Horne found was actually “an understatement, for the excess of interest paid to trustees [of savings banks] between 1818 and 1828 over that received from investments was £744,363 or over £67,000 a year.” (Ibid., 100.)

<sup>5</sup> For a map of the geographic distribution of savings banks see Ibid., foldout between 90 and 91.

<sup>6</sup> Ibid., 81.



In equal measure to the support patrons and reformers gave to savings banks, they also heaped scorn upon friendly societies. These attacks appeared most commonly in the pamphlets written to promote particular savings banks, but also in newspapers, pamphlet literature and in periodical journals. It was not enough to “erect Savings Banks all over the land,” the converts to savings banks wanted to “erect them on the ruins of Friendly Societies.”<sup>7</sup> What, then, was suddenly so wrong with friendly societies and for that matter, so right with savings banks?

At first glance this episode is not particularly difficult to account for. Promoters of savings banks elevated their own institution at the expense of friendly societies because they were competing for the same limited wages of laborers. Moreover, 1815 was not an especially good time to shower praise on friendly societies since they were the single legal means through which radicals could meet—and talk—freely. At the close of the Napoleonic Wars the demobilization of tens of thousands of troops into a glutted labor market and depressed economy left so many laborers unemployed that more than a few people worried that friendly societies would be perverted toward radical ends. William Cobbett claimed that this was exactly why the ruling classes abandoned friendly societies in favor of savings banks: they wanted “to avoid the *congregating* evil of the Friendly Societies,” he explained. In a savings bank, where no meetings were required, “it is intended to *collect* the money, *without collecting the people*.”<sup>8</sup> For friendly societies “*drew men together*; and, when assembled together, they TALKED! Wicked rogues!”<sup>9</sup>

In addition to the potential for sedition, many friendly societies engaged in practices so antithetical to the provision of mutual aid, they seemed practically to invite criticism. Even Frederick Eden, the biggest friendly society enthusiast of the eighteenth century could not help but notice these practices with disapproval. After singing the praises of friendly societies in his *State of the Poor* (1796) and *Observations on Friendly Societies* (1801), he went on at length about their shortcomings. Membership in local clubs was exclusive and could be revoked at any time, he explained; there was no relationship at all between contributions and benefits much less an actuarial one; and regardless of differing circumstances or needs, contributions and benefits were the same for everyone. Eden also criticized the universal practice of holding club nights at pubs, paying ‘wet rent’ (purchasing a set amount of alcohol in lieu of paying rent for the club room) to the publican, and using the benefit funds to pay for annual feasts. But Eden, like most everyone else before 1815, excused these failings by explaining that even though friendly societies had some unsavory characteristics, they at least “*convert a vicious propensity into an useful instrument*.”<sup>10</sup> For Eden, the principle was sound even if the methods were sometimes less than optimal.

The criticism in 1815 was different. It was less tolerant of friendly societies’ shortcomings and more critical of their strengths. Critics found the convivial practices of friendly societies only slightly less egregious than the principle on which they were based. Specifically, when a member of a friendly society paid his periodic contributions, the money

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<sup>7</sup> J.W. Cunningham, *A Few Observations on Friendly Societies, and Their Influence on Public Morals* (London: 1817), 12.

<sup>8</sup> William Cobbett, “To the People of the United States of America, Letter Xiii,” *Cobbett’s Weekly Political Register*, Saturday, May 18 1816.

<sup>9</sup> *Ibid.*

<sup>10</sup> Eden, *The State of the Poor: Or, an History of the Labouring Classes in England, from the Conquest to the Present Period*, 631, 632. Also see Whyte and MacFarlan, *General View of the Agriculture of the County of Dumbarton with Observations on the Means of Its Improvement Drawn up for the Board of Agriculture, and Internal Improvement*, 291.

went into a common fund. The common fund was used to relieve distress caused by sickness, accident or death. If a member was fortunate enough not to require relief, his dues were nevertheless lost to him. Savings bank advocates took issue with friendly societies on this very point. One of the managers of the savings bank at Bath explained the essence of the complaint in this way,

Our desire is that every man, by timely saving, may enjoy the fruits of his *own* industry, when his wants shall require; but [friendly societies] are a sort of benevolent lottery, by which the Contributor may or may not receive the benefit of his contributions.<sup>11</sup> (emphasis in the original quote)

In other words, the attack was on the very principle that had made friendly societies such an attractive solution to life cycle poverty in the first place—mutuality.

The attack on friendly societies was made at the very moment the post war economic depression was producing such extensive poverty that the poor rates reached the highest point they had ever attained—and would ever attain—in British history.<sup>12</sup> The distress was so great and put so much pressure on poor law relief that in 1815 for the first time the “fundamental disapproval of a legal provision for the poor (and especially for the able-bodied) became sufficiently widespread to be regarded as orthodox....”<sup>13</sup> Why, at the very moment when distress was greatest and the poor laws considered defunct, would reformers abandon their best alternative?

More puzzling still, not only did critics want to discard an organization whose principles were perfectly suited to alleviating poverty (even if its methods were admittedly suspect), they also wanted to replace it with an organization predicated on the individual accumulation of wealth. Regardless of the particular arrangements between the managers and the depositors, savings banks were nothing more than a safe place for laborers to deposit and earn interest on their money. While it is conceivable that a bank might keep a few, relatively affluent, laborers from becoming paupers, it was not a very realistic solution to life-cycle poverty and certainly could not be expected to have an immediate effect on the 1815 crisis of poverty.

The first question this chapter addresses is why were some of the most intelligent and wealthiest people in Britain fixated on promoting an unrealistic solution to poverty while simultaneously vilifying a realistic one in the midst of the greatest increase in poverty in British history? In the first section, I will show that part of the answer is that in this unrealistic approach to poverty, contemporaries found a solution to a much broader set of social problems connected less with poverty than with the role the poor laws played in maintaining social order. And friendly societies seemed to replicate and exacerbate these problems. In the second section, I will show that the savings bank, by contrast, was thought capable of making the laborer independent while also producing a commercially rational role for upper class charity, which would in turn produce a new social order on the basis of the propertied stake in society laborers would have in their savings.

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<sup>11</sup> William Davis, *Friendly Advice to Industrious and Frugal Persons, Recommending Provident Institutions, or Savings Banks*, 4th ed. (London: Bensley and Sons, 1817), 19.

<sup>12</sup> While absolute rates would rise above the 1818 level in the late 1820s, when calculated as a proportion of population poor rates peaked in 1818 at roughly £8 million. (Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 295.)

<sup>13</sup> *Ibid.*, 224.

The fixation on savings banks to the exclusion of friendly societies ended rather abruptly in 1817, when George Rose, the author of both the first Friendly Society Act (1793) and the first Savings Banks Act (1817), demonstrated quite clearly that even the most industrious and frugal laborer who deposited every spare penny would always be vulnerable to contingencies of the life-cycle and vicissitudes of the trade cycle.<sup>14</sup> Savings banks continued to be important as an auxiliary but friendly societies were brought back as the key solution to poverty and the preferred alternative to the poor laws. However, in the third section, I will show that policy makers were no longer willing to tolerate the limitations of the laborer's friendly society. Instead, they took the principles they had developed in savings banks—the self-disciplining power of property ownership and a commercially relevant paternalism—to create a new kind of friendly society, what they called the New Friendly Society. Unlike the savings bank, in which mutuality had no place, reformers realized that properly managed friendly societies provided a much stronger basis for commercially sound *and* socially meaningful relationships between the classes.

Savings banks, then, were as important to the history of friendly societies as friendly societies were to the history of poor law reform. The savings bank episode helps to make sense of an otherwise inexplicable shift in friendly society legislation: from the voluntary approach that had characterized friendly society legislation from 1793 until the early 1810s to a highly interventionist one beginning with the 1819 law. But beyond explaining the new policy itself, and more importantly for my purposes, examining this shift in friendly society policy through the prism of savings banks also gives us a rare glimpse into the intersection between social thought and social policy, generally so difficult for the historian to disaggregate. In terms of social thought, the initial attack on friendly societies was a condemnation of what looked like an irrational and, in any case, ineffective, form of reciprocity. The corrective offered by the savings bank was an economic individualism facilitated by a commercialized paternalism. When the savings bank failed to provide either a financial or social fix to poverty and its relief, economic individualism was modified by an actuarially sound mutuality in the patron-managed New Friendly Society. Thus, this episode will demonstrate that friendly societies helped contemporaries to work through various iterations of the question about the proper relationship between the higher and lower classes, between the individual and society, and between the parish and the cash nexus, ultimately helping them to settle on a version that made for a viable social policy in the context of poor law reform.

It should be noted that this chapter is not about how the laborers who were the members of friendly societies, old or new, understood these relationships. The new approach to friendly societies brought about by the savings bank craze was, in fact, a significant failure precisely because reformers did not understand the social and cultural paradigm that members of friendly societies inhabited. This chapter ends with the first serious clash between members of friendly societies and legislators over the issue of outside interference. And in the next two chapters, we will see that the clash over perspectives came down to a problem of trust. Friendly society members relied upon very different assumptions of what made a person trustworthy in the practice of mutual aid than did property-owning members of the upper classes.

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<sup>14</sup> He showed that if a laborer managed through some miraculous feat to save £100 by age 65, and lived on 5s per week, it would be gone in 8 years. At age 73, he would be left destitute and forced to enter the poor house. For a commentary on Rose's calculations see *Hints to Agriculturists and Others Residing in the Neighbourhood of Colchester Upon the Advantages Which May Be Derived from Benefit Societies ...* (Colchester: 1827), 18.

## SECTION I WHAT WAS WRONG WITH FRIENDLY SOCIETIES

There is no doubt that the sudden criticism of friendly societies in 1815 was generated to a significant extent by a fear of their radical potential. But while advocates of savings banks occasionally mentioned the danger of political or economic radicalism explicitly, they focused the bulk of their critique on a more complex set of social dangers that were then articulated through friendly societies. In this section, I will show, first, in the general context of the poor laws, on the one hand, and the social conditions in densely populated urban centers on the other, savings bank advocates argued that the social authority of the upper classes had been diluted and seemed to be devolving into a general breakdown of social order. The urban context was especially important for savings bank promoters because, as we will see, without upper class superintendence, the high wages found in cities were thought to debauch the morals and deplete the finances of the laborer, leading eventually but inexorably, in their view, to poverty and to relief under the poor laws. Second, I will demonstrate that savings bank advocates worried specifically about the effect drinking had on the moral and social order. The publican, rather than the political radical, figured as the villain in this story because the publican made a living by encouraging the moral and financial profligacy of laborers. Finally, I will argue that what was wrong with friendly societies was that they not only raised the publican to a position of authority as the treasurer of their clubs, they also barred the upper classes from having a meaningful role in them at all. What was so wrong with friendly societies, then, was what was wrong with society more generally. In particular, friendly societies provided an image of what the world would look like without the upper classes in it.

As we saw in the last chapter, the poor laws were considered socially dangerous both if they continued to exist and also if they were abolished. The poor laws had always been much more than a system of poor relief. They delineated the parameters of the community and set the conditions of belonging.<sup>15</sup> They stipulated the obligations and reciprocities between the rich and the poor, whether or not these were actually or well fulfilled.<sup>16</sup> And charity, whether understood as a religious or social obligation, was one of the most important justifications used for the unequal social status accorded to the upper and lower classes. The 1815 consensus that the poor

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<sup>15</sup> The 'right to relief,' guaranteed in the Settlement Laws, legally defined who belonged to the parish. The further distinction made between the deserving and undeserving was a moral delineation, designating who would receive relief and who would not. Those excluded from relief—the vagrant, rogue and 'sturdy beggar'—were not only excluded from the community, they were subject to harsh criminal laws. For a discussion of how the settlement laws were used as a policing mechanism, see Norma Landau, "The Laws of Settlement and the Surveillance of Immigration in Eighteenth-Century Kent," *Continuity and Change* 3 (1988). And for an analysis arguing that settlement amounted to a right to relief, see JS Taylor, "The Impact of Pauper Settlement 1691-1834," *Past and Present* 73 (1976): 45. P. Styles, *The Evolution of the Law of Settlement*, ed. P. Styles, Studies in Seventeenth Century West Midlands History (Kineton: 1978), 33-63. For the way in which the poor laws also defined a 'sense of belonging,' see Steve Hindle, "A Sense of Place? Becoming and Belonging in the Rural Parish, C.1550-1650," in *Communities in Early Modern England*, ed. Alexandra Shepard and Phil Withington (Manchester: Manchester University Press, 2000), ———, *On the Parish? The Micro-Politics of Poor Relief in Rural England, C. 1550-1750* (Oxford: Clarendon Press, 2004), ———, "Destitution, Liminality and Belonging: The Church Porch and the Politics of Settlement in English Rural Communities, C.1590-1660," in *The Self-Contained Village? The Social History of Rural Communities, 1250-1900*, ed. Christopher Dyer (Hertford: Hertfordshire Press, 2006).

<sup>16</sup> In short, "the poor law was the key nexus of the paternal system" and had long been "the arena where the reciprocities of paternal social relations were displayed to most social and political effect." Price, *British Society, 1680-1880: Dynamism, Containment, and Change*, 323.

laws required either radical reform or total abolition, then, meant that the means through which social authority was exercised and the resultant relationship between the classes were also in flux. In fact, many reformers who supported savings banks thought that the poor laws should be abolished *because* they were specifically undermining the meaning and effect of charity and thus the relationship between the classes. As one savings bank advocate put it, under the poor laws,

that mutual confidence between the two orders, which is the great bond of society, and the parent of so many virtues, is impolitically weakened; and the gratitude which a voluntary charity might command is sacrificed on the shrine of compulsory benevolence...while it increases the oppression on the one, it gradually destroys the morality of *both* parties.<sup>17</sup>

If one of the key conduits through which reciprocity was displayed had lost its effect and the ‘mutual confidence between the two orders’ was destroyed, what, contemporaries wondered, would constrain social behavior?<sup>18</sup>

When they turned their gaze to the social conditions of Britain’s rapidly urbanizing cities, savings bank advocates found more cause for alarm. Increasing population density also seemed to dilute the effect of traditional social constraints. A common refrain found in both the moral reform movement and poor law reform literature was that urbanization decreased the power of social vigilance over the behavior of city dwellers. As a commentator in the *Edinburgh Review* explained,

In the density of such a compact and crowded mass, individuals and families are scarcely within sight of each other; and the power which lies in that nearer and more intimate observation which is exercised by those few who are familiar with him who is just standing on the brink of pauperism, is in a great measure diluted...<sup>19</sup>

The report issued by the House of Commons Committee on Mendicity and Vagrancy (1815-1818), much quoted in the savings bank literature, also added to the picture of urban disorder by detailing the free reign beggars had gained in the metropolis.<sup>20</sup>

Given these conditions, promoters of savings banks insisted that laborers who made more than was necessary for subsistence and who had no safe place to save their money, ended up

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<sup>17</sup> Anon., *The Poor Enriched! To the Magistrates of the Borough-Upon-Tweed, ... The Following Letter, on the Utility of Parish, or Savings-Banks* (Berwick: William Lochhead, 1815), 8.

<sup>18</sup> M.J.D. Roberts argues that the moral reform movement that gained critical momentum in 1815 was formed directly in response to this question. For more on the 1815 moment in moral reform, when the upper classes were concerned with ‘taming the masses,’ see M.J.D. Roberts, *Making English Morals: Voluntary Association and Moral Reform in England, 1787-1886* (Cambridge: Cambridge University Press, 2004), Ch. 3.

<sup>19</sup> "ART. I. Minutes of the Evidence Taken before the Committee Appointed by the House of Commons, to Inquire into the State of Mendicity and Vagrancy in the Metropolis and Its Neighbourhood," *Edinburgh Review* 28, no. 55 (Mar. 1817).

<sup>20</sup> "Report from the Committee to Inquire into the State of Mendicity and Vagrancy in the Metropolis and Its Neighbourhood; Minutes of Evidence to Which Is Added, the Second Report," (1816), 119. For an example of the way in which this report was used in the savings banks literature see George Rose, *Observations on Banks for Savings. 4th Ed., with Alterations and Additions, in Consequence of the Act Which Was Passed in the Last Session Of...* 4th ed. (London: 1817), 24.

spending it to the detriment of their own morals.<sup>21</sup> From their perspective, high wages without the proper social constraints led to poverty. Whenever laborers found themselves with a little extra money, they argued, “the slightest invitation to squander [it] is too seldom resisted...”<sup>22</sup> The very act of spending money on superfluities was thought to have a cascading effect. “When a man gives way to a *little* indulgence, he may soon extend it to a *greater*, until the barrier is broken down, and he knows not where to stop,” according to William Davies, an advocate of a Benjamin Franklin-styled savings bank.<sup>23</sup> Consuming commercial goods unleashed desire, contemporaries reasoned, and “there was no clear boundary between the sexual kind and that which fuelled consumption.”<sup>24</sup> Indeed, one commentator took the relationship between consuming and sexual desire a step further:

...Servants, who have indulged in extravagance in Dress, are determined to keep up their appearance, become not very scrupulous as to the *means* of continuing it. Some have had recourse to theft, and others to prostitution....<sup>25</sup>

Cities increased laborers’ exposure to such temptations and at the same time imposed no checks on their behavior.

Proponents of savings banks reserved their most impressive scorn for the publican in particular because, they claimed, he abused his position of authority by actively encouraging laborers to abandon both their morals and their money in the pub. In one tract used to popularize savings banks, the publican was dubbed “Tempter-the-tapster.”<sup>26</sup> Critics argued that not only did the publican convert high wages into dissipation; he or she also converted the poverty resulting from that dissipation into debt. Laborers might borrow money or pawn their tools or other “implements of their trade” as a means of keeping up their new life-style or avoiding pauperism.<sup>27</sup> As the main creditor for working people, as well as serving as the local pawnbroker, the publican literally stood at the center of the ‘credit nexus’ in early nineteenth century communities.<sup>28</sup> This role was critical to the credit networks on which most communities

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<sup>21</sup> Outside of London and below a certain amount, there was no safe place for the laborer to save money. The Bank of England did not take deposits less than £10. Private or country banks sometimes took notes as low as £5, but in England banks did not offer interest on deposits—and more to the point, they failed at shockingly high rates. No less than 700 private banks were started between 1797-1814—and a full one third of them failed by 1815. (Horne, *A History of Savings Banks*, 10.) Those who wanted to save their money had to risk keeping it at home or lend it out to a local tradesman. Both were equally bad options because word of hoarded treasurer tended to get around and the industrious laborer inevitably lost the money to theft, unscrupulous borrowers, and even honest tradesmen who became insolvent at even higher rates.

<sup>22</sup> J.H. Forbes, *A Short Account of the Edinburgh Savings’ Bank, Containing Directions for Establishing Similar Banks, with the Mode of Keeping the Accounts, And ...*, 3rd ed. (Edinburgh: 1815), 4.

<sup>23</sup> Davis, *Friendly Advice to Industrious and Frugal Persons, Recommending Provident Institutions, or Savings Banks*, 27.

<sup>24</sup> Thomas Laqueur, “Sex and Desire in the Industrial Revolution,” in *The Industrial Revolution and British Society*, ed. Patrick O’Brien (Cambridge: Cambridge University Press, 1993), 101.

<sup>25</sup> Davis, *Friendly Advice to Industrious and Frugal Persons, Recommending Provident Institutions, or Savings Banks*, 23.

<sup>26</sup> *The Saving Bank: Part Second. Ralph Ragged & Will Wise*, (Saffron Walden: 1818?/1820), 8.

<sup>27</sup> See the section on “Journeymen,” George Rose, *Observations on Banks for Savings* (London: 1817), 24-25.

<sup>28</sup> Kenneth Hudson, *Pawnbroking: An Aspect of British Social History* (London: Bodley Head, 1982). Publicans were also pawnbrokers until the end of the century when there was enough of a market for pawnbroking to become a standalone operation. Even then, while pawnbrokers became an important source of small, and usually short-term,

depended and indeed through which early industrialization was funded.<sup>29</sup> Yet, from the perspective of savings bank advocates, instead of using their position for the promotion of social virtue, publicans exacerbated social disorder for their own pecuniary gain.

Each of the issues that concerned the promoters of savings banks—the loss of upper class authority in the poor laws, the dilution of social constraints in cities, and the publican’s usurpation of social authority for his own gain—were all concentrated in microcosmic form in the friendly society. First, friendly societies introduced the temptations of high wages to less affluent and even agricultural laborers. Drinking, the archetypical form of dissipation, was built into the very structure of the friendly society organization. In exchange for a meeting room, friendly societies agreed to purchase a set amount of beer on each club night regardless of the number of members actually in attendance.<sup>30</sup> The result, one critic explained, was that

enough beer is drunk to make them wish for more, and purchase more: and, if not, the man who otherwise would have shunned the public-house, having gone there to do the business of his Club, probably acquires a taste for its company and its habits; and, if he goes to-night for the Society, returns to-morrow for himself.<sup>31</sup>

Patrick Colquhoun, the famous London Magistrate and social reformer, estimated that nearly one half million pounds were ‘wasted’ annually by friendly societies in the alehouse.<sup>32</sup>

Second, not only did the publican benefit from ‘wet-rent’ but he was usually the treasurer of all the clubs that met in his pub as well. Many critics claimed that publicans even started friendly societies in their pubs as a means of increasing business.<sup>33</sup> One even called friendly societies “Publicans’ Clubs” and claimed that in order to attract members they advertised rates and promised benefits “inconsistent with the permanence of any such Institution.”<sup>34</sup> It was well

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loans to laborers, publicans were still the biggest local creditors and thus most laborers were dependent upon them. For an analysis of the relationship between credit, pawnbrokers and poverty later in the nineteenth century, see Johnson, *Saving and Spending: The Working-Class Economy in Britain*, Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914*, 277.

<sup>29</sup> Publicans held even more local debt than formerly as a result of the increasingly common practice of local manufacturers who issued private tokens as wages or paid several laborers with a single large note. The publican would agree to give credit for these tokens or to break up large notes and would also take a cut. (L.S. Presnell, *Country Banking in the Industrial Revolution* (Oxford: Oxford University Press, 1956), 16.) “An almost incestuous relationship between the alehouse and employer” obtained throughout the early part of the century. (Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914*, 77.)

<sup>30</sup> The eleventh rule of the Friendly Society of Millthorp, for example, read “And that on each Club night there shall be spent five shillings if the number [of members present] do not exceed thirty, if above two-pence each.” (*Rules and Orders of the Friendly Society of Millthorp, Instituted the 12th Day of May, 1788.*, 2nd ed. (Kendal: 1794), 7.)

<sup>31</sup> Cunningham, *A Few Observations on Friendly Societies, and Their Influence on Public Morals*, 164.

<sup>32</sup> His estimate is based on the 1803 Parliamentary returns of registered friendly societies, where there were 9272 societies comprising 704,350 members. Colquhoun estimated that with one meeting a month at the alehouse, plus four quarterly meetings and one annual feast, each member would spend on average 9d. at the alehouse, totaling £420,000 per year. (Patrick Colquhoun, *A Treatise on Indigence* (London: 1806), 116.) This claim was repeated in other critiques of friendly societies. See, for example, Anon., *The Poor Enriched! To the Magistrates of the Borough-Upon-Tweed, ... The Following Letter, on the Utility of Parish, or Savings-Banks*, 13.

<sup>33</sup> *Hints to Agriculturists and Others Residing in the Neighbourhood of Colchester Upon the Advantages Which May Be Derived from Benefit Societies ...*

<sup>34</sup> Farey, “General View of the Agriculture of Derbyshire with Observations on the Means of Its Improvement...,” 573.

known that brewers like Samuel Whitbread, the parliamentarian famous for his 1807 poor law reform bill, patronized well-managed friendly societies in the pubs he owned. It was also clear that the publican was the most logical person to be the treasurer for friendly societies given the lack of safe repositories for laborers' money. Nevertheless, it was hard to resist suspecting the motives of publicans who controlled the majority of friendly society funds in the country. As one especially virulent critic put it, friendly societies seemed to be designed specifically for the "benefit of the publican" but certainly not for the benefit of "the public."<sup>35</sup> And the fact that most friendly societies were financially unsound only increased the anxieties about the role of the publican in their financial affairs.<sup>36</sup>

Third, while friendly societies were willing to allow publicans 'undue' influence over their affairs, they were perfectly hostile to outside interference from either the government or benevolent members of the upper classes. In this sense, friendly societies were problematic for the same reason they had previously been so attractive. As we saw in the last chapter, they had been attractive because they were started by laborers on their own accord which made it possible to use membership as a register of a laborer's will to work and indeed as a sign of industriousness. Friendly society membership implied that a laborer worked harder and earned more than was necessary for mere subsistence and then, instead of spending it, friendly society members deposited it into a fund for their own relief. The first Friendly Society Act (1793) was designed to encourage more laborers to do the same by giving friendly societies legal protection, but importantly, without destroying the impulse that gave rise to them. The law even granted legal sanction to their convivial practices by including 'fellowship' in the description of the lawful purposes for which a friendly society could be formed. But while the legislation was made permissive in part because of the virtue of limited government and the fragility of voluntarism, it was also because friendly societies threatened to disappear if the government tried to interfere too much.<sup>37</sup> In 1815 this resistance looked both unreasonable and suspicious.

But it was in the stance friendly societies took toward private patronage that critics took greatest umbrage because this stance undermined the effect and meaning of upper class charity in the same way the poor laws did. Friendly societies were generally willing to accept donations from local notables and were rather proud to have them attend their anniversary dinners.<sup>38</sup> But the rules common to most friendly societies in this period ensured that patrons would only ever have an extremely limited role in the actual management of the club. If patrons wanted to be 'honorary' members, they were allowed to contribute to the fund of a friendly society but not to its management. The way friendly societies were managed was, of course, the problem. If, instead, patrons wanted to be considered full members and thereby have a role in management, they would have to submit to the regulations and fines stipulated in the rules of the society and have no more say than any other member. In other words, a patron would have to become an

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<sup>35</sup> Cunningham, *A Few Observations on Friendly Societies, and Their Influence on Public Morals*, 11.

<sup>36</sup> "ART. VI. An Essay on the Nature and Advantages of Parish Banks for the Savings of the Industrious, &C. With Remarks on the Propriety of Uniting These Institutions with Friendly Societies; Together with an Appendix, Containing the Rules of the Dumfries Parish Bank, &C. &C," 94.

<sup>37</sup> Cordery, *British Friendly Societies, 1750-1914*, 65.

<sup>38</sup> The anniversary account in *Jackson's Oxford Journal* was typical in this respect. After the details of the procession and the highlights of the divine service were listed, an account of the dinner was given. "After dinner, many healths were drank; The King—Queen and Family—Lord Abingdon, and the rest of the Honorary Members—The Rev Mr. Canninford, and thanks to him for his sermon—The mayor, and thanks to him for the use of the Hall." ("Oxford, Saturday, July 9," *Jackson's Oxford Journal*, 9 July 1814.)



ordinary member and have his influence diluted by the democratic provisions of the club. Whether honorary or ordinary, the influence of the upper classes on friendly societies was circumscribed, and any charitable contributions they did make only added to the possible dissipation in which members could indulge.

Not only did friendly societies restrict the role patronage played in the management of their clubs, but the principle of mutuality employed by friendly societies threatened to nullify the meaning of upper class charity altogether. The attack made on the principle of mutuality can only be fully explained by looking at the individualist replacement developed in the savings banks, which we will examine in the next section. But an important part of that explanation is that a relationship of mutuality between poor people left no room for the upper classes. The way John Davison, an important poor law thinker, characterized the problem makes this clear, “It is not fit that the poor should subscribe for the relief of one another. Pecuniary charity is not their duty: it is out of their province. Their own real wants forbid it.”<sup>39</sup> Friendly societies were a bad model for alleviating poverty, then, because they tried to do it without the help of those for whom charity was a primary duty—a class of people whose charity was supposed to make the unequal distribution of wealth socially acceptable to other classes.

Given the allegedly vast power friendly societies granted to publicans, the limits they set on the influence of the upper classes, and the dissipation and financial ruin that seemed to follow, friendly societies provided contemporary social thinkers with a taste of what society would look like if laborers were left to their own devices. Friendly societies replicated the temptations facing high wage laborers in cities, exposed less affluent and even agricultural laborers to the same dangerous influences, all of which introduced “habits that accelerate the period at which the members will become a charge upon” the rates, as one cynical observer put it.<sup>40</sup> Thus even the claims friendly societies had on the potential to prevent poverty were undermined. When critics further took into

account the waste of time and loss of principles, necessarily resulting from such frequent conviviality, we behold with regret the benevolent intentions of parliament perverted and counteracted by moral and political evils of baneful tendency, and of more than ordinary magnitude.<sup>41</sup>

In a friendly society, as in a city, money was thought to have the paradoxical effect of making its owner poorer while perverting the benevolent intentions of the public and private patrons toward socially destructive ends. Friendly societies did not actually have to engage in political radicalism, then, to give the upper classes a glimpse of what the world would look like without them in it.

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<sup>39</sup> Davison, *Considerations on the Poor Laws*, 18.

<sup>40</sup> “The frequent meetings at the public-house for monthly payments, the annual feast, and the funerals of members, if they do not tend to exhaust the funds, undoubtedly introduce habits that accelerate the period at which the members will become a charge upon them. It is certainly true that the landlord of the public house is the person who thinks himself principally interested in the maintenance of the club...” (John Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences* (London: 1816), 366-367.)

<sup>41</sup> John T. Becher, *The Constitution of Friendly Societies Upon Legal and Scientific Principles, Exemplified by the Rules & Table of Calculations Adopted...For The ...*, 2nd ed. (London: 1824), 49.

## SECTION II WHAT WAS RIGHT WITH SAVINGS BANKS

The attraction to savings banks in 1815 was certainly due in part to the fact that they ‘collected the money without collecting the people,’ but more significant was the fact that they promised to fix what was broken both in friendly societies and in social relationships more generally. First, based on the principles of economic individualism, saving seemed capable of rendering the laborer independent—dependent from the temptations of consumerism, the influence of the publican and his pub, and most importantly, public relief. Second, the savings bank would restore the meaning and effectiveness to the charity of the upper classes that the poor laws and friendly societies did so much to undermine. As patrons and managers of savings banks, they would be facilitating the independence of the laborer. Yet, deeply concerned with the problem of too much interference, which would either reproduce poor-law dependence or excite friendly society styled hostility from laborers, savings bank advocates produced a new paternalism that, in the end, erred on the side of too little interference. Even though this limited the success of savings banks to an elite minority of laborers, the principles developed in savings banks gave reformers a new perspective on how to fix what was wrong with friendly societies and then to use the resultant New Friendly Society in turn to fix what was wrong with society.

Rendering the laborer independent was the most powerful boast of the savings bank. In 1815 “the desire to see the laborer independent of public relief was a common point of agreement, the more deep-rooted because it seemed consistent with even violently opposed social and political philosophies.”<sup>42</sup> Advocates of savings banks were convinced that independence would emerge from the simple act of saving itself. Saving even a little money required self-discipline and sacrifice from the laborer, whether working harder if wages were low or resisting the urge to spend if wages were high. But that initial act of economy would then produce a whole host of other virtues, which would automatically accrue to the laborer. As one advocate put it,

To the artisan and the labourer economy never comes alone: she is ever attended on either hand by a throng of ‘kindred virtues’ and he who admits her to his abode, and submits himself to her government, in learning to command his appetites, improves in virtue as well as circumstances....<sup>43</sup>

What reformers considered wasteful spending (on either superfluities or dissipations) could thus be avoided. At the same time, putting aside present surpluses for future want would focus a laborer’s attention always on the future when that frugality would be repaid with comfort during sickness or old age. Connecting current actions with their future consequences would guarantee a laborer’s honesty because “he who forms himself into the habit of looking at remote

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<sup>42</sup> As Poynter put it, “Old-fashioned paternalists, and many cold rational employers, wanted the laborer to be dependent only on his social superiors; political economists sought his independence in a free economic system which alone could improve his situation in the long run; moralists wished him to be the guardian of his own virtue; and radicals deplored that he be dependent on any man, or any institution.” (Poynter, *Society and Pauperism: English Ideas on Poor Relief, 1795-1834*, 280.)

<sup>43</sup> Peter Bayley, *Observations on the Plan of an Institution for the Promotion of Industry and Provident Economy among the Manufacturing and Labouring Classes ...* (London: 1819), 13.

consequences will not readily incur the guilt or deserve the punishment of crime....<sup>44</sup> In the minds of savings bank advocates, then, the independence saving produced would not just eliminate poverty and poor relief, but also debauchery, dishonesty and even crime.

While the initial act of saving would require sacrifice, savings bank advocates claimed that the continuation of the habit would be practically self-sustaining. Accumulation aided by guaranteed interest, whether compounded or simple, would increase the desire to save more because it would make the money appear “to be gradually increasing under their eyes,” and consequently, “the same system which held out to them encouragements for saving at first, still retains its influence over their minds.”<sup>45</sup> Patrick Colquhoun reported to the House of Commons Committee on Mendicity and Vagrancy that it took “a very slight knowledge of human nature” to realize that “when a man gets on a little in the world, he is desirous of getting on a little further; and once established a little fund in this bank, he would be desirous... to increase it by every possible means.”<sup>46</sup>

Laborers themselves provided some of the most compelling evidence that simply having a savings account was inspiration enough to fill it with money. After one laborer had been given his blank deposit sheet, covered with empty squares, one for each week of the year, he exclaimed, “Oh, how tempting this ticket is. I cannot bear to see any of the *lozens* unfilled up. It is as uncomfortable as a window without glass.”<sup>47</sup> Social pressures would also add to this effect, promoters thought. The savings of one depositor would spark competition between others, accord social status to the winner and inspire non-depositors to emulate them.<sup>48</sup> In other words, saving tempted laborers to save more in the same way that spending had tempted them to spend more. As S.W. Nicoll of the York Savings Bank put it, “the temptation to indolence may be great, but the temptation to save is greater.”<sup>49</sup>

Some observers worried that encouraging laborers to become obsessed with saving would make them selfish and anti-social. Savings banks advocates actually saw this obsession as a virtue. They were united in the belief that strict saving without the “the more generous and public spirited art of *spending*” would be selfish in the rich but that it was the absolute

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<sup>44</sup> Ibid. Nicoll also noted that saving prevented crime. (S. W. Nicoll, *An Account of the York Saving Bank* (York: 1817), 39-40.) And Beaumont added that saving made men trustworthy: “Generally, men in whom such habits are inculcated may be trusted...” (John Thomas Barber Beaumont, *An Essay on Provident or Parish Banks, for the Security and Improvement of the Savings of Tradesmen, Artificers, Servants, &C.* (London: 1816), 43.)

<sup>45</sup> Henry Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 2nd ed. (Edinburgh: 1816), 21. Weyland also pointed out the power that a growing savings account would have over the behavior of the depositor. “The spirit of accumulation is also a growing principle, and the poor man who has saved five pounds will much more probably exercise industry, sobriety, and self-denial to add to it other five pounds than he who has yet received no practical proof of his power of saving or of the advantages attending it.” (Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 380.)

<sup>46</sup> “Report from the Committee to Inquire into the State of Mendicity and Vagrancy in the Metropolis and Its Neighbourhood; Minutes of Evidence to Which Is Added, the Second Report,” 87.

<sup>47</sup> Horne, *A History of Savings Banks*, 45.

<sup>48</sup> Competition could not be completely open because publicizing the names of the depositor alongside the amount in his account might induce his friends to ask for loans, putting the laborer back into his original position of the credit-debt cycle. But numbers could be assigned to accounts and then published publicly to create the same effect. See Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 16, S. W. Nicoll, *A Summary View of the Report and Evidence Relative to the Poor Laws...* (York: 1818), 104.

<sup>49</sup> Nicoll, *An Account of the York Saving Bank*, 41.

embodiment of social virtue in the poor.<sup>50</sup> John Weyland, an influential poor law thinker argued that worrying about too much saving was like complaining “lest a tradesman should be too scrupulously honest, a clergyman too pious, a woman too modest or a magistrate too firm; lest society, in short, should be cursed with too much of a good thing.”<sup>51</sup> Rev. Henry Duncan, founder of the very first savings bank, agreed that in any other class of people parsimony would be a “vice of selfish niggardliness.” But in the poor, by laying “up a provision for the exigencies of his family, he exhibits a pattern of prudence and manly resolution, which would do honour to the highest station.”<sup>52</sup> What was selfish, they countered, was when a poor man gave into the “indulgence of his indolence or his passions,” which then “robs those, whom nature teaches to look to him for support, of the aid they have a right to expect at his hands.”<sup>53</sup> In other words, the reason a miserly fixation on accumulation was a virtue in the poor was because it would enable them to perform the duty the poor law had taken from them, “the one virtue of a poor man,” the single responsibility of his station: “the honest support of himself and his family.”<sup>54</sup>

Given the powerful moral properties contemporaries attributed to saving, the attack on the principle of mutuality in a friendly society makes sense. In contrast to the moral discipline that came with saving, friendly society mutuality reduced the moral effect of saving to the point of non-existence. Paying into a friendly society without the guarantee of receiving, (and, critics added, that there was no hope of receiving), kept a friendly society member focused on the other members and their current pleasure—not his own future, much less that of his family’s.<sup>55</sup> A story designed to popularize savings banks in simple terms illustrated the problem critics had with friendly society mutuality very clearly. In a friendly society, one of the fictional characters said, “you keep paying and paying as long as you live; and unless you happen to be ill yourself, there’s your money all gone for the advantage of other people.”<sup>56</sup> Weyland added, “a poor man *must* practice economy before he has the power of being generous to *others*.”<sup>57</sup> Practicing

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<sup>50</sup> Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 381. Nicoll made a similar point. Accumulation “become an object in the mind and imagination of the contributor—it is like the strong box of the miser of old—it assumes a value beyond it’s worth—it is loved for it’s own sake. This state, so advantageous to the poor, so dangerous to the rich, once attained—a never ceasing influence accompanies the poor man in all his actions...” (Nicoll, *An Account of the York Saving Bank*, 41.)

<sup>51</sup> Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 381.

<sup>52</sup> Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 64.

<sup>53</sup> Charles Thorp, *Economy, a Duty of Natural and Revealed Religion, with Thoughts on Friendly Societies, and Savings’ Banks* (Newcastle: 1818), 14. For a similar argument, see Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 64, William Otter, *A Sermon Upon the Influence of the Clergy in Improving the Condition of the Poor...* (Shrewsbury: 1818), 25.

<sup>54</sup> Nicoll, *An Account of the York Saving Bank*, 40.

<sup>55</sup> Whereas every penny in a savings bank “is directed towards the social enjoyments of the domestic circle...[that of] the friendly society all tend towards the alehouse.” (Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 380.)

<sup>56</sup> Member of the Provisional Committee for the Establishment of a Savings Bank at Buckingham, *The Savings’ Bank: A Dialogue Intended to Illustrate the Nature and Advantages of Those Institutions* (London: 1818), 8.

<sup>57</sup> Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 382.

economy, or becoming one's "own FRIEND," as one savings bank promoter put it, was superior to the principle of mutuality because its moral hold on the saver was much more powerful.<sup>58</sup>

While savings bank advocates were agreed on the importance of individual saving, they had more difficulty deciding how best to configure the relationship between the patron/managers and the laborer/depositors. The problem was that the savings bank was a very peculiar form of charity. The idea behind the savings bank was in some ways similar to that captured in the adage of teaching a man to fish rather than simply giving him a fish. Patrons wanted laborers to feel like they were saving and then providing for themselves. But a bank is a more complex tool than a fishing pole. The structural limitations on how savings banks were organized informed the possible points of upper class intervention. In Scotland, the goal of savings banks was to enable laborers to accumulate the £10 limit required by the public banks at which point the deposit could be transferred to a regular bank and earn interest like any other depositor. So between opening the account in the savings bank and the transfer to the public bank, the Scottish patron could wield influence. In England, by contrast, public banks did not normally offer interest on deposits and so a laborer's funds had to be deposited in government notes or public stocks. The English patron only protected the laborer's deposits until they were sufficient to purchase stocks.

The question of how to intervene was even more complex than the structural limitations governing that intervention. How much and what kind of paternalism would produce the right kind of independence? Too much superintendence would destroy the very independence they were trying to inspire. And the wrong kind would excite the suspicions of the people it was meant to help. The problem with which early patrons struggled, then, was to find the right proportion of paternalism-to-independence without recreating the dependence of pauperism or exacerbating the distrust that was already thought to be marring social relationships.

Savings bank patrons fell into two camps, those who wanted depositors to be attached to the specific patron and those who wanted depositors to feel attached to the upper classes and 'the system' more generally. Rev. Henry Duncan, whom we met above as the founder of the first savings bank in 1810, was in the former camp. His Ruthwell Bank, located in the parish of Dumfriesshire (Scotland), became an important model for subsequent English banks—but mostly as an example of what not to do. He wanted depositors to feel a personal attachment to him and believed that personal solicitousness was required in order to get laborers to save. Specifically, Duncan believed that it was necessary "to bribe [the lower orders] to attend to their own interests" and he did not hesitate to "speed virtue on its way."<sup>59</sup> His bribes came in the form of offering premiums to those who contributed something weekly and assigning a fine to members who did not contribute a certain amount in a year; giving higher rates of interest to those who reached a certain principle or a certain period of time as a member; establishing a waiting period of thirty days before withdrawals could be made; and in the meantime, inquiring into the morality, necessity, and utility of the purpose of the withdrawal.<sup>60</sup>

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<sup>58</sup> Davis, *Friendly Advice to Industrious and Frugal Persons, Recommending Provident Institutions, or Savings Banks*, 8-9.

<sup>59</sup> Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 27. The characterization of Duncan's method as speeding virtue on its way comes from Horne, *A History of Savings Banks*, 45.

<sup>60</sup> Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 45. For a survey of the different methods employed see Edward Christian, *A Plan for a County Provident Bank with Observations Upon Provident Institutions Already Established* (London: G. Sidney, 1816).

Duncan's detractors in Scotland thought that the "inquisitorial power" he sought to exercise over his depositors would "disgust them," and thereby deter them from depositing.<sup>61</sup> The *Edinburgh Review* disparagingly called his method "paternal vigilance." Even Duncan saw that the wrong kind of paternalism could backfire. When he first opened his bank, he offered 5% interest on deposits but he soon found that the liberality "which was expected to be so favourable to the success of the plan, had at first a contrary effect with some, by operating on their ... distrust." The laborers in his parish imagined that he might "have some private end to serve."<sup>62</sup> In response, J. H. Forbes created a commercially appropriate corrective to Duncan's brand of paternalism in the Edinburgh Savings Bank (1813). The Edinburgh Bank was designed simply as a safe place for laborers to deposit their money and would act like an "ordinary bank" where depositors retained full control over their own property and could withdraw their funds as they saw fit. In this way, Forbes reasoned, those funds would retain full control over the morals of depositors.

The kind of savings banks that began proliferating in England in 1815 and 1816 were based on the Edinburgh Bank. The Provident Institution in London, with which Malthus, Ricardo, Wilberforce, Hume and so many other influential people were involved, for example, stated its goal as giving laborers access to an ordinary bank.

The design of this institution is to afford the laboring classes...a secure investment in the Public Funds for such sums of money as they may be able to save, and may wish to deposit at interest; leaving them at liberty to withdraw the whole, or part, whenever they require it.<sup>63</sup>

Duncan's interventionist approach was too reminiscent of the untenable relationships between parish officers and paupers. John Beaumont, who started a savings bank in Covent Garden, explained that laborers who had made the sacrifice necessary to save in the first place

may be trusted; they must be the best judges of the wants they feel; and are likely to be the best economists in their difficulties; but should a man be determined to relapse into extravagance, he cannot be stopt (sic) while he has property....

He concluded by saying, "the prudence, like chastity, which requires continual watching, is not worth the watchman."<sup>64</sup>

That is not to say the commercial paternalism developed in English savings banks was antithetical to the moral effects of intervention. The demise of social relationships under the poor laws just served as a cautionary tale for the method. Even Joseph Hume, who decried

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<sup>61</sup> "ART. VI. An Essay on the Nature and Advantages of Parish Banks...By Henry Duncan, a Short Account of the Edinburgh Savings Bank...., and Report of the Committee Appointed by the Highland Society of Scotland..." *Edinburgh Review* 25, no. 29 (Jun. 1815): 145.

<sup>62</sup> Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 9.

<sup>63</sup> Hume, *An Account of the Provident Institution for Savings, Established in the Western Part of the Metropolis; with Observations Upon Different*, 8.

<sup>64</sup> John Thomas Barber Beaumont, *An Essay on Provident or Parish Banks, for the Security and Improvement of the Savings of Tradesmen, Artificers, Servants, &C.* (London: 1816), 43. Also see "Their Tendency, Importance, and Constitution," in *Annals of Banks for Savings. Containing an Account of Their Rise and Progress; Reports and Essays on Their National Importance*, ed. Francis Burdett, Sir (London: 1818), 48.

anything that might undermine the independence of the laborer to the point where he thought laborers should pay the 3d. cost of the deposit book, approved of unintended moral consequences.<sup>65</sup> Almost all savings banks in England, for example, imposed a waiting period from the time a withdrawal was requested to when a depositor received his money, which was similar to the Ruthwell Bank's strictures.<sup>66</sup> But whereas Duncan instituted a waiting period for the purpose of inhibiting the laborer from making improvident withdrawals, Hume explained that the same restriction in the English banks was a matter of practicality. In England, a waiting period was necessitated by the difficulty of attaining the signatures of the three trustees required to convert stocks into cash. The fact that it also prevented depositors "from spending their money on any sudden whim" was merely an added benefit.<sup>67</sup> Weyland noted that the formal demand necessary to make a withdrawal "implies deliberation...and few men will deliberately perform an imprudent or extravagant act."<sup>68</sup>

When the Savings Bank Act was passed in 1817, the Edinburgh model of commercial paternalism, where a savings bank would act as much like an ordinary bank as possible, became the law. Laborers would retain full control over their property to dispose of it as they saw fit without any questions asked.<sup>69</sup> Local patrons would still act as trustees and manage the banks but the government would absorb all the risk for guaranteeing an "unfluctuating" and "uneconomical" rate of return of 4.5% on deposits. The law also addressed the issue of trust between the higher and lower classes. And it did so in a much more comprehensive way than isolated, private savings banks did. Not only was intervention kept to a minimum so that laborers would not distrust the government's motives, but the local trustees had to stipulate in the bank rules that they stood to gain nothing from their position as patrons. This stipulation would act as a statement—indeed an advertisement—of their good faith. It was considered so important, it appeared in the rules of every savings bank after 1817. It was also highlighted in a short address to depositors printed on the back of the model deposit book circulated after the law was passed, the very first sentence of which stated that the managers "are prohibited from deriving any *benefit* whatsoever either directly or indirectly, from the deposits, or the produce of them..."<sup>70</sup> Rev. Charles Thorp emphasized this point in a sermon he preached in 1818 to members of the friendly society with which he was associated in order to show them that they could trust their money in a savings bank. He said, savings banks "are conducted by persons, who have no private interest to answer, no individual gain to make; whose characters, generally

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<sup>65</sup> Horne, *A History of Savings Banks*, 63.

<sup>66</sup> Because English banks did not usually offer interest, patrons could not just put the laborer's deposits in the bank when they reached £10 as they could in Scotland. In England, trustees of savings banks had to invest the money in the public funds, which made matters more complicated. They had to provide private security for the initial deposits. Then the question was how much of the risk of the stock market should be absorbed by the patron and how much by the depositor. The worry was that if the depositors felt too much risk losses would confuse them and gains would excite speculation in them. There were some banks that invested funds in the name of the depositor, but most invested them in the name of the bank's trustees.

<sup>67</sup> Hume, *An Account of the Provident Institution for Savings, Established in the Western Part of the Metropolis; with Observations Upon Different*, 48.

<sup>68</sup> Weyland, *The Principles of Population and Production, as They Are Affected by the Progress of Society with a View to Moral and Political Consequences*, 380.

<sup>69</sup> Rose, *Observations on Banks for Savings*, 22.

<sup>70</sup> Francis Burdett, *Provisions and Arrangements Required under The "Act for the Protection and Encouragement of Banks for Savings, in England," Passed 12th July 1817*, *Annals of Banks for Savings. Containing an Account of Their Rise and Progress; Reports and Essays on Their National Importance ...* (London: 1818), 86.

speaking, are a guarantee of the propriety of their management, and who are restrained by legal provisions from any abuse of confidence.”<sup>71</sup> Public and private patrons wanted to make it especially clear that laborers could trust the upper classes and the government with their money.

Cobbett accurately characterized the motives behind the upper class promotion of savings banks when he accused them of wanting to “*attach* these swarms of sturdy, talking, and active men to *the System*.”<sup>72</sup> While friendly societies seemed to make a mockery of government protection and private charity as well as engendering distrust between the upper and lower classes, the savings bank promised to draw the classes closer together on the basis of their mutual interests. Laborers who deposited their money in a savings bank, which money was invested in the public funds and secured by private patronage as well as the government, had a stake in the stability, credit and security of the nation. Enthusiastic advocates explained, the savings bank not only “connects, by a new link, the different orders of society. It tends to cement those ties between the government and the people, which are equally essential to the prosperity of both, but which, in these ominous times, so many attempts have been made to weaken.”<sup>73</sup> This propertied stake in society would not just make the laborer “interested in the stability of the administration for the time being, but in the *perpetual stability of universal order and good government*...”<sup>74</sup>

Considering the social instability marking the post-war years, the dizzying variety of radical social programs on offer, and the unsustainable rise in poverty and pauperism, it is easy to see why the savings bank view of the world was so attractive. And it was not only compelling to patrons and other upper class supporters. The alacrity with which people deposited their money in savings banks suggested to contemporary observers that this vision was attractive to laborers as well. When records were first taken under the auspices of the Savings Bank Act in 1817, £231,028 had already been deposited in the 151 banks in England. In just one year, the amount increased seven fold, totaling £1,697,853. The rise continued to be remarkable throughout the century.<sup>75</sup> It should not be surprising, then, that promoters of savings banks were momentarily blinded to the social and economic limitations of their enterprise.

But it quickly became clear that there were two problems with the apparent success of savings banks. First, they were successful among the wrong class of people. Poor law thinker Rev. Vivian pointed out, “Men in elevated stations imagine that they see the lowest order, when they see but the *lower*.”<sup>76</sup> In a savings bank, Vivian explained, “a butler may lay up enough

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<sup>71</sup> Thorp, *Economy, a Duty of Natural and Revealed Religion, with Thoughts on Friendly Societies, and Savings' Banks*, 28.

<sup>72</sup> Cobbett, "To the People of the United States of America, Letter Xiii."

<sup>73</sup> Hertfordshire Saving Bank Report quoted in "The Effect of These Institutions in Promoting Public Peace and Good Order," in *Annals of Banks for Savings. Containing an Account of Their Rise and Progress; Reports and Essays on Their National Importance ... Particulars Of...* ed. Francis Burdett (London: 1818), 38. This claim was repeated in all the tracts on savings banks. For example, “The investment of the Capital in the Public Funds”, Davis explained, “not only affords undoubted security, but proves to the poorer classes, that they have an Interest in the State as well as the Rich.” (Davis, *Friendly Advice to Industrious and Frugal Persons, Recommending Provident Institutions, or Savings Banks*, 9.)

<sup>74</sup> Article from the *Quarterly Review* (1814) quoted in "The Effect of These Institutions in Promoting Public Peace and Good Order," 37.

<sup>75</sup> These totals include savings banks from England and Wales only since Scotland was not brought under the Savings banks Acts until 1835. For the increases in deposits throughout the century, see Horne, *A History of Savings Banks*, Appendix II, 386-387.

<sup>76</sup> Richard Vivian, *A Letter on Friendly Societies and Savings Banks* (London: W. Flint, 1816), 13.



money to keep a public house. But there must be a Benefit Society to keep a ploughman and his family from the workhouse.”<sup>77</sup> Savings banks did not attract low wage laborers or even the occasionally highly paid laborer.<sup>78</sup> They drew deposits from the very top layer of the laboring classes. Depositors were overwhelmingly from the servant class followed by “mechanics, journeymen, clerks, little tradesmen and very small farmers.”<sup>79</sup> Worse still, the government learned that an even higher class of people was depositing their money in savings banks, under various pretences, in order to secure the ‘uneconomical’ rate of return.<sup>80</sup> For the vast majority of laborers, saving was simply out of the question. In his public letter to the board of the 1817 Poor Law Commission, Thomas Courtenay put it plainly; most laborers could not afford to save, “because there are no savings.”<sup>81</sup>

Second, and more devastating, was the fact that even for those manufacturing laborers who occasionally had money to save, the savings banks provided no protection against the contingencies of the life cycle or trade cycles. In a word, savings banks could not keep the laborer independent of poor relief. Many critics made this point, but Vivian said it best. Subscribing to a savings bank at the same rate as a friendly society “will not carry [a laborer] through a long illness; and in old age it will make him independent for a few years, and then leave him to a workhouse.”<sup>82</sup> The Report from the Select Committee on Friendly Societies (1825) later concluded that the real speculator was not the member of the friendly society, as savings bank advocates had claimed. The laborers at greatest risk of losing everything were those who put all their money in savings banks. “If sickness attacks him during his years of strength and activity, and he *dies* before he is past labour, he has been successful in his speculation.” But if he should fall sick along the way, “he is a great loser; for his savings, with their accumulations, will support him but for a short time in sickness.”<sup>83</sup> Those manufacturing laborers who ‘won’ the sickness or old age gamble could just as easily have their savings depleted by a bankrupt manufacturer or an arbitrary change in fashion. The economy of the individual laborer was no match for the liabilities of sickness or accident or the caprice of the market—even one protected by a patron as powerful as the British state.

Regardless of the social and financial limitations of savings banks, however, the practical and intellectual experiment had been extremely productive. It helped reformers develop principles that made it possible to imagine a new social order while obviating the twin dangers of “poor-law dependence” on the one side and radical distrust between the classes on the other.

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<sup>77</sup> Ibid., 14.

<sup>78</sup> Notwithstanding the rare and likely exaggerated cases where instances of extraordinary thrift, under the most adverse circumstances, led to substantial savings among the once very poor, most depositors saved only modest amounts. For examples of the outlandish success stories advocates repeated as gospel, see Rose, *Observations on Banks for Savings*, fn. 21-22, Duncan, *An Essay on the Nature and Advantages of Parish Banks, for the Savings of the Industrious*, 19-20, 43-45.

<sup>79</sup> Horne, *A History of Savings Banks*, 95-98.

<sup>80</sup> This led to a cap on how much could be invested each year and overall. The amount changed several times, starting before the 1817 Act, some banks limited deposits to £10 the minimum necessary to invest in the public funds. After legislation was passed transferring the security of savings bank funds to the government, caps were £50 per year and £200 overall; in 1844 it was reduced to £20 annually and £120 overall. (Ibid., 103.)

<sup>81</sup> Courtenay, *Copy of a Letter to the Rt. Hon. William Sturges Bourne, Chairman of the Select Committee of the House of Commons Appointed for the Consideration ...*, 33.

<sup>82</sup> Vivian, *A Letter on Friendly Societies and Savings Banks*, 24.

<sup>83</sup> “Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies,” 9.

And, it turned out that those principles, the disinterested superintendence of the upper classes and the self-disciplining properties of ownership, could easily be reconfigured for friendly societies.

### SECTION III THE NEW FRIENDLY SOCIETY

The turn back to friendly societies in 1817 did not entail a simultaneous turn away from savings banks. Some reformers put greater emphasis on the one, and some on the other.<sup>84</sup> With few exceptions, most reformers and legislators saw the two institutions as mutually compatible, because as one observer put it, “the savings bank enables a man to rise; the friendly society prevents him from falling.”<sup>85</sup> Ensuring that the friendly society base of this new welfare superstructure was secure became the immediate priority. The principles developed in savings banks seemed perfectly capable of making friendly society mutuality economically effective. But more than that, by reconstituting friendly societies with upper class leadership, friendly society mutuality presented an opportunity to forge not just commercially appropriate relationships between the classes as savings banks had done, but socially meaningful ones as well.

Thomas Courtenay, Chair of the 1817 Committee on the Poor Laws and author of the Parochial Benefit Societies Bill (1819), and Rev. J. T. Becher, magistrate at Southwell and inventor of the famous ‘Anti-Pauper system’ made much of by the 1834 Poor Law Commission, were the key figures behind the effort to reform friendly societies with the new principles.<sup>86</sup> Because friendly societies had regained a critical role in poor law reform, Courtenay’s main concern was to make them secure and justified the legal intervention of the upper classes on this basis. Becher created the Southwell Friendly Institution on the principle of the new law, but he put at least as much effort into making upper class superintendence acceptable to potential members. If the laborer’s club generated what became known as the ‘friendly society movement,’ Becher’s Friendly Institution spawned the New Friendly Society movement (sometimes referred to as “Mr. Becher’s system” or “Becher Clubs”).<sup>87</sup> Drawing on some of the experiments with patronized friendly societies we saw in the last chapter and combining them with the lessons learned in savings banks, Becher systematized the paternalized and

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<sup>84</sup> Rev. Cunningham was a harsh critic of unreformed friendly societies but came down decidedly on the side of the mutuality of a friendly society over the individualism of a savings bank. “The one is selfish; the other is generous—the one is solitary the other is public—the one fits a man for a cell; the other for a nation—the one sets a man to dig a pond in his own garden; the other prompts him to form a canal for the common benefit of mankind.” (Cunningham, *A Few Observations on Friendly Societies, and Their Influence on Public Morals*, 6.) Rev. Thorp actually made the Christian case for the “worldly prudence” of a savings bank, though he did not go so far as to undermine the virtue of friendly societies. See Thorp, *Economy, a Duty of Natural and Revealed Religion, with Thoughts on Friendly Societies, and Savings’ Banks*, 27-32.

<sup>85</sup> Morgan’s exact quote was “The savings bank enables a man to rise; the friendly society prevents him from falling. (Hector D Morgan, *The Expedience and Method of Providing Assurances for the Poor and of Adopting the Improved Constitution of Friendly Societies ...* (Oxford: 1830), 22.)

<sup>86</sup> See Chapter 2, Section II and III.

<sup>87</sup> The New Friendly Society based on Becher’s system in Stratford-on Avon was named in his honor, “The Becher Club.” (Richard Seymour, *Old and New Friendly Societies, the Comparisons between Them, with an Account of the Becher and Victoria Clubs* (London: J. G. & F Rivington, 1839), 12, 6.)

‘rationalized’ friendly society.<sup>88</sup> His method was imitated by patrons all over Britain and became the basis of the 1829 Friendly Society Act.<sup>89</sup> While the efforts of Courtenay and Becher did not make a significant impact on the way the old clubs practiced mutuality, Becher succeeded in reanimating friendly societies as an important model for both social welfare and social relationships.

When Courtenay wrote the 1819 Friendly Society Act, he designed it on the same basis as the 1817 Savings Bank Act, and indeed used it as precedent. The goal of the law was to make friendly societies financially secure by protecting members “from the effects of fraud or miscalculation.” As we saw above, the perpetrators of fraud and miscalculation were thought to be self-interested publicans and the ignorance of members.<sup>90</sup> The law systematically circumscribed the influence a publican could legally have in a registered friendly society. First, it required that every society appoint at least three trustees, the majority of whom had to own property rated at no less than £50. This requirement did not absolutely preclude the publican from being a trustee but even if the publican were to be selected he would only wield a minority influence over funds. Second, the power of appointing the treasurer was taken from the members themselves and given to these same trustees, which meant ‘publican-clubs’ were effectively outlawed.

In order to save members from their own ignorance, the new law reduced the number of purposes for which friendly societies could be formed. In contrast to the 1793 Act, which had included fellowship as a lawful purpose of friendly societies, the 1819 Act stated that only contingencies “susceptible by way of calculation” were proper objects. These contingencies had to be calculated by “two professional actuaries or persons skilled in calculations.” Legislators did not put much stock in actuarial science and seemed aware of its then-very rudimentary state, (especially as it related to sickness and mortality among the laboring classes). In fact, as we will see in Chapter 5, actuaries did not yet put much faith in it either. But, this limitation was not seen as an obstacle. Legislators believed that the security and effectiveness of friendly societies could be solved through the “more vigilant and attentive superintendence of the magistrates at the quarter sessions.”<sup>91</sup> Thus the 1819 law also required that even after two actuaries approved actuarial tables, three Justices had to further confirm that the contingencies stipulated were properly provided for.<sup>92</sup> Magistrates, then, would protect members against their own ignorance as well as that of the actuaries.

Becher was inspired by the new law and created the Southwell Friendly Institution in Nottingham based on its principles. Like Courtenay, he wanted to reproduce the moral economy developed in savings banks, “constituting friendly societies upon the honorary superintendence, and the voluntary contributions arising from the benevolence of the superior orders co-operating

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<sup>88</sup> For an explanation of “Becher’s system,” see John Hodgson, *Proposed Improvements in Friendly Societies, Upon the Southwell System or Any Other Similar to It, by the Introduction into Them of An "Early Pay Plan" ...* (London: 1830), 8.

<sup>89</sup> Exact numbers are not known and any approximation would require a systematic survey of the rules of friendly societies that registered after the publication of his ‘Anti-Pauper system’ in 1828 to see how closely they conformed to Becher’s model.

<sup>90</sup> See “Friendly Societies and Parochial Benefit Societies,” House of Commons Debates (25 March 1819) vol. 39 cc1159-61.

<sup>91</sup> “Friendly Societies and Parochial Benefit Societies,” House of Commons Debates (25 March 1819) vol. 39 cc1159-61, 1160.

<sup>92</sup> 59 Geo. III. c. 128.

with the provident frugality of the working classes....”<sup>93</sup> But even though he deplored the “old system of Mismanagement and Conviviality,” Becher did not think it was right to force the old societies to register under the new law when previous laws had promised legal protection in spite of these problems.<sup>94</sup> To him this amounted to a “breach of public Faith.” And in any case, he predicted that the old clubs “must progressively expire by their inherent defects.”<sup>95</sup> Instead of fiddling with the old clubs, Becher’s strategy for reform was to develop New Friendly Societies all over the country that would be founded on a “*legal, scientific, and equitable principles*” and managed by upper class patrons.

Becher shared his contemporaries’ prejudices about the importance of upper class supervision of friendly societies, but he went beyond the law by attempting to make that intervention acceptable to members—the effect of which, he thought, would draw the classes more closely together. The method he used to attract members to the New Friendly Societies was first to prove that the upper class managers were acting in good faith; second, use financial incentives to attract members; and third, forge bonds across class lines through benevolence and sociability.

In the same way that savings bank patrons had used their disinterest as a testament of their trustworthiness, Becher explained that the fact that the honorary members “enrich the establishment with their donations and subscriptions; but do not receive any Emoluments in return” should have the same effect.<sup>96</sup> Other patrons who established New Friendly Societies on Becher’s model credited Becher with making this principle standard in the New Friendly Society. One explained, “Becher made the management *independent*, so that persons of all ages and sexes might make their assurance safely, as with an assurance company, or as they make deposits in a savings banks.”<sup>97</sup> Further assurances were given in the form of the four stewards who were chosen annually from among the regular members. The regular members would have no role in the management of the society but the stewards were given a salary and allowed to attend the monthly meetings “to investigate and ascertain, on [the members’] behalf, the state of the funds and the management of the institution.”<sup>98</sup> If they were not satisfied, they could take it up with the board of directors and failing satisfaction there invite the scrutiny of the local magistrate.

But more than simply making the New Friendly Society unobjectionable, Becher wanted to make it positively attractive to laborers. Taking a page from the savings bank craze, one of the ways he attracted members was with the enticement of property ownership. Unlike the old

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<sup>93</sup> John T. Becher, *Observations Upon the Report from the Select Committee of the House of Commons, on the Laws Respecting Friendly Societies* (Newark: 1826), 5.

<sup>94</sup> Becher, *The Constitution of Friendly Societies Upon Legal and Scientific Principles, Exemplified by the Rules & Table of Calculations Adopted...For The ...*, 11.

<sup>95</sup> ———, *Observations Upon the Report from the Select Committee of the House of Commons, on the Laws Respecting Friendly Societies*, 109.

<sup>96</sup> ———, *The Constitution of Friendly Societies Upon Legal and Scientific Principles, Exemplified by the Rules & Table of Calculations Adopted...For The ...*, 5.

<sup>97</sup> *Instructions for Establishing Friendly Institutions Upon the Improved Principle, and in Conformity with the Act*, 2nd ed. (London: 1830), 3. The idea that a lack of pecuniary interest was evidence of trustworthiness was repeated often. For examples, see Thorp, *Economy, a Duty of Natural and Revealed Religion, with Thoughts on Friendly Societies, and Savings’ Banks*, 28-32, Seymour, *Old and New Friendly Societies, the Comparisons between Them, with an Account of the Becher and Victoria Clubs*, 14-15.

<sup>98</sup> Becher, *The Constitution of Friendly Societies Upon Legal and Scientific Principles, Exemplified by the Rules & Table of Calculations Adopted...For The ...*, 6.

clubs where the money paid in no longer belonged to the contributor, members in the New Friendly Societies were “joint proprietors” of the funds. Because insurance is not the same as other forms of property, Becher made some adjustments so that the policies members purchased in his Southwell Institution simulated property ownership. Sickness insurance was combined with an annuity, for example, so that members could redeem a proportion of their investment if they could not afford to continue their membership.<sup>99</sup> Becher also let members increase or decrease the amount of insurance they owned without penalty. There were ten classes of benefits; each cost incrementally more but also increased the amount of sick and annuity pay a member would receive. The idea was to get the member to buy into the highest class he or she could afford. But if members could no longer afford the class they were in, they had the option of moving down a class rather than losing their initial investment. Likewise, if members wanted to insure for more, they could move up a class by simply paying the higher premium. By using actuarial tables, Becher was able to determine the total value of any class of sick or annuity benefit and so it could either be paid for all at once or in monthly installments. In either case, it was a set amount and once it was paid for, no further payments were required. The member then ‘owned’ that insurance.

The property a member owned in the New Friendly Society would then have similar attracting and self-sustaining disciplinary effects as it had in a savings bank. George West, one of Becher’s many imitators, explained,

whilst he has been making his monthly contributions on a lower scale...will not the conviction be unsuspectingly forced upon him, that he is competent to rise to a higher class; till by the savings of his industry from year to year, during the vigor of youth and manhood, he progressively obtains that which the wealthier commercial man, or the attentive agriculturalist does not secure without a long season of toil and labor, a competency to support him when his work is done.<sup>100</sup>

Like the deposits in a savings bank, ownership in a New Friendly Society would inspire the desire for more, and the desire to acquire more insurance would keep that money from being spent in less productive ways.

In addition to property ownership, Becher tried to attract members through a principle of ‘more eligibility.’ This concept was first introduced in the 1817 Select Committee on the Poor Laws and detailed in Courtenay’s failed Parochial Benefit Societies Bill (1819). The original idea was to supplement the funds of the Parochial Benefit Societies so that they could offer “greater pecuniary advantages than could result from the unaided contributions of the subscribers,” as Courtenay explained.<sup>101</sup> Courtenay’s bill failed because he had proposed using funds from the parish rates to make the parochial societies ‘more eligible.’ Becher and his imitators, by contrast, would use upper class patronage to make the New Friendly Societies ‘more eligible’ than the old clubs. One promoter of Becher’s system, also recommended that all New Friendly Societies should offer “benefits somewhat higher than the allowance a parish

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<sup>99</sup> See his explanation before the 1825 Select Committee on Friendly societies. "Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies," 35.

<sup>100</sup> George West, *A Plan for Bettering the Condition of the Working Classes by the Establishment of Friendly Societies, Upon Legal and Scientific Principles Exemplified by Practical Illustrations* (Farnham: 1827), 41.

<sup>101</sup> "Report from the Select Committee on the Poor Laws; with the Minutes of Evidence Taken before the Committee," 25.

would be compelled to grant” to paupers.<sup>102</sup> While the amount of contributions required for entry into the New Friendly Societies was generally higher than in the old clubs, the new societies, their founders believed, offered greater and more secure benefits. In this way the New Friendly Society was ‘more eligible’ than either the old friendly societies or the parish.

Becher also made his clubs attractive to laborers by making the conversion of old friendly societies into new ones remarkably easy. He developed a table that could convert the funds of an old friendly society, providing it was in a solvent condition, so that its members could transfer in immediately. Old friendly societies whose funds were no longer sufficient to meet the demands on them, could take their accounts to their magistrates and have their funds apportioned equitably to each member depending on how long that member had contributed. Those members could then use that money to buy insurance in the New Friendly Society at whatever level they were individually able to afford. Those who could not afford the rates of the lowest class were allowed to purchase a special annuity.<sup>103</sup> One advocate of the new system suggested that in the case of insolvency, the principle gentlemen of the town might raise a subscription to enable those members to join a New Friendly Society.<sup>104</sup>

The financial advantages in the New Friendly Society—property ownership, the security of the funds, and easy conversion from the old system to the new—were also paired with important social advantages. In the New Friendly Society, the upper class patrons protected members socially and morally, emancipating them from the designs of the publican and the temptations of the pub, from the harsh treatment by parish officers and the degradation of poor relief, and from the incompetence of actuaries and the uncertainty of life-cycle and trade cycle contingencies.<sup>105</sup> Their charity and social status were made meaningful through the rational patronage of a New Friendly Society. A common feature of all New Friendly Societies was that whenever potential deficiencies presented themselves, for example, the auxiliary fund created by the donations of honorary members (and other benevolent persons) would be called upon.<sup>106</sup> Similarly, when the funds experienced a surplus, the honorary members could offer dividends or purchase cottages for especially virtuous members. Honorary members could also purchase (and continue to pay for) the interest of a member who was no longer able to afford payments. Even though there was no regular sociable component approximating the laborer’s ‘club night’ in the New Friendly Societies, honorary members did generally subsidize the annual feast. Thus

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<sup>102</sup> *Hints to Agriculturists and Others Residing in the Neighbourhood of Colchester Upon the Advantages Which May Be Derived from Benefit Societies ...* 86.

<sup>103</sup> In addition to the special dispensation Becher offered poorer members from the old clubs, a new class of friendly society was developed for members from old clubs whose age precluded them from membership in a New Friendly Society on affordable terms. Called ‘Victoria Clubs,’ patrons subsidized the membership of members of old clubs who were born before 1810. For more on Victoria Clubs, see Seymour, *Old and New Friendly Societies, the Comparisons between Them, with an Account of the Becher and Victoria Clubs*.

<sup>104</sup> *Advice to Agricultural Labourers, and Others, on Benefit Societies; Shewing the Advantages and Comforts, Which May Be Derived from Them, When Founded on Safe Principles*, (London: 1828), 27, 32.

<sup>105</sup> *Instructions for Establishing Friendly Institutions Upon the Improved Principle, and in Conformity with the Act*, 15.

<sup>106</sup> For example, one promoter explained, members of the New Friendly Society enjoy greater security because they can rely “with confidence upon the skill of those persons, who have calculated the Tables. And besides this, there is every probability, that, where there are many Honorary Members belonging to one of these societies, they would come forward, and subscribe their money, in case there was any prospect of failure of the funds.” (*Advice to Agricultural Labourers, and Others, on Benefit Societies; Shewing the Advantages and Comforts, Which May Be Derived from Them, When Founded on Safe Principles*, 9.)

Becher's system enabled the upper classes to use their elevated status and benevolent contributions toward financially rational and socially meaningful ends.

From Becher's perspective, the social benefits of the New Friendly Society were not only a necessary corrective to the exclusiveness of the old clubs, they also created stronger bonds between the classes than savings banks did. Becher was not opposed to savings banks and in fact saw them as a critical auxiliary to a laborer's moral economy, attaching one to his Friendly Institution in Southwell. But in terms of forging strong social attachments between the classes, the new friendly society was the more appropriate institution from Becher's perspective. In his words,

The selfish principles, which actuate the depositors in a savings bank, can never stand in competition with the social benevolence of a society, united for the purposes of mutual support, cemented by the principles of reciprocal attachment, and drawn together by the bonds of brotherly love.<sup>107</sup>

In this way, Becher transformed mutuality, which had been a liability under the old system, into an asset in the new.

Becher's Friendly Institution and the New Friendly Society movement it initiated did in fact reduce poor rates wherever they were implemented. As we saw in the last chapter, Becher reported to the 1825 Select Committee on Friendly Societies and again to the 1832 Commission on the Poor Laws, that in combination with a strict administration of poor relief, the Friendly Institution helped restrict poor relief to the impotent. Between 1821 and 1822, rates in his parish and the surrounding forty-nine parishes went from £2010 to £1421 and then when the Friendly Institution was established in 1823, rates fell from £589 down to £517 in 1824.<sup>108</sup> Already in 1826, there were New Friendly Societies on Becher's model in Hampshire, East Devon, North Devon, South Gloucester, Pakefield, Eskdale Ward Cumberland, the County and City of Worcester, and in the County of Dorset.<sup>109</sup> By 1832 other parishes and hundreds followed suit, reporting similar results.<sup>110</sup>

But while the New Friendly Societies clearly attracted members, they did not stem the creation of additional friendly societies on the 'old system.' In fact, some advocates of the new system claimed that wherever a New Friendly Society was established, several clubs on the old system were started in retaliation.<sup>111</sup> It is difficult to gauge this phenomenon in terms of numbers because many old clubs did not register. But in 1828, we have very clear evidence that notwithstanding the local success of Becher and his imitators, the principles on which the New Friendly Societies were based were considered anathema to members of the old clubs. In 1828

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<sup>107</sup> John T. Becher, *The Antipauper System: Exemplifying the Positive and Practical Good, Realized by the Relievers and the Relieved, under the Frugal, Beneficial, ...* (London: 1828), 31.

<sup>108</sup> See Becher's evidence in the "Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies," 31.

<sup>109</sup> Becher, *Observations Upon the Report from the Select Committee of the House of Commons, on the Laws Respecting Friendly Societies*, 97.

<sup>110</sup> John T. Becher, *The Antipauper System, Exemplifying the Positive and Practical Good Realized by the Relievers and the Relieved under the Frugal, Beneficent...* 2nd ed. (London: 1834), Appendix.

<sup>111</sup> Cunningham, *A Few Observations on Friendly Societies, and Their Influence on Public Morals*, 29, *Hints to Agriculturists and Others Residing in the Neighbourhood of Colchester Upon the Advantages Which May Be Derived from Benefit Societies ...* 26-27.

Courtenay authored another friendly society bill based on Becher's system. But the new law was just an enforceable version of the 1819 law with a few misapplied clauses removed.<sup>112</sup> Any registered friendly society that did not re-register under the new law within three years would lose its legally protected status. Thus, all of the requirements in the 1819 law that had mandated the superintendence of the higher orders would no longer be optional. Members of friendly societies on the old system responded immediately and clearly. Friendly societies from all over London, for example, united together and hired lawyers on their behalf to petition against the bill. Their principle objection was summarized in this way, "we do not wish to have the harmony of our Societies disturbed by a system of coercion and inquisition..."<sup>113</sup>

The way in which mutuality was practiced in the laborer's friendly society may have been financially unsound, but members saw it as critical to the security of their organization. Every one paid in the same amount, received the same benefits and met regularly for group drinking because these measures were critical for fostering trust among people without other, specifically propertied, means of establishing their *bona fides*. We will explore the internal culture of friendly societies more fully in the next two chapters, but the 1828 petitioners offered some insight when they explained that the purpose of their friendly societies was "mutual assistance and relief in time of illness or affliction, and the engendering, thereby, a friendly, a brotherly feeling in their members."<sup>114</sup> Upper class superintendence may have provided more certain financial security for friendly societies, but members thought that "doubt and distrust should be engendered amongst us..." with such interference.<sup>115</sup> The 1828 bill was rewritten so that the enforcement clause was eased.<sup>116</sup>

Even though members of the old clubs rejected the New Friendly Society, social thinkers and reformers continued to see friendly societies managed and patronized by the upper classes as the key to strong social relationships between the classes. In the late 1820s and early 1830s, political radicalism and economic individualism once again seemed to threaten social stability. In this context, upper class interventions in friendly societies were justified on new grounds. Reformers argued that the knowledge required for setting accurate tables was beyond the comprehension of the lower classes; thus upper class supervision was necessary. Hector Morgan, who was a major fan of Becher's system and who started a savings bank in Essex, claimed that the laboring classes

are not capable of making or appreciating the calculations, which are necessary to expose the erroneous principles upon which these societies are established, and to form the basis of a better system: nor is it probable that such calculations will fall in their way. It seems therefore advisable that in the friendly societies, as in the

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<sup>112</sup> The most abused clause which required 'two actuaries or persons skilled in mathematics' to approve of a society's tables was removed. Apparently, the Justices were accepting the word of 'petty school masters' rather than professional actuaries as the law intended. See "Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies," 13.

<sup>113</sup> Cotter, *An Address to the Members of Benefit Societies, Throughout the Kingdom; with an Abstract of Mr. Courtenay's Bill and Comments on the Obnoxious Clauses Therein Contained...* 5. For similar objections to the 1829 law see James Wright, *A Summary of Objections to Act 10 Geo. IV. C. 56 and of the Grievances Thence Resulting to Benefit Societies: With Propositions for a New Act ...* (London: 1833).

<sup>114</sup> Cotter, *An Address to the Members of Benefit Societies, Throughout the Kingdom; with an Abstract of Mr. Courtenay's Bill and Comments on the Obnoxious Clauses Therein Contained...* 20.

<sup>115</sup> *Ibid.*, 5.

<sup>116</sup> 1829 Friendly Society Act (10 Geo. IV. c. 56).



banks for savings, the rich and the poor, the educated and uneducated classes of the community, should be brought into cooperation with each other, and that with a practical sense of the several relations in which it hath pleased GOD to place them, the one should undertake the expense and trouble of the management and direction, and the other be content to receive the benefit...<sup>117</sup>

Morgan was keen to “revive the compassionate relation between the rich and poor,” because “the circumstances of the times and the dreams of a heartless philosophy have concurred in impairing...” it.<sup>118</sup>

Just as they had in the late seventeenth century in Defoe’s hands, friendly societies once again became an important cultural resource for imagining new social configurations appropriate to a society still in the throes of massive social and economic change. Even though the social conditions in densely populated urban centers and the demise of social relationships under the poor laws first implicated friendly societies as part of the problem, the principles developed in savings banks brought friendly societies back into the realm of social thought as part of the solution. Savings banks reinvigorated the social authority of the upper classes by giving their charity a commercially sound conduit—and by doing so, inadvertently gave laborers access to commercial society on a more equitable basis. Becher’s transformation of the new paternalism developed in savings banks to the particularities of friendly societies succeeded in making that commercially sound charity socially meaningful as well. While it is tempting to reduce these efforts to mere power consolidation on the part of the upper classes, the new paternalism also made it possible for laborers to accumulate capital in a way they never could before. In both the savings bank and the New Friendly Society, then, patrons made independence from poor relief a realistic possibility. So far from leaving laborers to the harsh disciplines of the market, reformers attempted to protect laborers from the dangers of consumerism and economic uncertainty, while also seeking to integrate laborers into an increasingly commercial society.

In the next two chapters, we will explore the question of why the ordinary members of friendly societies found this kind of interference so offensive. The short answer is that legislative attempts to impose upper class superintendence and actuarial relationships between contributions and benefits conflicted with the principles through which the Odd Fellows cooperated extra-locally. We shift now from the conceptual role friendly societies played in the making of social policy from the 1780s to the 1830s to an exploration of the practical role they played in addressing some of the most vexing problems of social cooperation that plagued a rapidly urbanizing Britain.

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<sup>117</sup> Morgan, *The Expedience and Method of Providing Assurances for the Poor and of Adopting the Improved Constitution of Friendly Societies* ... 20-21.

<sup>118</sup> *Ibid.*, 34.

## CHAPTER 4

### A NEW PERSPECTIVE ON THE SOCIAL PRACTICES OF FRIENDLY SOCIETIES, 1810-1875

#### PART I

#### MAKING THE INDEPENDENT ORDER OF ODD FELLOWS: A HISTORICAL EXAMINATION OF EXTRA-LOCAL COOPERATION IN BRITAIN, 1810-1845

The type of urbanization marking late eighteenth and early nineteenth century Britain was an important part of the processes we think of as modernity. It was not simply a matter of concentrating vast numbers of people in close quarters. The same crowdedness and sprawl were typical of the great cities throughout history. What sets the ‘modern’ process of urbanization apart is the fact that it occurred under radically new social conditions—in fact, it occurred *as* those social conditions were being created. In the British cities of the late eighteenth century, people embodying every imaginable characteristic of diversity, religion, politics, social status, occupation, and so on, were forced to interact without a consensus on acceptable modes of social cooperation. Obviously, British cities were not anarchic zones of social chaos, though there were some commentators who certainly thought so. Older modes of social cooperation, based on deference and civility, for example, continued to operate in certain circles. And new ones, especially those governing commercial interactions, were gaining ground. But there was no overarching system or hierarchy, no standard set of norms, no default guide that made sense of the diversity found in British cities, much less unified it. As new classes of people emerged and strangers converged, the problem of cooperation grew more acute. How did strangers learn to trust each other without standards of social cooperation shared by all?

This chapter will take a case-study approach toward answering this question. It will trace the formation of the Independent Order of Odd Fellows, Manchester Unity, from a few scattered lodges in the 1800s, to a regional federation in the 1810s, and finally to a national Order in the 1820s and 30s. If, as R.J. Morris has argued, “voluntary associations [were] used to adapt to new needs and relationships in situations where there was no relevant system of values or, even more confusing, inappropriate or contradictory sets of values,” then the history of how the most popular and largest voluntary society in nineteenth century Britain became an extra-local institution can help us understand the processes through which new values and new modes of cooperation emerged.<sup>1</sup> Specifically, since the Order was forged over the problem developing a system of travel relief, this specific study can illuminate two particular aspects of trust among strangers.<sup>2</sup> The first was how to trust a stranger claiming to be an Odd Fellow who asked for relief. The second was how to develop a basis of cooperation that did not require face-to-face meetings; that is to say, how to develop a cooperative system that facilitated trust at a distance.<sup>3</sup>

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<sup>1</sup> R.J. Morris, “Clubs, Societies and Associations,” in *The Cambridge Social History of Britain, 1750-1950*, ed. F.M.L. Thompson (New York, NY: Cambridge University Press, 1990), 414.

<sup>2</sup> “Order” was the term used to talk about all of the affiliated friendly societies. For the sake of simplicity I will use it to refer to the union of Odd Fellows lodges in the most general sense because contemporaries used the term in this way. But this chapter is the story of how the separate lodges became an Order, so there is some slippage in my usage of the term.

<sup>3</sup> Lord Beveridge classified the problem they solved as “combining the responsibility and personal contact of small units with the strength and capacity to weather storms that depend on size.” (Beveridge, *Voluntary Action: A Report on Methods of Social Advance*, 36.)

## INTRODUCTION THE PREHISTORY OF AN INSTITUTION

Several histories have been written about the Independent Order of Odd Fellows, Manchester Unity. Beginning with internal accounts in the mid and late nineteenth century, the Order received professional historical treatment in 1961.<sup>4</sup> Each of these accounts was concerned with different aspects of the institution. Charles Hardwick and P.H.J.H. Gosden, for example, concentrated on its actuarial potential, and John Wilkinson on its moral influences. Regardless of where they focused their stories, however, each of these authors marks the origin of the Order as January 1814 when representatives from the six Odd Fellows lodges around Manchester met in a pub to discuss sharing the expenses of travel relief. But 1814 does not mark the true origin of the Independent Order of Odd Fellows, Manchester Unity. Until 1825, there was, in fact, no such entity.

The reason for the confusion is understandable. The histories written by Odd Fellows tell the story of the origin of their particular Order of Odd Fellows, not the story of the origin of the institution *qua* institution.<sup>5</sup> And there is little question that when those six lodges met to develop a shared system of travel relief in 1814 the story of their Order begins. The only caveat being that the men involved in creating that local travel relief system were not at first aware that they were also creating an Order, as we will soon see.

P.H.J.H. Gosden, who produced what has become the standard work on friendly societies, conducted the only treatment of the Odd Fellows by a professional historian. Gosden wanted to show how the affiliated Orders, and the Odd Fellows in particular, became so important around the middle of the nineteenth century. Specifically, he was interested in showing how their popularity put them into a numerical position to contribute to the development of actuarial science. Consequently, for the pre-1840s period Gosden only details the growth of the Order. Although this expansion indeed begins in 1814, as we will see below, from 1814 until 1823, the entity that was increasing in numbers was not the Manchester Unity, but rather the Manchester *district*.<sup>6</sup> That growth was nevertheless significant. At the end of

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<sup>4</sup> See PGM Robert Moffrey, *The Rise and Progress of the Manchester Unity of the Independent Order of Oddfellows, 1810-1904* (Manchester: John Heywood 1904), Gosden, *The Friendly Societies in England, 1815-1875*, James Spry, *The History of Odd-Fellowship; Its Origin, Tradition, and Objects; with a General Review of the Results Arising from Its Adoption by the Branch Known as the Manchester Unity from the Year 1810 to the Present Time* (London: Fred. Pitman [etc., etc.], 1867), J. Burn, *Historical Sketch of Oddfellowship* (Manchester: John Heywood, 1846), Charles Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"* (Manchester: John Heywood, 1859), John Frome Wilkinson, *The Friendly Society Movement: Its Origin, Rise and Growth; Its Social, Moral, and Educational Influences; the Affiliated Orders* (London: Longmans, Green, and Co., 1891).

<sup>5</sup> There were many Orders of Odd Fellows in the nineteenth century, many of which were offshoots of the Manchester Unity. Up to the year 1881, there were at least 21. See the list compiled by James Bolton, a Past Provincial Grand Master in 1903 in the first few pages of the "Minute Book, Duke of York Lodge, No. 17," (Preston: Lancashire Record Office, 1816-1838).

<sup>6</sup> The data he used to illustrate the growth of the Manchester Unity in this early period came from a List of Lodges from 1875 (published annually beginning in the 1820s, although none before 1845 are still extant), which listed all the lodges then (that is, in 1875) comprising the Manchester Unity. Gosden made the assumption that the foundation date listed next to each lodge was the same date that the lodge became a member of the Manchester Unity. In some cases, his assumption was correct. But as we will see, there were lodges that existed prior to their

1814, the six lodges in Manchester had become nine; and by 1820, those nine had become 80. They were widely dispersed in Cheshire, Yorkshire, Hertfordshire, Nottinghamshire, Derbyshire, Worcestershire, London, and Scotland, with one lodge as far away as America. In 1825 there were nearly 200 lodges associated with the original six, which added another eight counties to the mix (Leicestershire, Shropshire, Gloucestershire, Staffordshire, West Midlands, Sussex, and Gwent in Wales). See Table 1 for a graphic display of this growth and the distances involved.<sup>7</sup>

My story about the Odd Fellows also begins in 1814. But the questions I ask are different. How was it that the six lodges in Manchester, which, in 1814, were loosely related convivial clubs, became by 1845 an institution capable of facilitating sick, unemployment and burial relief among 250,000 members and their families in every county in Britain and much of the Empire? Through what processes were they ultimately able to incorporate lodges from outside of Manchester into an institution whose rules and codes of behavior obtained beyond local bounds? How did a group of men, all artisans and laborers with little experience of any institution outside the church or the military, manage to build an international organization that not only survived, but also thrived, for close to two centuries?

The story of how the Odd Fellows became an extra-local institution matters because they did not have the cultural or material resources that enabled other classes of people to cooperate over great distances in this period. They were not sophisticated men of letters. They were artisans of humble backgrounds, many of whom were illiterate. Consequently, print media could only play a partial role in their cooperation.<sup>8</sup> They were not all from the same trade so they did not have a common set of skills or craft language that served to unify other artisans of the same craft.<sup>9</sup> Militating further against national cooperation, they did not share the same religion and they had a wide range of different political views.<sup>10</sup> Moreover, while generally concentrated in larger urban or industrial centers, the geographic distribution noted above makes it clear that they had to unite Odd Fellow lodges from several exclusively rural counties as well. Finally, the unification of these very diverse parts happened outside the pale of law. Local friendly societies had been legalized under the 1793 Friendly Society Act (known as Rose's Act) but corresponding societies, which the Odd Fellows were considered because of their multiple branches, were still illegal. This means that the resources and methods through which the Odd Fellows unified extra-locally were different from the ones we normally associate with the making of modern institutions. Consequently, how the Odd Fellow lodges in Manchester

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affiliation with Manchester and it is only by a close study of the somewhat confusing minutes of the Manchester district that this becomes apparent. See Gosden, *The Friendly Societies in England, 1815-1875*, 34.

<sup>7</sup> Information compiled from the Order's Minute Book, later published, which covered meetings beginning with that first meeting in January of 1814 and covering all such meetings until 1829. (*Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows Connected with the Manchester Unity, from January, 1814, to December, 1828, Inclusive*, (Manchester: G.M. Mark Wardle, 1829).)

<sup>8</sup> For a good discussion on the role print media played in unifying strangers into the 'nation' see Benedict Anderson, *Imagined Communities: Reflections on the Origins and Spread of Nationalism* (London: Verso Books, 1991).

<sup>9</sup> For examples of how a common craft ethos could bind journeymen of the same trade see Sewell, *Work and Revolution in France: The Language of Labor from the Old Regime to 1848*. And for an analysis of how a symbolic craft could do the same for Freemasons, see Mary Ann Clawson, *Constructing Brotherhood: Class, Gender, and Fraternalism* (Princeton, N.J.: Princeton University Press, 1989), Jessica Harland-Jacobs, *Builders of Empire: Freemasons and British Imperialism, 1717-1927* (Chapel Hill: University of North Carolina Press, 2007).

<sup>10</sup> For the way in which family and co-religionists co-operated across distances, see Davidoff and Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850*.

became the Independent Order of Odd Fellows, Manchester Unity, must give us new insights into some of the processes through which modern forms of social cooperation emerge.

There are three discernable phases in this process that will be treated in three sections. The first, from 1814 to the end of 1822, traces the historical accidents that colluded to put Manchester into a position to create the Order and then follows their first, tentative efforts at constructing it. As it became apparent that uniform procedures and practices were not enough to achieve extra-local cooperation, the second period, while overlapping the first period to some extent goes from the early 1820s to the early 1830s, follows the shift in emphasis toward developing moral bonds between members and the Order. Finally, the third section focuses on a singular episode in 1825 when the efforts of one individual, a man called Thomas Armit, helped to transform the structural and moral framework of the institution into the institution itself.

## SECTION I STRUCTURING THE ORDER, 1814-1822

Returning now to that 1814 committee meeting of the six lodges in Manchester, the men who met in Treasurer Chamley's pub in late January of that year had absolutely no idea that they were creating the building blocks of a national institution. In fact, they thought they were already part of one. They even referred to the administrative unit that they were forming as a district. This misapprehension may sound surprising but two things explain how they could think they were part of an Order that did not exist. First, one of the original six lodges, the Victory lodge in Bolton, was considered a 'legal lodge,' which meant that it had received an official dispensation from an Order of Odd Fellows. The Victory lodge's dispensation, which stated that they were part of the Independent Order of Odd Fellows, came from the Mermaid Tap lodge in London. A tradesman who had migrated from London around 1810 brought the dispensation with him to Manchester and opened the Victory lodge. Because the Mermaid Tap was a lodge in the Independent Order of Odd Fellows, through its dispensation, so too was the Victory Lodge.

The back-story that the Odd Fellows in Manchester did not know was that the Mermaid Tap was most likely a residual lodge left over from a pre-French Revolution Order.<sup>11</sup> Prior to the French Revolution, Odd Fellowship had indeed been structured through various Orders, most of which were concentrated in London. Like Freemasonry—although on a much smaller and more regional scale—each Order of Odd Fellows had a Grand Lodge governing rituals and controlling dispensations for new lodges. In response to the French Revolution, the Unlawful Societies Act (1799), which specifically exempted the Freemasons who traditionally drew their membership from the upper classes, put an end to the less ruly, and decidedly lower class, Orders of Odd Fellows.<sup>12</sup> After that, Odd Fellow lodges continued to exist in isolated patches and although some continued to consider themselves as part of a larger Order, as the Mermaid Tap apparently had, the Orders themselves existed in name only.<sup>13</sup>

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<sup>11</sup> On the paucity of pre-Revolutionary records, see Bob James, "Problems with U.K. And U.S. Odd Fellow Literature," <http://www.takver.com/history/benefit/ofshis.htm>.

<sup>12</sup> 39 Geo. III, c. 79. For a discussion on how the Freemasons were excepted from this legislation, see Andrew Prescott, "The Unlawful Societies Act of 1799," in *The Social Impact of Freemasonry on the Modern Western World: The Canonbury Papers I*, ed. M.D.J. Scanlan (London: Canonbury Masonic Research Center, 2002).

<sup>13</sup> Evidence of the vestiges of these eighteenth century Orders can be seen in newspaper accounts in the London and some regional presses. For example, the celebration of the union of the 'United' and 'Imperial' Orders, listing the three lodges comprising those recently combined Orders, was advertised in "Odd Fellows," *Morning Chronicle*, 20

The second reason that the Odd Fellows in Manchester did not yet know that the old Independent Order no longer existed—or at least that no one was in charge of it—was because the business of each lodge was an independent, self-sufficient affair. A lodge might be formed for different reasons (as discussed below) but the two key functions, fellowship and collections for sick or deceased members, took place within the confines of each individual lodge. The exact amount of money for sick relief and burials was a function of how much was collected when the ‘axe’ was passed on any particular lodge night.<sup>14</sup> No external authority was invoked for these purposes. Because isolated lodges remained extant even after the suppression of the Orders, the general make-up of a lodge, its offices, basic set of rituals (initiation, degrees, funeral rites, anniversary feasts) as well as regalia, was similar in all of the vestigial lodges. But, importantly, there was no entity regulating their uniformity as there had been before 1799. The only thing that interfered with the internal workings of a lodge, and what also inspired these six Manchester lodges to attempt to develop a more formal system of sharing expenses, was when a traveler showed up asking for relief. So from 1810 until 1814, the Victory lodge, as well as the other five lodges opened during that period, had no occasion to learn that the larger Order to which they assumed they belonged no longer existed.

The structure created at that first committee meeting attests to the fact that the six Manchester lodges were attempting to deal with the local problem of travel relief. And the manner in which they did so shows that they thought they were acting within the structure of a larger Order, rather seeking to found an Order themselves. In addition to calling their association the ‘Manchester District,’ the simplicity of their organizational design suggests that their goal was to solve contingent problems rather than create a permanent structure. Initially, the representatives tried to deal with all the problems they encountered without any structure at all. Whichever officers happened to attend the monthly meeting comprised the ‘committee,’ without further qualification or stipulation. They did not even elect a chair for the committee until their third meeting. Once they did, they did not then create an executive body separate from the lodge representatives. Rather, they replicated the three principle offices of a lodge, the Noble Grand, the Vice Grand and the Secretary, at the district level, calling them the Grand Master, Deputy Grand Master and the Corresponding Secretary. In the same way the Noble Grand acted as a father figure in the lodge, so too would the Grand Master for the district, arbitrating disputes and presiding over a monthly (which soon became a quarterly) meeting of the primary officers from each of the six lodges in Manchester. With the exception of the one lodge in Bolton, which was an outlier at 15 miles, the other five lodges were all located within 7 miles of Manchester city center so the very simple structure made sense.<sup>15</sup> It was fundamentally based on the assumption that problems could be solved through face-to-face discussions.

At the next few monthly committee meetings, which they referred to as the Grand Lodge Committee, they began to create uniformity among the lodges in the district. This involved standardizing relief procedures as well as ceremonial life. In order to regulate the treatment of

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July 1793. In 1815, the Odd Fellows lodges in Manchester noted the existence of a Union Order. *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 29 June 1815. see mention of the United Order in "Lloyd's Coffee House...Admiral Duncan's Victory...Subscription for Relief," *Morning Post and Gazetteer*, 16 January 1798.

<sup>14</sup> Passing the axe was the equivalent of passing a hat around, but during an Odd Fellow lodge night, it was the job of one of the Grand Master's assistants who conducted this duty with great ceremony.

<sup>15</sup> The first six lodges were Abercrombie, in Salford; Wellington, in Manchester; Clarence, in Salford; Victory, in Bolton; Vittoria, Ashton under Line (sic); and the Combermere, in Stockport.

travelers in each lodge, they agreed to adopt a common set of general laws. And to protect this new system, each lodge would provide information so that every secretary would be equipped with a list of “names, age, occupations, and abode of every brother.”<sup>16</sup> With common laws and practices, they could keep better track of each individual being relieved. In addition to common procedures, they wanted the cultural aspects of Odd Fellowship to be practiced the same in each lodge. To this end, the committee printed copies of initiation and funeral rituals and commissioned a standard design for the regalia to be worn during the different ceremonies. All the lodges would march in each other’s funeral processions and anniversary feasts. And they would also join in the ritualized civic life of Manchester. That first summer, for example, all of the lodges marched together in full regalia in the June Stockport procession.<sup>17</sup> With common rituals, each lodge could participate in the social life of other lodges and, together, they could act as a unified district in the larger community.

Over the next few years, the efforts on the part of these six lodges to facilitate local cooperation around the issue of travel relief had the surprising effect of, first, exposing them to the reality that they were not part of an Order and, second, forcing them into a position of leadership if they had any hope of making that system effective.

It was by accident that the Manchester lodges learned that the Independent Order of Odd Fellows, as such, did not exist. Grand Master John Christie, the man who had been elected to preside over the monthly meeting of the Grand Lodge Committee, turned out to be something of a hothead. He was constantly getting into fights with the officers of other lodges, attempting to assert a kind of demagogic control over what he deemed as his subordinates. As Grand Master, Christie was the highest authority in Manchester. In order to deal with him, the Corresponding Secretary, a man called Isaac Hardman, wrote to what he thought was the next highest level, the Mermaid Tap lodge in London, the lodge that had granted the original dispensation to the Victory lodge. But while the Mermaid Tap had originally been part of an Order in London, it had never been its head. There is no record of any return correspondence from the Mermaid Tap, but its members very likely expressed some surprise upon receiving Hardman’s inquiry about disciplining Grand Master Christie. For just a few years later, the secretary of the Mermaid Tap wrote to Manchester asking if they could get copies of the general laws and lectures printed by the Manchester committee in order to sell them to other lodges in London who also wanted to associate themselves with Manchester. In other words, three years after the Manchester Grand Lodge Committee wrote to London thinking the Mermaid Tap was the head of the Order, the Mermaid Tap wrote to the Manchester Grand Committee for the same reason, their positions reversed. But back in 1814, when the Grand Lodge Committee in Manchester learned that the Mermaid Tap was not in charge of the Order, they did not assume that they were either.

Another set of accidents pushed the Manchester lodges toward, if not yet into, a position of leadership over the other Odd Fellow lodges. A massive demographic shift beginning in the 1810s transformed Manchester from an insignificant provincial town into a major industrial center in the course of a single generation.<sup>18</sup> Included in this human flood were Odd Fellows ‘on

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<sup>16</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 21 Jan 1814.

<sup>17</sup> *Ibid.*, 10 Jun 1814.

<sup>18</sup> Between 1801 and 1851 Manchester alone experienced an increase in population of 228,000, from 75,000 to 303,000—with the most rapid increase concentrated in 1820s and 1830s. (Simon Gunn, *The Public Culture of the Victorian Middle Class: Ritual and Authority in the English Industrial City 1840-1914* (Manchester: University of Manchester Press, 2000), 11.) Between 1811 and 1846, the average annual rate of growth in British cities was

the tramp.<sup>19</sup> Having no information about the lodges in Manchester, they would do what all strangers did when arriving in a new town and ask for information at the nearest pub.<sup>20</sup> Since all Odd Fellow lodges were held in pubs, a traveler would soon find out that there were several lodges in the Manchester area and would proceed to the closest one to ask for relief.<sup>21</sup> We do not know much about these travelers but we do know that, in these early days, travelers were inspected as to their character and, if they seemed legitimate, they were relieved on the spot.<sup>22</sup> Afterward, and this timing turned out to be critical, Corresponding Secretary Hardman would write to the travelers' home lodges to inquire about how they conducted their lodges, and in turn to offer them suggestions about some effective methods that had been developed in Manchester.<sup>23</sup> Whereas the Manchester district assumed it was in correspondence with co-equals, the inadvertent impression left with these other lodges was that there was an Order of Odd Fellows headquartered in Manchester.

The fallout from the wave of migrating Odd Fellows seeking relief—and, it must be added, the prolific letter writing of a zealous secretary—was that the various Odd Fellow lodges that existed in England began hearing about an “Order” in Manchester and then acting, in turn, as though it existed. Like the Mermaid Tap, these lodges were either the scattered remains of the repressed Orders of the eighteenth century, or the product of publicans who had acquired the trappings of an Odd Fellow lodge as part of the property of the pub they purchased.<sup>24</sup> But whatever their origin, as word spread about the lodges in Manchester, lodges from all over Yorkshire, Cheshire and Derbyshire, from growing industrial towns like Leeds, Birmingham, and Glasgow, as well as from the metropolis began to write letters to the Grand Lodge Committee asking them for instructions, for dispensations, and for copies of their general laws, lectures and rituals. The fact that Manchester happened to begin printing these items in 1814 for

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2.35%, the highest of any point in the nineteenth century. (Jeffrey G Williamson, *Coping with City Growth During the British Industrial Revolution* (New York: Cambridge University Press, 1990), 23.)

<sup>19</sup> Going ‘on the tramp’ meant traveling in search of work. The British trades never developed a set route as was the case in France, so in Britain, the tramp generally followed word of mouth advice about where work could be found. E. J. Hobsbawm, “The Tramping Artisan,” *The Economic History Review* 3, no. 3 (1951).

<sup>20</sup> In the eighteenth and nineteenth centuries, a pub’s capacity as a ‘public house’ was not reducible to a drinking establishment. News was passed in the pub, trade conducted, public meetings held and recreation enjoyed. For more on the role of pubs in local communities, see Brian Harrison, *Drink and the Victorians: The Temperance Question in England 1815-1872* (London: Farber and Farber, 1971).

<sup>21</sup> Odd Fellows were invariably men until the late nineteenth century when lodges began to admit women. There is very little specific evidence about who these travelers were. Because travel relief was given to travelers as a form of charity, central records were not kept detailing how many people were relieved, with how much money, for how long, etc., until the 1840s, when travel relief became a benefit of membership.

<sup>22</sup> The Duke of York Lodge in Preston, for example, whose minute book is the earliest record of a local lodge, notes only the amount they had agreed to give (1s. and a bed for the night) and who the relieving officer would be for a given month. (“Minute Book, Duke of York Lodge, No. 17,” 29 Nov 1820.)

<sup>23</sup> See *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (7 Sep 1820) 97.

<sup>24</sup> An Odd Fellow lodge was a lucrative commodity for a publican. When selling the premises of a public house, if there were any associated regalia for a club held there, it would figure prominently in the advertisement. For example, when Thomas Webb, a publican in Ipswich was moving to another town he auctioned off the contents of the Ipswich Arms Inn. The final sentence of the otherwise short advertisement read, “All the Regalia of a Club of Odd Fellows, compleat (sic). . .” (R. Staton, “To Be Sold by Auction,” *The Ipswich Journal*, 9 January 1813.) For later examples of this same practice see “Public and Other Houses and Land in Utttoxeter,” *The Derby Mercury*, 1 August 1827.



their own district put them in the fortuitous position of being able to provide them to other lodges.

And at first, the Committee was happy to provide these materials—even to far off lodges—because it increased membership in the Manchester district. But once other lodges started looking to Manchester as though it were the head of an Order, the Committee's responses to such requests grew more ambivalent. In the summer of 1821, for example, the Caledonian Lodge in Leeds wrote asking for a dispensation from Manchester. The Committee responded with a letter addressed to all the lodges in Leeds announcing that the Manchester lodges had no intention of granting dispensations to lodges in Leeds, because they “believ[ed] the Leeds lodges competent to settle their own affairs, in a grand committee of the various lodges in their district.” The very next entry in the minutes records a similar response given to similar letters from the lodges in Leicester.<sup>25</sup> The lodges in Manchester did not see themselves as the head of an Order. And furthermore they did not wish to be the head of an Order.

Although the assumptions of the other lodges were originally based on misinformation, as more and more Odd Fellows migrated to Manchester, something had to be done about the very real problems of ensuring travel relief was given only to legitimate Odd Fellows and detecting imposters. It was at this point, in the early 1820s that the Manchester Grand Lodge Committee began to take charge of travel relief and thus introduce some structure into what would soon become the Order. They did so with no precedent for how to precede, no mode of enforcement for their proposals, and in the face of attitudes from other lodges ranging from sympathetic or indifferent to openly hostile. These complications marked themselves quite clearly on the structure of the Order that emerged.

Two mutually exacerbating problems provided the immediate catalysts for the decision to take on a greater leadership role. First, because there was no standard system of travel relief used by all the Odd Fellows lodges, fraud was widespread and on the rise. We do not have exact numbers for how many ‘impositions,’ or frauds, occurred or how much money was lost in the course of them, but the words of Manchester Grand Lodge Committee demonstrate that it was a significant and increasing problem and was, furthermore, the reason they were taking charge.<sup>26</sup> The minute entry explaining their position reads:

The Manchester district do not wish tribute by any law passed their sole object being to detect traveling impostors, with false or forged certificates and cards, and for each lodge to bear an equal share of the incidental expense of the order, and, if possible, to adopt a general system, whereby a mutual understanding may exist, and imposition be, at least, curtailed.<sup>27</sup>

Second, in addition to developing a system to guard against fraud—and as an important part of that system—the Manchester district faced the task of organizing the ever-increasing number of

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<sup>25</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 16 June 1821.

<sup>26</sup> From the late 1810s people who committed fraud against various lodges in contact with Manchester were listed in the minute book. The instances of these frauds grew more numerous into the 1820s. It is not possible to give an accurate figure of how many impositions took place among all the lodges, however, because Manchester only recorded instances that they happened to hear about.

<sup>27</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (30 May 1822) 148.

lodges seeking membership in the fledgling Order. These two problems proved mutually exacerbating.

The more lodges there were, and the further from Manchester they were, the more difficult it would be to create a system of travel relief that could defend against fraud. Table 1 gives a graphic sense of the complexity and vastness of their undertaking. The numbers are drawn from the minute book of the Grand Lodge Committee. The dates listed do not necessarily reflect when a lodge was opened, although in some cases it does. Instead, the date shown for each lodge is the date when correspondence from a particular lodge was recorded in the Committee minutes. Sometimes a lodge was requesting to open a new lodge and sometimes the lodge writing-in already existed and was, like the Leeds and Leicester lodges above, requesting literature or asking to join the Order. In this way, the table illustrates when the Manchester Grand Lodge Committee became aware of other lodges. The distances represented on the Y-axis are approximate distances in miles each of these lodges stood from Manchester.<sup>28</sup> (So lodges in London or in Glasgow, for example, are grouped in the 200-mile row.) These distances are important to keep in mind because communication either by mail or in person was limited by the time it took a coach to travel—at a rate of between 7 and 10 miles per hour.<sup>29</sup> In the early 1800s, for example, it took a mail coach 28 hours to travel from Manchester to London.<sup>30</sup> But it also meant that the Manchester Grand Lodge Committee had to figure out how to run an organization encompassing great distances with people they only knew through letters. And they had to get all these strangers to agree on common practices that would keep imposters from defrauding lodges.

Table 1

Approx. Distance in Miles	1810-1814	1815	1816	1817	1818	1819	1820	1821	1822	1823	1824	1825	1826	1827	1828	1829
>20	9 (9)	5 (14)	18 (32)	6 (38)	4 (42)	5 (47)	9 (56)	12 (68)	12 (80)	11 (91)	7 (98)	9 (107)	12 (119)	10 (129)	23 (152)	16 (168)
30		1 (1)	1 (1)	2 (3)	1 (4)	2 (6)	1 (7)	4 (11)	2 (13)	13 (13)	2 (15)	2 (17)	2 (19)	4 (23)	1 (24)	2 (26)
40			1 (1)	1 (2)		2 (2)	2 (2)	6 (8)	5 (13)	13 (13)	13 (13)	13 (13)	13 (13)	13 (13)	13 (13)	1 (14)
50					2 (2)	2 (2)	2 (2)	2 (2)	1 (3)	1 (4)	1 (5)	5 (10)	10 (10)	10 (10)	3 (13)	13 (13)
60							1 (1)	1 (1)	2 (3)	3 (3)	3 (3)	3 (3)	3 (3)	3 (3)	3 (3)	3 (3)
80					2 (2)	2 (2)	1 (3)	1 (4)	3 (7)	7 (7)	7 (7)	7 (7)	7 (7)	2 (9)	9 (9)	9 (9)
100								1 (1)	1 (1)	1 (1)	2 (3)	4 (7)	7 (7)	7 (7)	7 (7)	2 (9)
120									1 (1)	1 (2)	2 (2)	2 (2)	2 (2)	1 (3)	3 (3)	3 (3)
130											1 (1)	1 (1)	1 (1)	1 (1)	1 (1)	1 (1)
150							1 (1)	1 (2)	2 (2)	2 (4)	4 (4)	2 (6)	6 (6)	6 (6)	6 (6)	6 (6)
200				2 (2)	2 (2)	2 (2)	1 (3)	3 (3)	1 (4)	2 (6)	6 (6)	2 (8)	1 (9)	3 (12)	12 (12)	12 (12)

<sup>28</sup> These are approximate distances because I used Google Maps to compile this data, which does not necessarily correspond to the road distances of the nineteenth century.

<sup>29</sup> I have omitted coastal and canal travel whenever travel between lodges was mentioned in any of the Odd Fellow documents, it was done via road through a combination of coaches and horseback.

<sup>30</sup> Kirstin Olsen, *Daily Life in 18th-Century England* (Westport, CT: Greenwood Press, 1999), 182.

Approx. Distance in Miles	1810-1814	1815	1816	1817	1818	1819	1820	1821	1822	1823	1824	1825	1826	1827	1828	1829
220					1 (1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
250												1 (1)	(1)	(1)	(1)	(1)
290								1 (1)	1 (2)	(2)	(2)	1 (3)	(3)	(3)	(3)	(3)
USA							1 (1)	1 (2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Not Specified											1 (1)	3 (4)	(4)	(4)	(4)	1 (5)
New (Total)	9 (9)	6 (15)	19 (34)	11 (45)	10 (55)	9 (64)	15 (79)	27 (106)	28 (134)	17 (151)	14 (165)	29 (194)	15 (209)	20 (229)	27 (256)	22 (278)

The number in parentheses in each row is the total number of lodges at the associated distance and up to that year. The number not in parentheses is the total of new lodges or lodges the Manchester district became newly aware of in that year.

Attacking the problem of fraud, while at the same time attempting to create some structure for the Order, were simultaneous processes; but I am going to treat them separately here because they each generated different sets of issues that need to be made clear. Manchester was keen to secure a system of travel relief, but they already understood from past experience in their district how difficult it was to get member lodges to comply with any rules established by a central committee. Their first act of leadership for the Order, therefore, was not particularly powerful. In fact, Manchester's transition from running a district to running an Order was marked with such reluctance as to be barely perceptible. At first, they even thought they could simply remain a district that other districts could follow by example. Indeed, the Committee encouraged other groupings of lodges in other regions to set up their own districts.<sup>31</sup> If each district followed the same practices, Manchester could be the first among equals rather than the head of a hierarchical organization. Just as they had run their own district by committee, they would also run the Order by committee—in fact, by the very same committee! So at first, they simply added another committee meeting. The Manchester Grand Lodge Committee met quarterly as the Manchester district and then again annually as the Order. The only difference between the meetings was that representatives from any lodge in the Order would be allowed to attend the latter.<sup>32</sup> And the men who held the offices of Grand Master, Deputy Grand Master and Corresponding Secretary of the Manchester District held the same positions with the same titles in the Order.<sup>33</sup>

Manchester's reluctance or tact, whichever it was, did not make this change any more palatable for certain lodges. Even before the first annual meeting, trouble began. The most significant resistance came from one of the six originating lodges, the Abercrombie in Salford. According to the custom that had evolved in the Manchester district, the age of a lodge determined its precedence—although it only carried ceremonial significance. Since Abercrombie was the oldest, it held the title Grand Lodge and was numbered first in the Manchester district. But when the Manchester Grand Lodge Committee announced that it would also be the Annual Grand Committee, a few rowdy members of the Abercrombie insisted that

<sup>31</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 6 Sep 1821.

<sup>32</sup> In fact, until 1829 Manchester kept the minutes for both meetings consecutively in the same book. Financial accounts were not separated until 1823. (*Ibid.*, 5 June 1823.)

<sup>33</sup> These offices were separated in 1825. It should be kept in mind that these men served in these offices gratuitously. (*Ibid.*, 13 June 1825.)

their lodge make the transition too and be pronounced the Grand Lodge of England. When they were refused, they tried to get other lodges in Salford and Bolton to join their cause and finally, with some lodges in Leeds, attempted a coup. After many attempts to solve the problem via “silent contempt,” several personal interventions by the leading officers, copious committee meetings of various sorts, and refusals to relieve traveling members from the rebel lodges (as well as revoking visiting rights), the coup was finally defused when the Grand Lodge Committee voted to expel all the lodges involved.<sup>34</sup>

While the difficulty of forming the Order did not end here, this episode reveals some of the difficulties involved in structuring the organization. It also reveals a pattern that would mark the way in which they dealt with future difficulties of a similar nature. Between the reluctance on the part of Manchester to take charge and the insistence on the part of other regions that they have a say in things, rule by committee became a permanent feature of the Order. There would be no executive and, in particular, no Grand Lodge. In their own words, “that the name grand lodge be no more encouraged in Manchester, the late Abercrombie grand lodge ... having brought the title of grand lodge into contempt among us.”<sup>35</sup> The Annual Grand Committee would be presided over by the Grand Master, but only in the capacity of a committee chairman. All decisions concerning laws and practices would be made democratically by a committee of all the representatives. Anyone could bring a grievance or new regulation to be heard by the whole committee. General Laws could even be appealed “where they interfere with ... local circumstances.”<sup>36</sup> Rule-by-committee would be made more inclusive by rotating the location of the annual committee meeting. After the first Annual Grand Committee, to be held in Manchester in 1822, the annual meeting would be held in a different district each year so that it would be more convenient for representatives from lodges outside of Manchester to attend. And beginning in 1823, its name was officially changed to the Annual Moveable Committee (AMC). (See Table 2 for a list of the cities in which the AMC was held.)

Table 2

1820s	1830s	1840s
	(1830) Leeds	(1840) York
	(1831) Liverpool	(1841) Isle of Man
(1822) Manchester	(1832) Monmouth	(1842) Wigan
(1823) Hanley	(1833) Bury	(1843) Bradford
(1824) Haslingden	(1834) Hull	(1844) Newcastle
(1825) Huddersfield	(1835) Kendal	(1845) Glasgow
(1826) Manchester	(1836) Derby	
(1827) Nottingham	(1837) London	
(1828) Dudley	(1838) Rochdale	
(1829) Sheffield	(1839) Birmingham	

The resultant cellular structure and government-by-committee did have the effect of soothing “conflicting passions,” as the Committee members had hoped.<sup>37</sup> But it failed to create

<sup>34</sup> In an act of good faith (another trick they had learned from their experience with the Manchester District), they allowed the non-participating members of those lodges to be relieved while on travel. For the blow by blow details, see the minutes for the March Grand Lodge Committee in *Ibid.*, (2 March 1821) 121-130.

<sup>35</sup> *Ibid.*, (30 May 1822) 145.

<sup>36</sup> *Ibid.*, 5 Jun 1823.

<sup>37</sup> *Ibid.*, 1 Dec 1821.

active unity between the lodges. Given the lack of a strong central authority, much depended on the willingness of the lodges to comply with the rules. Notwithstanding the Abercrombie episode, the Manchester Grand Lodge Committee had learned that they could withdraw the benefits of the Order to some effect. But their ultimate disciplinary mechanism was expulsion, which, of course, did little to promote cooperation. For their part, individual lodges had different reasons for wanting to be a part of an Order, but very few of these reasons were particularly conducive to solidarity on a national level. To be sure, some lodges were keen to be a part of the Order so that they could have the benefits of travel relief as well as visiting rights.<sup>38</sup> Many of these lodges sent in letters of loyalty to Manchester, happy to comply with whatever decisions were made there as long as their members were relieved on travel.<sup>39</sup> Others preferred to be left alone once they had their own copy of the Order's literature. As we will see below, on the other extreme, certain lodges in London and Leeds bristled, and finally rebelled, against the Order.

Still others, primarily those lodges started by publicans, wanted the connection as an enticement to build local lodge membership and, thus, custom in their pubs. In the early 1820s, when the Manchester Grand Lodge Committee began regulating the opening of new lodges, they also recorded them in their minutes. Odd Fellow publicans opened a large proportion of new lodges listed. In 1822, for example, Odd Fellows who were also publicans opened over half of the new lodges recorded in the Committee minute book. With the exception of 1823, this trend continued into the late 1820s. This is not to say that the motives of these publicans when opening new lodges were exclusively profit driven. Rather, I want to emphasize that their reasons for belonging to the Order did not necessarily include a strong allegiance to Manchester.

Table 3

New Lodge Held By:	1810 -1821	1822	1823	1824	1825	1826	1827	1828	1829
Brother publican	Indeterminate	27%	27%	30%	15%	50%	33%	67%	52%
Non-Brother publican	Indeterminate	20%	33%	20%	5%	16%	17%	30%	19%
Woman*	Indeterminate					8%		13%	5%
Unknown	Indeterminate	51%	39%	50%	79%	33%	50%	3%	29%
Total Lodges Opened via Manchester Grand Lodge Committee		28	17	14	29	15	20	27	22

\*Included in non-brother publican numbers.

If a system of travel relief was to be developed between all the lodges in England, and by 1821 this included 126 lodges in seventeen counties, every member in every lodge had to be actively committed to policing the new system.<sup>40</sup> As it was, the existing system was so open to

<sup>38</sup> Visiting rights were very popular among the more affluent members, some of whom would spend every night of the week in a different lodge. Robert Naylor, founder of the Abercrombie Lodge, was one such member. As a member of the Order, an Odd Fellow could join in the festivities on the lodge night of any other lodge. Naylor liked the fellowship. Another prominent Odd Fellow, John Renie, also a regular visitor at other lodge's lodge nights, did so as a kind of father figure since he helped to start almost every lodge in Wales. (Burn, *Historical Sketch of Oddfellowship*, 29, "Biography: Robert Naylor, P. G. M.," *The Odd Fellows' Magazine*, July 1841, 394.)

<sup>39</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 1822.

<sup>40</sup> In December of 1821, when the Loyal Stanley lodge was opened in Preston, the secretary wrote that it was the 126<sup>th</sup> lodge in the Order. This was the only time an exact number was associated with the number of lodges associated with Manchester, which ranged all over Britain. It is possible that since they only numbered lodges in districts at this point that 126 did not include lodges in other districts, which means there could have been more. But we know that there were at least 126 by the end of 1821.

abuse that in 1822 a single individual, John Slaney, managed to impose upon and defraud the lodges in Leeds, Leicester, Dudley and Derbyshire before being detected. The warning eventually posted in the Committee minutes describing Slaney as a “moulder or foundry man... about five feet five inches high and of light complexion” was too late to do any good.<sup>41</sup> Obviously, the centralized list of names, ages, and occupations that had helped identify Odd Fellows within the Manchester district would not do for a national relief system.

There were two key problems facing a nationwide travel relief system. First, a common set of practices had to be developed. Most of these practices had been developed for the Manchester district, but in order to be effective nationally, every lodge had to adopt them. Second, they needed a system for guarding the password when it was sent to distant lodges, designing and then issuing traveling cards that could not be forged, and inspecting the traveling Odd Fellow (asking the password, quizzing him on arcane bits of knowledge known only to Odd Fellows, and generally sizing him up) to be sure he was a legitimate brother. As it was, other districts had their own certificates and methods for screening members who wanted to go on the tramp. The practice of lodges in Belper, Nottingham, and Derby, for example, was to issue travel certificates when a new member was initiated into the lodge. But this allowed an unscrupulous person to join a lodge and then immediately go on the tramp, fraudulently earning back his initiation fee and then some.<sup>42</sup>

Standardizing the practices of the Manchester district turned out to be the easy part of the problem, solved, for the most part, by controlling more strictly who was allowed to join the Odd Fellows. The new rules stipulated that all new members had to be proposed by two current members of a lodge. After he was proposed, the Noble Grand of the lodge and one of his supporting officers would conduct an inspection of the candidate’s character. This involved traveling to his home, talking with his friends, neighbors and employer. If the candidate had a good character, his membership would be put to a vote of the open lodge. If more than three members objected, he would be turned away without explanation. If accepted, a new member could not receive a travel certificate until he had been an Odd Fellow for twelve months. And even then, the Noble Grand of each lodge was instructed to be certain that the reason for travel was absolutely essential. The background investigation and probationary period would enable lodges to continue to admit strangers but would ensure that they were strangers of good character and thus go some way in protecting each lodge against imposition.

The second problem—that of getting distant lodges to adhere to and enforce the new practices—was far trickier, implicating the very structure of the Order as it stood in the early 1820s. Remember, at the time of Slaney’s systematic fraud, the head of the Order was a committee that met only once a year—and by 1822 had only met once. And it had very little power to enforce compliance. So the success of the new travel relief procedures depended heavily on the bond the individual lodge, as well as the individual member, felt toward the Order. As mentioned above, these bonds were not uniformly strong. Not surprisingly, impositions continued unabated, leaving the Committee at a loss for how to proceed. They even resorted to requiring a representative from each lodge to “take an obligation from the grand committee...not to deliver the quarterly pass word to any officer or brother, except belonging to his own lodge, and not unto them, unless they are clear on the books...”<sup>43</sup> The minute entry

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<sup>41</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (30 May 1822) 135.

<sup>42</sup> *Ibid.*, (2 May 1816) 40.

<sup>43</sup> *Ibid.*, (12 Dec 1822) 152.

concludes by threatening expulsion to lodges or brothers who did not comply. In other words, Manchester's solution to their lack of strong central control or strong bonds to hold the Order together was to direct members to report to Manchester in person to swear an oath that they would comply by the rules of the Order of which they were already sworn members. And if they refused to make this journey and this oath, they were to be expelled.

At the end of 1822, then, the Manchester district had developed the structural requirements needed to govern a national institution, and yet the institution, as such, could hardly be said to exist. They had extended their district structure to include the entire Order; they had weathered their first coup and applied the lessons learned; they had developed common practices; and they had a monopoly on the printing of the Order's literature. And while some lodges complied with most things, most complied with none. Even lodges in Manchester refused to adopt the travel certificates designed and printed by Manchester, or to pay toward the expenses of running the district, much less the Order.<sup>44</sup> Other lodges continued to give the password out in open lodge, and others relieved expelled brothers in spite of warnings from Manchester. Uniformity without the authority to enforce it was meaningless.

Things began to change, however, through the auspices of the new Annual Moveable Committees when the representatives from all the lodges met in a pub conveniently located in the West Midland town of Hanley (1823). Instead of a few officers circumscribed by their local vision of how to proceed and making decisions for other people they did not know, 98 deputies from lodges all over the country sat in a room and began discussing how to make the Order work. Ironically, the committee structure, which had made it impossible to garner compliance when it was the exclusive purview of Mancunians, became the mechanism through which the deputies slowly developed allegiance to the Order. In the context of this AMC meeting, which because of some accidents, some contingencies and for lack of a workable alternative resembled a lodge room more than anything else, the efforts to create a unity that was binding on all the members shifted away from developing uniform practices and penalties and toward forging a brotherhood and the moral bonds that would make it meaningful.

## SECTION II CONVIVIAL MORALITY, OR MAKING AN ODD FELLOW A BROTHER, 1814-1825

The shift from a focus on the structural aspects of constructing the Order to an emphasis on making a brotherhood is clearly discernable in the Committee minutes, beginning slowly in the early 1820s but then more earnestly at the first AMC in 1823. Although nothing but these minutes remains from these early AMCs, John Elsom, the Corresponding Secretary for the Nottingham District at the time, explained the rationale for the shift toward the moral bonds of brotherhood several years later. "A faithful adherence to our Order at present," he wrote, "depends chiefly upon the honour of those who compose its numbers, and although we consider this motive as a most sacred tie, yet so varied are our notions respecting it...that it is utterly impossible it can with like verity be by all regarded."<sup>45</sup> In other words, with the proliferation of different value systems, honor had acquired various meanings and there could be no single, or simple, test of it. Making matters worse, the highly democratic nature of the committee meetings combined with the diverse composition of the membership meant that even if it were possible to

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<sup>44</sup> Ibid., (12 Dec 1822) 153.

<sup>45</sup> John Elsom, "To the Editor," *The Odd Fellows' Magazine, New Series* 1826, 8.

imagine a single notion of honor, they would not likely be able to agree on what it was. The solution adopted at the first annual meeting in Manchester and then at subsequent AMCs between 1823-1825 was not to create a competing system of morality but rather to make their goal, which was unity, to act as their guiding principle as well.

That is to say, whatever tended to create harmony and solidarity would become a principle of Odd Fellowship. "The man who possesses a true sense of honour," Elsom continued, echoing a sentiment found in the introduction to the 1820 Laws of the Order, "...scorns to gratify his own particular views unless they are compatible with the welfare of and happiness of his fraternity."<sup>46</sup> Cooperation within a lodge was maintained through rituals, rules, and conviviality. And through some small and some surprising changes in these methods, solidarity within the Order was promoted.

The most important ritual in the lodge was the initiation ceremony. It was after this ceremony that a candidate pledged himself to take care of his brothers and their families in time of need. Before the reforms of the 1820s AMCs, the manner in which this ceremony was carried out varied from lodge to lodge. The evidence that survives, however, suggests that in tone it was not unlike pledging one of the rowdier college fraternities of the present day. Samuel Davies, an Odd Fellow historian in the 1880s, described the old 'making ceremony' as "the most stupid ridiculous nonsense, without anything to recommend it, but its downright foolery and unmeaning frivolity."<sup>47</sup> Indeed, it was considered so entertaining that the *Dictionary of the Vulgar Tongue* recommended becoming an Odd Fellow just for the opportunity of witnessing this ceremony.<sup>48</sup> The making ceremony of a London lodge was featured in the *Attic Miscellany* in 1789 for the amusement of its readers. "Certain it is," the author explained,

that imagination cannot delineate objects more hobgoblin or terrific to a stranger than the various faces which appear to him on his first entrance. The War-Masks...differ so much from humanity, that the novice soon supposes them to be what they really are—appearances exhibited to try the extent of his magnanimity.<sup>49</sup>

In some cases, initiations were given in a kind of physical shorthand. In 1809, for example, six London Odd Fellows were indicted and fined £10 in a London court for beating a new initiate "unmercifully with pieces of rope, knotted handkerchiefs, &c. and the poor fellow being all this

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<sup>46</sup> Ibid., 8-9. "Regarding their Lodge as a Family of Brethren among whom the welfare of the whole constitutes the happiness of the individuals..." ("The Laws and Regulations of the Independent Order of Odd Fellows," in *Miscellaneous records* (Lancashire Record Office, 1820-c1860).) This phrase continued to be used well into the 1830s. See "Laws and Regulations of the Loyal Earl of Harrington Lodge, No. 6, of Gawsworth, of Independent Odd Fellows," in *Special Collections* (Macclesfield: Cardiff University Library, 1838), x. In response to Elsom's letter, the members of the AMC recommended that it be "read and duly considered at lecture, throughout the respective lodges" and they invited him to attend the next committee meeting in order "to assist in the great work of improvement." (*Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (13 Mar 1826) 212-213.)

<sup>47</sup> Samuel T Davies, "Odd Fellowship; Its History, Constitution, Principles and Finances," *The Quarterly Magazine of the Independent Order of Odd-Fellows, Manchester Unity*, January 1883, 7-8.

<sup>48</sup> Compiled by Captain Grose, *A Dictionary of the Vulgar Tongue; a Dictionary of Buckish Slang, University Wit and Pickpocket Eloquence* (London: 1811).

<sup>49</sup> "μ", "The Attic Miscellany: Convivial Clubs," *The Attic Miscellany; or Characteristic Mirror of Men and Things. Including the Correspondent's Museum* 1, no. 1 (1789-1790): 10-11.



time confined in such a manner that he could not perceive who struck him...”<sup>50</sup> Momus and Comus, the gods of mockery and revelry, reigned supreme and the various trials of the ceremony seem to have been performed to maximize the discomfort of the initiate as well as the entertainment of the participants.

Initiation ceremonies, in general, work by exposing the initiate to some sort of humiliation or trial, physical or mental, to represent the transition from outsider to insider, from initiate to full member.<sup>51</sup> In the case of the Odd Fellows, initiation represented the transition from stranger to brother. Since the old making ceremony symbolized this transition well enough, there were no changes made to the ritual itself; but it is worth rehearsing here in order to understand how strangers were transformed into brothers in each lodge.

The ritual used by the Odd Fellows called for an elaborate scene where the initiate, arms bound behind his back and stripped completely naked except for his blindfold was led into the lodge room, which had been darkened for the ceremony. The room was kept completely silent. The other members were “masked in some strange mask, such as a wolf, a pig a horse, a nondescript, &c.”<sup>52</sup> The officers are outfitted in the elaborate regalia appropriate to their office, long robes trimmed with the color of the degree to which they had been initiated. The candidate was made to travel an imaginary road strewn with dangers. The obstacles included a (simulated) rockslide, dark forest, trial by fire, and tempest. The conductors traveled with the initiate “to prevent fatal injuries befalling” him. After each turn of the circuit where the conductors made sure he was exposed to the danger before being extricated, the initiate was told how dangerous it was to travel through life without friends. In 1823, the AMC made this ritual standard for all lodges.<sup>53</sup>

After the enactment of human vulnerability and the literal performance of the social bonds, which were its antidote, the candidate was asked to obligate himself to fulfill those bonds.<sup>54</sup> A great deal depended on this obligation. As mentioned above, the Odd Fellows were not a legal society and so had no recourse in court. Their extra-legal position meant that they had to use internal means of enforcing the word of a brother. One of the penalties associated with breaking this oath was that the new brother would “be branded with infamy such as [his] unworthy conduct would deserve”—the converse of his initiation promise to “prefer an Odd Fellow to any other in all [his] dealings.”<sup>55</sup> Whatever his trade a new brother was supposed to be preferred to non Odd Fellows of the same trade.<sup>56</sup> But if a brother broke his word or imposed upon the Order, he could also be effectively blacklisted, not just in his own town, but wherever Odd Fellow lodges existed. As a member would later explain, “We compel, under pain of

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<sup>50</sup> Reprinted from a London Paper, "Union Hall," *Connecticut Herald*, 28 November 1809, 2.

<sup>51</sup> Colin Blakemore and Shelia Jennett, "Initiation Rites," in *The Oxford Companion to the Body* (Oxford University Press, 2001).

<sup>52</sup> *The Complete Manual of Oddfellowship: Being a Practical Guide to Its History, ... Ceremonies, Etc.*, (London: Privately printed, 1879), 278.

<sup>53</sup> It was such a versatile ceremony, in fact, the basic structure was used in all the trade unions initiation rituals throughout the 1830s. (W. H. Oliver, "Tolpuddle Martyrs and Trade Union Oaths," *Labour History*, no. 10 (1966).)

<sup>54</sup> This initiation ceremony was used until 1834 when the prosecution of the Tolpuddle Martyrs motivated the Manchester Unity to replace the oaths with promises.

<sup>55</sup> *The Complete Manual of Oddfellowship: Being a Practical Guide to Its History, ... Ceremonies, Etc.*, 273-289.

<sup>56</sup> If he happened to be a tailor specializing in regalia, for example, he could even gain a guaranteed customer base making banners and aprons for his lodge.

*fraternal displeasure*, our members to act justly in their intercourse with the world and each other, in cases where *legal enactments* cannot reach.”<sup>57</sup> (First emphasis is mine.)

In an effort to emphasize the importance of this obligation, the 1823 AMC voted to take the word Momus out of the making song, which the lodge sang right before the oath was administered.<sup>58</sup> Although a seemingly slight change, this song acted as the transition from the ritual trial to the oath, and as such set the tone for how the new brother approached his future obligations. We do not know what the new verse was, but by simply dethroning Momus, the change suggests, at the very least, that the brothers were meant to take the song’s message more seriously, “Brothers attentive stand, / While our most Noble Grand / Gives you the charge: / the bond of society/ Is friendship and harmony; / Honor and secrecy / Will us unite. / Brothers you’ve nouhgt to fear/ [~~Momus’s court is here,~~] / Love, mirth, and joy; / Loyalty here abounds, / and mirth our ev’ning crowns; / Let ev’ry voice resound / Long live the King.”<sup>59</sup>

Once an initiate became a member, the General Laws of the Order (and the lodge byelaws drawn from them) established the framework for cooperation within the lodge. Rules guiding and fines enforcing lodge etiquette—how to address the officers; referring to each other as brother; when to come and go from the lodge room; not interrupting or reading or sleeping or whispering when someone else was speaking or singing; not talking about politics or religion; not fighting or swearing; and so on—were all geared toward minimizing conflict in the lodge.<sup>60</sup>

While the rules promoted cooperation by delineating what not to do, the different degrees a brother could achieve gave members positive examples of how to relate to each other. Infused with the language of brotherhood and friendship and illustrated through secularized versions of biblical stories, the lectures for each degree explained how the obligations of mutuality worked in different contexts. The White degree, the one all initiates were required to take, used the relationship between Jonathan and David to exemplify the type of selfless friendship an Odd Fellow was committing himself to with his new brothers. The lessons of this degree gave new members a clear method of thinking about the way in which they were expected to act when one of their brothers was in need, and could expect, in turn, to be treated when they were in need.

By contrast, the higher-level Royal Blue Degree, given to more senior brothers, was meant to teach brotherly love not just between members of the lodge but also to extend that love outward to other people in need. The Royal Blue degree used the story of the Good Samaritan to teach humanitarianism.<sup>61</sup> More than just guides for behavior, however, these lectures gave Odd Fellows a fraternal language through which they could and did settle disputes between members, between lodges, and within the Order more generally.<sup>62</sup> Furthermore, when they were

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<sup>57</sup> Joseph Burrows, "American Correspondence," *The Odd Fellows' Magazine*, December 1835, 8.

<sup>58</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (3 Mar 1823) 149.

<sup>59</sup> "The Independent Odd Fellows' Harmonia: Comprising Songs, Epilogues, Dialogues, Prologues &C," in *Miscellaneous records* (Preston: Lancashire Record Office, 1820), 20, 21.

<sup>60</sup> For an 1820 version of the General Laws, see "The Laws and Regulations of the Independent Order of Odd Fellows." For an example of the byelaws used in a lodge, see "Minute Book, Duke of York Lodge, No. 17."

<sup>61</sup> Although these lectures are taken from the rituals of the Patriotic Order, which was an eighteenth century Order, it is clear from later sources that they were the same ones used by the lodges in Manchester and then made standard throughout the Order. (*The Complete Manual of Oddfellowship: Being a Practical Guide to Its History, ... Ceremonies, Etc.*, 290-232.)

<sup>62</sup> Although the content of the lectures was supposed to be kept secret, contributors to the magazine (beginning in 1824) used phrases taken from the different lectures in their efforts to resolve the various disputes between lodges. See, for example, "To the Independent Order," *The Odd Fellows' Magazine*, 7 June 1824. I borrowed the insight

standardized at the 1823 AMC, the specialized knowledge gave members throughout the Order a means of distinguishing real Odd Fellows from imposters.<sup>63</sup>

When the rules penalizing disagreeable behavior and the lectures promoting brother love failed, the Odd Fellows relied upon drinking to restore harmony in the lodge. Indeed, the act of drinking as a group in an Odd Fellow lodge was called “proceeding to harmony.” Writing about how lodge nights were conducted in England, American Odd Fellow historian Henry Stillson explained disapprovingly that “when any important event took place, or the bickerings and unpleasantness of the times crept into the meetings, and when it looked stormy, the lodge immediately ‘proceeded to harmony’; when, after a brief session, quietness was restored.”<sup>64</sup> Of course, the Odd Fellows were not unique in this respect. In his history of *Drink and the Victorians*, Brian Harrison quotes Lord Shaftsbury to make the point “how many quarrels and animosities have been made up by meeting at the convivial dinner-table.”<sup>65</sup> And Peter Clark also shows that rules guiding behavior and group drinking performed important unifying functions in most clubs.<sup>66</sup>

In the 1820s, however, there was a marked shift in the relationship that respectable British culture had with drinking, as much for what it said about a person as for the behavior to which excessive drinking could lead. The elite clubs proliferating at this time began to adopt rules of “proper decorum” and modeled “an idealized moral self” for members to follow and by the end of the decade respectable clubs were doing away with drinking altogether.<sup>67</sup> The American Odd Fellows also made a decided turn toward total abstinence. They saw conviviality as “utterly at variance with the respectability, dignity and consequent usefulness” of Odd Fellowship, and so outlawed drinking altogether while adding a heavy sprinkling of Christian morality to their rituals.<sup>68</sup> For the British Odd Fellows, there was certainly room for improvement in this area. Throughout the eighteenth century, the predominant goal of an Odd Fellow lodge had been conviviality. The resulting excesses of alcohol sometimes landed Odd Fellows in court.<sup>69</sup> And there were even examples where the testimony of an Odd Fellow was discredited simply because he was a member of this drinking club.<sup>70</sup> The predilection for

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about the lectures providing the Odd Fellows with a new language for cooperation from Mary-Ann Clawson’s work on Freemasonry in the U.S. (Clawson, *Constructing Brotherhood: Class, Gender, and Fraternalism*, 76.)

<sup>63</sup> So critical was the role the lectures played in this respect, the AMC recommended that lodges protect lecture books and passwords in a box with two keys each held by different officers. (*Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 3 Mar 1823.)

<sup>64</sup> H. L. Stillson, *The Official History and Literature of Odd Fellowship: The Three-Link Fraternity* (Norwood, MA: Norwood Press, 1897), 276.

<sup>65</sup> Harrison, *Drink and the Victorians: The Temperance Question in England 1815-1872*, 42, 44.

<sup>66</sup> Peter Clark, *British Clubs and Societies 1580-1800: The Origins of an Associational World* (New York: Oxford University Press, 2000), 225-229.

<sup>67</sup> Roberts, *Making English Morals: Voluntary Association and Moral Reform in England, 1787-1886*, Gunn, *The Public Culture of the Victorian Middle Class: Ritual and Authority in the English Industrial City 1840-1914*, 95, 77.

<sup>68</sup> A.D. Meacham, Special Deputy Grand Sire quoted in Stillson, *The Official History and Literature of Odd Fellowship: The Three-Link Fraternity*, 524.

<sup>69</sup> As in 1802 when William Clew, “a genteel young man” who “belonged to a society of Odd Fellows” was convicted of stealing two quart pots and a measure. In his defense, Clew “lamented his having belonged to the society... in which he spent a great deal of money, and was so much in liquor at the time, that he did not know how the pots got into his pockets, &c.” (“Law Intelligence,” *The Morning Chronicle*, July 20 1802.)

<sup>70</sup> In a case heard at Guildhall Sessions in 1801, the jury refused to give “credit to some of the witnesses, they having declared themselves Members of a club, called Odd Fellows...” (“Law Intelligence,” *The Morning Chronicle*, November 18 1801.)

conviviality had marked the early Manchester Odd Fellows as well. The Manchester district minutes throughout the 1810s attest to the general impression that liquor was an integral part of being an Odd Fellow.<sup>71</sup>

Some of the reforms made at the 1820s AMCs suggest that Odd Fellows were also part of the more general, contemporary shift away from alcohol-based conviviality. Beginning in the 1820s, drinking was disallowed during the time when either rituals or the other business of the lodge was taking place. The same rules were applied to district committee meetings.<sup>72</sup> In 1822, the Committee also called for a revision to the *Odd Fellows Song Book*, (or *Harmonia*), requesting that members send in “any amendment, addition or alteration, new or old song, recitation, toast, sentiment &c, for consideration ... and that it be generally understood, such songs, recitations, etc, be of a moral, chaste, and instructive nature.”<sup>73</sup> It makes sense that the Committee would want to introduce a more morally upright tone into the lodge as part of the larger effort to improve solidarity and guard against impositions.

And yet a comparison of the *Harmonia* used in 1820, that includes handwritten songs alongside the official songs, with its revised version in 1822 suggests that strict moral probity did not describe their goal.<sup>74</sup> Given the Odd Fellows’ early convivial reputation and the chaste reforms the committee called for, one might expect to find some boisterous if not indecent songs among at least the handwritten songs of the older edition. Instead, the printed songs in the earlier edition extolled the virtues of friendship, brotherly love, harmony and Odd Fellowship. And though more general, the handwritten songs were no less innocuous in nature. The new edition too contained many morally uplifting songs. Odd Fellowship was praised over and over (and over) again for 37 pages, songs printed two columns to a page. But added to these “Songs of the Order,” were eight extra sections that were also uplifting—but in a different way. These sections were respectively entitled “Sentimental Songs,” “Amatory Songs,” “Naval Songs,” “Bacchanalian Songs,” “Sporting Songs,” “Comic Songs,” “Scotch Songs” and “Irish Songs.” The Bacchanalian songs could not truthfully be classed as immoral except by the most extreme teetotalers. But to the extent that they were instructive, they taught members how to really appreciate their drink. “Bacchus, God of rosy wine, / Shed your influence Divine; / Fill to the brim the sprightly bowl, / Nought but wine can cheer the soul” is just one example. The reforms instituted by the 1822 AMC, then, called for more conviviality, not less.

I want to suggest that the Odd Fellows did not follow the general cultural trend away from drinking because they faced a problem other organizations did not. Specifically, the Odd Fellows were trying to figure out how to take the social obligations that were so effective within

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<sup>71</sup> Fines were paid in liquor; when the Grand Master visited another lodge, his expenses were paid in liquor; the leading officers of district were allowed so many quarts of liquor per committee meeting, and so on. (*Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 11 July 1816.) For example, in 1817 the Grand Master was allotted one shilling for visiting a lodge and it was “to come in in liquor.” (*Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 3 Apr 1817.)

<sup>72</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 19-20 May 1823.

<sup>73</sup> *Ibid.*, (30 May 1822) 151.

<sup>74</sup> The only copy of the earlier edition that made it into an archive belonged to a shoemaker from the village of Baxenden in Lancashire called James Smith, originally initiated into the Prosperity Lodge in 1820. Smith bound his copy of the printed *Harmonia* with a piece of leather, holding it together with the general laws of the Order, the laws of his local lodge, and a great many blank sheets on which he added more songs, recitations and anecdotes in his own hand. Therefore, not only can a comparison between the official versions of the songbook be made but also between those versions and the songs one might actually have heard sung in an Odd Fellows lodge.

local lodges and extend them both to the members of distant lodges and to the Order more generally. The problem of travel relief was not only dependent on the internal harmony of a lodge but also on the ability to extend that harmony to the Order. Because the act of drinking together was “the symbol of human interdependence” the Odd Fellows sought to enhance the role it played in local lodges while at the same time extending it to include the entire Order.<sup>75</sup>

Since the Order could not literally perform the act of group drinking, the Odd Fellows symbolically performed it in the same way most associations expressed their local solidarity with the nation—through toasts. The toasts found in the 1820 edition of the Odd Fellows’ *Harmonia* were similar to those drunk to in most of the clubs of the late eighteenth and early nineteenth centuries.<sup>76</sup> A good number of these toasts expressed the desire for social harmony within the lodge, “May the gentle spirit of love, animate the breast of every Odd Fellow” or “May the hearts of Odd-fellows agree, though their heads may differ” or again “May Odd-fellows lodges be distinguished for love, peace and harmony.” The rest exalted the virtues of goodwill in general. “Friendship to a few and good-will to all,” ... “May the hinges of hospitality never grow rusty” ... “A warm house, a snug estate, and an agreeable wife to every Odd-fellow.”<sup>77</sup> Yet, while the toasts found in the revised edition also included calls for harmony and good will to all, they added very specific toasts to the Order, its officers, its laws, to specific lodges and even to specific towns. Thus, at the same time lodge harmony was promoted through singing and drinking, so too was the unity of the entire Order. Its structure was conjured in many of the new toasts, as were the relationships between the different aspects of the Order. After drinking to the health of the Order, for example, the individual lodge was then incorporated within that larger context. One toast reads “The \_\_\_\_\_ Lodge, and may it blossom as the rose, and its usefulness be appreciated throughout the Order.”<sup>78</sup> In this way, the harmony an Odd Fellow felt, and the obligations he took, were rendered meaningful both within the confines of his own lodge and within the broader context of the Order at large. In a very real sense, then, the Order—whose general laws gave it an as yet unenforceable legal framework—was given a social life in the minds of members when they drank to its health.

The bonds established in the lodge were performed publicly in the ceremonies surrounding lodge anniversaries, the opening of new lodges, Odd Fellow funerals, and a great variety of local events in which the Odd Fellows participated. The standard mode of celebrating each of these events was to plan a procession, a charity sermon, and a dinner.<sup>79</sup> Members would meet in the morning at the pub where their lodge was held. Sometimes, multiple lodges in the area would join in, depending on the occasion. From the lodge, they would all process together—in full regalia and often accompanied by a band—to the chapel to hear a sermon. After the service, a collection would be taken for a local charity and then the members would line up again and march through the principal streets of the town before heading back to the

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<sup>75</sup> Harrison, *Drink and the Victorians: The Temperance Question in England 1815-1872*, 44.

<sup>76</sup> Clark, *British Clubs and Societies 1580-1800: The Origins of an Associational World*, 269, 304-305.

<sup>77</sup> “The Independent Odd Fellows’ *Harmonia*: Comprising Songs, Epilogues, Dialogues, Prologues &C,” 76-77.

<sup>78</sup> *The Independent Order of Odd Fellows’ Harmonia, Being a Choice Collection of Songs, Original and Selected ... With an Appendix of Original Toasts and Sentiments for the Use of the Order*, (Manchester: GP Jenning and H Cowdroy, 1836), 151.

<sup>79</sup> Opening a new market, laying the foundation stone for a new chapel, celebrating Whit Monday or a victory on the battlefield, commemorating the coronation of the Queen or the passing of the Reform Act were all occasions for Odd Fellow processions. In 1824, for example, the Liverpool lodges organized a procession in honor of the anniversary of the King’s coronation. (“Varieties,” *Liverpool Mercury*, July 23 1824.)

lodge room for the anniversary dinner. Wives and sweethearts were generally invited to these dinners, which often included dancing. Anniversary feasts and processions were a common feature of most local clubs and societies, and sometimes the main reason for joining one.<sup>80</sup> As one scholar of fraternal societies of the nineteenth century has noted, in general the celebration of a society's anniversary served "to bind the members into a unitary whole, while the procession displayed their public identity as a corporate body existing within a larger community."<sup>81</sup> Processions, charity collections and dinners also became a regular feature of the AMCs beginning in 1823. In this way, the deputies sent from the various lodges replicated (and thus actualized) the solidarity of the local lodge on the level of the Order.<sup>82</sup>

Similarly, in 1824, the newly created *Odd Fellows' Magazine* acted to transform the local performances of the brotherhood into a more material reality for the Order. Even though the magazine was not initially popular, as soon as it was published in 1824, it began to play an important role creating and strengthening the bonds of the brotherhood.<sup>83</sup> And this was, in fact, the *Magazine's* stated goal. In the first edition, the editor explained that the magazine was designed "to bring the *great body* of Odd Fellows into closer unity—to cement and knit them together as one band of Brothers—and to exhibit to the world the sublime spectacle of thousands *really* LOVING ONE ANOTHER."<sup>84</sup> More than the good feeling an Odd Fellow felt when drinking to the health of the Order, the magazine would literally connect members from places all over Britain and even the United States.

In a manner analogous to the role Benedict Anderson assigns to print culture in making real the otherwise abstract concept of nation, the magazine demonstrated that however differently it might be practiced locally, Odd Fellows all over Britain shared a common culture.<sup>85</sup> The magazine began as a compilation of reports on anniversaries, the opening of new lodges, accounts of the annual committees, letters written by members on an infinite variety of subjects, new songs and poems about Odd Fellowship, birth, death and marriage announcements, and much other literary miscellanea, which together functioned as a complex, evolving image of what it meant to be an Odd Fellow. Tellingly, the very idiosyncratic reports of local anniversaries and such in the early issues soon became strikingly similar. The magazine was, thus, not only a medium for discussion, but also the discussions it facilitated then influenced the way people behaved. And as a result, the magazine helped to establish and maintain bonds across great distances. In the same way that the friendship and familiarity an Odd Fellow felt when visiting a lodge in a nearby town, a contributor from the Loyal Brunswick Lodge in

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<sup>80</sup> ———, *British Clubs and Societies 1580-1800: The Origins of an Associational World*, 269.

<sup>81</sup> Clawson, *Constructing Brotherhood: Class, Gender, and Fraternalism*.

<sup>82</sup> An observation made by David Cannadine about urban processions more generally quoted in Gunn, *The Public Culture of the Victorian Middle Class: Ritual and Authority in the English Industrial City 1840-1914*, 163.

<sup>83</sup> The idea for a magazine came up at the 1823 AMC but, as shown above, neither the bonds between members and the Order nor between lodges were very strong, so funding an Order wide magazine was not an attractive prospect to the independent lodges. Mark Wardle, who served as Corresponding Secretary and later the unofficial printer to the Order, eventually took it up as a "private speculation." (Spry, *The History of Odd-Fellowship; Its Origin, Tradition, and Objects; with a General Review of the Results Arising from Its Adoption by the Branch Known as the Manchester Unity from the Year 1810 to the Present Time*, 11.)

<sup>84</sup> "To the Independent Order," 11.

<sup>85</sup> "What would our correspondence be," wondered one contributor, "if it was not for this inestimable means of spreading the same through the Order?—a mass of futile letters, labour spent in vain; nor would the worth of some of you correspondents have been known to us." (George Cooke, "For the Odd Fellows' Magazine," *The Odd Fellows' Magazine*, March 1828, 5.)

Brighton wrote into the magazine, “Have we not, in a measure, the same scope through our circulating medium to show our familiarity and friendship?”<sup>86</sup>

The rituals, lectures, songs, toasts, processions and the magazine all helped to generalize the local feeling of brotherhood in the lodge to a broader brotherhood across the nation. Even though the techniques varied greatly—from collective performances, face-to-face interactions, letters and print media—the various reforms set in motion by the AMCs of the early 1820s led to the emergence of a social morality that began to encompass the entire Order. Thus, by the mid 1820s it was possible to say that the Odd Fellows in Manchester along with the Odd Fellows from all over Britain had succeeded in forming a national level brotherhood. A brotherhood, however, is not yet an organization whose existence is self-perpetuated. The Order was not yet an institution that could perpetuate itself without the continual interventions of key people. This would happen, ironically, only after the intervention of one key person, Thomas Armitt.

### SECTION III THE JOURNEY OF THOMAS ARMITT AND THE MAKING OF THE INDEPENDENT ORDER OF ODD FELLOWS, 1825-1830S

The creation and ongoing revisions of the laws structuring the Order and the process of generalizing the moral bonds reinforcing that structure would continue throughout the century. These processes were critical to the making the Independent Order of Odd Fellows. But there was one episode in 1825 that brought the structural and the moral components together in a way that gave the brotherhood of Odd Fellowship institutional life.

The event precipitating this episode was another coup, this time by the Leeds district. The coup began at the Huddersfield AMC in 1825, where Grand Master Thomas Armitt was “openly assailed” by some disgruntled representatives from Leeds who then ordered the deputies of the Manchester District from the room. The deputies from Leeds claimed that the deputies from Manchester had unfairly monopolized the power of the Order, especially its highest offices. And although Armitt succeeded in proving his right to preside in a legal sense to everyone else, the defeated parties “retained their sullen feelings.”<sup>87</sup> After the meeting broke up, the Leeds lodges sent circulars to the Lodges in the Order and “emissaries to most of the Yorkshire Lodges to create opposition and distrust and succeeded in many instances.”<sup>88</sup> A few months later, the Manchester Grand Committee sent Armitt, who had just finished his year as Grand Master of the Order, on a mission to visit every district. The ostensible purpose of his journey was to explain the intricacies of a newly adopted degree, but coming so quickly after the troubles at Huddersfield, it was hoped that it would also be a mission that could save the Unity.

The deputies from Leeds may have made such a ruckus at Huddersfield for their own selfish reasons, but as later events would reveal they had discovered a very real defect in the structure of the Order, one that worried all the deputies. The outstanding source of contention, one that could not be procedurally institutionalized, was the manner in which the three leading offices of the Order were elected. Though elected by the Order at large (via the AMC), the offices of the Grand Master, the Deputy Grand Master and the Corresponding Secretary were, for

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<sup>86</sup> J. Newman, "To the Editor," *The Odd Fellows' Magazine* 1833, 225.

<sup>87</sup> Spry, *The History of Odd-Fellowship; Its Origin, Tradition, and Objects; with a General Review of the Results Arising from Its Adoption by the Branch Known as the Manchester Unity from the Year 1810 to the Present Time*, 11.

<sup>88</sup> *Ibid.*, 9.

the time being, occupied exclusively by members from Manchester lodges.<sup>89</sup> At a time when communication and transportation traveled at the same slow pace, the reason for this was dictated by logistics. These officers needed to meet weekly in order to conduct the business of the Order, especially the accounting and distribution of the general laws, ritual and lecture books, regalia, and the other goods required to outfit a lodge. The difficulty in trusting these offices to strangers was not just a function of the parochial backwardness of the deputies from Leeds. The three officers in question were also, at this point, the sole trustees to the Order, receiving all the fees associated with opening new lodges, quarterage (at least what lodges would pay), and administering a funeral fund (for the district).<sup>90</sup> In 1825, they already controlled hundreds of pounds and it would soon be thousands. In short, all that unified the Order financially rested with three men who were perfect strangers to the vast majority of members. The institutional limits on these offices—that they were unpaid and that they had no say in how the monies were spent—could do nothing to contain an untrustworthy officer.<sup>91</sup>

After over 1000 miles of travel over the course of 30 days, Armitt traveled to 22 different cities by coach and horseback.<sup>92</sup> From the report he wrote afterward, he seemed to reenact the same scene in each district. He would arrive in a town central to the lodges in the district and would either be met by a party of Odd Fellows who had been waiting for him or, in the cases of those towns who had not received word of his visit in advance, he would announce himself at the hosting pub where one of the lodges in the district met and would soon be surrounded by Odd Fellows. In almost every district Armitt encountered local disputes about how districts should be constituted and concerns about their relationship to the Order. He acted as an outside arbiter explaining the legal answers to their questions. He did the same for questions about the government and authority of the Order, countering the claims Leeds had made in a pamphlet they had circulated in advance of his visit. In some places, members were happy with his legal explanations because it was their distance from Manchester and their general ignorance about how the governance of this fairly new organization worked that had caused their confusion and distrust.<sup>93</sup> When dissatisfaction remained, as it did when he spoke to the members of the Huddersfield District, Armitt shifted to a moral appeal, which generally had good effect.<sup>94</sup>

Yet proving the legality of his office with documents produced under the system in question and insisting upon the moral imperatives of an Odd Fellowship that barely existed accounts for only part of his success. Armitt's personal intervention was also critical. Regardless of their relationship to the Order, or whether they were from a prosperous lodge or one barely surviving, the representatives of every district treated Armitt with generous hospitality. Some were so solicitous that Armitt felt "*almost* glad to escape from their

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<sup>89</sup> This was only changed in 1844.

<sup>90</sup> Quarterage was a contribution each lodge was supposed to pay quarterly toward defraying the expenses of the Order.

<sup>91</sup> Their fears did not go long unfounded. In 1845, the William Ratcliff, the Corresponding Secretary from 1838-1846 ran off with £4000. Because the Manchester Unity was not legally considered a friendly society, their case had no standing in court.

<sup>92</sup> His trip was conducted in two parts, first a "southern tour" and then in 1826, a "northern tour." See Image 2, below.

<sup>93</sup> Thomas Armitt, "Biography. Mr. Thomas Armitt, C.S. Of the Order," *The Odd Fellows' Magazine*, March 1836 1835, 60.

<sup>94</sup> *Ibid.*, 63.



kindness.”<sup>95</sup> It is safe to say that a letter from him would not have had the same effect—as he well knew from the response he received from the would-be Grand Lodge of England in 1820.<sup>96</sup> His success, then, had as much to do with the substance of what he said as the simple fact that he was there to say it. He was there in his capacity as the former Grand Master of the Order (1823-1825) and before that the Deputy Grand Master (1821-1823)—that is to say, as a human representative of the Order and also as a traveling Odd Fellow.

By accepting their hospitality as a representative of the Order, he put each lodge in a reciprocal relationship with the Order, and through him, with each other.<sup>97</sup> He ate their food, drank their wine, slept in beds they provided and traveled at their expense. Armitt’s acceptance of this hospitality put the Order under obligation to each lodge along his way. Because Armitt was acting under this obligation when he explained the legal and moral aspects of Odd Fellowship, the different lodges could accept them without requiring independent confirmation. As proof of their acceptance of these arrangements, each one of these lodges gave Armitt assurances of their loyalty to pass on to the Order’s Officers in Manchester.<sup>98</sup> With each promise of loyalty, the Order was brought into being. By acting as its surrogate, Armitt’s personal presence enabled members and their lodges to bind themselves to the Order in a meaningful way.

Armitt’s journey marked a bifurcation point, where a regional organization relying on face-to-face mechanisms of solidarity was transformed into an institution that facilitated national level cooperation.<sup>99</sup> His journey was important on a number of levels. The first was symbolic. The Manchester Quarterly Committee had drawn up the itinerary for Armitt’s trip, and whether or not it was their intention from the outset is unclear, but Armitt traveled a route, which connected each lodge to the next and, as he finally closed the loop through Manchester, his trip connected the Order geographically. (See Image 1—Armitt’s Journey) The geographic unity was reinforced in the narrative form Armitt gave it as a report in the *Odd Fellows’ Magazine*. Furthermore, directly following the resolution of the crisis, the Order was referred to as the Manchester Unity for the first time.<sup>100</sup> By 1826, all the Leeds lodges had been reunited with the Order—and in 1830 the AMC was held in Leeds.

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<sup>95</sup> Ibid.

<sup>96</sup> A copy of this letter was reprinted in full in *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (28 July 1820) 97-101.

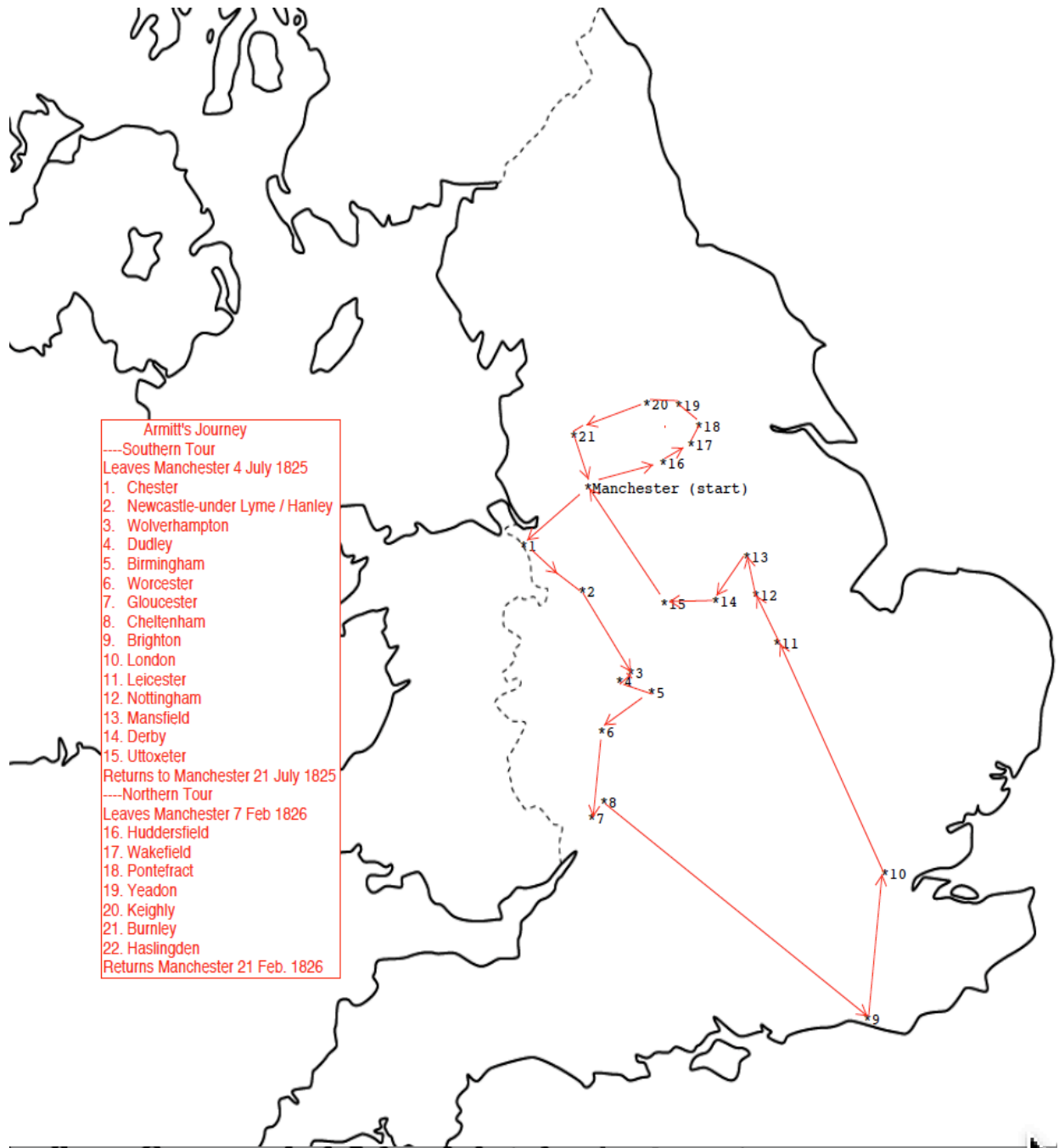
<sup>97</sup> Heal, *Hospitality in Early Modern England*.

<sup>98</sup> The lodges in Leeds were the only exception. They felt they needed to give their deputies another hearing before deciding.

<sup>99</sup> The nineteenth century Odd Fellows who wrote histories of the Order all agree on this shift. Spry, *The History of Odd-Fellowship; Its Origin, Tradition, and Objects; with a General Review of the Results Arising from Its Adoption by the Branch Known as the Manchester Unity from the Year 1810 to the Present Time*, 12, Wilkinson, *The Friendly Society Movement: Its Origin, Rise and Growth; Its Social, Moral, and Educational Influences; the Affiliated Orders*, 15-16.

<sup>100</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (12 Dec 1825) 205.

Image 1—Armitt's Journey



(data compiled from Armitt's account in "Biography. Mr. Thomas Armitt, C.S. Of the Order," *The Odd Fellows' Magazine*, March 1836, 57-65; 113-115.)

Second, his trip was decisive because it revealed the tools necessary to maintain a permanent basis for that national level cooperation. Some significant structural changes were made to the Order as a result of the Leeds coup attempt and the manner in which Armitt defused it. As we saw above, neither the rules of the Order nor the moral bonds between members were enough to solidify the Order alone. Armitt's presence in their lodge rooms made it possible for

distant members to pledge loyalty to a person, rather than an abstract idea.<sup>101</sup> This is important because, other than nationally known ‘gentlemen’ who were considered trustworthy categorically, oaths were not considered effective unless delivered in person.<sup>102</sup> In an effort to recreate this effect, the three offices of the Order were enlarged to play this role permanently at the next AMCs. At the Nottingham AMC (1827), the representatives changed the duties of the Grand Master of the Order such that he became personally responsible for settling all disputes in the Order that could not be settled by other means.<sup>103</sup> (But they also created a board of Directors consisting of 15 ‘Past Grands’ to take over the role of the trustees thereby ensuring with numbers what they could not with procedures.) Another role for personal intervention was added at the Dudley AMC (1828) to circumvent exactly the type of behavior that had led to the Leeds coup. The amendment called for,

one of the oldest past officers from every district present at the AMC be appointed to act as moderators, who shall sit in a room apart from the Grand Committee room and who shall examine into the nature of all business coming before such committee, and if any thing appears to them frivolous or vexatious, or brought there with an intent to destroy unity, or sow the seeds of discord amongst brethren...shall have a power to quash or make void such injurious props.<sup>104</sup>

Although some of the personal elements could be institutionalized in this way, the three offices of the Order would always involve some level of personal trust, which is probably why between 1814-1846, only 35 men were asked to fill the 96 possible seats.<sup>105</sup> In the thirty years from 1816-1846, five men held the only position in the Order that eventually included remuneration, the Corresponding Secretary. In 1837, it became standard practice for the Deputy Grand Master of the previous year to be automatically appointed the next Grand Master. The practice of sharing the biography of the leading officers of the Order was instituted in 1835 along with a fine metal etching portrait. (See Image 2) As the author wrote in the first biography for the then sitting Grand Master, James Mansfield, “It being vitally important for the welfare of the Order, that the nicest discrimination should be used in the election of its chief officer, so it is equally gratifying, when one is chosen possessing the necessary qualifications to govern the community with dignity and honor....”<sup>106</sup> He then went on to advertise those qualifications. These biographies had many purposes but the level of detail about the specific services they performed gratuitously for the Order suggests that one of those purposes was to assure members of the trustworthiness of their officers. The medals they received from their lodges, districts or the Order were listed as evidence of the esteem in which he had been and so should be held. Armitt’s biography, the second one published in the magazine, included a depiction of his then

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<sup>101</sup> Jean Cohen has pointed out, “one can trust only people because only people can fulfill obligations.” (Jean Cohen, “Trust, Voluntary Association and Workable Democracy,” in *Democracy and Trust*, ed. Mark Warren (New York: Cambridge University Press, 1999), 222.

<sup>102</sup> Steven Shapin, *A Social History of Truth: Science in Seventeenth Century England*, Science and Its Conceptual Foundations (Chicago: University of Chicago Press, 1995), Ch. 2.

<sup>103</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, (11 Jun 1827) 246; (26-27 May 1828) 262.

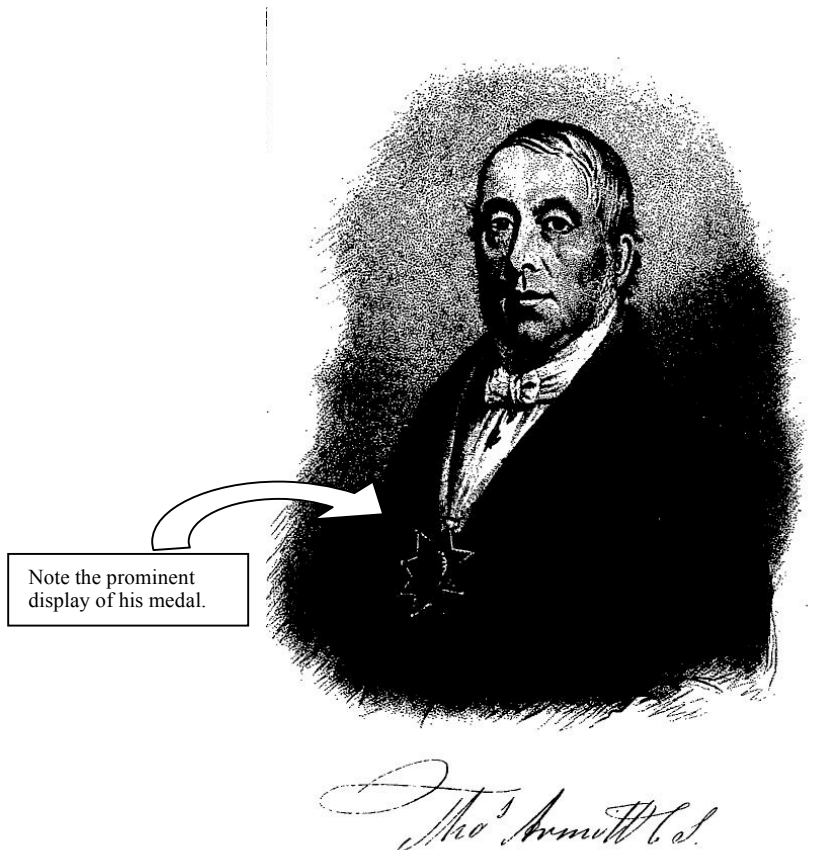
<sup>104</sup> *Ibid.*, (26-28 May 1828) 262.

<sup>105</sup> Data drawn from the list of officers in Burn, *Historical Sketch of Oddfellowship*, 123.

<sup>106</sup> “Biography. Mr. James Mansfield,” *The Odd Fellows' Magazine*, December 1835, 1.

famous journey. On the one hand, the Order developed institutional mechanisms through which status and reputation could be broadcast across great distances. But on the other, the personal characteristics of particular individuals played a significant role in facilitating, reinforcing and perpetuating the institution itself.

Image 2—Thomas Armit



Note the prominent display of his medal.

(Thomas Armit, "Biography. Mr. Thomas Armit, C.S. Of the Order," *The Odd Fellows' Magazine*, March 1836 1835, frontispiece.)

The reciprocity, which featured so prominently in Armit's report, also became a permanent feature of the Order through the AMCs. Hosting an AMC became something of a competition among districts to display the greatest loyalty, and of course assert their importance in the Order. Banners were made, halls rented and festooned, local histories were written, and sometimes, historical sites along with the best routes to walk to see them were highlighted in pamphlets given to attending deputies.<sup>107</sup> Giving each district a chance to host an AMC not only gave them an opportunity to show off their local community to Odd Fellows from other communities, it also increased each local lodge's stake in the success of the Order at large. Through the years, choosing the sites for AMCs replicated and reinforced the geographical unity symbolized by Armit's journey. In 1830, the choice of Leeds as the site for the AMC

<sup>107</sup> See, for example, *A Brief Sketch of Durham Compiled for the Use of the Officers, Board of Directors and Deputies of the Independent Order of Odd-Fellows, Manchester Unity Friendly Society, Attending the Annual Moveable Committee of the Order Held at Durham, May 1855*, (Durham: Private circulation, 1855).

demonstrated how far the unity of the Order had come. Sometimes the location for the AMC was chosen to reward a particularly zealous Odd Fellow for services rendered. In 1832, for example, it was held in Monmouth to honor John Renie who had been almost single handedly responsible for spreading the Order throughout Wales and was a (and some might say, the) major contributor to the early issues of the magazine. In the event, he died the day before the AMC. But his services did not go unrecognized: the deputies took a collection and started a subscription for his widow and children, which ultimately amounted to £80.

Expanding the commitment members felt toward their lodges to include the Order was an ongoing process. Armitt's journey and his role as surrogate for the Order consolidated the legal and moral efforts of the early years. The result was pledges of loyalty from the individual lodges to the Order. On the basis of these pledges, the Order as an extra-local institution, whose legal and moral enactments would be binding, came into being. And once the Order existed, the institutional framework and the social practices within and between lodges perpetuated themselves. A correspondent's comment in the *Odd Fellows' Magazine* in 1828 demonstrates that the institution of the Manchester Unity had taken on a life of its own. The comment was written in response to a third coup, this time by the Pottery and Newcastle district, which did not see why the Manchester District should be in charge of the Order. In response, Mark Wardle, the Corresponding Secretary of the Order wrote, "...and where so proper as Manchester for the head of the 'Manchester Unity,' while they conduct themselves legally?—when they do not, appeal to the proper tribunal, and I have no doubt even-handed justice would be administered."<sup>108</sup>

## CONCLUSION

It took just over a decade for the six loosely associated lodges in Manchester to become an Order and then to gain institutional life as the Independent Order of Odd Fellows, Manchester Unity. While the Odd Fellows thus achieved national cooperation between people who did not always know each other, these processes did not in the end teach members how to trust strangers. Instead, they transformed strangers into brothers, brothers into a brotherhood, and a brotherhood into an institution. Because they all belonged to the same Order and because that Order had acquired social meaning, Odd Fellows could necessarily trust other Odd Fellows—whether or not the Odd Fellow in question was personally known. As the new lecture in 1834 stated, "The Brethren of our Order, who have been admitted to our company, have imbibed our sentiments and shared our esteem, may be assumed, whenever unhappily in misfortune, to be honourable and deserving objects of all the aid in our power to afford."<sup>109</sup>

The Independent Order of Odd Fellows, Manchester Unity came into being through a combination of the unintended consequences resulting from efforts to solve particular problems, historical contingencies, and the actions of some very committed members. These processes were marked by a variety of failed attempts and yet often these failures led to unanticipated methods for solving theretofore-intractable problems. It should by now be clear that the institution that emerged from these processes was neither the most efficient, nor the most logical. Rather, it bore the marks and contours of a particular set of historical circumstances. Moreover, these various contingencies required different strategies for ensuring cooperation both locally and nationally. Face-to-face interactions continued to be important even for facilitating trust at a

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<sup>108</sup> Mark Wardle, "Answer to the Pottery and Newcastle Appeal," *The Odd Fellows' Magazine* 1828, 37.

<sup>109</sup> *The Lectures Used by the Manchester Unity of the Independent Order of Odd Fellows*, (Clerkenwell: John Griffin Hornblower, 1846), 14.

distance, but so too did print media, bureaucratic procedures and collective performances. The particular combination depended on the particular historical contingency being addressed.

Once the Order had become a national institution, it slowly gained public recognition as such, which of course created a new set of dynamics. No longer were Odd Fellows merely concerned with developing methods of cooperation within lodges and between distant members. Now they had to ensure that their methods were publicly acceptable—throughout Britain. The Odd Fellows' rich processional life played a major role in displaying a peaceful and organized solidarity locally.<sup>110</sup> And the practice instituted in the 1825 AMC, where a collection was taken for a local charity gave the Odd Fellows respectability as an Order nationally.<sup>111</sup> They also opened their AMC meetings to the public press beginning in the late 1840s. The Odd Fellows' peculiar mode of solidarity, however, which combined the ethics of brotherhood with an alcohol-based conviviality, was also occasionally criticized in the press.<sup>112</sup> But because their early forays into the public realm happened to coincide with the radical reform movements of the late 1820s, the good order and discipline the Odd Fellows displayed during their own processions and funerals and also during royal visits and national celebrations earned them a reputation for respectability nationwide.<sup>113</sup>

In the next chapter, we will turn to the problems introduced by the Odd Fellows' peculiar mode of cooperation. Specifically, the largely performative nature of the bonds that united Odd Fellows beyond local bounds meant that they required continual enactment. The very success of their cooperation, uniting over 250,000 members all over Britain as well various colonies by 1845—and controlling among them hundreds of thousands of pounds—meant that performative

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<sup>110</sup> In the spring of 1841, for example, the Manchester District had a Grand Demonstration commemorating their anniversary. In the account of it given in a London based newspaper (a weekly miscellany paper called *The Odd Fellow*, but with no connection to the order), the journalist wrote that “the several lodges of the Independent Order of Odd Fellows in the Manchester District celebrated their anniversary, in a manner which redounded to the honour of the order. The members walked in procession through the town, accompanied by banners and music to St. Mathew’s Church, where ... a sermon was preached ... and a collection was made, the proceeds of which are to be devoted to the funds of the Lying-in Hospital and the Fever Ward.” (“Independent Order of Odd Fellows, Manchester Unity,” *The Odd Fellow* May 8, 1841.)

<sup>111</sup> Local lodges also gave to local charities. In 1836, for example, the Loyal Providential Lodge of Odd Fellows gave £3 15s. 9d. to the Northallerton Church Sunday Schools. (“London, Wednesday, May 25,” *The Newcastle Courant*, May 28 1836.) Districts also gave to local charities. The Manchester District alone gave £500 to the Manchester Deaf and Dumb school opened in 1837. (“Preston, Saturday, July 1, 1837,” *Preston Chronicle*, July 1 1837.) The Order gave to a charity located where the AMC was convened. For the 1835 AMC, for example, “very much money was voted in charitable gifts and loans not confined to their own Order alone,” in addition to the £10 that the AMC donated to the Kendall Ladies’ Sick Poor Fund. (“Annual Meeting of the Odd Fellows M.U. At Kendal,” *Preston Chronicle*, June 20 1835.)

<sup>112</sup> For an example of this in the national press, see ‘EYE-WITNESS’, “The Odd Fellows at the Crystal Palace,” *The Times*, Aug 6 1856. The Odd Fellows celebrated their anniversary at the Crystal Palace, drawing more than 20,000 members and their families to London for the occasion. The “eye-witness,” who wrote to *The Times* describing the scene claimed that it was marked by drunkenness, dancing and general debauchery. Two different Odd Fellows wrote response editorials to explain their practices. (Edward Mitchell, “Odd Fellows at the Crystal Palace,” *The Times*, Aug 16 1856, James Curtis, “The Odd Fellows at the Crystal Palace,” *The Times*, Aug 11 1856.)

<sup>113</sup> In 1830 when Captain Hovenden, dispatched from the Secretary of State’s Office, Home Department, arrived in Hereford to institute the newly established constabulary force, he had occasion to comment on the public reputation of the Manchester Unity. The Captain made particular inquiry into Manchester Unity “in connection with the combination of the operatives of the north.” But, he stated in every case, the magistrates “invariably had returned answers most favorable.” (Reprint of the *Monmouthshire Merlin*, 18 Dec 1830 in “Monmouth,” *The Odd Fellows’ Magazine* 1830, 329.)

bonds were too fragile to sustain such growth. Several members had insisted on finding more substantial, and, specifically, a more scientific basis for their institution, but it was only when the Corresponding Secretary for the Order absconded with over £4,000 that the need for such a change was taken seriously by the members at large. In an effort to deal with this contingency, the Manchester Unity sought legal protection, which, in turn, required actuarial soundness. The shift from social morality to actuarial science would require that rather than simply trusting each other, Odd Fellows had to learn ‘trust in numbers’ as well.<sup>114</sup>

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<sup>114</sup> This is Theodore Porter’s phrase. Theodore Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton: Princeton University Press, 1995).

## CHAPTER 5

### A NEW PERSPECTIVE ON THE SOCIAL PRACTICES OF FRIENDLY SOCIETIES, 1810-1875

#### PART II

#### THE MAKING OF THE INDEPENDENT ORDER OF ODD FELLOWS MANCHESTER UNITY, FRIENDLY SOCIETY: WHEN A FRIENDLY SOCIETY IS NOT A FRIENDLY SOCIETY, 1835-1875

In 1850, the Independent Order of Odd Fellows, Manchester Unity became the Independent Order of Odd Fellows, Manchester Unity *Friendly Society*. This name change could easily go unnoticed because it seems, at first glance, merely to be stating the obvious. Hadn't the Odd Fellows always been a friendly society? Yes and no. Taking the negative answer first, they were not considered a friendly society in a legal sense. The designation 'friendly society' had, by the mid nineteenth century, been a legal category for over 50 years. The Odd Fellows changed their name when they became a legal friendly society in 1850, which meant that the Order would now be protected—and also constrained—by the substantial body of laws on friendly societies.

'Friendly society' had also become an important social phenomenon, standing as the symbol of both the high hopes and great fears legislators had about the social and economic security of the working classes. By mid century registered friendly societies numbered somewhere around 14,000 with over 2 million members (and an estimated 14,000 more unregistered societies).<sup>1</sup> These constituted the sole form of what we would now call health insurance for the working classes. Yet, only 500 of these friendly societies had consulted an actuary when setting their rates.<sup>2</sup> The Odd Fellows were singled out for the spectacular extent of their insolvency. The prominent actuary Francis Neison estimated that the Odd Fellows would experience a shortfall of £10 million in 20 years because they promised too much in benefits than they charged in contributions.<sup>3</sup> The Odd Fellows' interest in legalization in the late 1840s presented the opportunity to solve two sets of problems. First, their access to the sickness and mortality data of over a quarter of a million members, of a wide range of ages, almost every conceivable occupation, and covering every variation of climate and population density meant accurate tables could finally be constructed. Second, the boon to actuarial science would also

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<sup>1</sup> The Friendly Society Registrar, John Tidd Pratt, estimated that the number of unregistered societies was equal to those he registered. ("Report from the Select Committee on the Friendly Societies Bill; Together with the Proceedings of the Committee, Minutes of Evidence, and Index," (1849), 219.) Twenty-five years later there were 32,000 comprising over 4 million members, with an estimated 4 million more when the members' families were included. ("Fourth Report of the Commissioners Appointed to Inquire into Friendly and Benefit Building Societies," (1874), xvi, see also appendix iv.)

<sup>2</sup> "Report from the Select Committee on the Friendly Societies Bill; Together with the Proceedings of the Committee, Minutes of Evidence, and Index," iii. The actuary Francis Neison estimated that only "500 societies consult an actuary." ("Fourth Report of the Commissioners Appointed to Inquire into Friendly and Benefit Building Societies," cciv.)

<sup>3</sup> F. G. P. Neison, *Contributions to Vital Statistics: Being a Development of the Rate of Mortality and the Laws of Sickness from Original and Extensive Data Procured from Friendly Societies, Showing the Instability of Friendly Societies, "Odd Fellows," "Rechabites," &C.* (London: H. Cunningham, 1845).



prove a boon to the public because those accurate tables could then be used to secure all friendly societies.

Becoming a legal friendly society, then, was an important transformation for the Odd Fellows raising them to a position of public prominence. Twenty-five years after legalization, the Manchester Unity Friendly Society had become one of the leading social institutions in Britain. By 1875, the Odd Fellows had 470,043 members, and had capital on hand in excess of £3 million. Influential people became members. No less than thirty-three Members of Parliament were Odd Fellows.<sup>4</sup> Samuel Smiles was an Odd Fellow. William Gladstone joined the copycat Order, the Foresters, and said of friendly societies in general that, “friendly societies had become so important that no history of this nation would deserve attention which excluded [them].”<sup>5</sup> In 1874, the House Committee on Friendly Societies heralded the progress made by the Manchester Unity, raising them up as the key example of a friendly society on the road to actuarial soundness, standing “foremost among the orders through the successive steps which it has taken towards the attainment of financial security.”<sup>6</sup> The committee members were so impressed with all the Odd Fellows they had met, they felt that the Manchester Unity had earned the right to “speak in the name of the present generation of working men, so far as concerns the largest section of the most intelligent among them...” and concluded that the Order was “a valuable national possession.”<sup>7</sup>

The triumphant story of the Manchester Unity Friendly Society’s actuarial journey touches on aspects of several familiar and important social histories told about the second half of the nineteenth century. The rise of the working classes as a political and economic force, but also the story of their increasing ‘respectability’ is one.<sup>8</sup> Another is the increasing concern of the governing classes with the realm of ‘the social’ and the recognition that the health and welfare of the working classes was critical to the wealth and power of the nation.<sup>9</sup> And perhaps most obviously, the Odd Fellows’ actuarial story was very much a part of the rise and professionalization of actuarial science, which brought an increasingly technical and specialist knowledge to the governing of populations.<sup>10</sup> Indeed, there is no question that the Manchester

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<sup>4</sup> ———, “Contributions to Vital Statistics, Especially Designed to Elucidate the Rate of Mortality, the Laws of Sickness, and the Influences of Trade and Locality on Health, Derived from an Extensive Collection of Original Data, Supplied by Friendly Societies, and Proving Their Too Frequent Instability,” *Journal of the Statistical Society of London* 9, no. 1 (1846): 138.

<sup>5</sup> William Gladstone, *Industrial Review*, no. 870 (15 June 1878).

<sup>6</sup> While the Odd Fellows did not achieve complete solvency until 1904, the majority of their lodges were solvent by 1875. (“Fourth Report of the Commissioners Appointed to Inquire into Friendly and Benefit Building Societies,” xxxvii.)

<sup>7</sup> *Ibid.*, xxxiii.

<sup>8</sup> F. M. L. Thompson, *The Rise of Respectable Society: A Social History of Victorian Britain, 1830-1900* (Cambridge, Mass: Harvard University Press, 1988), Harold Perkin, *The Origins of Modern English Society, 1780-1880* (London: Routledge & K. Paul, 1969), Simon Cordery, “Friendly Societies and the Discourse of Respectability in Britain, 1825-1875,” *The Journal of British Studies* 34, no. 1 (1995).

<sup>9</sup> The literature on the social is now quite vast, some of the key works include Paul Rabinow, *French Modern: Norms and Forms of the Social Environment* (Cambridge, Mass: MIT Press, 1989), James Vernon, *Hunger: A Modern History* (Cambridge, Mass: Belknap Press of Harvard University Press, 2007), Mary Poovey, *Making a Social Body: British Cultural Formation, 1830-1864* (Chicago: University of Chicago Press, 1995), George Steinmetz, *Regulating the Social: The Welfare State and Local Politics in Imperial Germany* (Princeton: Princeton University Press, 1993).

<sup>10</sup> Joshua Cole, *The Power of Large Numbers: Population, Politics, and Gender in Nineteenth-Century France* (Ithaca: Cornell University Press, 2000), Bernard Cohen, *The Triumph of Numbers: How Counting Shaped Modern*

Unity Friendly Society was a key figure in the lives of the working classes helping generally to increase their ‘respectability.’ It was also clearly important to the thinking behind the national welfare system and critical to the development of actuarial science.

But there is one aspect of this story that is not fully captured in these narratives and goes back to the kind of friendly society the Manchester Unity was before it became the Manchester Unity Friendly Society in 1850. When that House Committee was celebrating the Odd Fellows’ actuarial progress, they also noted with dismay that the ‘old practices’—the rituals, regalia, annual feasts, and regular drinking—continued in many lodges unabated. From their perspective, these practices were needlessly expensive, were not ‘calculable’ and, besides that, were an affront to the scientific progress that otherwise seemed to characterize the nineteenth century. So even while science was triumphing and the Odd Fellows were progressing, the conviviality and fellowship, which seemed so directly contrary to actuarial soundness, persisted. At this point even P.H.J.H. Gosden, whose historical account of the Odd Fellows is otherwise very sympathetic, seems baffled by the persistence of these antithetical practices. When recounting the report of the House Committee, he exclaims, “The old practices took an unconscionable long time in dying....”<sup>11</sup> It seemed as astonishing to Gosden, as it had to the Committee and the various actuaries consulted by the Committee, “that people can be so blind to their own interest[s]...”<sup>12</sup> Actuarial science was such an obvious solution to an obvious problem it was difficult to understand why it would not be implemented immediately, let alone after 25 years. Francis Neison, who was the actuary responsible for exposing the extent of Odd Fellows insolvency in 1845, explained in the publication he used to demonstrate it that once the laws of sickness and mortality are

satisfactorily settled, there cannot possibly exist any difficulty or difference of opinion on the subsequent steps of the argument; for if the data and elements of the problem be clearly established, it becomes a mere matter of calculation to determine what are the rates and terms of contribution, which are adequate to provide for the various benefits offered the members of the Order.<sup>13</sup>

Without access to the minds of the members themselves, it is a difficult task to account for the continued mixing of insurance with convivial practices. Historians who have attempted to explain it have done so with genuine sympathy, attributing what looked like a ‘working class attachment to conviviality’ to the grimness of their lives or the depth of their ignorance.<sup>14</sup> We have only slightly better access to the rationale of the members now. But with the recent cultural and social approaches to the histories of science, we can ask these questions from a different frame of reference, one where science is not treated as objectively true and rejections of science

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*Life* (New York: W.W. Norton, 2005), Andrea Rusnock, *Vital Accounts: Quantifying Health and Population in Eighteenth-Century England and France* (New York: Cambridge University Press, 2002), Mary Poovey, *A History of the Modern Fact: Problems of Knowledge in the Sciences of Wealth and Society* (Chicago: University of Chicago Press, 1998), Alain Desrosières, *The Politics of Large Numbers: A History of Statistical Reasoning* (Cambridge, Mass: Harvard University Press, 1998).

<sup>11</sup> Gosden, *The Friendly Societies in England, 1815-1875*.

<sup>12</sup> F. G. P. Neison, *Observations on Odd-Fellow and Friendly Societies*, 7th ed. (London: B. Steill, Paternoster Row, 1847), 19.

<sup>13</sup> *Ibid.*, 3.

<sup>14</sup> As Gosden put it, “...the ‘industrious classes’ sought to let a little entertainment and colour enter their drab lives.” (Gosden, *The Friendly Societies in England, 1815-1875*, 10.)

as objectively wrong.<sup>15</sup> From this point of view, for example, Neison's claim, that the laws of his science were absolute seems perfectly quaint.

The real historical puzzle is not just why the old practices persisted, but also how the Odd Fellows came to accept actuarial science at all. Taking a page from the new approaches to the history of science, this chapter will make use of the presumption that if the making of science is a cultural process, the resistance to it might be too.<sup>16</sup> The objective of this chapter is to account for both the Odd Fellows' resistance and their eventual acceptance of actuarial science in cultural terms. In order to demonstrate that the Odd Fellows' resistance to actuarial science in the nineteenth century was a perfectly rational response given the cultural framework within which they operated, the first section will give historical perspective on how radical a shift was needed in order to think actuarially. The history of life insurance companies, in particular, will show that even the most successful actuaries in the eighteenth and early nineteenth century did not trust their insurance companies to actuarial science. Unlike life insurance, however, where the laws of mortality had been fairly well established since the early eighteenth century, it was the middle of the nineteenth century before actuaries 'satisfactorily settle[d]' the laws of sickness. And, even then significant differences of opinion continued to exist. In any case, as it applied to friendly societies, actuarial science was at its most complex and most controversial. In the first section I will argue, in other words, that even before considering the particular rationale of Odd Fellowship, there were good cultural and scientific reasons to resist actuarial science.

In the second section, I will turn to the actuarial story as it played out in the Odd Fellows beginning in the 1840s. In addition to kinds of objections to actuarial science that Odd Fellows shared with their eighteenth century predecessors, the particular cultural means through which the Order had achieved extra-local cooperation and trust between strangers rendered Odd Fellowship specifically incompatible with an actuarial way of seeing. After considering the specific objections Odd Fellows' had to actuarial reform, I will focus on the process through which they were answered and how actuarial science was made acceptable. Lastly, I will argue that the old practices were not discarded because, it turned out, they were needed to make actuarial science work in a friendly society.

## SECTION I AN ACTUARIAL WAY OF SEEING

There is nothing 'natural' about a statistical or probabilistic way of seeing. Statistics, for one, requires a level of abstraction that can move far enough away from an individual thing so that it loses its particularity and can then be enumerated, made equivalent to another thing, categorized in a variety of ways (depending on the application) and then added up within these categories and averaged. As Adolphe Quetelet, the Belgian statistician, explained in 1835 "the greater the number of individuals observed, the more do individual particularities, whether physical or moral become effaced, and allow the general facts to predominate...."<sup>17</sup> Yet even for Quetelet, who is now famous for his work on what he called 'social physics' and for inventing the concept of the

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<sup>15</sup> Steven Shapin's work is exemplary in this sense, especially Shapin, *A Social History of Truth: Science in Seventeenth Century England*.

<sup>16</sup> Thomas S. Kuhn, Irving Stone, and Philip Lamantia, *The Structure of Scientific Revolutions* (Chicago: University of Chicago Press, 1970).

<sup>17</sup> Stephen M. Stigler, *The History of Statistics: The Measurement of Uncertainty before 1900* (Cambridge, Mass: Harvard University Press, 1986), 172.

‘average man,’ the shift from seeing individuals and all their particularities to seeing populations comprised of equivalent individual units was difficult to make. In 1825, he attempted to use Pierre-Simon Laplace’s sampling method, which applied a ratio of birth and death rates to a sample population as a means of determining the entire population of a country without taking a complete census. As he undertook the work to gather the data for the sample of the Low Countries, however, the local particularities seemed to defy generalization. Even though he had studied with Laplace personally, he concluded that “only a survey which had as many sampling units as there were residents could be counted on to accurately represent” the widely divergent birth and death rates among people even in the same Province.<sup>18</sup> The breakdown of the estate or caste-based social systems in Europe, which happened rather slowly and unevenly over the course of the eighteenth and nineteenth centuries, would make the idea of a homogenous population easier to imagine.<sup>19</sup> Yet, even for the most statistically inclined, it was a difficult transition.<sup>20</sup>

**THE CULTURAL DIFFICULTIES OF AN ACTUARIAL WAY OF SEEING**—The history of probability and statistics is filled with similar examples that illustrate how an actuarial way of seeing required cultural change.<sup>21</sup> The constraints on what was socially acceptable or culturally imaginable are especially apparent in the development of these fields because their most common social application—predicting future patterns of human mortality—had long been thought to be the domain of Providence. Certain mathematical advances that were humanly conceivable and statistically provable were not made because they were not socially acceptable.<sup>22</sup> In the eighteenth century, when probability and statistics began to be used in insurance applications, there was very strong cultural resistance—especially when applied to the insurance of life. Assigning a value to the lives of affluent men of substance horrified many people, especially since the commodification of life for insurance purposes was first done for insuring slaves as part of the cargo of a ship.<sup>23</sup> Moreover, God dictated life, not ‘chance,’ and predicting God’s will was still tantamount to blasphemy in most circles.<sup>24</sup> The belief that Providence controlled human mortality was apparent even among the leading probabilists who

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<sup>18</sup> The idea that sampling could not give an accurate picture of the whole was called the Keverberg dilemma. (Ibid., 161-169.)

<sup>19</sup> Desrosières, *The Politics of Large Numbers: A History of Statistical Reasoning*, 31-34, Theodore M. Porter, *The Rise of Statistical Thinking, 1820-1900* (Princeton, NJ: Princeton University Press, 1986), 25.

<sup>20</sup> ‘Statistical thinking’ is Theodore Porter’s term. (Porter, *The Rise of Statistical Thinking, 1820-1900*.) His account of how it was naturalized in Britain is best told in his Theodore Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton: Princeton University Press, 1995).

<sup>21</sup> For especially good accounts of the social histories of probability, see Lorraine Daston, *Classical Probability in the Enlightenment* (Princeton: Princeton University Press, 1988), Ian Hacking, *The Emergence of Probability: A Philosophical Study of Early Ideas About Probability, Induction and Statistical Inference* (Cambridge: Cambridge University Press, 2006). For statistics see, Porter, *The Rise of Statistical Thinking, 1820-1900*, Desrosières, *The Politics of Large Numbers: A History of Statistical Reasoning*, Cole, *The Power of Large Numbers: Population, Politics, and Gender in Nineteenth-Century France*.

<sup>22</sup> For the resistance to using numbers to determine causes of social phenomena, see Rusnock, *Vital Accounts: Quantifying Health and Population in Eighteenth-Century England and France*. For how ‘facts’ came to acquire objective authority not subject to interpretation see Poovey, *A History of the Modern Fact: Problems of Knowledge in the Sciences of Wealth and Society*.

<sup>23</sup> Geoffrey Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775* (Manchester: Manchester University Press, 1999), Ch. 1.

<sup>24</sup> For this reason, life insurance was illegal in continental Europe until the nineteenth century.

assumed that the chances of death were constant at any age between adolescence and middle age: any differences were not a matter of chance—and therefore subject to the laws of statistics and probability. Instead they were understood as a manifestation of divine justice—and so, unknowable.<sup>25</sup> In these age ranges, if one person died before another, it had moral and spiritual, not medical or biological, meaning in it.

Making matters worse for the development of actuarial science, insuring a life was not just blasphemous, it was also considered gambling. At a time when speculation seemed to be a national scourge, this association was especially problematic. When the Equitable Society, which ultimately became the most successful life-insurance company of all time, applied for a Royal Charter in 1761 (after being rejected once before), the Privy Council's response shows how long the conflation of insurance with gambling took to decouple.

The success of this scheme must depend upon the truth of certain calculations taken upon tables of life and death, whereby the chance of mortality is attempted to be reduced to a certain standard: this is mere speculation, never yet tried in practice and consequently subject, like all other experiments, to various chances in the execution.<sup>26</sup>

By 1761, it had long been proven, both through actual records of the past, or what actuaries called 'experience,' and through mathematical theorems, that mortality rates followed regular patterns.<sup>27</sup> But putting people's money at stake in this way had not yet been approved culturally.<sup>28</sup>

The subsequent history of the Equitable Society, which is still in existence today, shows that actuarial science was held in such low regard, that even trained actuaries refused to rely on it completely. Prior to the Equitable, "the first generation of insurance firms functioned like friendly societies, according to simple redistributive procedures."<sup>29</sup> What a person gambled on were not the odds of beating the life tables, but the odds that the insurer and his fellow insurees were honest. The Equitable was the first life insurance company to set premiums in accordance with actuarial tables, despite the government's rejection of their charter on this basis. Their subsequent success, however, was *not* due to their reliance on these tables.

As the next generation of actuaries would discover, William Morgan, the Equitable's actuary, exercised what they called "an almost pathological prudence" both in setting premiums and making investments. Morgan learned this excessive caution from his uncle, Richard Price, who was at that point "Britain's foremost authority on actuarial mathematics" but also one of the

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<sup>25</sup> Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775*, 122.

<sup>26</sup> C. G. Lewin, *Pensions and Insurance before 1800: A Social History* (East Linton, Scotland: Tuckwell, 2003), 381.

<sup>27</sup> John Graunt and William Petty's work is considered most important in this respect. (John Graunt, *Natural and Political Observations Mentioned in a Following Index, and Made Upon the Bills of Mortality. With Reference to the Government, Religion, Trade, Growth, Ayre, Diseases, and the Several Changes of the Said City* (London: printed by Tho Roycroft, 1662), William Petty, *An Essay Concerning the Multiplication of Mankind: Together with Another Essay in Political Arithmetick, Concerning the Growth of the City of London: With the Measures, Periods, Causes and Consequences Thereof*. (London: 1682).)

<sup>28</sup> Another confirmation of the general cultural understanding of insurance as type of gambling is the fact that the first law in England regulating insurance was called the 1774 Gambling Act.

<sup>29</sup> Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775*, 6.

leading thinkers on morals and ethics.<sup>30</sup> Price taught his nephew that tables were only a rough estimate of where to begin the assessment of a candidate. The rest of the assessment was moral, a determination of the candidate's character.<sup>31</sup> Morgan interviewed each candidate individually and then interviewed character witnesses known to the candidate. If a candidate presented significant risks (late in paying debts, heavy drinker, etc.), he might be refused. If the risks were of a less serious nature, an additional charge of between 11-22% was added to his premium. When the company's yearly surpluses showed a 60% excess of assets over liabilities as a result of this abundance of caution, Morgan refused to redistribute the money as dividends back to the members, warning that "'extraordinary events or a season of uncommon morality'" might "catch the Equitable unawares."<sup>32</sup> Rather than actuarial tables, Morgan's prudence, both fiscal and moral, kept the Equitable solvent.

The same was true of other successful life insurance companies. Use of actuarial tables did not come into widespread practice until the very end of the eighteenth century—and even then, insurance historians have shown that "insurers stayed in business by the excess of caution, by keeping a sharp lookout for fraud, and by following rules of thumb. Experience counted, counting didn't."<sup>33</sup>

As we have seen, then, actuarial science required a new way of seeing both conceptually and culturally. Even those who could see—even those whose business it was to see—in an actuarial way did not always feel comfortable or safe in doing so. They would always, as the French prospectus for the Equitable promised, "modify the exact calculations of mathematics by those of prudence."<sup>34</sup> Prudence, that eminently eighteenth century middle class value, informed life insurance practices in the quality of lives selected, in the way premiums were set and in the types of investments to which surpluses were put.<sup>35</sup> "It took new beliefs and new values, not just the availability of new techniques, to make mathematically based life insurance attractive to buyers and sellers."<sup>36</sup> These new values and beliefs would not be in place for the middle class customers of life insurance until the beginning of the nineteenth century, over a hundred years after reliable data on mortality rates existed. It should not surprise us, then, that the largely uneducated members of the Odd Fellows also took time to acquire an actuarial way of seeing.

**THE SCIENTIFIC DIFFICULTIES OF AN ACTUARIAL WAY OF SEEING**—Besides good cultural reasons to be wary of actuarial science, the science behind the laws of sickness, the key problem for friendly societies, was badly underdeveloped in the early part of the nineteenth century. Gosden is the first to point out that "it was absurd to rail against the shortcomings of the societies when there was no scale by which to measure the deficiencies."<sup>37</sup> Great strides had

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<sup>30</sup> Ibid., 123.

<sup>31</sup> As Clark points out, "When taking new lives, the insurance company solicited testimony from 'gentle folk' in preference to medical men." (Ibid., 128.)

<sup>32</sup> Morgan quoted in Daston, *Classical Probability in the Enlightenment*, 180.

<sup>33</sup> Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775*, 7.

<sup>34</sup> Quoted in Daston, *Classical Probability in the Enlightenment*, 181.

<sup>35</sup> "To control the environment with prudence, calculation and regularity...[was the] almost obsessive concern with the elimination of chance and the need to control the social environment in every rational way." (Ronald Paulson, *Popular and Polite Art in the Age of Hogarth and Fielding* (Notre Dame, Ind: University of Notre Dame Press, 1979).)

<sup>36</sup> Daston, *Classical Probability in the Enlightenment*, 173.

<sup>37</sup> Gosden, *The Friendly Societies in England, 1815-1875*, 99.

been made in the statistical models predicting average life spans since John Graunt first published his path breaking interpretation of the London Bills of Mortality in 1662.<sup>38</sup> But very little had been done on rates of sickness. Richard Price created the first tables on sickness rates only in 1772.<sup>39</sup> Price's tables were based on the assumption that the probability of sickness increased uniformly throughout a person's life. There was no actual data in existence that could either confirm or deny the validity of his tables. Friendly societies were the only organizations that had access to such information and most did not keep any records, much less accurate rates of sickness tabulated according to age, occupation and so on. Price's tables were only tested when a few patronized friendly societies tried to use them. It turned out that for the early part of life they were accurate enough. But, when it came to ages above 50, they were dangerously inaccurate, as the Select Committee on Friendly Societies was somewhat shocked to learn in the course of its investigations in 1825.<sup>40</sup>

A patronized friendly society in Scotland, the Highland Society, produced the first tables developed from actual observation in 1824. The Highland Tables, as they were called, showed that far from being uniform, sickness increased with age. Yet, while these tables were based on actual experience rather than mathematical probability, they used a particularly Scottish definition of sickness. Sickness was defined as an illness that rendered one unable to work—but in order to receive sick pay, an individual had to have been a member for at least 5 years AND unable to finance the period of unemployment with his own resources AND sick for (generally) more than five days. This definitional discrepancy was not noted until many English societies had adopted the Highland Tables and gone bankrupt under their guidance.

Subsequent attempts to develop sick tables did not fair much better. The first attempt to gather information on sickness experience according to English understandings of sickness (inability to work regardless of an individual's financial status) was collected by the Society for the Diffusion of Useful Knowledge and analyzed by Charles Ansell, actuary to the Atlas Assurance Company, in his *Treatise on Friendly Societies* (1835). The data was collected between the years 1823-1827 but the friendly societies from which the data was compiled were too disorganized to provide reliable data and, in any case, there was too little information to achieve statistical regularity for the crucial age range above 50. While the Highland Tables were later proved to be 36% too low, Ansell's tables were only slightly better at 19% below the actual rates required for solvency.<sup>41</sup> In any case, later actuaries agreed that either would have devastated the friendly society movement if they had been adopted universally.

Francis Neison, (whom we met above) actuary to the Medical, Invalid and General Life Assurance Society and founding member of the Institute of Actuaries, had more room than most to rail against the actuarial shortcomings of friendly societies because he had developed the first accurate tables in 1845. But even his tables were problematic. As part of his debate with Edwin Chadwick, the famous sanitation reformer, Neison set out to prove that population density and

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<sup>38</sup> For comprehensive overviews, see Lewin, *Pensions and Insurance before 1800: A Social History*, David Jenkins and Takau Yoneyama, *The History of Insurance* (London: Pickering & Chatto, 2000), Walford, *The Insurance Cyclopaedia*.

<sup>39</sup> Price, *Observations on Reversionary Payments on Schemes for Providing Annuities for Widows, and for Persons in Old Age; the Method of Calculating the Values of Assurance on Lives; and on the National Debt*, xx, Chapter 2.

<sup>40</sup> "Report from the Select Committee of the House of Commons on the Laws Respecting Friendly Societies."

<sup>41</sup> Information taken from "Fourth Report of the Commissioners Appointed to Inquire into Friendly and Benefit Building Societies," clxxxii, Neison, *Observations on Odd-Fellow and Friendly Societies*, 7. Also see Gosden, *The Friendly Societies in England, 1815-1875*, 103.

environmental causes did not have as big an impact on health as moral choices, like physical activity and avoidance of alcohol. In his published study, he asserted, but did not have the data to prove, that occupation probably had a greater impact than location.<sup>42</sup> His tables were thus accurate in general but did not make it possible for a particular society to account for special occupational liabilities. Significant sickness data broken out by occupation would not exist until the Odd Fellows compiled the returns of their 250,000 members in 1850.

Whether or not the tables were in fact accurate mattered less, however, than the fact that what the general public saw of actuarial science as it developed was constant disagreements among its leading practitioners. As apparent in the confrontation between Neison and Chadwick, because of the relationship between actuarial science and controversial social problems, especially those relating to the issue of poverty, disagreements among actuaries were often conducted in public papers and pamphlets. In response to Neison's tables, for example, John Finlaison, in his official capacity as actuary to the government, published new tables based on the friendly society returns from 1846-1850. The tables diverged significantly.<sup>43</sup> Finlaison's tables were based on a bizarrely strict notion of sickness in terms of duration as well as what qualified as sickness. His definition, which excluded any chronic diseases for example, were completely inapplicable to friendly societies, where sickness was simply understood as anything that incapacitated a member from working. Yet instead of a private and professional discussion of one scientist to another, Neison criticized Finlaison's work publicly and in heated terms,

Since the disastrous publication of the Highland Society's tables, in 1824, perhaps no other unfortunate event as the publication of what is termed the Government Tables [i.e. Finlaison's tables], has arisen in the history of benefit and friendly societies...a careful perusal of these observations must satisfy everyone having a practical knowledge of the management of friendly societies, of the imminent danger of circulating such documents under government sanction!<sup>44</sup>

<sup>42</sup> The French had a better sense by this point of how these mapped on to each other. See William Coleman, *Death Is a Social Disease: Public Health and Political Economy in Early Industrial France* (Madison: University of Madison, 1982).

<sup>43</sup> A look at the table below will show how divergent the rates of sickness were in the late 1840s. ("Fourth Report of the Commissioners Appointed to Inquire into Friendly and Benefit Building Societies," 183.)

**TABLE showing the comparative Sickness in each decennial period expressed in Weeks according to various data.**

Ages.	Highland Society.	Mr. Ansell.	Mr. Neison, Sen. Government Returns, 1836-40.	Mr. Finlaison. Government Returns, 1846-50.	Mr. Ratcliffe. 1866-70.
21-30	5·9	8·1	8·7	9·8	7·7
31-40	6·7	9·5	9·9	10·3	10·0
41-50	9·7	13·4	14·8	13·4	14·8
51-60	17·8	22·6	27·1	20·0	27·2
61-70	48·0	58·7	77·3	39·1	62·5

<sup>44</sup> Neison, "Contributions to Vital Statistics, Especially Designed to Elucidate the Rate of Mortality, the Laws of Sickness, and the Influences of Trade and Locality on Health, Derived from an Extensive Collection of Original Data, Supplied by Friendly Societies, and Proving Their Too Frequent Instability," xxii.



Neison did not stop there. He then went on to criticize the recommendations of John Tidd Pratt, the government appointed Registrar for Friendly Societies, in similar terms. Charles Hardwick, a self-trained actuary and Odd Fellow, would later say that it should not surprise us that the “partially educated working man may well hesitate...when he discovers that those in whom he is told to place implicit confidence, entertain no such profound veneration for the opinions or advice of each other.”<sup>45</sup>

The work of Henry Ratcliffe, the Corresponding Secretary for the Manchester Unity, finally ‘satisfactorily settled the laws of sickness’ in 1850 (although this did not end the public battles waged between actuaries). The sickness tables that finally became the standard were produced by the Odd Fellows first in 1850 and then subsequently refined in a series of quinquennial valuations. Ratcliffe made separate allowances for age, location, and occupation. Not only did his study comprise over a million years of experience, it also drew data from every county in England, Wales, Scotland and Ireland, and from 26 different occupations. In most cases, it confirmed the conclusions Neison had drawn from his less substantial study and the hypothesis he had ventured about the importance of occupation on sickness rates. But Ratcliffe’s work was especially important for the amount of data it provided for sickness rates above the age of 60. It is somewhat ironic that the Odd Fellows had the dubious honor of putting actuarial science in the position such that an actuary could accurately declare the Order insolvent.

**THE SPECIAL ACTUARIAL COMPLEXITIES OF FRIENDLY SOCIETIES**—If accurate tables formed the first obstacle to making friendly societies actuarially sound, the complexities encountered when attempting to apply those tables to particular societies was the second, and, in fact, bigger problem. As Neison explained to the 1849 Friendly Society Commission, from an actuarial perspective “the subject of friendly societies is altogether a very complicated one. In fact, there is no branch of vital statistics so difficult to be understood.”<sup>46</sup> Actuarial science was more complicated when it came to friendly societies because unlike life-insurance companies, friendly societies promised benefits for a wide variety of risks, some of which were dependent on particular definitions that were not necessarily the same in each friendly society. In terms of variety, the Odd Fellows, for example, offered £10 on the death of a member, £5 for the death of his wife, between 7s and 10s per week sick pay (until death and which was generally reduced after 6 or 12 months of continual sickness), travel pay, and clearances. Each of these had local meaning. Sickness, as we saw, was not a medical concept. It was defined as the ‘incapacity from labor’ and so had different criteria for every occupation.<sup>47</sup> As we saw above, sickness rates also varied according to age, occupation and, to a lesser extent, region. Most actuaries agreed that trying to calculate accurate sickness tables for ages over 70 was impossible and recommended annuities for this age range rather than sick pay.<sup>48</sup> Similarly, travel pay and clearances depended on the decision to travel, which, in turn, was dependent on a large number of variables, which then varied according to region.

Complicating matters still further, achieving actuarial soundness was an ongoing process that required the trained eye of an expert. It was not as though the Odd Fellows could have

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<sup>45</sup> Charles Hardwick, "A Few More Words About Management," *The Odd Fellows Magazine* October 1858, 469.

<sup>46</sup> "Report from the Select Committee on the Friendly Societies Bill; Together with the Proceedings of the Committee, Minutes of Evidence, and Index," 1.

<sup>47</sup> See Neison’s answers to the committee *Ibid.*, 16.

<sup>48</sup> This was because there were too few people who survived beyond age 70 for any statistical regularities to emerge.

adopted the appropriate tables and then have been set for life. The various Select Committees and Commissions on Friendly Societies learned this seemingly anew each time they met.<sup>49</sup> But it was one of the few things on which all actuaries agreed. From the government's perspective, a set of model tables would have made both the goal and the method of making friendly societies sound much easier. But, as the actuaries took great pains in explaining, tables that might be accurate for the entirety of the Order—even tables based on the actual experience of the whole Order—were not necessarily appropriate for a particular lodge in Monmouth.<sup>50</sup> Model tables, drawn from a large enough aggregate to yield statistical regularities, could only be safely applied to a society with a membership big enough to achieve the statistical average. Yet, the actuaries also agreed that making societies big enough to overcome local particularities such that model tables might be appropriate would take away the powerful supervisory effect of small numbers and thereby make friendly societies more susceptible to fraud. In any case, they felt it would be unjust to ask healthy people to pay for the liabilities of unhealthy people. The only solution was that the great masses of data required for regular patterns to emerge then had to be made applicable to local circumstances.

In addition to periodic valuations and revisions of life and sick tables, each lodge would have to track carefully the rate of return it received on investments. Neison argued that careful investments were more important to solvency than accurate tables.<sup>51</sup> Solvency was calculated assuming a certain rate of interest, usually between 3-4%. If those rates were not achieved, contributions might have to be raised. So, in addition to tracking the minute details of sickness and death and reevaluating the tables accordingly, returns on investments also had to be tracked in this way, and then would have to be incorporated into the contribution rates charged for each benefit. For the Odd Fellows, this would mean over 4000 sets of tables would have to be prepared, revised annually and then completely revamped every five years in order to adjust to variations.

Friendly society finance was so complicated, it turned out, that only a few people in the country were qualified to manage it. The members were certainly not competent to make the necessary judgments about where to modify a life or sickness table to fit local circumstances. The job required, as Neison stated to the 1849 Friendly society Commission, a very "peculiar education ... to be competent to judge of it; it requires a specific education."<sup>52</sup> Later in the interview he went a step further. Not only was friendly society finance too variable for model

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<sup>49</sup> The five most important actuaries—Francis Neison, Charles Ansell, John Finlaison, George Davies, and (John's son) Alexander Finlaison—in the country were interviewed in 1847 by the Select Committee of House of Lords and in 1850 by the Select Committee convened to examine the Bill that would legalize the Odd Fellows. They all agreed that model tables would not only be unwise but unsafe. "Report from the Select Committee of the House of Lords on the Provident Associations Fraud Prevention Bill, Together with the Minutes of Evidence and Appendix," (1847-1848), 65-66, *A Bill to Consolidate and Amend the Laws Relating to Friendly Societies*, (273), Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life*, 109.

<sup>50</sup> As Charles Ansell put it to the House of Lords Committee in 1848, "I doubt exceedingly the Propriety of promulgating any Table whatever that should be considered proper to be adopted universally....A table that would be very proper for one Locality, or one class of persons, would be highly improper, in fact ruinous, for Miners and such people." ("Report from the Select Committee of the House of Lords on the Provident Associations Fraud Prevention Bill, Together with the Minutes of Evidence and Appendix," 69.)

<sup>51</sup> Neison, "Contributions to Vital Statistics, Especially Designed to Elucidate the Rate of Mortality, the Laws of Sickness, and the Influences of Trade and Locality on Health, Derived from an Extensive Collection of Original Data, Supplied by Friendly Societies, and Proving Their Too Frequent Instability," 125.

<sup>52</sup> "Report from the Select Committee on the Friendly Societies Bill; Together with the Proceedings of the Committee, Minutes of Evidence, and Index," 11.

tables and too difficult for the members to manage, Neison also claimed that it was too much work for most actuaries. The actuaries Neison spoke to felt that “the special knowledge necessary to advise safely is very considerable, and they do not think it worth their while to undertake it.”<sup>53</sup> Only a very specific kind of actuary, then, trained not only in the finer points of actuarial mathematics, but also experienced enough with a particular friendly society’s history to be able to take account of all variables, could make a valid judgment.<sup>54</sup> The fact that actuaries often disagreed as to the best tables or courses of action, while vexing to the members of friendly societies and of the Friendly Society Commissions alike, only further underlined the necessity of having a professional actuary in charge.<sup>55</sup> Neison suggested that

members should calmly reflect, that the radical and scientific part of the question is neither a simple nor a very generally understood one, even among the most highly educated classes; and it can therefore be no reflection on the intelligence of any individual member to ask for advice elsewhere.<sup>56</sup>

Obviously, stressing the complexity of their science and the need for expertise in interpreting it was part of the professionalization of their field.<sup>57</sup> But, for my purposes, the necessity of the actuary and his judgment in achieving actuarial soundness highlights a different point. From the perspective of friendly society members, the list of things they were being asked to trust in this process was rather long. Not only would accepting actuarial science mean trusting an outsider to tell them how to run their lodge, what rates to set for contributions and benefits, but also what kind of people to admit. And all this even before they got to the question of trusting the numbers purporting to predict the future.

**ACTUARIALLY SOUND FRIENDLY SOCIETIES AS SOCIAL POLICY**—Given the significant cultural and scientific disabilities of actuarial science, the question as to why the Odd Fellows and other members of friendly societies resisted actuarial science begs a preliminary question. That is, how the subject of actuarially sound friendly societies was broached at all? The answer is the problem of poverty. As we saw in Chapter 2, social reformers both in and outside the government had been more sanguine about the prospects of securing friendly societies with actuarial science than the actuaries had ever been. They hoped that a system of patronized and voluntary societies, along the lines of contemporary friendly societies, might replace the outmoded poor law system. While the voluntary principle remained an important aspect of

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<sup>53</sup> Ibid., 23.

<sup>54</sup> On the importance of ‘experience,’ rather than strict mathematical ability or precision, see Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life*, Ch. 5.

<sup>55</sup> For evidence of the consternation this caused among Odd Fellows, see “Report from the Select Committee on the Friendly Societies Bill; Together with the Proceedings of the Committee, Minutes of Evidence, and Index,” 133. The actuaries interviewed by the various Friendly Society Committees and Commissions argued two ways on this issue. First, they agreed that eventually there would be enough data to bring the judgment of actuaries into closer agreement. And second, since an actuary’s reputation was materially affected by the relationship between the judgment he made for an insurance company or a friendly society and the reality of their experience, the impact of inaccuracies in his judgment would have significant consequences. Thus, this problem could be left safely in the hands of professional actuaries whose interests it served to be as accurate as possible.

<sup>56</sup> Neison, *Observations on Odd-Fellow and Friendly Societies*, 35.

<sup>57</sup> Poovey, *A History of the Modern Fact: Problems of Knowledge in the Sciences of Wealth and Society*, Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life*.

friendly societies as the solution to poverty throughout the century, the successive Friendly Society Acts moved gradually toward mandating the actuarial soundness of those friendly societies that wished to take advantage of the legal protections of registration. These laws pushed actuarial certification even though the members of friendly societies had never intended to act as a national system of social security and even when no accurate tables existed.

The divergence between the goals of the members of friendly societies and the goals of the government is apparent in the development of the friendly society legislation that followed the original Friendly Society Act (Rose's Act) in 1793. In that law, friendly societies had been taken as they were found, as "societies of good fellowship" which also practiced mutual aid. In other words, because of the government's desire to encourage the working class self-reliance friendly societies represented, friendly societies would be protected but otherwise left alone. But it soon became apparent that left to their own devices (which included drinking and other actuarially suspect forms of sociability) friendly societies could not guarantee the financial security of the working classes. Obviously, part of the reason was that the workingmen who formed these societies did not have the long-term financial security of the nation's working classes in mind. In fact, many early friendly societies were dividing societies, where members would pay in a certain amount each week and receive a sick or death benefit if they happened to be sick or die during the course of that year. At the end of the year, the funds would be divided among the survivors.<sup>58</sup> Dividing societies were constituted for the purpose of short-term savings with a little gambling thrown in. By 1829 the new Friendly Society Act rendered fellowship and short-term goals illegal. Dividing societies could not register as friendly societies, and the new law specifically omitted fellowship as one of the legal purposes for which friendly societies could be formed—in the hope of separating what reformers saw as an incompatible mix of conviviality and insurance.

The divergence between the goals of the government and what was actuarially possible is also apparent in the legislation. The 1819 law required that registered friendly societies have their rules certified by "an actuary or someone skilled in mathematics."<sup>59</sup> In the event, the people who ended up certifying friendly society tables were not qualified to do so—even if there had been accurate tables available on which to make such a determination. As mentioned above, the 1829 law restricted the purposes of registered friendly societies to providing for contingencies like sickness and death that are "susceptible of calculation by way of average."<sup>60</sup> But the efforts to actually calculate those contingencies—without enough or accurate enough data on which to base those calculations—proved disastrous (as we saw above) and actuarial soundness was made optional in the early 1830s. By 1846, actuarial science had made significant advances and this aspect of the financial security of the working classes once again seemed possible. The 1846 law further restricted the legal purposes of friendly societies to "assuring Benefits depending on the Laws of Sickness and Mortality" *only*, and again required registered friendly societies to have their rates of contribution certified by an actuary. At this point, the increase of trade union activity as well as Chartist agitation in the late 1840s renewed the government's interest in not just securing the financial security of the working classes, but

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<sup>58</sup> Clark, *Betting on Lives: The Culture of Life Insurance in England, 1695-1775*, 6.

<sup>59</sup> At this point, the term 'actuary' was not yet associated with the science of statistics and probabilities, referring merely to a secretary or accountant. The legal problems generated by the confusion of the meaning of term in this law that led to its association with professional actuaries as recognized by the Institute of Actuaries.

<sup>60</sup> *10 Geo. Iv.--Sess. 1829. A Bill [as Amended by the Committee] to Consolidate and Amend the Laws Relating to Friendly Societies*, (204).

also securing them to the social order. When the Odd Fellows petitioned for legalization in 1848, the opportunity to “increase the Attachment of so numerous a Body of the industrious Classes to the social Order” seemed too good to pass up.<sup>61</sup>

Summarizing the findings of the first section we have found that an actuarial way of seeing required a paradigm shift. Even in applications for which it was specifically well suited, like life insurance, it was not adopted unconditionally. It was especially vexed when it came to friendly societies. And it was only the special interest of the government in solving the problem of poverty that kept the relationship between actuarial science and friendly societies alive through the early part of the nineteenth century.

## SECTION II SEEING LIKE AN ODD FELLOW

As we saw above, Daston has argued that the eighteenth century prejudices against actuarial science were part of the general eighteenth century cultural milieu and that “it took new beliefs and new values, not just the availability of new techniques, to make mathematically based life insurance attractive to buyers and sellers.”<sup>62</sup> That shift took well over a century to complete and even then professional actuaries ‘modified the exact calculations of mathematics with those of prudence.’ Similarly, the main objections Odd Fellows had to actuarial reform were cultural. The particular culture the Odd Fellows had developed as a means of dealing with the specific problems they had faced as an extra-local association stood in direct opposition to the outlook required by an actuarial way of seeing. And yet, as we have seen, by 1874, the Odd Fellows were heralded as the example of actuarial progress to which other friendly societies should aspire. And by 1904, only 50 years after actuarial tables were first introduced, the Odd Fellows were completely solvent, capable of meeting the costs of their liabilities.

In this section, I will begin by attending to the cultural context in which the three main objections to actuarial science were made. In doing so I will demonstrate that the objections Odd Fellows had to actuarial science were in fact appropriate based on the way Odd Fellows understood the world. Then, I will turn to the question of how, given the clash of cultures that followed the introduction of actuarial reforms, actuarial science was ultimately made conscionable to Odd Fellows. I will argue that the ‘old practices took an unconscionable long time in dying’ and that Odd Fellows ‘modified the exact calculations of mathematics’ with those of benevolence because these modifications were necessary to make actuarial science work in a friendly society.

The leadership of the Manchester Unity first proposed actuarial reform when an internal survey showed that over 200 lodges had closed over the course of 1843. Although they did not know why these lodges closed, the leaders of the Order were understandably alarmed. As a result, the deputies of the 1844 AMC voted to investigate the financial situation of the entire Order. The mere hint of actuarial reform, however, caused a schism resulting in the open rebellion of 35,000 members. Among the remaining members, there was strong and sustained, if less radical, resistance to reforming the Order in this way.

Why was resistance so strong? Actuaries, like Neison, were confounded; the Odd Fellow leadership chalked it up to a selfish desire on the part of certain lodges to divert attention from

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<sup>61</sup> "Report from the Select Committee of the House of Lords on the Provident Associations Fraud Prevention Bill, Together with the Minutes of Evidence and Appendix," 4.

<sup>62</sup> Daston, *Classical Probability in the Enlightenment*, 173.

their own extravagant spending; and historians have, thus far, never considered the question. The allegation of extravagant spending was of course easy to make but impossible to prove. The very lodges accused of this selfish behavior were the same ones who resisted actuarial reform by refusing to send in returns of their accounts. Perhaps, they did spend extravagantly, and not on benevolent objects so much as drinking, feasting and the like. But these hackneyed accusations had been made against non-compliant working people from the beginning of the eighteenth century. And since there was and is no evidence to support them, it is worth considering the evidence that does exist. Specifically, the rationale behind the resistance can be found all throughout the *Odd Fellows' Magazine* and quoted verbatim rather extensively in the proceedings of all the AMC and Quarterly Meetings of the Order beginning in the 1840s. Additionally, some of the more ardent advocates for reform began a new magazine, published weekly called *The Odd-Fellows' Chronicle*. Even in the pages of the *Chronicle*, the resistance was quoted and answered, if not always allowed to speak for itself. In any case, from the mid 1840s until the late 1860s, the Odd Fellows talked of little else.

The specific reasons members gave for their resistance were cultural. And while it is difficult to disaggregate a culture—and there will be some unavoidable overlap—there were three objections most often named as reasons for resistance. The first was that the Odd Fellows were a benevolent society and actuarial reform would reduce them to a mere “act of Parliament benefit society.”<sup>63</sup> The second centered on the validity of claims about the future and argued that the whole reason they bound themselves together in a system of mutuality was because no one knew what the future might bring. The third objection centered on the difference between the kind of experience cited by members and the experience actuaries used to validate their own claims. Drawing out the historical and cultural contexts from which these objections were made, it will be clear that resistance was a rational response within the culture of Odd Fellowship.

The claim that actuarial reform would undermine the benevolence of the Odd Fellowship was the most powerful and important objection resistant Odd Fellows had to actuarial science. When actuarial reforms were first proposed in the mid 1840s, the angrier representatives of the opposition saw it as “an insidious attempt to divert the Order from its original benevolent purposes and designs, and to assimilate it in principle to an assurance society.”<sup>64</sup> Alfred Smith, a surgeon from an Odd Fellows' lodge in Ripon, expressed the same idea in calmer terms, arguing that benevolence united “the members in a warmer and firmer bond than can be expected to exist where mere paying and receiving are concerned.”<sup>65</sup> Even outside actuaries and the actuarially inclined Odd Fellows understood the main objection in these terms. The Board of Directors accused the resistance of “imagin[ing] that charity and benevolence is so mixed up with Odd Fellowship, that it ought to be held sacred from pounds, shillings and pence investigation but it will not do for us as a body composed mainly of working men, united for the assistance of one another, to rest contented with anything so vague and undefined.”<sup>66</sup>

It is important to understand why benevolence was so important to those who opposed actuarial reform because the other two key objections follow from it. Actuarial reform would require a set and definite relationship between contributions and benefits. Given the complexity of the actuarial problems of friendly societies, whatever else a legal friendly society did, it had to

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<sup>63</sup> Robert Dawson Ferguson, "Stability of Lodge Funds," *The Odd Fellows' Magazine* April 1844, 90.

<sup>64</sup> "Annual Moveable Committee, Glasgow," *The Odd-Fellows' Chronicle* June 1845, 132.

<sup>65</sup> Alfred Smith, "An Essay on the Nature and Advantages of Odd Fellowship," *The Odd Fellows' Magazine* 1837, 9.

<sup>66</sup> Manchester Unity Quarterly Report, 1845, quoted in Mudge, 10

do without interfering with this relationship. So drinking, anniversary feasts, and all the expenses of management had to come from a separate fund, which could be collected in any way they preferred so long as it did not interfere with the funds for insurance. Acts of benevolence would also have to be funded separately. Yet, in the Manchester Unity, the relationship between contributions and benefits had been left ambiguous on purpose. And throughout the early 1800s members used benevolence to explain the meaning of the ambiguity. While the rationale undergirding benevolence changed over time, it was always fundamental to the constitution of the Order and fundamental to the kind of friendly society Odd Fellows understood themselves to be.

The original reason for the ambiguous relationship between contributions and benefits was simply that the Odd Fellows were not, as they were always keen to point out, constituted as a sick club.<sup>67</sup> The weekly dues they paid were never intended to insure a sick benefit to every member. It was only if a member was in distress that a collection would be taken to relieve him. On its own, sickness did not necessarily constitute distress. The early Odd Fellows only relieved for sickness if a member was both “incapable of following his employment” *and* could not survive that period of sickness without relief. Most Odd Fellows did not generally require relief during sickness because most belonged to separate sick clubs.<sup>68</sup> These early members were generally artisans who aspired to create a club on par with the Free Masons.<sup>69</sup> To be clear, in the early days of the Order, it was not a normal circumstance that resulted in an Odd Fellow being relieved for sickness.

When it did occur, that relief was collected through a voluntary contribution and was understood as a gift. The terminology used in local minute books and the minute book for the Order make this quite plain. When a member needed relief during sickness, he was said to be in receipt of ‘sick gifts’ or in ‘receipt of the donations of the lodge.’<sup>70</sup> Travel relief and funerals were also funded by a collection—where each contributed according to his ability—taken only when the need arose. Relief was a function of and limited by the clause “as far as circumstances would admit,” according to the first General Law of the Order circa 1814.<sup>71</sup> Relief of distress was a very important aspect of Odd Fellowship, but it was a function of friendship, not the *raison d’être* of the Order.

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<sup>67</sup> A case taken before the Leeds Magistrates in 1821 makes this distinction clear. At issue in the case was whether or not a sick club had to pay a sick benefit to one of its members who also happened to be an Odd Fellow. One of the rules in the sick club, common to most sick clubs at the time, stipulated that members forfeited their claim if they belonged to another sick club. Demonstrating that they were no “common sick club,” the representatives from the Leeds Odd Fellows lodge explained to the Magistrate that the fund they kept was for the “relief of traveling and distressed brothers.” The sick were relieved from “voluntary contributions; some give pence, others shillings, and some pounds; in short every man gives according to his circumstances in life. (“Leeds Quarterly Committee, Held Jan. 28 1821,” *The Odd Fellows' Magazine*, 1 Jan 1826, 20.)

<sup>68</sup> *Ibid.*

<sup>69</sup> As the new preface to the General Laws read in 1821 “In a word, as FREE MASONS had a beginning, so must ODD FELLOWS, and it is highly probably from the rapid progress they have already made, that they will one day vie with that respectable body in numbers, usefulness, wealth, and honor; and equally dispersed throughout all parts of the globe, will receive the sign to take each other by the hand, either to render mutually any service within their ability, or to enjoy the pleasure of friendship. (“The Laws and Regulations of the Independent Order of Odd Fellows,” in *Miscellaneous records* (Lancashire Record Office, c.1814-1860).)

<sup>70</sup> See *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 145, 152, “Minute Book, Duke of York Lodge, No. 17, 1816-1838,” (Preston: Lancashire Record Office).

<sup>71</sup> “The Laws and Regulations of the Independent Order of Odd Fellows.”

In other words, the Odd Fellows were a friendly society formed for the purpose of fellowship among friends, whose understanding of friendship entailed mutual aid in times of need. The statement of purpose, taken from a set of General Laws from the late 1810s makes this point almost exactly, “the cultivation of friendship, the pleasures of good company, and the improvement of morals are the primary objects—for the attainment of which a number of individuals of the first respectability have formed themselves into a fraternity of Loyal Independent Odd Fellows.” Each brother took an oath to stand by each other not just when sick or dying, but also

in health, in poverty *or* in competence, in prosperity *or* in affliction. Regarding their Lodge as a family of brethren among whom, the welfare of the whole constitutes the happiness of the individuals, each considers himself bound to contribute his share, proportioned to his abilities, toward the general fund of enjoyment. Every Odd Fellow cheerfully subscribes his wit to enliven the meetings, as well as his money to defray the expenses of the lodge....<sup>72</sup> (emphasis mine)

By the late 1820s, conviviality had been moralized a bit, but relief was still understood as a particular case of distress and was relieved only if the member needed it. Defending Odd Fellowship in the *Manchester Gazette* in 1828, an Odd Fellow’s explanation of the Order shows the persistence of sickness in these terms, “Odd Fellows meet for the express purpose of spreading the ‘principles of benevolence and charity,’ .... In sickness, a brother, *if requisite*, is supported and supplied with regular medical advice. If in distress ... the balm of charity bestowed according to circumstance....”<sup>73</sup> (emphasis mine)

Through the 1830s and certainly by the 1840s, however, sickness became the most common form of distress relieved. Even so, the idea of relief as an act of benevolence continued to hold.<sup>74</sup> In 1836, a speech given during the laying of the foundation stone for an Odd Fellows’ hall in Bradford demonstrates this quite explicitly. During the ceremony, Charles Hill, the Provincial Grand Master (the leading officer of the district) for Bradford, explained the utility of the Order to the assembled crowd, most of whom were not Odd Fellows. He said, “there are upwards of 2200 members, who annually pay, on average, about £200 for the interment of their brethren and wives; for the relief of the sick, and in charitable donations for the benefits of the distressed, upwards of £700 more.”<sup>75</sup> He then went on to state the numbers for the district and for the Unity in similar terms. Sickness had been distinguished from other kinds of distress, but it was still understood as a gift given by members to members. This same formulation was repeated in every anniversary report published in the magazine and any other time an Odd

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<sup>72</sup> Ibid., 8-9.

<sup>73</sup> *Odd Fellows' Magazine*, (Manchester: 1828-1831), 74.

<sup>74</sup> A lodge in Knowsley, for example, spoke of sick relief as a gift in 1840, “Proposed that if any member of this Lodge during sickness and receiving the sick gift....” (“Resolution and Minute Book, Farmer’s Rest Lodge, 1838-1864,” (Knowsley: Knowsley Record Office), 1 June 1840.)

<sup>75</sup> A 30 June 1836 article from the *Bradford Observer* reprinted in “Laying the Foundation Stone of an Odd Fellows’ Hall, Bradford,” *The Odd Fellows Magazine, New Series* 1836.



Fellow tried to explain Odd Fellowship.<sup>76</sup> Rather than benefits, in the Odd Fellows the sickness and burial gifts were understood to be an act of benevolence.

So if, in the early days the ambiguity between contributions and benefits was the result of the fact that the Odd Fellows had not been designed as a benefit society and therefore thought of sickness relief as benevolence, why did they continue to insist on couching the relief of the sick in terms of benevolence into the 1840s when their sick *gifts* became indistinguishable from sick *benefits*? The answer requires a brief rehearsal of the findings from the last chapter. In 1826, the purpose of the Order was changed from its early convivial origins to a benevolent society as a strategy for cooperating beyond local bounds. The Odd Fellows maintained the bonds of brotherhood achieved through conviviality but gave those bonds a moral inflection. “Spreading the principles of benevolence and charity” replaced “Mirth and harmony” as the official purpose of the Order.<sup>77</sup> Because of all the differences, distances and subsequent distrust that divided them, the early leaders in Manchester sought a way to get members to cooperate, first, over the issue of travel relief and, then, around funding the Order. Most of their efforts to force compliance ended in failure. But when they stopped trying to figure out who owed what to whom and instead made travel relief an act of charity, things ran more smoothly. In 1827, they applied the same rationale to a General Fund for the Order. Rather than requiring members or lodges “to bear an equal share of the incidental expenses of the Order” as they had tried to do in the early 1820s, the sub-committee for the general fund at the 1826 AMC proposed a fund designated “The Independent Order’s Benevolent Fund.” It would defray the expenses of the Order, but it would also be used to relieve the distressed lodges and members of the Order and would be directed toward external charitable causes in the name of the Order. As one of the originating members of the Order explained, focusing on spreading “the principles of benevolence and charity [makes] man what he ought to be to man—a brother—to remove all the stumbling blocks of envy, malice and suspicion—to restore confidence....”<sup>78</sup>

If cultivating an ethos of brotherhood whose purpose was ‘spreading the principles of benevolence and charity’ helped the Odd Fellows cooperate across local boundaries, it also helped them to overcome differences within local lodges. We saw examples of this in the last chapter where the initiation ritual, for example, dramatically portrayed the terrifying experience of someone facing the vicissitudes of fortune alone. Obligating themselves to each other, each Odd Fellow acknowledged that a reversal of fortune (whether that be sickness, loss of employment, or having one’s tools or home destroyed by fire, etc.) could happen to anyone and in this sense they were equally vulnerable because the future was universally unknown. The

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<sup>76</sup> The format was so standard that *The Odd Fellows’ Chronicle*, the new weekly periodical for the Order which started in 1844, used it as well. Here is a typical account, “The rapid increase of the Independent Order of Odd Fellows, Manchester Unity, is attributable to its having for its object the amelioration of the condition of the human kind, and a laudable solicitude for the future... These observations have been elicited from the fact of a printed balance sheet brought under our notice, of the Shakespeare Lodge, established in the city of Durham about 10 years ago, wherein is set for as having been paid for funeral donations, and to sick members, during the last 6 years, the enormous sum of *one thousand one hundred and sixty-seven pounds!* This is indubitable proof, that indigence may be succored, the despondence—the hopelessness of the invalid softened, and at the hour of death the despair of the deprived widow and fatherless orphan in no small degree lessened ...” (“Progress of Odd Fellowship,” *The Odd-Fellows’ Chronicle* 29 November 1844, 27.)

<sup>77</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 15-17 May 1826) 214.

<sup>78</sup> Mark Wardle, “Preface to the New Series of the I. O. F’s Magazine,” *The Odd Fellows’ Magazine*, March 1828.

rituals of brotherhood and the rules against talking of religion or politics focused their attention on the mutual vulnerabilities that bound them rather than the differences that divided them.

In the 1840s, there was a new difference to overcome. At one of the early committee hearings for the legalization of the Order, James Roe, the Grand Master of the Order, estimated that rather than ‘most’ Odd Fellows holding membership in separate sick clubs, by the mid 1840s only 20% were in a position to pay dues without receiving the sick gift when they became sick. Roe’s impression was that some 80% of the Odd Fellows took sick pay when they were ill, suggesting a trend toward class differentiation. Evidence from individual lodges confirms a trend toward an increase in the proportion of unskilled to skilled laborers. In the Farmer’s Rest Lodge, Knowsley, (a lodge for which we happen to have decent membership records), the number of Odd Fellows who described their occupation as ‘laborer’ or ‘miner,’ as opposed to a skilled occupation was 54% of the whole from 1839-1880. Yet, a comparison between the early years 1838-1840 of the lodge’s existence with the years 1841-1880 shows a sharp increase—from 40% to 68%—in the proportion of unskilled laborers in this lodge.<sup>79</sup> (See Table 1 for a breakdown by occupation.)

Table 1.

Occupation	1838-1840		1841-1880	
	# of Members	%	# of Members	%
<b>Laborer</b>	<b>4</b>	<b>8</b>	<b>15</b>	<b>13</b>
<b>Miner</b>	<b>15</b>	<b>32</b>	<b>53</b>	<b>46</b>
Architect	-	-	1	0.9
Clerk	1	2.2	1	0.9
Butcher	5	11	2	1.8
Farmer	6	13	7	6
Glazier	1	2.2	-	-
Grocer	2	4.3	2	1.8
Honorary	1	2.2	-	-
Mason	4	8	1	0.9
Sawer	1	2.2	-	-
Shoemaker	1	2.2	2	1.8
Smith	1	2.2	1	0.9
Surgeon	2	4.3	2	1.8
Taylor	1	2.2	1	0.9
Wheelwright	1	2.2	1	0.9
Gentlemen	-	-	4	3.5
Joiner	-	-	4	3.5
Plumber	-	-	1	0.9
Quarryman	-	-	3	2.6
Saddler	-	-	1	0.9
Schoolmaster	-	-	1	0.9
Servant	-	-	8	7
Shopkeeper	-	-	2	1.8
Slater	-	-	1	0.9
Total	46	100	114	100
<b>Unskilled Laborers</b>	<b>40%</b>		<b>68%</b>	

<sup>79</sup> Data drawn from "Resolution and Minute Book, Farmer’s Rest Lodge, 1838-1864."

The increase in the number of unskilled laborers paralleled an increase in the number of people who not only required sick pay every time they were in distress, but also who occasionally could not pay their dues at all. There is no statistically relevant data on this point but the minute books of local lodges record instances with increasing frequency from the 1840s on. If contributions had been attached to benefits, these members would have lost their membership at the time they needed it most. Instead, what often happened was whenever a member could not pay his dues because of a sudden loss of employment (or other unforeseen circumstance), his lodge would take a subscription to pay them until he was back on his feet. For example, in 1849, the Farmer's Rest Lodge in Knowsley set Brother James Lea 'good on the books' for over a year because his was 'a very distressing case.' They finally agreed to extend this reprieve indefinitely until Lea found employment.<sup>80</sup> In the Loyal Falmouth lodge, George Angel had an accident that incapacitated him from labor in the spring of 1867. His lodge gave him sick pay even though he had not been a member for the required six months. In 1868 J.J. Libby, a member of the same lodge was given 10s. because he was in 'distressed circumstances.' And as late as 1869, the Loyal Falmouth Lodge paid the outstanding contributions of Henry Mitchell, who was in arrears five months, because he was in 'distressed circumstances.' On the same night they voted to pay for H. Head's contributions for the same reason.<sup>81</sup>

Even at the Glasgow AMC (1845), where all the actuarial changes were first proposed, one of the leading officers of the Order explained to the gathered deputies and local notables that the practice of forgiving dues was the reason the Odd Fellows were superior to 'mere benefit societies,' "Should a member by unforeseen circumstances be unable to pay his contribution for a time, he was cheerfully assisted by his brethren, that he might still remain a member."<sup>82</sup> Elaborating on how benevolence worked to do this, another Odd Fellow explained, "That the man is a brother is his title—that he is in distress is his claim."<sup>83</sup>

In general, then, benevolence was the means through which Odd Fellows achieved solidarity and it also provided a safety net for all manner of contingencies, not merely those 'susceptible to calculation by way of averages.' Benevolence proved elastic enough to take on all manner of distress, even new, class-sensitive contingencies. It is important to keep in mind that the culture of benevolence was not simply a product of rituals and lectures and so on, much less a special characteristic of the members who joined the Odd Fellows. And members did not always practice it perfectly.<sup>84</sup> The reason benevolence made sense for Odd Fellows and what made it easier to practice was the uncertainty they shared about the future.

And the shared uncertainty of the future was another objection many Odd Fellows had to actuarial science. As we saw above in the example of the initiation ritual, the Odd Fellows practiced mutual acts of benevolence specifically because the future was unknowable. This is also why everyone paid the same amount—all members were equally subject to either providence or the whims of fortune. (Whether the lodge in question emphasized the religious or secular view varied with local prejudices.) Members had many occasions to witness 'reversals

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<sup>80</sup> Ibid., 22 Jan; 28 May; 1 Oct; 26 Nov [1849].

<sup>81</sup> "Minute Book, Loyal Falmouth Lodge, 1866-1870 (Minute Book #3)," (Falmouth: Cornwall Record Office), 21 Dec 1869; 28 May 1867; 13 Oct 1868.

<sup>82</sup> "Annual Moveable Committee, Glasgow," 133.

<sup>83</sup> Alfred Smith, "The Benevolence of Odd Fellowship," *The Odd Fellows' Magazine, New Series* 1842, 38.

<sup>84</sup> The minute books of the local lodges abound with examples where petty jealousies and personal squabbles interfered with the operation of benevolence.

of fortune' in their own lodges. In 1850, right in the middle of the fight over actuarial reforms, everyone in the Order witnessed a rather powerful example when an Odd Fellow who was also an MP became "embarrassed in circumstances." The MP in question was Robert Wallace, the representative for the Borough of Greenock, who was well known throughout the Order because he had cast the deciding vote in favor of the penny-postage. Unskilled laborers may have experienced reversals more frequently, but Wallace's case demonstrated that even those in the highest stations were vulnerable. The common occurrence of bank failures, business bankruptcies, and local friendly society collapses further reinforced this belief. Thus, in addition to rituals, stark reality played a powerful role in reinforcing the lesson that Odd Fellows were equally vulnerable to the vagaries of the future. In the case of Wallace, members all over the Order sent donations to a man most had never met totaling £133 11s. 9d. They relieved the Parliamentarian's distress in the same way they relieved the less fortunate members of their own lodge because the future was unknown.<sup>85</sup>

Given an unknowable future, the Odd Fellows put the emphasis on what could be done in the present to protect themselves against whatever the future held. This is why benevolence mattered but it also marked the way they understood the strength of the lodge and of the Order—it was measured by how many people were obligated in bonds of mutuality. That is to say, the Odd Fellows measured their prosperity by the size of their membership. They had measured prosperity in terms of the strength of mutuality from the beginning. When the Order was in the process of becoming an institution in 1825, the deputies at the AMC asked the lodges to provide them with information about the state of each lodge "for the purpose of seeing whether the Order in general is in a state of prosperity or not." The information they asked for was "the number of members on [the lodge] books, their names, and those expelled..."<sup>86</sup> They did not ask for any information on the state of a lodge's funds. The same understanding of prosperity can be found in all the anniversary reports from the start of the magazine in 1825 to well into the 1850s.<sup>87</sup> As one Odd Fellow put it, "since the year 1834, Odd Fellowship has increased in numbers from sixty thousand to one hundred and eighty thousand members! This is prosperity indeed!"<sup>88</sup> Where liabilities were unknowable, counting money would have been meaningless.

Given the way the Odd Fellows measured prosperity, when the accusations about the Odd Fellows' insolvency were first made, members were incredulous. Alfred Smith, the Odd Fellow from Ripon we met above, for example, expressed his disbelief in an essay he wrote for the magazine. His retort against the charge of insolvency underlines the present-orientation of Odd Fellow mutuality,

Every one who knows anything of Odd Fellowship, knows that it is in a most prosperous state. I have made inquiries of people from all parts of the country, and I hear of nothing but increasing numbers and flourishing finances. ...[T]he wise regulations of our Order have always met, and meet now, all its

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<sup>85</sup> Spry, *The History of Odd-Fellowship; Its Origin, Tradition, and Objects; with a General Review of the Results Arising from Its Adoption by the Branch Known as the Manchester Unity from the Year 1810 to the Present Time*, 114.

<sup>86</sup> *Minutes, and Other Documents of the Grand Committees of the Independent Order of Odd Fellows*, 23-25 May 1825.

<sup>87</sup> Again a typical account, "Bridgenorth.—This district is in a very prosperous condition. New members are almost every lodge night enrolled..." ("Progress of Odd Fellowship," 27.)

<sup>88</sup> "Memoir of Alfred Smith, P.G.," *The Odd Fellows Magazine, New Series* 1842.

requirements, and we have much to spare, why, in the name of common sense, are we to make ourselves wretched by inventing distant and imaginary evils? ... I can assure the croaking friends, as well as the enemies of our Order, upon long experience, and from extensive observation, that its foundation is sound, and its superstructure durable as any human institution can be.<sup>89</sup>

Smith was not merely being obstinate, either. He was not ignorant of the importance of restricting expenditures to income. He was a respected physician by trade, surgeon to three Odd Fellow lodges in Ripon, and rather well educated. He even wrote an essay on the importance of admitting only healthy members to the Order and gave lengthy explanations on how to recognize obvious signs of common diseases so that these candidates could be excluded from the Order.<sup>90</sup> But being frugal with a known income and being careful when it came to admitting people with known diseases was very different from purporting to predict when a perfectly healthy person would fall sick or die in the future. Smith doubted that the future calls on the funds were knowable at all let alone with certainty.<sup>91</sup>

Consequently, the Odd Fellows operated on a principle that would have been familiar to any nineteenth century tradesmen, every one of whom was in a state of ‘relative insolvency’ owing to the nature of the credit economy.<sup>92</sup> Relative insolvency was sustainable as long as debts were not called in early. But whereas a tradesman counted on a future increase in business to pay off debts for which he did not yet have the capital to pay, the Odd Fellows counted on increases in members.<sup>93</sup> This was not as selfish as later critiques would claim, accusing the Odd Fellows of caring only for the present generation and letting the future deal with the rest.<sup>94</sup> As demonstrated in the first section, even by mid century there had not yet been an ‘actuarial shift’ where presuming to ‘manage the risks’ of the future had become normalized. The Odd Fellows who resisted actuarial reforms honestly did not believe the future was knowable and so they hoped for future generations what they hoped for themselves, an increase in membership. What was knowable from their perspective was that the Order was in fact increasing in numbers, and thereby increasing the number of friends each member had to call on in time of need. Smith concluded, after citing all the benevolent aspects of Odd Fellowship in their favor, (the honorary contributions, donations, subscriptions, regular members who did not take sick pay and so on), that as long as one had friends who were obligated to help each other in time of need, ‘this is prosperity indeed.’ Given this way of thinking about the future and the system of mutuality designed around its uncertainty, claims about insolvency seemed like a figment of an actuarial imagination.

Not only did they understand themselves to be in a prosperous condition given the growth rate of their membership, members took issue with the actuary’s claim to know the future through ‘experience.’ When Neison warned the Odd Fellows that they should “listen to the

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<sup>89</sup> Alfred Smith, "The Independence of Odd Fellowship," *The Odd Fellows' Magazine, New Series* 1844, 42.

<sup>90</sup> ———, "Hints Upon Medical Matters Relating to the Order," *The Odd Fellows' Magazine, New Series* 1840.

<sup>91</sup> In his own words, “If we turn our eyes from the past to the future, we exchange our uncertain and doubtful light for absolute darkness and blindness...we cannot know, we cannot tell, what an hour may bring forth...from whence the blow shall come, upon whom or when it shall fall.” (Smith, "An Essay on the Nature and Advantages of Odd Fellowship," 205.)

<sup>92</sup> Hoppit, *Risk and Failure in English Business, 1700-1800*, 2.

<sup>93</sup> *Ibid.*, 29.

<sup>94</sup> Charles Hardwick, "Progress of Financial Improvement," *The Odd Fellows' Magazine* October 1864, 459.

warning that science and experience set before” them, he was referring to the extensive of data compiled from the actual amount of sickness and mortality that occurred in those friendly societies for which he had returns.<sup>95</sup> Experience was a technical term for the statistical average drawn from many instances of actual, past events. This experience is what was then used to predict what, under similar conditions, would most likely happen in the future. It was a statistical understanding of experience, where the general or the aggregate mattered.

In common parlance, by contrast, the only experience that counted was specific and personal. When actuaries like Neison made strange statements like, the Odd Fellows are insolvent “based on the experience of one million years of life,” the Odd Fellows responded by citing their personal experience to the contrary, as Smith did above. Even Grand Master Roe, who was in favor of actuarial reform, articulated this same objection during the House of Lords’ hearings on the legalization of the Order in 1847. In Roe’s own experience, he had seen a friendly society in his town fail after it had adopted actuarial tables, while his own Odd Fellow lodge, which did not use tables, was flourishing. Ironically, it was this divergence of understanding that led to the Odd Fellows great contribution to actuarial science. The deputies at the 1845 AMC protested changes to the rates of contributions from tables based on other friendly societies’ experience. They called for returns from Odd Fellow lodges so that they could have the debate “based on their *own* experience.” Of course they assumed that the returns would match their personal experiences and show that they were actually in a state of prosperity. (The returns did not.)

Hence, the Odd Fellows who opposed actuarial science did so for very rational reasons within their cultural framework. Odd Fellowship, and specifically its benevolent features, was predicated on the very uncertainties that actuarial science claimed to be able to predict. Odd Fellows, who were obligated to take care of each other no matter what the future held, were willing to help a brother in distress because tomorrow that distress could be theirs. In short, the benevolence of the brotherhood was a risk sharing strategy based on the way in which they understood the world to work. The growth of the Order both convinced them that they were doing something right and assured them that their future was secure. Actuarial science asked them to deny their own experience and to trust that a stranger and his strange arrangement of numbers provided a better guide to the future than the brotherhood that had been increasing steadily for over 40 years.

**RECONCILING ODD FELLOWSHIP WITH AN ACTUARIAL WAY OF SEEING**—Yet, notwithstanding the departure of 35,000 members, and several years of tenuous stability, the Odd Fellows did, very slowly, implement an actuarial relationship between contributions and benefits. And while it took until 1904 for them to become completely solvent, the House Committee on Friendly Societies was impressed with the actuarial progress they had made by 1874. This was not, however, due to the general triumph of science, or more specifically in this case to the progress of actuarial science. In fact, if left to its own devices actuarial science, especially the way the government wanted to use it, would have done more damage than good. By the late 1880s, the Institute of Actuaries deemed the variables affecting sickness on groups as small as most lodges or friendly societies too erratic to predict safely.<sup>96</sup> Instead, what began as a clash of cultures between Odd Fellowship and actuarial science would end as the creation of a new

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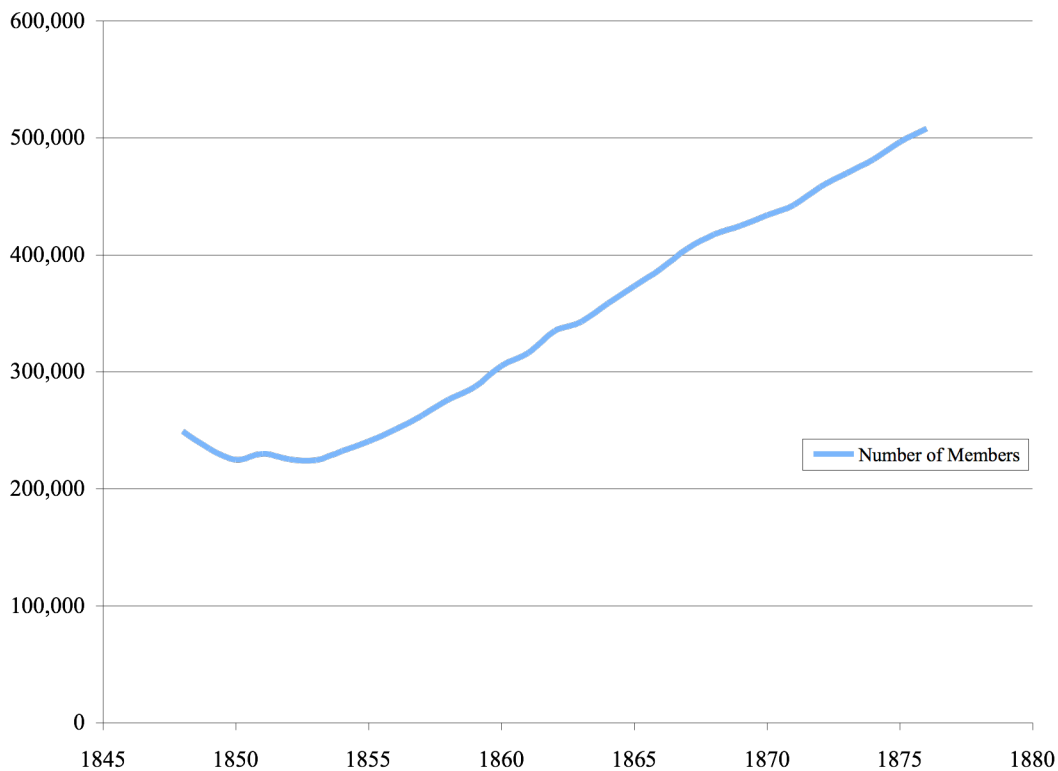
<sup>95</sup> Neison, *Observations on Odd-Fellow and Friendly Societies*, 16.

<sup>96</sup> George Francis Hardy, *Institute of Actuaries Messenger Prize Essay on Friendly Societies* (London: Charles and Edwin Layton, 1886).

culture that amalgamated both. If the culture of Odd Fellowship had made actuarial science seem anathema, it required changes in that culture to make actuarial science acceptable.

I want to be clear here: I am specifically not making a claim about the ‘conversion’ of individual members to an actuarial way of seeing. It would be impossible to measure and is, for my purposes, beside the point. Given the rapid and continuous increase in the size of their membership, it is clear that a lot of people were attracted to the Odd Fellows. (See Chart 1.) Whether it was for the brotherhood, actuarial science, or both, it is impossible to say. What I am interested in showing in these final pages is, first, how the culture of the Manchester Unity was changed to accommodate actuarial science, and second, how the new culture those changes produced would save actuarial science from itself and the Odd Fellows from insolvency.

Chart 1. Membership of the Manchester Unity, 1848-1876



After the dust settled from the initial clash of what seemed to be mutually incompatible positions at the 1844 AMC, the follow-on discussions in the magazine and at the 1845-1850 AMCs demonstrated that neither benevolence nor actuarial science alone was in a position to ensure the stability of the Order. On the one hand, generous and frequent acts of benevolence apart, many of the lodges comprising the Order were blatantly in need of financial reform. Over 200 lodges had closed in 1844 for ‘want of funds.’ The lack of strict accounting practices, which enabled benevolence to intervene, also made it impossible to determine the causes for these failures. Regardless of whether the causes were extravagant spending, fraud, the influx of less skilled laborers who could not afford to survive sickness without sick pay, high rates of sickness

and mortality as lodges got older, or any combination of these and other causes, the fact remained that benevolence did not seem to be keeping pace.

On the other hand, reform was not as straightforward as the phrase ‘making contributions proportionate to benefits’ made it seem. The Odd Fellows ran into the same problem the actuaries did when the government first requested model tables in 1825. At the 1845 AMC, the two tables the Corresponding Secretary proposed were differentiated by the liabilities of location, that is, the risks posed by living in either a manufacturing or agricultural region. As the discussions soon made clear, however, most lodges had people from agricultural and manufacturing areas as well as those who might start off as laborers in the countryside who might later move to the city. Migration was, after all, the original motive force behind the creation of the Order. Which liability did a rural-to-urban migrating Odd Fellow pose? But besides that, some lodges had kept record of their own sickness and mortality experience and found it either much higher or lower than the proposed tables regardless of the composition of their membership. Would they require an actuary to evaluate each lodge individually before appropriate tables could be adopted? And if everyone had different tables, how would clearances work? That is to say, if someone paid according to one table in his original lodge and then took his clearance to another lodge with higher benefits, would he have to pay more in order to become a member in the new lodge? The old system, where there was ambiguity between contributions and payments and where everyone paid the same amount, then, had had some advantages. The accounting was obviously easier, but more importantly no one felt cheated when a clearance was deposited or when one member’s need was greater than another’s. They simply did not keep track of these distinctions.

The insufficiencies of both systems led to an interesting compromise that began as a temporary measure but which initiated the development of the new culture. Realizing that the problems noted in adopting one or even a plurality of model tables needed time to work out, the Board of Directors agreed to forego actuarial reform until those problems could be solved. But rather than letting the opportunity for reform pass, they made some preliminary changes that they understood to be laying the groundwork for future actuarial reform. At the 1846 AMC, they mandated that each lodge keep a designated fund called the General Lodge Fund, out of which sickness and burial benefits would be paid—and nothing else. They also set a proportional rate of payment-to-benefit, requiring that for every 1s. per week a member wanted in sick relief, he would pay ½ d. per week in contributions. This clearly had no actuarial basis, but it nevertheless created a definite relationship between contributions and benefits. A separate fund called ‘the incidental fund’ would pay for everything else—including acts of benevolence. In other words, separate funds would keep benevolence from muddying the actuarial waters so that an accurate assessment of the Order’s true liabilities could be made.

Yet, while the separation of funds certainly put restrictions on the role of benevolence in some ways, benevolence was also inadvertently given new life through another structural change. This new relationship turned out to be critical to the stability of the Order. As a means of enforcing the new rules on separation of funds, the AMC passed a general law declaring the Manchester Unity a ‘Mutual Benefit Society,’ which they explained, meant that

when the funds of one district have become exhausted, by unforeseen circumstances over which the lodges have no control, the necessary funds to enable them to relieve their members, will be provided by the other districts, *if*



*such lodges shall have regulated their payments and expenditure in accordance with the scale laid down by the General Committee.*"<sup>97</sup> (emphasis mine)

This kind of mutual relationship had been the standard practice since the inception of the Independent Order's Benevolent Fund in 1826. But it was an act of benevolence to a lodge whose district, or members whose lodge, had divided its funds or decided for any reason to leave the Order. In the new version of the law, relief would be given as a condition of actuarial reform. Note, however, that offsetting the losses of one district with the funds of another was not an actuarial relationship; it was a benevolent one. Even though it was only intended as a temporary expedient until proper actuarial relationships could be formed, it continued to be reinstated, in various forms, through to the end of the century.<sup>98</sup> As we will see, the mutually beneficial relationship thus established between benevolence and actuarial science would ensure the stability of the Order. At this point, in the mid 1840s, however, it was important because it also created common ground between the two sides.

With the inadequacies of both sides revealed and common ground discovered, a stasis was achieved. During the lull between the summer of 1846 and the end of 1847, new impetus was given to the cause of reform when the members learned of the spectacular fraud committed by their long time, and well loved, Corresponding Secretary, William Ratcliffe. Ratcliffe had been the Corresponding Secretary of the Order since 1838 and was universally respected.<sup>99</sup> Over the course of 1846, he managed to steal over £4000, leaving only £20 in the account of the Order. He escaped prosecution on the technical issue that the Odd Fellows were not a legal friendly society. This betrayal 'shook the confidence' of the members. It also brought the Odd Fellows' internal, cultural means of protecting themselves against fraud into serious doubt. In 1848, only a few months after the issue of legalization had been tabled indefinitely, a majority voted to seek legalization. As noted earlier, the fortuitous timing of the fraud brought the Odd Fellows with their 250,000 members and all the sickness and mortality experience those numbers represented to the government at a time when both legislators and the leading actuaries in Britain had all but given up hope on the financial security of friendly societies. A special law was passed in 1850 to bring the Odd Fellows under the legislation governing friendly societies, but because a majority of the members refused to submit to actuarial reforms, the law was made provisional until those reforms could be made.

Since legalization would eventually require actuarial reform, the die had been cast in favor of change. But the leadership also recognized that change would have to be gradual. This was not another example of benevolence. Each lodge controlled its own funds and set its own rates for contributions and benefits. The schism that resulted from trying to interfere with that right had sufficiently chastened the leadership from further top-down approaches.<sup>100</sup> Moreover,

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<sup>97</sup> "Quarterly Report," *The Odd-Fellows' Chronicle* 15 October 1845, 202.

<sup>98</sup> See the discussion of the Unity Relief Fund in Abb Landis, *Friendly Societies and Fraternal Orders; a History of the Legislation, Supervision, Mortality Experience, Management, Reforms, Rates of Assessment and Present and Past Financial Condition of the English Friendly Societies* (Winchester, Tenn: The author, 1900), 49.

<sup>99</sup> Moffrey, *The Rise and Progress of the Manchester Unity of the Independent Order of Oddfellows, 1810-1904*.

<sup>100</sup> As a commentator put it later, "The leaders of the Manchester Unity, taught wisdom by the disorganization which succeeded the sudden compulsory financial changes of 1845, have acted in conformity with the spirit of true statesmanship, by gradually educating the members in a knowledge of the principles of financial success, previously to the enactment of any coercive legislative measures." (Charles Hardwick, "The New Financial Law," *The Odd Fellows' Magazine* October 1865, 197.)

it made little sense to make financial changes until an assessment of their true sickness and mortality experience was conducted. This would take four years to complete. Yet, unlike Neison, who remained confounded by the resistance to actuarial science and whose warnings about the need for reform only grew more vitriolic over time, the leadership of the Order and other members in favor of reform now understood that the cultural clash was real. It was not a disguise for fraud but a legitimate difference in the way the resistance understood the world. In a policy that would later be called ‘education before legislation,’ the leadership worked to change what they understood as a flawed worldview employing a great assortment of methods, with varying degrees of both subtlety and effectiveness.<sup>101</sup> But while they worked to make actuarial science conscionable to members, they also discovered the necessity of reinforcing actuarial science with a new benevolence.

An Odd Fellow named Charles Hardwick is the best person to illustrate the methods through which cultural change occurred in the Manchester Unity because he can help answer the question of how actuarial science was made conscionable and also why the ‘old practices’ continued even under the new actuarial regime. He would ultimately hold the two most important offices of the Order, the Grand Master in 1857 and then the editor for the magazine in 1862, a position he held until 1883. In both positions, he played a major role in effecting the actuarial reforms of the Order. But it was in his role as the self-styled ‘popularizer of actuarial science’ that he had the most significant impact in this respect. Although he published extensively in the magazine his more important format was the lecture. He gave lectures beginning in the mid 1840s, at first only locally in Preston, Manchester, Chorley and Bolton, but soon extending as far as Birmingham, Nottingham, Leicester, Bristol, and London. He continued delivering his lectures well into the 1860s.<sup>102</sup>

As an antiquarian, a self-taught actuary and a soon to be folklorist of some note, Hardwick brought a unique perspective to the task of cultural change.<sup>103</sup> He did not fully appreciate the cultural objections many Odd Fellows had to actuarial science but he nevertheless found them reasonable from a historical perspective. For Hardwick, the old system of Odd Fellowship was a primitive but necessary step along the path of progress. His task, as he saw it, was to get the member to understand that while it had been right to grope in the early days of the Order, the light had since been discovered and it was only right to move into it. Thus, Hardwick’s method of making actuarial science inoffensive to Odd Fellows in his lectures was first, to earn their trust, then, historicize their resistance, and finally to personalize statistics.

From Hardwick’s point of view, the distrust of both actuaries and their numbers was the greatest obstacle to reform. Actuaries refused to acknowledge the way in which benevolence could make up for financial shortfalls both within lodges and between them. By doing so they

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<sup>101</sup> Ibid., 198.

<sup>102</sup> Published versions of this lecture appeared in 1851 with editions continuing until at least 1863. (———, *Friendly Societies: Their History, Progress, Prospects, and Utility: A Lecture* (Preston: Simpkin, Marshall, and Co., 1851).) He also wrote a *Manual on Friendly Societies* to teach other patrons how to modify existing or found new actuarially sound friendly societies. (Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*.)

<sup>103</sup> He wrote a history of Preston as well as a folklore study of the Northern counties that still gets cited in scholarly work even today. Charles Hardwick, *Traditions, Superstitions and Folk-Lore, (Chiefly Lancashire and the North of England): Their Affinity to Others in Widely-Distributed Localities; Their Eastern Origin and Mythical Significance* (Manchester: E.J. Morton, 1872), ———, *History of the Borough of Preston and Its Environs* (Preston: 1857).

made the Order's insolvency seem greater than it was, thereby breeding distrust among members about the validity of actuarial science itself. Hardwick explained, "...when the uneducated men discover that their case is made out to be worse than they know it really to be...they denounce the *whole of the assertions* of this party, as false and slanderous."<sup>104</sup>

To help members overcome this distrust, Hardwick considered it "essential that the teachers should be in possession of the confidence of the parties instructed; that they should be members..." themselves.<sup>105</sup> But Hardwick did not merely rest on the superficial connection of a brotherhood he openly stated he did not feel. He also forged a substantial bond with them by creating a common enemy in the outside actuary. It was quite easy for him to paint all outside actuaries with the same brush of incompetence. Hardwick merely quoted from a few of the more colorful public battles waged between leading actuaries to make his point that professional actuaries were part of the problem. The constant infighting among actuaries only proved, Hardwick lectured, that they were less interested in developing their science than in collecting fees for their services.<sup>106</sup> He burnished his own credentials, both as an actuary and as an Odd Fellow by explaining that he did not think that "actuaries, as such, are the best judges as to the management of these societies.... I do not even regard it as egotistical to assert, that I *ought* to know more of these matters than all the actuaries (in their *professional* capacity) put together."<sup>107</sup>

But while being an Odd Fellow and joining their fight earned him a hearing from other Odd Fellows, Hardwick also needed to help members to overcome their distrust of actuarial science itself. To accomplish this he put both benevolence and actuarial science on a single line of progress. The early Odd Fellows who rejected actuarial science earned big kudos in this schema. "Benevolent and charitable feeling in the outset solely dictated the rates of payment and benefits for the best and most conclusive of all human reasons,—that little or no scientific knowledge, based upon experiment, was then available for such a purpose."<sup>108</sup> As we saw above, the lack of accurate tables had nothing at all to do with why the early Odd Fellows had left the relationship between contributions and benefits ambiguous. But in claiming this causal relationship and then bolstering it by showing how it was the experience of Odd Fellows who provided the critical data necessary to develop sound tables, he attributed the progress of actuarial science to the progress of the Independent Order of Odd Fellows.

Great praise is therefore due to those enterprising pioneers in the march of social amelioration, who launched their bark upon the unexplored ocean of vital statistical science, with no other chart or compass than the honourable desire to save themselves from dependence and pauperism in seasons of affliction, and their friendship, love, and charity towards their fellowmen.<sup>109</sup>

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<sup>104</sup> Hardwick, *Friendly Societies: Their History, Progress, Prospects, and Utility: A Lecture*, 34.

<sup>105</sup> ———, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 190.

<sup>106</sup> See ———, "Progress of Financial Improvement."

<sup>107</sup> ———, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 130.

<sup>108</sup> *Ibid.*, 3.

<sup>109</sup> ———, *Friendly Societies: Their History, Progress, Prospects, and Utility: A Lecture*, 34-35.

If benevolence had been a stop-gap measure until actuarial science was made ready, and Odd Fellows had worked so hard to provide the experience to make actuarial science more accurate, then it was the task of present day Odd Fellows to continue the good work by making the hard-earned but necessary reforms.

Once he had earned their trust and defused the cause of their resistance by explaining it historically, Hardwick shifted to a more practical approach in order to teach the basic principles of an actuarially sound Odd Fellowship. To this end, he illustrated what actuarial reform would mean for the individual Odd Fellow. He discarded anything that kept actuarial science in the realm of the abstract. He dropped all “logarithms, decimal fractions, or algebraic processes” and any confusing terminology.<sup>110</sup> He also discarded the tables, with their column after column of impenetrable figures, which outside actuaries always insisted on using. Instead, he created a diagram that made mortality and sickness rates clear “to minds unaccustomed to arithmetical calculations.” Rather than numbers, Hardwick used lines. Each row had a bold line going from left to right for sickness and right to left for mortality, in both cases very clearly indicating the death and sickness rates an Odd Fellow could expect to experience at a given age—because these lines were based on what his Odd Fellow brothers had actually experienced before him.<sup>111</sup> At age 20 the line indicating life was the longest, but grew shorter as a person got older. For sickness, the line was shorter for ages 20-25 and began to increase gradually until 65 when it increased dramatically from age 70 and beyond. (See figure 1.) Hardwick explained the “utter injustice” of a 20 year old and a 40 year old, both admitted to the lodge at the same time, paying the same rate.<sup>112</sup>

When he delivered his lecture to audiences composed of working men, Hardwick made actuarial science even less abstract by putting it in narrative form and using personal names to stand in for each age range. He even wrote an elaborate story of how actuarial science should work in a fictitious lodge, which was printed in the magazine. In his lectures, he kept it simple.

A man, named John, calls at ... a Friendly Society office, and ... is in his twentieth year, and he wishes to ensure to his family the sum of £100 at his death. It will be perceived by the diagram that the average expectation of life amongst healthy men, at age twenty, is rather more than forty one years, therefore, the agent calculates (or what amounts to the same thing, the actuary has done it previously for him), what sum of money per year, quarter or month with interest, will in forty one years realize £100 ....

Thomas, hearing of John's provident act, feels disposed to follow the praiseworthy example, and accordingly calls at the office, and enquires if he can, by the payment of nine shillings and ten pence per quarter, insure to his

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<sup>110</sup> ———, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 6.

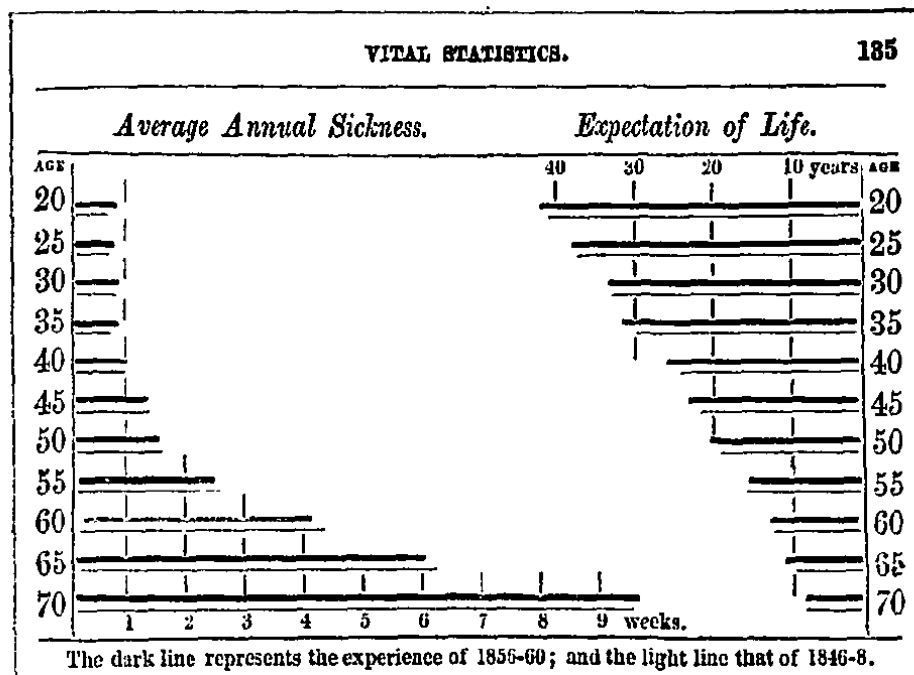
<sup>111</sup> The diagram included in the published form of his lectures measured 2.5' x 3' with roughly a 72 point font. Hardwick recommended that members hang it in the lodge room to keep the laws of sickness and mortality always before the members. Such stark reminders of one's mortality must surely have had some effect.

<sup>112</sup> Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 107-108.

representatives the sum of £100 at his death. He is asked his age and he replies that he has entered on his thirtieth year. The clerk, refereeing to the table, finds he has to pay more because he will not live as long and so will not pay in as long....<sup>113</sup>

The moral of the story was, of course, that “it cannot be expected that we can insure the same amount for a similar subscription, extending” over a shorter period. With the help of diagram and the personalized narrative with which he explained it, Hardwick illustrated that without graduating payments according to age, older members would be cheating the younger members and would ultimately lead to the dissolution of the lodge. By giving Odd Fellows a personal relationship to actuarial science, he was actually teaching them that so far from selfishness, attending to their individual interests was the most equitable mode of proceeding.

Figure 1.<sup>114</sup>



The idea of equity became a very important tenant in the new culture of Odd Fellowship. We saw above how members objected to the self-interested, pounds and pence, system of ‘an act of parliament benefit society.’ Benevolence had been so important not because Odd Fellows were selfless but because everyone was equally vulnerable to an unknown future. So everyone

<sup>113</sup> Charles Hardwick, *Insolvent Sick and Burial Clubs: The Causes and the Cure; or, How to Choose or Found a Reliable Friendly Society. With a Large Illustrative Diagram, Suitable for Suspension in Club-Rooms, Showing, at a Glance, the Average Annual Sickness and the Expectation of Life at Various Ages.* (Manchester: John Heywood, 1863), 18-19.

<sup>114</sup> This is a later version of the diagram he used on his lecture tours. This one was published in the magazine to illustrate how closely the first assessment of the Odd Fellows’ experience conformed to the second. The one he used in lodges had only one line for each age. (———, “Vital Statistics: Our Recent Experience,” *The Odd Fellows’ Magazine, New Series* July 1862, 135.)

paid equal rates and gave according to his ability when disaster struck a brother. In a reversal of fortune, the giver might become the receiver. When members cited the golden rule in favor of this system, the emphasis was on the future conditional clause because no one knew what might happen. Hardwick and others protested that this notion of benevolence was unjust because regardless of what was known about the future, by the 1840s the Odd Fellows had been advertising specific sickness and burial benefits as part of membership. Therefore, justice required that the money received in each lodge be designated to meet this obligation. The objection “We all pay alike, and should all receive alike...may be generous, but it is neither just, equal nor impartial,” one essayist pointed out.<sup>115</sup> He then encouraged every Odd Fellow to ask himself the question, “Am I acting justly in bestowing charity from funds which are not exclusively my own, or am I acting unjustly?”<sup>116</sup>

In the new culture, it was equitable for each man to pay his share for equal benefits. Hardwick even went so far as to cite the golden rule on behalf of an equitable system of self-interest. This kind of equity will be more acceptable, he argued, “if we make up our minds to practically exhibit our faith in one of the great doctrines of Christianity and Odd Fellowship, namely, to ‘do unto others as we wish they should do unto us.’”<sup>117</sup> It was only fair that each person fulfill the contract he agreed to by paying for the benefits promised, now and in the future, nothing more and nothing less—just as he expected others to do for him. Same words, different meaning—for Hardwick, equity had become, in other words, the new benevolence.

Hardwick’s direct attempts to teach members the benefits and the equity of an actuarial way of seeing were augmented by other methods from many different sources. Some of these involved simple changes in how Odd Fellowship was practiced. New lectures for the various degrees were proposed in 1848 and implemented in 1850. Rather than the biblical stories extolling friendship, love and brotherhood, the new degrees would teach Charity, Truth, Knowledge, Science and Progression. The Board of Directors thought these subjects would put the members “on a level with the advanced intelligence of the age” and advance them “somewhat in the path of progression.”<sup>118</sup> The way in which new members were initiated was also changed. Instead of two current members investigating the ‘character’ of a candidate, a new form was proposed in 1859 asking for his vital statistics—his date of birth, location of birth, occupation, marital status, list of diseases to which he had been exposed, whether or not he had lived abroad, and was of temperate habits. These questions had to be answered satisfactorily before admission, in addition to a medical certificate signed by a surgeon.<sup>119</sup> The new lectures and new initiation practices were only implemented in some lodges. There were a great many other changes proposed at the AMCs and in the magazine through the 1850s and 1860s calling for an abandonment of drinking, singing, recitations, and the like. None of these even made it past the realm of discussion. But the fact that people were talking about them meant that such practices were no longer taken for granted as fundamental to the culture of Odd Fellowship.

Other changes were subtler and more difficult to resist. Restrictions in the language members were encouraged to use when talking about Odd Fellowship, for example, had a

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<sup>115</sup> George Candelet, “The Force of Truth,” *The Odd Fellows' Magazine* January 1846, 41.

<sup>116</sup> *Ibid.*, 42.

<sup>117</sup> Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 209.

<sup>118</sup> *The Lectures Used by the Manchester Unity of the Independent Order of Odd Fellows*, preface.

<sup>119</sup> “Particulars Required from Proposed Members,” *The Odd Fellows' Magazine* April 1859, 121.

powerful transformative effect. In 1859, an anonymous contributor to the magazine suggested that reports of anniversaries no longer be allowed to use the old definition of prosperity, which had only taken into account increasing membership. He asked, “Is it not high time, sir, that such a system was exploded, and that the managers of our districts and lodges ought to lay before such meetings a statement, that their financial position was such that they were able to *meet all their liabilities*....”<sup>120</sup> The anniversary reports in subsequent issues of the magazine show a decided shift in this direction. In place of the long, glowing speeches on the benevolence of Odd Fellowship, short paragraphs were inserted, listing all manner of numerical detail, (not all of which, it should be noted, were actuarially relevant). Regardless of the cause, whether subsequent contributors took this admonition seriously or if the editor of the magazine refused to print anniversary reports that did not comply with the new definition of prosperity, the shift took place. From that point on, then, in order to prepare an anniversary report for submission, a lodge secretary had to start paying attention to numbers. Similarly, the new forms required for initiations, medical certificates, death certificates, the annual reports and quinquennial returns also gave a new focus to Odd Fellowship.

It is hard to measure the extent to which these various methods succeeded. But by 1853 graduated tables according to age were accepted by the deputies at the AMC without any secessions—even if it took a while for those tables to be implemented in all the lodges. Another register we have is more impressive. After the 1855 Friendly Society Act but before the 1875 Act, each Odd Fellow lodge that wanted the protection of the law had to register separately—but it was optional for them to register or not.<sup>121</sup> By 1855, registration required the use of actuarial sound tables. Lodges that registered between 1855-1875, then, were effectively agreeing to actuarial reform. In 1868, 2749 of 3474 lodges had already registered, or 80%. By 1873, 3467 of 3551 were registered, which is to say a full 97% of the lodges in the Order.<sup>122</sup> So, by 1873, the Manchester Unity was not yet solvent, but the new culture made it possible to accept actuarial science and remain an Odd Fellow. In other words, by 1873, actuarial science had been made conscionable to 97% of the membership.

**BENEVOLENT EQUITY, OR WHY THE ‘OLD PRACTICES’ PERSISTED**—But as mentioned above, this was not a unidirectional process where actuarial science triumphed by educating the ignorant and culturally backward Odd Fellows. The so-called ‘old practices’ continued to be practiced because they were necessary for a wide variety of reasons. The first of which was that the problems in applying actuarial science to small groups could not be overcome. As Hardwick argued in his *Manual*, because the size of individual lodges were too small to achieve a meaningful statistical average, irregularities would always devastate one lodge even as it made another rich.<sup>123</sup> The actuaries at the time, including Finlaison (the government actuary) and Neison (the actuary who exposed the Odd Fellows insolvency), refused to acknowledge that lodge size was so critical. From their point of view, a small lodge was preferred for the personal vigilance it could employ against fraud and a professional actuary could make periodical

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<sup>120</sup> 'PHIS', "Anniversaries and Balance Sheets," *Odd Fellows' Magazine* April 1859, 121.

<sup>121</sup> In 1875, the Manchester Unity Friendly Society was able to register as a corporate body.

<sup>122</sup> Francis G. P. Neison, "Some Statistics of the Affiliated Orders of Friendly Societies (Odd Fellows and Foresters)," *Journal of the Statistical Society of London* 40, no. 1 (1877): 79.

<sup>123</sup> Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 133-134.

adjustments in a lodge's tables to help it mimic a valid statistical average (and, Hardwick pointed out, collect fees for doing so).

But it turned out that size did matter, and so, benevolence did too. When smaller lodges in a district, which had diligently made the appropriate reforms, began to fail regularly, some of the more affluent lodges tried to leave the Order rather than take part in bailing them out as the Order's 1845 Mutual Benefit Society law required. In 1885, the Order took one of these defecting lodges to court, suing them for breaching a general law. The Order had legal standing on this point because in the effort to encourage actuarially sound practices, the friendly society legislation governing the Affiliated Orders stipulated that an order's general laws were binding on the associated lodges. Somewhat ironically in this case, the Odd Fellows were effectively suing the recalcitrant lodge for refusing to act benevolently.<sup>124</sup> The Order won. The lodge in question was forced to rejoin the Order or else pay back all the benevolent acts it had received throughout its 50-year period.

The relief administered through the auspices of the Mutual Benefit Society Fund, which later became the Unity Relief Fund, was not uncontroversial. Many members took the inequities Hardwick ascribed to benevolence quite seriously. If they had put their houses in order, and were paying their share, why should they pay for others who had not? A series of essays called "Insolvent Lodges" debated the question through the 1880s, one side citing brotherly love and the "unity" of the Manchester Unity in their defense and the other side naming equity, independence and self-reliance on their behalf. Nevertheless, since all the lodges were subject to an actuarial 'reversal of fortunes,' every lodge was asked to contribute their share toward the unfortunate lodges. Whether from benevolence or the inability to secede without penalty, the Odd Fellows contributed a sum totaling £8158 10s between 1891-1900 to relieve necessitous lodges.<sup>125</sup> Thus, the benevolent safety net the 1845 AMC had set up as a temporary expedient to help the resistance transition to actuarially sound practices not only became a permanent feature of the Order, it also helped to mediate the anomalies to which even actuarially sound friendly societies were subject.

One of the more surprising reasons why the 'old practices' remained in force was because Hardwick proved that they were more useful than their detractors had supposed. Hardwick had been one of those detractors when he first became an Odd Fellow because he considered the expenditure on mysterious symbols, the quasi-masonic regalia, and the anniversary feasts unnecessary. But his growing interests in folklore made him suspect that "the originators of

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<sup>124</sup> "The case was first heard before Vice-Chancellor Manisty in November, 1885, and has become famous under the name of 'Schofield and others versus Vause and others,' ... Schofield was at the time the senior trustee of the Manchester Unity, and Mr. Vause one of the trustees of the Caledonian Lodge. In the course of his judgment, the Vice-Chancellor said: 'What is the argument adduced on behalf of the lodge? It is this, as it seems to me, that a lodge being a branch lodge of the great Independent Order of Oddfellows, Manchester Unity, Friendly Society may, after it has for fifty years enjoyed the advantages of being a branch affiliated to the large society, disregard the rules which have been its rules, its very cause of existence for half a century, and may say 'because we now find that owing to our lengthened existence we have become a profiting society and a more rich lodge and society than other lodges, we will by our own motion split off from the parent society, and so carry away with us our money, disregard all the benefits we have received for fifty years past, and disregard the rules which are the real and essential basis of our youth, middle age, and permanent and present existence. It seems to me that that is an impossible contention.'"

(Moffrey, *The Rise and Progress of the Manchester Unity of the Independent Order of Oddfellows, 1810-1904.*)

<sup>125</sup> Landis, *Friendly Societies and Fraternal Orders; a History of the Legislation, Supervision, Mortality Experience, Management, Reforms, Rates of Assessment and Present and Past Financial Condition of the English Friendly Societies*, 48.



these societies were wiser in their generation, in this respect, than either I or the actuaries.”<sup>126</sup> Whereas an insurance company had to put up £10,000 for advertising and for offices splendid enough to give them the air of longevity so that they could attract enough customers, the Odd Fellows simply marched through the streets for funerals or anniversaries in the regalia they had owned for decades and got new members on the spot. The regalia, “once purchased, lasted for years, and was even convertible into cash.”<sup>127</sup>

In addition to free advertisement, Hardwick argued that the ‘old practices,’ made it possible for each Odd Fellow lodge to be managed for next to nothing. Some lodges paid their secretaries a nominal fee; most secretaries performed their services gratuitously.<sup>128</sup> Needless to say, with the shift to an actuarial basis for the Order, the work each secretary performed, detailing the vital statistics for each member, tracking rates of sickness and mortality according to age, maintaining now multiple accounts of the lodge in addition to various investments, and finally compiling all this data into quarterly, yearly and quinquennial returns for the use of the Order had been seriously increased. Hardwick attributed the selfless performance of these, now especially onerous duties, specifically to the continued—though separately funded—practices of a benevolent brotherhood. As he explained,

there is, after all, more practical advantage in the *profession of brotherhood* amongst Odd Fellows...than many persons believe. ... It causes them to meet together in social converse, and to devise plans for the amelioration of the condition of their unfortunate brethren, or widows and orphans. It causes them to voluntarily fulfill many of the duties necessary to the carrying out of the objects of their associations, including the visitation of the sick for the purpose of checking fraud, as well as of the manifestation of fraternal sympathy.<sup>129</sup>

He concluded by writing, “the very feeling of fraternity in the breast of a member of one of the affiliated bodies is, of itself, instrumental in keeping down the rate of average liability.” For Hardwick, the brotherhood paid for itself and more.

The discussions about what an equitable benevolence should look like continued. But one final example will illustrate how it worked in practice. The Cotton Famine, which lasted 4 years (1861-1865) and brought the Lancashire textile industries to its knees, also devastated the

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<sup>126</sup> Hardwick, *Traditions, Superstitions and Folk-Lore, (Chiefly Lancashire and the North of England): Their Affinity to Others in Widely-Distributed Localities; Their Eastern Origin and Mythical Significance, ———, The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 244.

<sup>127</sup> Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 245.

<sup>128</sup> The expenses of the Order were defrayed by the profits reaped by the sale of the various books, lectures, and other goods of the Order—this included the Corresponding Secretary’s salary, which by the time Henry Ratcliffe held that office was £150 per year. For this he conducted all the accounts and correspondences of the Order in addition to the 15-17 hours per day during the time he compiled the returns from 1846, 1847 and 1848. Later he was given £50 as a reward. Moffrey, *The Rise and Progress of the Manchester Unity of the Independent Order of Oddfellows, 1810-1904*.

<sup>129</sup> Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"*, 259.

livelihood of 60,000 Odd Fellows in Manchester.<sup>130</sup> Odd Fellows from the unaffected regions sent in over £10,000 in contributions during those four years. The money was used both to relieve members who were sick, but also to keep everyone ‘good on the books’ until they could afford to pay dues again. This example perfectly illustrates the new culture where benevolence and equity were combined because while some of the relief was given the way gifts had been given in the past, as donations, an important part of the funds were granted in the form of loans. The Odd Fellows did not want to destroy the independence of their Manchester brothers with too much benevolence. With just enough benevolence, however, the Lancashire Relief Fund proved that the Odd Fellows could do what a strictly actuarially sound Order never could—that is, relieve members even when they could no longer afford to pay their dues.

## CONCLUSION

Taking the objections the Odd Fellows had to actuarial science seriously gives us a very different story of the rise of the Manchester Unity in the second half of the nineteenth century. A cultural treatment of their objections helps to make sense of the Odd Fellows resistance to actuarial science. But at the same time, it shows that actuarial science was not a fully formed solution just waiting to be implemented. Sickness tables were dangerously flawed until the mid nineteenth century. Even then, they could only be applied to groups as small as most individual Odd Fellow lodges and most individual friendly societies with considerable caution. The particular solution the Odd Fellows came up with to mitigate the danger of actuarial tables was a new system of mutuality, where equity and benevolence were both operative depending on the need.

The old practices, then, were not just an unfortunate hangover from the past; they were critical to the success the Odd Fellows enjoyed even as they adopted new, actuarially sound practices. The benevolence that came from the structural mutuality on the level of the Order was just one instance of it. In addition to Order-wide subscriptions to alleviate the kind of distress experienced by the Lancashire Odd Fellows during the Cotton Famine, individual and lodge level acts of benevolence also continued to be important.<sup>131</sup>

This new equitable benevolent culture, however, was not without problems. In the old system, benevolence had mediated differences, produced solidarity and absorbed the risks of an unknowable future. Benevolence had been ‘natural’ in this system because the members shared a common uncertainty about the future. When the future was made to seem predictable, allowing for liabilities to be distinguished and individuated, benevolence began to look conspicuous. Hardwick’s actuarial lessons where he personalized statistics did not just help members see the individual risks they brought to the lodge. It also taught them that they should be paying only for those risks. In other words, the logic of actuarial science introduced the rationality of pecuniary self-interest into the lodge. The result was that it no longer seemed fair that richer lodges should have to care for poorer ones, or richer members for poorer members. Moreover, members no longer felt the need to meet together at the lodge. They paid for their

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<sup>130</sup> The cause of the cotton scarcity in England was the embargo the North imposed on the South during the American Civil War. For more on the cotton famine see W. O. Henderson, *The Lancashire Cotton Famine, 1861-1865* (New York: A.M. Kelley, 1969).

<sup>131</sup> To take just one example, in 1866, the Rose of Sharon Lodge in Derbyshire took a special subscription among their members for Joseph Derwent to help pay for the funeral of his child. His brothers gave him £1 10s. ("Minute Book, Rose of Sharon Lodge, 1850s-1880s," (Matlock: Derbyshire Record Office), 14 July 1866.)

own liabilities, what more was required? “Lodge attendance” and how to increase it became an ever-present topic of discussion in the magazine throughout the 1880s and 1890s. The Board of Directors even sponsored an essay contest to see if someone could come up with a way to increase the diminishing number of attendees. The answers the members came up with were to increase the importance of brotherhood. Benevolence and mutuality was still critical for financial solvency, but it would require new justifications. Thus the kind of friendly society the Odd Fellows had been before they became a legal friendly society mattered and would continue to matter through the twentieth century.

## FINAL THOUGHTS

### FRIENDLY SOCIETIES AND SOCIAL TRUST IN MODERN SOCIETIES

My dissertation began with the claim that in order to understand how the social trust so critical to modern societies emerged we need to attend to the historically specific contexts that made ‘mutually reinforcing expectations about reciprocity’ meaningful. To that end, I examined how the concept and practice of friendly society was adapted in response to various challenges to existing forms of social cooperation in Britain from the seventeenth to the late nineteenth centuries. I paid special attention to the ways in which contemporaries configured friendly societies in order to make the obligations of membership effective. Elite reformers and laboring members of friendly societies often had different ideas about what the conditions of membership should be in a friendly society. But friendly societies were effective in both cases because those conditions were meaningful to the parties involved. Because friendly societies were adaptable to and made meaningful in the face of so many different kinds of contingencies, I can now make some conclusions about the what friendly societies can tell us about modern social trust more generally.

One of the great paradoxes of modernizing societies, like Britain in the eighteenth and nineteenth centuries, is that the processes of increasing individualism increases the “need of the co-operation and assistance of great multitudes,” as Adam Smith put it.<sup>1</sup> The difficulty of this phenomenon in terms of social cooperation is that individualism tends to make individuals feel their social dependence less intensely and, because of this, the reality of its deepening importance is obscured, which, in turn, has a corrosive effect on social bonds. Friendly society became such an important concept for addressing this problem because on the most basic level the term ‘friendly society’ was a general way of talking about the obligations of reciprocity operative among a given group of mutually dependent people. Whether religious or secular, the fact that the members of a friendly society were dependent upon each other in some way motivated them to treat each other as ‘friends;’—that is, to cooperate. Drawing on the way in which the condition of spiritual and social interdependence produced cooperation in religious versions of friendly society, seventeenth century social thinkers adapted the concept of friendly society in order to render visible the modern reality of intensifying interdependence, and creating, as a result, new incentives for social cooperation.

The way Henry Spelman configured his fire insurance company, The Friendly Society, to make effective the obligations once covered by the charity brief is a case in point. The charity brief was a formal instantiation of the social obligation of neighborliness, but it extended this obligation to the entire nation. Major contingencies that neither individuals nor local resources could absorb were written into a charity brief, which was then distributed to the parishes to solicit donations from Britons at large. But the distance between the givers and receivers introduced an opportunity for fraud. As the measures taken to protect the process from fraud led to even more fraud, people were less likely to give, as we saw with Samuel Pepys. Yet the need for charitable donations for such cases did not abate simply because fraud increased. In the 1780s, Spelman developed a new approach to dealing with major contingencies as well as the

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<sup>1</sup> Adam Smith, *The Wealth of Nations* intro. By Robert Reich and ed. by Edwin Cannan (New York: The Modern Library, 2000), 15.

kind of fraud undermining the charity brief. The Friendly Society would achieve what the charity brief no longer could—that is, get its members to fulfill the social obligation of helping a neighbor rebuild his house after a fire. His method was important because he clarified and emphasized the extent to which each insured member was dependent upon the others. Although a small portion of the premium charged to members was paid when the contract was signed, members agreed in advance to pay a set portion of each claim *after* the fire happened. Refusing to contribute one's portion when a claim arose would result in the loss of protection of one's own property. Clarifying the condition of mutual dependence thus facilitated social trust and cooperation.

At the turn of the century, Daniel Defoe introduced even more flexibility into the concept of friendly society by reconfiguring the way people thought about mutual dependence and its concomitant obligations. Instead of making cooperation a function of the general condition of social dependence, Defoe transformed 'friendly society' into a generic method of risk-based cooperation. For any given risk, whether social or natural, Defoe pointed out that there was some group of people who had those liabilities in common and would therefore be willing to cooperate to protect each other. In one application of Defoe's method, the financial obligations of the rich to the poor that had previously required religious sanction to make effective were translated into social risks that carried their own inherent incentives for cooperation. Defoe's configuration of securing against contingencies 'by way of friendly society' was important because it mapped a shift from a fixed conception of social obligations to a problem-based method, where the duties of each individual could be configured and re-configured to meet each contingency in turn.

As late eighteenth century social thinkers searched for ways to make the social obligations instantiated in the Elizabethan poor laws meaningful in what had become a commercial society, the idea that poverty was a social risk that could be secured 'by way of friendly society' was taken up anew by poor law reformers. Friendly societies gave contemporaries a common *method* that need not be applied to a common end. Consequently, social thinkers and reformers from a wide variety of political persuasions found they could design a friendly society to suit their own visions of how the responsibility for caring for the poor should be apportioned. For example, an old fashioned paternalist like Joseph Townsend talked about using friendly societies to reinforce the traditional charity-for-deference style of reciprocity, while John Acland envisioned a friendly society based on a more equitable mutuality where each contributed according to his ability and received according to his liability. As various reformers experimented with various types of friendly society schemes, it became clear that, in contrast to the poor laws, friendly societies made it possible to use membership itself both as a condition of social belonging and as a justification for extending the responsibility for relieving poverty over a greater swath of the population. In other words, friendly societies helped contemporaries create a balance between individual accountability and social responsibility that was meaningful to commercially minded people.

The importance of friendly societies for dealing with the increasingly complex social problems of a commercializing, industrializing, and urbanizing society became most apparent, ironically, after social reformers had briefly abandoned them for savings banks in 1815. The flirtation with savings banks and an individualist approach to dealing with poverty brought into stark relief the utter futility of pitting individual savings against the caprice of the market or the contingencies of the life cycle, much less both. Nevertheless, the savings bank experiment had the productive side effect of revealing to contemporaries the extent and depth of the mutual

dependence between the classes. The lesson learned was encapsulated in the New Friendly Society, where each member would pay for his or her own liabilities—but would do so within a robust and extensive social safety net provided by upper class patronage. In the revolutionary context of the early nineteenth century, a version of reciprocity that combined the power of individual incentives within the confines of a reinforced—but benevolent—social hierarchy was especially attractive to the upper classes.

Yet, while the New Friendly Society provided a commercially relevant model for thinking about shared social responsibilities, it did not reflect the social realities of most laborers' lives. In particular, the emphasis on individualism was a luxury laborers could not afford. They had not required a special lesson in the futility of a strictly individualist approach to poverty, because their own individual vulnerabilities were a daily fact of life. When laborers formed their friendly societies, mutual dependence was the starting point rather than a condition in need of clarification. As one friendly society member put it,

the sense of the insufficiency of mere *individual* effort, forethought, or prudence, in warding off many of the afflictions to which humanity is liable in every age, civilized or barbarous, has unquestionably been the prolific parent of [friendly societies].<sup>2</sup>

Nevertheless, laborers still had to deal with the problem of getting diverse people and sometimes strangers to cooperate in the project of mutual aid. Alcohol-based conviviality was the method they used to minimize individual differences and enhance solidarity so that when misfortune struck everyone would be more likely to help. From the perspective of people who did not have individual property to fall back on when times got hard, mutualism was the only reasonable option.

The laborer's brand of mutualism, where bonds were ritualistically reinforced through collective performances and face-to-face interactions, was especially effective in local contexts. Yet, when migration patterns forced the issue of extra-local cooperation, these exclusively personal relationships proved inadequate. In the 1810s, isolated Odd Fellow lodges were a lot like village friendly societies, and used ritualized interactions to forge the bonds that made local mutual aid possible. When the Odd Fellows were faced with the problem of integrating traveling strangers from distant, and sometimes unknown, lodges, they had to create the kinds of practices and bonds that would enable the members of each lodge to relieve strangers without also exposing themselves to fraud. The leadership of the Odd Fellows ended up drawing on the bonds of brotherhood so effective within local lodges, and enlarged it—structurally and procedurally but also culturally and morally—to create a brotherhood that encompassed the entire Order. The extra-local solidarity achieved through the social morality of Odd Fellowship enabled Odd Fellows from all over Britain to cooperate in a system of mutual aid.

But the system was tenuous because the bonds of brotherhood required continual reenactment to be effective. When a major fraud exposed the weakness of what was really a local type of solidarity writ large, the Odd Fellows were forced to adopt an actuarial basis for their mutuality. But in order to do so they had to deal with the same mistrust that the government faced when it tried to get registered friendly societies to make actuarial reforms. In

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<sup>2</sup> Charles Hardwick, *The History, Present Position, and Social Importance of Friendly Societies: Including Oddfellowship, and Other Affiliated Provident Institutions of the Working Classes; Comprising the Gradual Development of the Science Termed "Vital Statistics"* (Manchester: John Heywood, 1859), 20.

effect, the Odd Fellows had to figure out how to get people who practiced brotherly love (because they believed they were individually vulnerable in the face of an unknown future) to practice self-interest (and trust that science could reduce the uncertainty of each individual's future to a number that could then be paid for individually).

In other words, the Odd Fellows in favor of actuarial reform had to translate the mutualist rationalities of Odd Fellowship into the individualist rationalities of actuarial science. They could not simply drop the one in favor of the other because statistical averages are only accurate in large aggregates—thus, they still had to maintain bonds of extra-local solidarity. Like the advocates of savings banks, the Odd Fellows had to find the right balance between individual accountability and social responsibility. They created it with a benevolence-modified equity. Equity required that each individual pay his share of the liability he posed to the group—and benevolence would make up for any mismatch between actuarial predictions and the anomalies of reality. When unexpected catastrophes like the Cotton Famine occurred, the benevolent donations from unaffected members of the Order made up for actuarial insufficiencies.

In the absence of those anomalies, however, the rationality of each Odd Fellow paying for his own risks, and each lodge covering its own collection of individualized risks, had a corrosive effect on the bonds that made benevolence possible. In particular, for some Odd Fellows, the individual responsibility highlighted by actuarial science obscured the reality of their continued dependence on each other and the Order at large. The task facing late nineteenth century Odd Fellows was making their mutual dependence visible again so that members would be willing to be benevolent when contingencies necessitated it.

This was also the task twentieth century social reformers faced as they tried once again to use friendly societies to redistribute the social risks of poverty. Unlike their late eighteenth and early nineteenth century counterparts, however, promoters of a national system of welfare had to translate the mass and atomized culture characterizing the early twentieth century into a rationale for mutuality. Consequently, they attempted to reanimate the marginalized social aspects of the reciprocity practiced in friendly societies. As Lord Beveridge, one of the leading architects of the welfare state, would point out in the mid twentieth century, a “friendly society had to be more than a mutual insurance company. It was a fellowship of men knowing and trusting and influencing one another....”<sup>3</sup> But the effort to transform Britain into a great “friendly society—an Affiliated Order of branches, some large and many small, each with its own life in freedom, each linked to all the rest by common purpose, and by bonds that serve that purpose” failed.<sup>4</sup> In the 1910s, friendly societies had indeed been a critical part of the new national welfare system as the ‘approved societies’ through which state funded old age pensions were delivered. But after 1945, the members of friendly societies were not interested in being co-opted by the state. Thus, the role of friendly societies as the biggest providers of social insurance in Britain was ultimately replaced by a publicly funded, fully nationalized welfare state. While some friendly societies continued to offer insurance, most were unable to compete with either the state or private insurance companies and were forced to dissolve. Today, many of the surviving friendly societies are predominantly social clubs.

Because of the way in which the twentieth century friendly society story ends, historians have either concluded that the welfare state represents the thoughtless destruction of the voluntary principles friendly societies had come to represent or, more optimistically, that the

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<sup>3</sup> William H. Beveridge, *Voluntary Action: A Report on Methods of Social Advance* (London: Allen and Unwin, 1948), 27.

<sup>4</sup> *Ibid.*, 320.

twentieth century welfare state was the triumphant culmination of a century long process in which friendly societies taught the government how to do welfare. I have demonstrated instead that friendly societies were not constant and unchanging carriers—they were historical agents that enabled new solidarities to be imagined and re-imagined as modern Britain emerged. The new cooperative challenges Britons faced in the late nineteenth and early twentieth centuries were once again different in nature and they will require their own investigations.

In conclusion, the various episodes I have explored in this dissertation each revolved around the common problem of social cooperation in a complex and rapidly changing society. In each story, the concept or practice of friendly society helped to establish appropriate justifications for reciprocity. Whether those justifications rested on an individualist model, as nineteenth century reformers' schemes did, or a mutualist model, as the early Odd Fellow practices did, contingencies like fraud or market anomalies had a tendency to push the one toward the other. The challenge was then to make new rationalities meaningful to the people involved so that cooperation would continue. Thus, the paradoxical relationship between individualism and mutual dependence at the heart of modern social cooperation is both necessary and productive.



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