# Community, Self-Help and Mutual Aid:

# Friendly Societies and the Parish Welfare

# System in Rural Oxfordshire, 1834-1918.

**Submitted in partial fulfilment**

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## Abstract

This thesis examines welfare provision in rural Oxfordshire after the 1834 Poor Law Amendment Act. The county had little industrial development, remained largely agricultural in nature, and the region had been perceived as a backwater of friendly society development. This thesis rectifies that view and places Oxfordshire as an important component of the movement with its independent nature and early rejection of affiliated order branches that emanated from urbanized and industrialized areas. There is no evidence of impetus given to friendly society formation after the implementation of the new poor law with the general increase in societies continuing. However, the relationship with poor law administration changed. A case study of Stonesfield demonstrates how the friendly society became the heart of village life and was integral to self help and support for the poor. A wider view is taken of welfare provision, with detailed assessment of a range of welfare instruments, such as coal and clothing clubs, soup kitchens, and medical clubs, together with an appraisal of their geographical spread. The range of welfare instruments available is compared to Maslow's Hierarchy of Need, a model of human motivation. The case study of Whitchurch provides an in-depth assessment of one parish welfare system where after 1834 at least nine stands of welfare were available at all times to the poor who held a degree of selection in what was an increasingly a consumer market. The thesis is underpinned throughout by the use of extensive primary source material.

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## Long Abstract

This thesis analyses welfare provision in rural Oxfordshire outside statutory provision after the 1834 Poor Law Amendment Act. It tests the hypothesis that each parish had its own welfare system of which friendly societies were a part. The degree of coverage of friendly societies in Oxfordshire is established, as well as their type and complexity, revealing they were an integral part of nineteenth-century rural life. They were autonomous organisations that were largely created by the labouring class as they followed the ideals of self-help, mutual-aid, and thrift. Friendly societies were democratic in nature and demonstrated a rich variety of innovation and development. They are shown to be a microcosm of many aspects of Victorian life including religious change, temperance, migration, class consciousness and class conflict. Attempts at social control, increased leisure and association, and a bourgeoning state all reflect themes of historical change during the period. The detailed study elicits a depth of accurate evidence from a range of sources to demonstrate that Oxfordshire was not a backwater of the friendly society movement, and the evidence reveals a fierce independence of thought and action.

In official records there was an underestimation of the number of societies in the county, something that has affected the views of those friendly society historians who have relied upon reports of the Registrar of Friendly Societies and have seen Oxfordshire as an area that did not immediately embrace them. This study revises that view and also called into question the position of other

counties that have yet to be subject of such in-depth analysis. It also identifies the importance of local societies and how, without appropriate investigation, they may be dismissed as irrelevant or missed altogether. Oxfordshire was never at the forefront of county development, but the timing, extent, and spread in both rural and urban areas was consistent with other rural counties in many aspects. Whilst various historians from Gosden to Fisk have under-reported the number of affiliated order branches in Oxfordshire, even the corrected level reveals they were far from successful with many failures of early Independent Order of Oddfellows, Manchester Unity lodges in particular. Unlike rural northern counties, it was independent clubs that dominated in villages and small towns with unregistered societies forming a significant proportion. There was a rejection of the ritual and lack of independence of the affiliated order branch in most rural communities. The research behind this thesis positions Oxfordshire in its correct place in friendly society development as an area that was well served by friendly societies, with a greater importance of independent societies than was generally the case.

The comprehensive study of an individual society in its wider social and economic context is rarely achievable due to the length of existence or survival of primary source material. Stonesfield was an open village, and the friendly society was not only the longest lasting society in the county, but a wealth of administrative records survived enabling extensive analysis. The society had a broad membership profile and involved all sectors of the village as benefit members, honorary members, club officials or trustees. It is clear that throughout its existence it played an integral part in parish life, delivering an efficient health insurance scheme and investing capital into the development of

Stonesfield slate mining that provided welcome additional income for village workers. The development of vertical mining at the end of the eighteenth century was funded by loans from the friendly society to local residents, providing the initial capital outlay that enabled expansion and longevity that may not have occurred without such support. A prudent approach to the financial management of the society through strong rules enabled the society to flourish at the heart of the community. As population pressure saw many young men leave the village in the 1860s, and again in the 1890s, the society aided the migrant worker by continuing to insure the risk associated with sickness in a new community through distant member arrangements. It provided superannuation for its eldest members, and only after a regrettable division of funds in 1880 did it enter technical insolvency. Stonesfield was unusual in Oxfordshire in that it displayed little other welfare provision beyond the poor law and pervading friendly society.

The extent of alternative welfare in rural parishes as part of the social economy is examined. The many creative welfare instruments, their widespread availability, and the nature of their financial arrangements saw collaboration between labouring classes and those that could afford, and chose, to give. Coal clubs, clothing clubs, soup kitchens, and a variety of medical clubs required contribution from the recipient poor before bonuses, raised though philanthropic donations, were added. Such benefaction was not unconditional, and required effort on behalf of the labourers to save before they received their reward of a bonus that was added to their spending power. This represented the growth of a consumer society for welfare within the labouring classes with choice in most villages, and a choice that was widely used by the resident families to defray

the cost of basic physiological need. It was in contrast to before 1834 when charity was seen as part of income in an economy of makeshifts. Short term crises were also approached in a similar way. It is shown that adverse winter weather did not generally result in the unconditional giving of charitable alms. Soup for the poor was still expected to be purchased, not obtained free, albeit often at one-third of cost price. Nevertheless, the principle was well established after mid century as household budget management became increasingly complex with a need for labouring families to save on weekly, fortnightly, monthly, and quarterly cycles for the variety of welfare instruments to which they subscribed.

A full picture of two Oxfordshire deaneries is examined and demonstrates the variety and depth of welfare available, validating the hypothesis that extensive parish welfare systems were widespread, and the norm from which only the parishes of low population deviated. Even then, many welfare instruments were available across parish boundaries to benefit those smaller parishes. Maslow's 'hierarchy of needs', a human development psychology model, is used to demonstrate how individual elements of local welfare systems correlated with physiological, safety, social, and self-esteem levels to add understanding to the choices individuals and their families made according to their personal circumstances.

The parish of Whitchurch provides a model study given the survival of a wealth of primary source material for a range of welfare instruments with only male friendly society administrative records absent. This enables record linkage showing the complex nature of welfare provision. At least nine welfare

instruments were available at all times during the period under review in addition to the back-stop of the poor law. The linkage between recipients of a number of mechanisms to support the poor displayed wide usage but also that there was personal choice. The Women's Friendly Society provided insurance for sickness, burial, and lying-in, with its annual division being distributed in clothing tokens. It was a hybrid welfare instrument, being part friendly society, part clothing club, and part lying-in welfare support. Married women could join the society even when already pregnant. The difference in welfare support for the poor before and after 1834 is starkly contrasted in the case study through the in-depth review of one family. The opportunity for parish overseers to provide bespoke welfare provision prior to 1834 was not delivered under the parish union system. Whitchurch was part of the Bradfield Union and was far from typical in England. From its inception it had a draconian approach to the poor, and the harsh regime continued throughout the nineteenth century. However, the evidence identifies the extensive parish welfare system in the village, and that it was representative of most parishes in the county. Only parishes of low population, or where other local circumstances such as lack of will from the incumbent and village elite combined, did parish residents lack such extensive assistance. Although poor relief was administered centrally, the parish remained an important institution for welfare provision.

Two major changes are seen from the evidence. Direct charitable giving through endowments rapidly diminished in opportunity and value of benefit after 1834. Occasionally, an individual endowment did grow in its assets, such as Whitchurch Great Coat Charity, but generally their real value reduced. At the

same time there was a change to welfare that was delivered through a variety of instruments where saving or some contribution was conditional for receipt.

The thesis establishes that parishes had their own welfare systems to support the poor. Some instruments were preventative, some were crisis response, but when combined they provided a holistic system of support and self-help throughout the life-cycle that assisted in reducing paupership and keeping all but the destitute out of the workhouse.

Re-evaluation of Gorsky's model of social welfare provision in the light of the wealth of parish resources identified in the thesis, confirms it stands up to general scrutiny although most of the initiatives in his urban study of Bristol, were skewed towards the larger philanthropic institutions, such as hospitals. Whilst rural residents did have access to institutions such as the Radcliffe Infirmary in Oxfordshire, the locally provided and funded welfare instruments were of greater immediate importance.

The collaboration between local elites and the wider poor was at the heart of village communities throughout the nineteenth century and beyond. Friendly societies, coal clubs, clothing clubs, soup kitchens, medical clubs, and nursing associations all required both groups to be participants, either in an active role or in in a passive, permissive role. It was subject to tensions, especially generated by class consciousness, trade unionism, and disagreement over alcohol and celebrations, but overall the local welfare systems survived into the twentieth century. The individual instruments within a parish welfare system could change over time but the system was enduring through the coincidence

of interest in the outcome leading to an enduring system that informed the proposers of the welfare state.

Many historians have viewed the poor law after 1834 and examined its effectiveness or otherwise, but none have investigated the micro-history of integrated parish welfare beyond statutory provision in Victorian rural England demonstrated in the thesis. Friendly societies have now been placed as part of an integrated system in the wider welfare of the age. This work fills a gap in the historiography of rural welfare provision.

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## Abbreviations

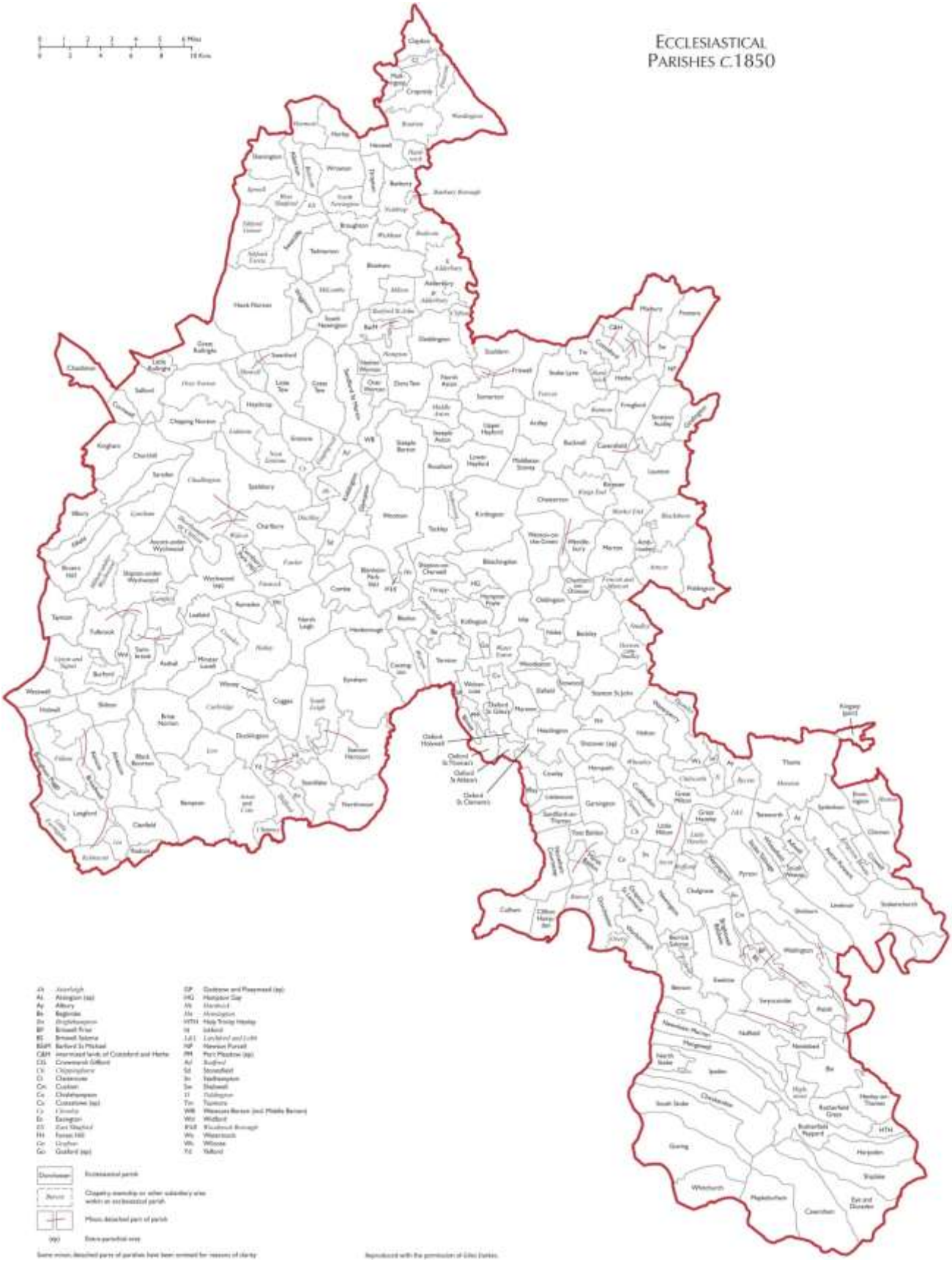
| | |
|---|---|
| AOF | Ancient Order of Foresters |
| BicA | Bicester Advertiser |
| BG | Banbury Guardian |
| BOA | Berkshire and Oxfordshire Advertiser |
| BH | Bicester Herald |
| BRO | Berkshire Record Office |
| CNDM | Chipping Norton Deanery Magazine |
| DDM | Deddington Deanery Magazine |
| HA | Kinch's Henley Advertiser |
| HC | Henley Chronicle |
| IOOFMU | Independent Order of Oddfellows Manchester Unity |
| JOJ | *Jackson's Oxford Journal* |
| NALU | National Agricultural Labourers Union |
| OFSD | Oxfordshire Friendly Society Database |
| OHC | Oxfordshire History Centre |
| OWDB | Oxfordshire Welfare Database |
| PP | Parliamentary Papers |
| TNA | National Archives, Kew |
| VCH | Victoria County History |
| WDM | Witney Deanery Magazine |
| WG | Witney Gazette |
| WT | Wallingford Times |

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# Oxfordshire Parish Map



# CHAPTER 1 INTRODUCTION AND HISTORIOGRAPHY

## 1.1 Thesis Overview

The subject of welfare for the poor has received considerable attention from social historians, with extensive historiography concerning the implementation, impact, and consequences of the poor laws since the late sixteenth century. Other strands of welfare have also attracted substantial research with charity, and to a lesser extent, friendly societies being subjected to national overview and local studies. However, few investigations have attempted to take a holistic view of welfare in exploring whether attempts to relieve poverty and raise the living standards of the poor to at least a minimum acceptable for the time were simply unconnected strands, or part of a co-ordinated welfare system.

Parliament had taken interest, and legislated on approaches to welfare for over two hundred years but by the nineteenth century legislation was still largely enabling. The implementation and administration of the laws was undertaken at a local level, frequently township or parish, and occasionally through hundreds or counties. The traditionalist view is that there was an incremental move to centralisation, whilst others saw this as 'the product of negotiation between the centre and localities'.[1] Groups of parishes were compulsorily formed into Unions by the Poor Law Amendment Act 1834, the courts began to take a greater role in resolving disputes, and in general legislation began to be more directive and restrictive.

[1] David Eastwood, *Governing Rural England: Tradition and Transformation in local government, 1780-1840,* (Oxford, 1994), 1-2.

One gap in the historical research on friendly societies and local welfare to date is a concerted attempt to identify evidence that has become hidden by the passing of time. With a local history-from-below approach, allied to existing studies, hard to reach evidence that is piecemeal in nature and sporadic in coverage, can reveal a much richer and complete view of welfare delivery and receipt. In any welfare transaction there are the two elements and much research has approached the topic from the giving perspective, and not addressed the question of choice of the recipient. Making provision does not mean acceptance.

The strategic hypothesis to be explored is that there was a comprehensive parish welfare system in England after the introduction of the Poor Law Amendment Act 1834 until just after the commencement of the welfare state. This will be explored by drawing upon detailed evidence from rural pre-1974 Oxfordshire. The system comprised the poor law, charity, friendly societies, and an array of philanthropic parish-based organizations. They encompassed endowed charities and self-help societies, such as soup kitchens, coal clubs, clothing clubs, and different forms of provision that addressed the health needs of the poor. These self-help societies were funded by regular subscription payments from members and frequently being supported by honorary donations. Whilst this is a rural, Oxfordshire based study, urban comparators and evidence from outside the county will be used where appropriate to make comparisons.

This is not an original study of the poor laws, or of endowed charities, but draws upon existing research to identify how these elements integrated with other components to deliver a parish welfare system, distinctive to each location.

The first half of the thesis concerns friendly societies and their place in rural communities, whilst the remainder explores alternative welfare provision. Extensive primary source material has been amassed to ensure a thorough review of available contemporary information.

In addition to the central hypothesis concerning a parish welfare system, a series of subsidiary theories will be explored, existing assumptions challenged, and propositions made and tested. The extent and nature of rural friendly societies will be established to demonstrate that the previous view that Oxfordshire, in common with other parts of rural southern England, was a backwater of the friendly society movement is incorrect. It will demonstrate that the over-reliance upon official, government records and statistics, and relatively easily located rule books and other documentation within formal archives has hindered existing friendly society studies. A detailed case study of Stonesfield Friendly Society is undertaken in chapter three where the hard to reach evidence comes to the fore and enables a full picture of the nature and extent of friendly society integration in rural life.

The dearth of writing on alternative self-help schemes will be rectified, and the characteristics and spatial distribution of these important, but under-researched organisations exposed to scrutiny. The promoters, subscribing philanthropists, and recipients will be examined and it will be established that in many cases the poor had a choice of welfare instruments on which to spend their meagre cash income. They saved and sought help where they would gain greatest reward. Whilst for many of the poor, income may have been an economy of makeshifts,

for expenditure there was a consumer economy in welfare provision.[2] The study will demonstrate that household spending was carefully regulated and considered over a period of months in a far less chaotic manner than the economy of makeshifts suggests income was achieved.

The final outcome is the portrayal of an integrated parish welfare system, with poor law provision the back-up to a complex range of initiatives, decided at a local level. The final case study of Whitchurch reveals the full extent of social support in one parish community, and argues that it was indicative of the norm rather than being an outlier.

## 1.2 Oxfordshire

### 1.2.1 Topography

Oxfordshire was a rural county in the nineteenth century, dominated by agriculture with a series of proto-industries, and even by 1900 there was no extensive industrialization. It is a county delineated by only one natural feature, the river Thames that forms one-third of the county boundary, the entire southern border from Henley on Thames to Kelmscott. The geology defines the topography which is largely aligned south-west to north-east,

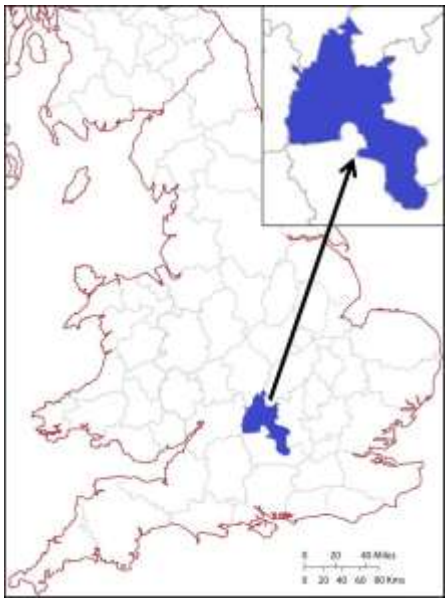


**Figure 1.1 - Oxfordshire - a south-central county.**

[2] For a review of the development of the concept of 'economy of makeshifts', see Steven King, Alannah Tomkins (eds.), *The Poor in England, 1700-1850, An Economy of Makeshifts*, (Manchester, 2003),1-2. For its interpretation in a local community see Samantha Williams, *Poverty, Gender and Life-cycle under the English Poor Law, 1760-1834,* (Woodbridge, 2011), 45-49.

forming three distinct areas.[3] The hills of the north, the central plain of gravels, loam and clay, and the Chiltern chalk hills of the south see the county traverse two of the English southern uplands. The northern hills are the eastern scarp slope of the Cotswold Hills, predominantly the golden Oolitic limestone but with characteristic Redlands in the most northerly parts, where ironstone gives the soil and building stone its colour. The city of Oxford is located at the heart of the county on the east bank of the Thames where Oxfordshire is at its narrowest and firmly set in the Gault clay. The south of the county is at the southern end of the Chilterns, characterized by many dry valleys.

The county to the north of the Chilterns is entirely in the Thames catchment, with rivers Windrush, Evenlode, Cherwell, Thame, and their numerous tributaries all joining the Thames at Dorchester or to the north. No rivers of any note appear south of Watlington. The overall topography shaped the agriculture, with a mixture of arable and pasture.

### 1.2.2 Population

The population of Oxfordshire grew at a far slower rate than England and Wales as a whole in the nineteenth century. The 62% increase between 1801 and 1901 was not only lower, but also masks a lopsided change with almost all the growth occurring in the first half of the century.

[3] For a detailed topography of Oxfordshire see Frank Emery, *The Oxfordshire Landscape*, (London, 1974); and Giles Darkes, 'Topography', Kate Tiller and Giles Darkes (eds.), *An Historical Atlas of Oxfordshire,* Oxfordshire Record Society, vol.67, (Oxford, 2011), 6-7.

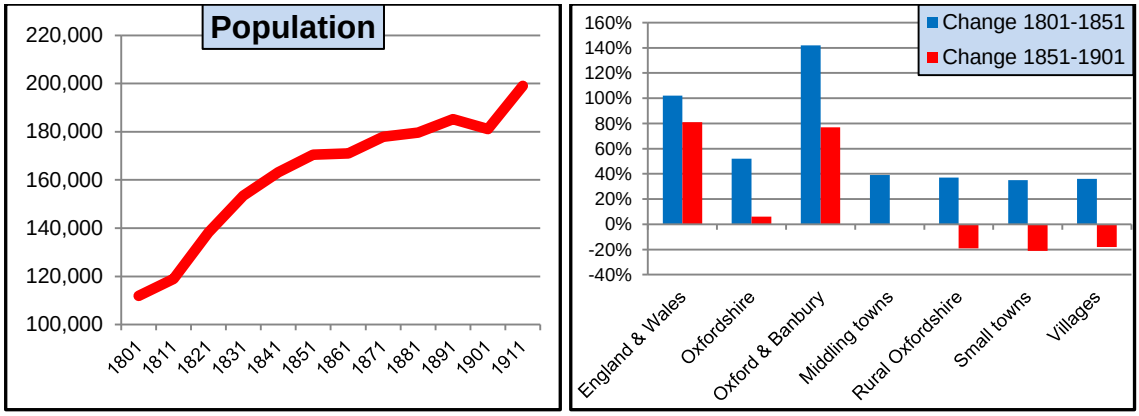



**Figure 1.2 - Population of Oxfordshire, 1801-1911, and population change, 1801-1851 & 1851-1901.**[4]

This thesis utilizes the categorization of towns proposed by James Bond that identifies Oxford as a tier one settlement, Banbury as a secondary regional centre at tier two, the middling towns of Chipping Norton, Witney, Thame, Bicester, and Henley as tier three, and the small towns of Deddington, Charlbury, Burford, Bampton, Woodstock, Eynsham, and Watlington as tier four.[5] All settlements outside the tiers encompass the terms village, township and hamlet. This study will view the tier four small towns and the settlements outside the tier system as being rural Oxfordshire, but will be mindful of relationships and comparisons with the more urban centres in the larger and middling towns, as they continued to have substantial agricultural links.

Growth in the two dominant towns of Oxford and Banbury outstripped that of the rest of Oxfordshire, with rural areas experiencing a 19% decline in population in the second half of the century.

[4] William Page (ed.), 'Table of population, 1801-1901', *A History of the County of Oxford: Volume 2*, VCH, (1907), 213-224; PP, *Census Returns of England and Wales, 1911 Vol. II.,* (1912-13), vol. CXI [Cd. 6259], 68-74.

[5] James Bond, 'Towns 1700-1900: Nodality, Growth and Decay', Tiller and Darkes, *An Historical Atlas,* 106-107.

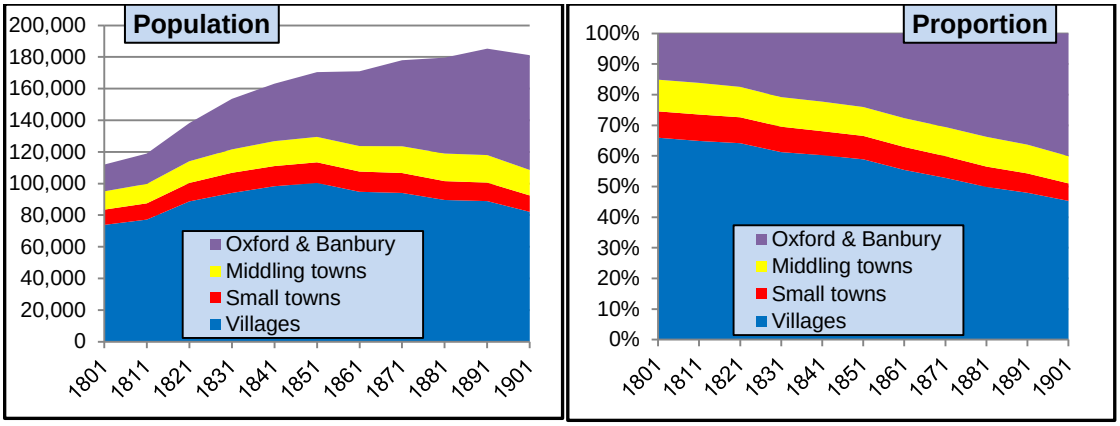



**Figure 1.3 - Population of Oxfordshire, 1801-1901, and proportion of population.**[6]

Throughout the nineteenth century the proportion of residents in the two largest towns grew whilst that in rural Oxfordshire uniformly declined.

### 1.2.3 The nature of the county

In the mid nineteenth century Oxfordshire had one of the highest church attendance rates in its rural areas, and was the third most Anglican of English counties based upon available sittings at the time of the 1851 religious census.[7] Religious nonconformity in Oxfordshire grew throughout the nineteenth century with Wesleyan and Primitive Methodism the most popular alternative to the Anglican Church.

Rural discontent was evident in Oxfordshire through the 'Swing' riots of 1830-1831 with the county at the northern boundary of persistent machine breaking and other indicative incidents.[8] Later, the National Agricultural Labourers Union (NALU) was active in Oxfordshire from 1872 although curtailing after 1875.[9]

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[6] Page (ed.), *A History of the County of Oxford: Volume 2,* 213-224.
[7] Hugh McLeod, *Religion and Society in England, 1850-1914*, (Basingstoke, 1996); Kate Tiller, 'Church and Chapel in 1851', Tiller and Darkes, *An Historical Atlas,* 134-135. For a full study of the 1851 religious census in the county see Kate Tiller, *Church and Chapel in Oxfordshire, 1851: the return of the census of religious worship*, Oxfordshire Record Society, vol.55, *(Oxford, 1987).*
[8] See E.J. Hobsbawm and George Rudé, *Captain Swing,* (London, 1970), and Kate Tiller, 'Rural Resistance: Custom, Community and Conflict in South Oxfordshire, 1800-1914', Owen Ashton, Robert Fyson and Stephen Roberts, *The Duty of Discontent*, (London, 1995), 97-121.
[9] Pamela Horn, *Agricultural Trade Unionism in Oxfordshire, 1872-81*, Oxfordshire Record Society vol. 48, (Oxford, 1974), 9.

The proximity to Joseph Arch's activities in neighbouring Warwickshire gave impetus to the movement, especially in north and west Oxfordshire. Where branches were formed, wages frequently rose, but there were consequences for friendly society honorary subscriptions as shall be seen in chapter two.

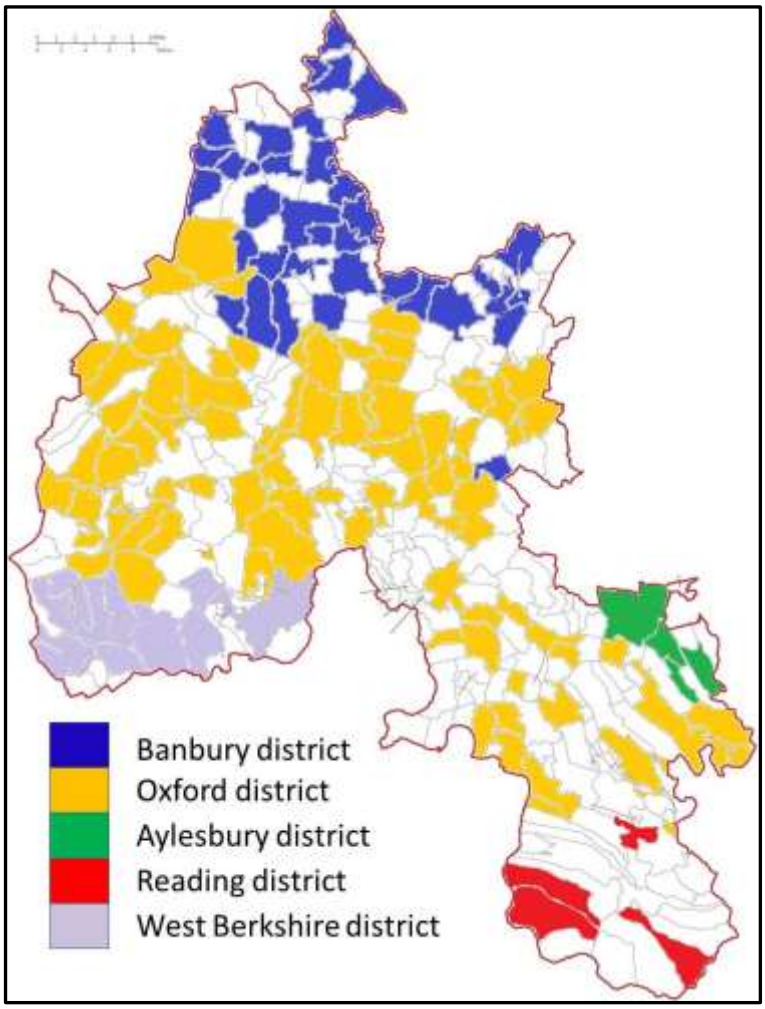



**Figure 1.4 - Branches of the NALU in Oxfordshire, 1873-1874.**[10]

Discontent and confrontation occurred in July 1872 when 120 labourers in Wootton were either on strike or locked out.[11] However, it was a dispute at Ascot under Wychwood in 1873 that brought the area to national attention when the wives and daughters of striking labourers obstructed strike-breaking

[10] Compiled from data in Horn, *Agricultural Trade Unionism*, 22-23, and *The Labourers' [Union] Chronicle* (1872-1875).
[11] Horn, *Agricultural Trade Unionism*, 11.

labourers from Ramsden. Sixteen women, later termed the 'Ascot Martyrs', were arrested and sentenced to gaol terms by two clerical justices in a move that attracted much national and local criticism, but also received support from local farmers.[12] At their peak in 1873-1874, the Banbury and Oxford Districts alone had 5,559 members, more than any county other than Kent, Norfolk, Suffolk and Lincolnshire.[13]

As in many other aspects, and reflecting the nature of the county, the most southerly parishes looked towards Reading, Thame and neighbouring parishes towards Aylesbury, and the parishes of the western Oxford clay towards the Vale of the White Horse. In these areas, the urban field influence of the county city of Oxford, or second town of Banbury, was less than that of towns in neighbouring counties.

Oxfordshire, as a rural, agrarian county, was especially susceptible to the agricultural depression that began c.1875 and lasted until 1939.[14] This was compounded by the decline of many of the rural proto-industries, such as plush weaving in the north of the county, gloving in west Oxfordshire and chair making in the south, which formed 'the most significant level of industry in 19th-century Oxfordshire'.[15] Manufacturing was sparse compared to many counties, and extended on any significant scale to paper mills, brickworks, blanket manufacture, foundries making agricultural implements and commercial breweries. Only in the early twentieth century did manufacturing take hold with the motor industry in east Oxford.

[12] ibid.,14.
[13] J.P.B. Dunbabin, 'The Incidence and Organization of Agricultural Trades Unionism in the 1870s', 115-116, *Agricultural History Review* (1968), 114-141.
[14] Kate Tiller, 'Agriculture 1750-1970', Tiller and Darkes, *An Historical Atlas*, 110-113.
[15] Barrie Trinder, 'Proto-Industries of 19th Century Oxfordshire', Tiller and Darkes, *An Historical Atlas,* 120-121.

The only canal in the county was opened in 1790 from Oxford due north to Banbury and onto the rapidly industrializing midlands.[16] Together with the Thames, the Oxford canal provided the major route for mass transport between London and the midlands until 1805 when a more direct canal route was opened. The legacy was to open up those parts of Oxfordshire, roughly in-line with the river Cherwell, for access to heavy goods, such as coal, and aided Banbury to develop as the second largest settlement. Oxford was connected to the Great Western Railway by a branch line from Didcot in 1844, and the Oxford and Rugby Railway was completed in 1850 linking the county town north to Banbury. Four years later, the Oxford, Worcester, and Wolverhampton Railway traversed west Oxfordshire, and other routes to the east and several branch lines were soon completed.[17]

In relation to agricultural labourers' money wages, an area subject to much scrutiny, Oxfordshire's position changes through the nineteenth century. It was near to the average for the south midlands area in 1833, which in turn was at least as high as the east, south-west and west midland average.[18] At a mean annual wage of 10s 8d, it exactly mirrored the national average although by 1870-1880 it was 1s lower, but on par with many counties outside the north of England and the immediate London hinterland.

[16] Barrie Trinder, 'Rivers and Canals', Tiller and Darkes, *An Historical Atlas*, 104-105.
[17] Barrie Trinder, 'Railways', Tiller and Darkes, *An Historical Atlas,* 108-109.
[18] A.L. Bowley, 'The Statistics of Wages in the United Kingdom During the Last Hundred Years. (Part I.). Agricultural Wages', *Journal of the Royal Statistical Society*, vol.61, no.4 (December 1898), 704-707.

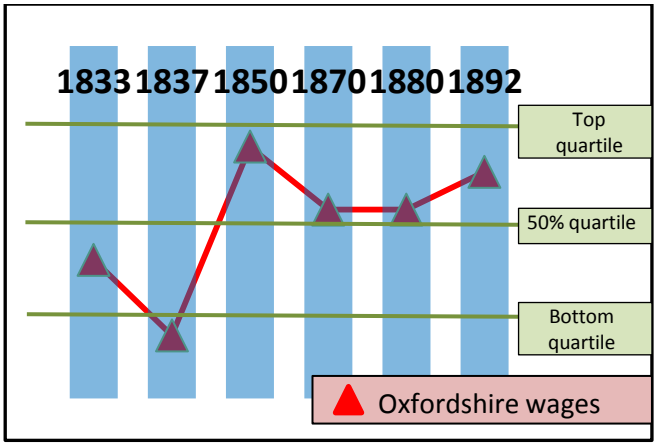



**Figure 1.5 - Relative position of agricultural labourer' wages in Oxfordshire in the 29 southern counties of England, 1833-1892.**[19]

The above figure ranks Oxfordshire wages in the southern half of England, and from 1850 in the top half of these counties.[20] Overall, as Snell identifies using the same data in *The Annals of the Labouring Poor*, wages decreased in southern England after 1834. Oxfordshire initially mirrored this decline but from 1850 steadily rose, and as such gained significantly in comparison to other southern counties. Although never in the top quartile, from 1850 the county was firmly in the top half. However, by 1907 agricultural labourers' wages in Oxfordshire averaged 14s 11d, and they were the lowest of any county in England as Rowntree compared wages with 'the sum necessary for the maintenance of an average family in physical efficiency'.[21]

## 1.3 Friendly Society Historiography

### 1.3.1 The contemporary view

In 1803, Sir Frederick Morton Eden wrote,

> If the merit of political institutions is to be appreciated from ancient precedent and long practice, there are, perhaps, few which have a better claim, on this account, to approbation and support, than Friendly

[19] Idem.
[20] Keith Snell, *Annals of the Labouring Poor*, (Cambridge, 1985), 130.
[21] B. Seebohn Rowntree and May Kendall, *How the Labourer Lives* (London, 1913), 1, 27.

> Societies; whose object is to enable industrious classes, by means of the surplus, or a part of the surplus, of their earnings, to provide themselves a maintenance during sickness, infirmity, and old age.[22]

Eden was a pioneering social investigator and 'enlightened philanthropist', who supported self-improvement rather than state intervention.[23] Whilst his major work was *The State of the Poor* (1797), his contribution on friendly societies was equally important.[24] He recognized the lineage of such clubs in the north of England since the mid seventeenth century, and that in the west of England they were common in the mid eighteenth century. Eden praised the Friendly Societies Act 1793, introduced by Sir George Rose, which enabled the enrolment of rules with the Justices and removed the obstacle of clubs being unable to sue, or be sued, in the courts.[25] The act also enabled members to carry on their trade in any part of the country without being removed to their place of settlement, a privilege provided to all two years later. Despite legislation, many friendly societies did not place their rules before the clerks of the peace and remained unregistered. From his investigations into the poor, Eden estimated between 25% and 33% of societies remained unregistered at that time.

Eden claimed accuracy in figures obtained from the clerks, and listed by county the number of societies that had enrolled their rules. The figure for Oxfordshire was given as 15, but chapter two of this thesis will identify the underestimation of enrolled societies in the county, and the true figure was at least 44 enrolled societies by 1800. He noted the prevailing sentiment of the failings of friendly

[22] Frederick Morton Eden, *Observations on Friendly Societies for the maintenance of the Industrious Classes*, (London, 1801).
[23] Donald Winch, 'Eden, Sir Frederick Morton, second baronet (1766–1809)', *Oxford Dictionary of National Biography*, Oxford University Press, (2004).
[24] Frederick Morton Eden, *The State of the Poor: A History of the Labouring classes in England, with Parochial reports* (First published 1797) Abridged and edited by A. G. L. Rogers (London, 1928).
[25] Eden, *Observations on Friendly Societies,* 4.

societies at the start of the nineteenth century, which he listed as the benefits being too remote (too long a period before a paying member was entitled to claim benefit); the limitation of admission to young members with a low maximum age of joining; equality of subscription, taking no account of personal circumstances such as age at admittance; a requirement to reside near where the club is situated preventing any migration; and husbands being entitled to a female member's lying-in benefit.[26] No rules preventing a member from moving, and remaining a member, have been identified from this Oxfordshire case study. They regularly stated new members had to reside in the parish of the club, or within a specified distance of the clubhouse, and it appears Eden misinterpreted this. He also addressed the concern of the day regarding assemblies of men.

> It may be doubted, whether men are improved by assembling together in large numbers. If the inhabitants of the country are more virtuous than those of towns, it is because they live more apart. Contagion, moral, as well as physical, is too frequently the result of multitudinous assemblies.[27]

There was fear of the labouring class congregating, and suspicion of early trade unionism. However, Eden had clearly not recognized that association within a friendly society was as important to members as the insurance offered, and the suspicion of trade unionism was ill-founded. Julie O'Neill challenged the view proposed by Eden and others and convincingly discounted any such association.[28]

In 1863 Charles Hardwick highlighted the dangers of insolvency, and proposed that to remain solvent, societies needed to set appropriate rates of contribution,

[26] ibid., 12-21.
[27] ibid., 23-24.
[28] Julie O'Neill, 'The Spirit of Independence: Friendly Societies in Nottinghamshire 1724–1913', unpublished PhD thesis, Nottingham Polytechnic, (1992), 99.

introduce graduated payments according to risk, and to be sufficiently large, recommending a minimum of 500 members.[29] In coming to this figure he reviewed a small sample of lodges from the Independent Order of Oddfellows Manchester Unity (IOOFMU) for membership and finances. He also proposed that legislation was essential to protect societies' funds and encourage appropriate investment. Hardwick saw education in actuarial science as being a key to the future success of the friendly society movement, highlighting an insolvency problem that was to afflict the movement for the entire nineteenth century. Ansell's actuarial tables of sickness rates and life expectancy, published in 1835, were the first statistically sound indices, but they could not predict the improved health and life expectancy experienced in Victorian England.[30]

Baerneither's *English Associations of Working Men*, a monumental volume on the 'great associative movement of the English nineteenth century', reviewed the growth of friendly societies alongside other working-class organizations such as trades unions.[31] He appraises their origin and general character, suggesting an unbroken history from late medieval guilds.[32] This assertion is based upon other writing and repeats a contemporary claim which is without substance. As early as 1869, Hardwick recognized that 'most people appear to be impressed with a notion that a lengthy pedigree confers legitimate respectability',[33] and berated the affiliated orders, those societies that became

[29] Charles Hardwick, *The History, Present Position, & Social Importance of Friendly Societies*, (Second edition, Manchester, 1869), 99. J. Frome Wilkinson also looks at friendly society economics later in the century in, 'Friendly Society Finances', *The Economic Journal,* vol. 2, no. 8, (December 1892), 721-727.
[30] Charles Ansell, *A Treatise on Friendly Societies, In which the Doctrine of Interest of Money, and the Doctrine of Probability, are practically applied to the affairs of such societies,* (London, 1835).
[31] J. M. Baerneither**,** *English Associations of Working Men*, (English edition), (London, 1893), ix.
[32] ibid., 160.
[33] Hardwick, *Friendly Societies,* 6.

widespread through a national network of associated branches, for indulging in fanciful pedigrees.

Baerneither identified a significant problem that blighted friendly societies, especially independent clubs, in the wide interpretation of sickness afforded by clubs. Its meaning of disability to work encompassed illness, accident, and infirmity in old age, and Baerneither noted that separate insurance for old age and accident insurance for dangerous occupations, such as mining, were a relatively new introduction. His systematic assessment of society typology and legislation leads him to observe 'we are no less surprised to see how one and the same object can inspire institutions of the most different kinds.'[34]

Wilkinson's *The Friendly Society Movement: Its Origin, Rise and Growth,* was almost exclusively centred on the affiliated orders, he being a member of the IOOFMU and Ancient Order of Foresters (AOF).[35] He was highly critical of the parliamentary reports of the Registrar of Friendly Societies in his publication *Mutual Thrift*, where he promoted the ethos of spending and saving wisely.[36]

The contemporary view of friendly societies was essentially supportive but with early suspicion of labouring-class association, significant reservations concerning their management and financial stability, and a concentration of attention and support for registered societies, especially the affiliated orders. A few felt that the movement would not improve the circumstances of the labouring classes without a reform of their moral character.[37] This approach

[34] Baerneither, *English Associations,* 170.
[35] John Frome Wilkinson, *The Friendly Society Movement: Its Origin, Rise and Growth, (London 1886).*
[36] John Frome Wilkinson, *Mutual Thrift,* (London, 1891).
[37] J. W. Cunningham, *A few observations on friendly societies and their influence on public morals,* (London, 1817), 5.

missed the point that it was a movement driven by the people, and supported by the elite, rather than introduced by them.

### 1.3.2 National overviews

In 1961 Gosden's *The Friendly Societies in England,* represented the first major modern historical assessment of the friendly society movement and is the seminal work on the subject. It is an indictment of modern historians that more than 50 years later no work has surpassed it for a national overview.[38] Gosden delivered an outstanding opening standard text which raised the profile of friendly societies and set the standard for later publications. It exhibits its age with subsequent research advancing the understanding and interpretation of the friendly society's role in nineteenth-century life. He delivers a systematic overview of many key aspects of friendly societies covering their temporal and spatial development, financial aspects, legislation, conviviality, and the relationship with the poor law.

Gosden identifies the key developments between 1815 and 1875 as the emergence of the affiliated orders; their origins in the industrial areas of Lancashire and West Riding; the rapidity of geographical spread; the detailed actuarial work carried out by the affiliated orders; and the contracting of doctors to attend sick members.[39] Whilst his interpretation of much of the legislative and statistical assessment of the growth of societies remains valid, subsequent research in other areas has demonstrated flaws in his approach. He largely relies upon state papers such as parliamentary reports, the reports of the 1874 Royal Commission, and contemporary nineteenth-century writing in his

[38] P.H.J.H. Gosden, *The Friendly Societies in England, 1815 - 1875*, (Manchester, 1961).
[39] Ibid., 11.

commentary without critically assessing their merits. He also concentrates heavily on the affiliated orders. There is no doubt they were an increasing influence after the Friendly Societies Act 1875 but membership was still in a minority compared to independent clubs. Gosden's reliance on the identified sources excluded the less formal, such as local newspapers, diary accounts, or the wealth of primary source material retained in local archives. He considered friendly societies in isolation with no linkage to other primary sources to aid interpretation and could not benefit from subsequent social and economic historiography that have advanced understanding.

Gosden suggests the affiliated orders had not extended to all areas by 1870 and were weaker in the rural south. He asserts this was because labourers could not afford the higher premiums of these societies, formed from his reliance on the official records.[40] However, he did not consider the wider social economy and only took account of earned income. The social economy present in rural areas could have made the available disposable cash income similar or equal to the urban labourer.[41] Gosden also took no account of the long standing local community, where surviving records show sons often followed fathers into the local club as a rite of passage.

Gosden states Lancashire led the way in friendly society development and it usually established the precedent which others followed.[42] It was the county of highest population (outside London), highest density of industry, and a rapidly increasing population. His writing displays an unstated, judgemental hierarchy

[40] Ibid., 78.
[41] Barry Reay, *Microhistories: Demography, Society and Culture in Rural England 1800-1930*, (Cambridge, 1996), 97-109.
[42] Gosden, *Friendly Societies,* 63.

from the local club, to ordinary (or general) club, to the county society, and then the affiliated order with an increasing level of respectability and importance.[43] Reaffirming this view, he observes, 'The relative importance of local societies diminished throughout the period [1815-1875].'[44] Even within the evidence presented it is clear this was not universally the case and the figures are occasionally wholly inaccurate. He reports just sixteen lodges of the IOOFMU, and eight courts of the AOF existing in Oxfordshire in 1875, whilst carefully explaining he had made adjustments for lodges that were recorded in districts of neighbouring counties.[45] His AOF assessment was widely inaccurate.

| | AOF | | IOOFMU | |
|---|---|---|---|---|
| | Gosden | OFSD | Gosden | OFSD |
| 1845 | 0 | 0 | 15 | 18 |
| 1855 | 1 | 2 | | 9 |
| 1865 | 5 | 7 | | 11 |
| 1875 | 8 | 19 | 16 | 17 |

**Figure 1.6 - Comparison of the no. of lodges reported by Gosden, and those identified in the Oxfordshire Friendly Societies Database (OFSD), 1845-1875.[46]**

This level of error places considerable reservation on aspects of Gosden's work. He also proposes that conviviality declined throughout the period.[47] Whilst his evidence is compelling for the affiliated orders, this was not the case with the ordinary club where conviviality remained a cornerstone of the attractiveness of membership throughout the century. Gosden accepts the contemporary prevailing judgements on many issues. The independent dividing societies were soundly criticized in the Royal Commission report for their short-termism and lack of a sound financial base. They were described as being for

[43] ibid., 78.
[44] ibid., 71.
[45] ibid. 31, 42.
[46] The content of the Oxfordshire Friendly Societies Database (OFSD) will be discussed later in this chapter.
[47] Gosden, *Friendly Societies*, 10.

the lower class of labourer.[48] He did not question this observation and it was easy for Gosden, the Royal Commission, and middle-class enquirers to mistake the aim of those who joined.

The affiliated orders were responsible for the development of actuarial 'science' and Gosden states, the growth of actuarial knowledge and the affiliated orders dealt the dividing societies a severe blow.[49] This view does not stand up to close scrutiny as many dividing societies were resilient and increased in popularity in the last quarter of the nineteenth century, both registered and unregistered.[50] Division often took place in permanent societies even though rules were designed to prevent it. The actuarial tables developed by the affiliated orders were irrelevant for the dividing societies with their predetermined life-cycle. It is true that they did not support old age but it was increased longevity of members that led to the insolvency of many ordinary clubs and most affiliated orders by the end of the century. Dividing clubs did not suffer such systemic problems and remained a key feature of the rural landscape in the form of slate clubs long after reforms ended many local societies in 1911. Contemporary assessment failed to recognize that financial benefit was not the only desired aim. Conviviality, a sense of independence, and belonging and self-determination in small communities was also very important. Such views also ignored social inclusion based on an affinity with a place.

Gosden dismisses the role of independent clubs in favour of the affiliated orders as he states, 'The member of a local society who had to move to find work

[48] ibid., 57.
[49] ibid., 57.
[50] ibid., 108.

usually lost all his subscriptions', and continues that members of the Foresters or Oddfellows could, 'take his benefit with him'.[51] Local clubs did cater for migration with distant members, something he failed to recognize. These omissions and several others identify a major flaw in Gosden's work. He fails to draw on local sources that later studies utilize to highlight the diversity of the friendly society movement.

Gosden identifies three key issues in the parallel development of the friendly societies and the state, namely the influential classes, legislation, and the establishment of the office of the Registrar that ultimately changed their nature.[52] Despite the deficiencies identified, his work is strong on the big picture of history, the political background, legislation, and other forms of official scrutiny and as such remains a key work. This extended critique is necessary as many of the observations and reflections on friendly societies still prevail in the thoughts of some historians.[53]

The second publication providing a national overview, *British Friendly Societies, 1750 – 1914* by Simon Cordery commences by pronouncing that, 'This small book is designed to bridge a large gap.'[54] It is true that no publication since Gosden (1961) had attempted an overview of British Friendly Societies, something that was long overdue. He comments that there had been little advance on Gosden's framework for the study of friendly societies and that he

[51] ibid., 78.
[52] ibid., 155.
[53] Gosden published a further work, *Self-Help: Voluntary Associations in the 19th Century*, (London, 1973), but much was a restatement of his original work with chapters on the history of the movement, legislation and the growth of the affiliated orders. He also provides a commentary on building societies, cooperative societies, and savings banks.
[54] Simon Cordery, *British Friendly Societies, 1750 – 1914*, (Basingstoke, 2003), 1.

revisits this by, 'embracing and transcending previous writings on the subject.'[55] Such a confident and dismissive statement required an exceptional study to justify his claim. He appropriately characterizes five groups of study on friendly societies and provides a critique on each. These are friendly society leaders and allies producing celebratory studies; antiquarian; social historians writing after 1960 (class, culture and the welfare state); political historians (state pension and insurance plans); and a small cluster of scholars who focus on societies, their internal organisation and broader historical context (he places Gosden in this final category). [56] Cordery is rather dismissive of previous writers and their contribution stating he moves the study of friendly societies forward paying attention to working-class politics, culture, and gender.[57] He does recognize positive aspects but implies *British Friendly Societies* replaces Gosden's publication as the definitive work, although it is far from ground-breaking and equally has shortcomings.

Cordery's work is urban-centric and relies entirely on his interpretation of secondary sources. The element of dramatization appears in his description of the nature of enrolment as he discusses arcane rites, rituals, clandestine language, and secret societies leading to an impression this was widespread among all friendly societies.[58] This was only a feature of a few of the affiliated orders and not seen in independent clubs, the form that were still in the majority into the twentieth century. He also appears at odds with other writers in his interpretation of the origins of friendly society movement. He concentrates on those affiliated orders that described their origins in antiquity and accepts

[55] ibid., 1.
[56] ibid., 2.
[57] ibid., 4.
[58] ibid., 31.

continuity from guilds to modern friendly societies, a view not supported elsewhere, and for which there is no evidence.[59] As a further example he fails to establish an important aspect missed by Gosden and others when he discusses migration.[60] He recognizes the relevance of poor relief from place of origin for distant residents but there is no recognition of distant membership of societies by urban migrants. Any urban-centric study is unlikely to identify such. Only a rural study of a single place or region, supported by suitable primary sources on membership, would be able to track migrants and their retention or otherwise of membership in their community of origin.

Having provided a critical assessment of previous writers Cordery supports Margaret Fuller's view in *West Country Friendly Societies: An Account of Village Benefit Clubs and their Brass Pole Heads* that friendly societies without a convivial element were less successful than those which met in a pub.[61] Fuller's work was the earliest published regional study after Gosden and her assertion appears to have been unchallenged since. This would seem an area in need of new research to establish if that hypothesis stands up to current scrutiny.

Cordery does present an enlightening commentary that assists comprehension concerning the political backdrop and involvement of the affiliated orders in shaping legislation through to the 1908 – 1911 reforms. The evidence supports his view that this was not through party politics but as a political lobby for the benefit of those friendly societies with power. He soundly dispels the myth,

[59] ibid., 17.
[60] ibid., 16.
[61] Margaret Fuller, *West Country Friendly Societies: An Account of Village Benefit Clubs and their Brass Pole Heads*, (Reading, 1964); Cordery, *Friendly Societies,* 51.

promulgated by friendly societies at the time and accepted by other writers, that they were all apolitical.[62]

Overall, Cordery's study is a very useful addition to the friendly society historiography as the first attempt at a national overview for over 40 years, and remains the most recent. However, he does fall into the same trap as many others by frequently referencing the affiliated orders for his evidence, and some of his interpretation is doubtful.

Other national views have been limited in their scope, and have concentrated on a particular aspect of the friendly society movement, especially related to the affiliated orders. Daniel Weinbren includes a comprehensive review of the early evidence of 'oddfellowship', and confirms that many of the nineteenth-century claims on the term are not verified.[63] There were many fraternal organizations that used the term 'oddfellow' in their title in the eighteenth century but they were not friendly societies in the recognized sense of providing mutual insurance benefit for members against sickness and burial. The most successful organization using the term was the IOOFMU, a grouping of affiliated branches that Weinbren identifies was established in 1810.[64] This was a friendly society within the meaning of this thesis, not just a fraternal organization. The IOOFMU were one of the few affiliated orders to make an impact in Oxfordshire and their growth and spread is discussed in chapter two.

[62] ibid., 155.
[63] Daniel Weinbren, *The Oddfellows 1810-2010: 200 years of making friends and helping people*, (Lancaster, 2010).
[64] ibid., 10-11.

### 1.3.3 Regional and local studies

The most influential writer on friendly societies since Gosden is David Neave, whose initial work undertakes a sub-regional study of friendly societies in the East Riding of Yorkshire in which he records the expansion of societies.[65] His study pre-dates Cordery, and concentrates on the affiliated orders that were dominant in the East Riding. A significant strength of the work is his use of information from local archives and sources such as newspapers. Assessing individual courts and lodges he identifies the ebbs and flows of association, including a collapse in membership in the 1840s. This preceded a period of lack of funds and internal disruption with division between the prosperous branches and their respective national bodies. There followed a recovery in membership and fortunes between 1853 and 1876. The last quarter of the century was against a setting of rural depression and depopulation, but saw a substantial increase in membership despite higher levels of claims against funds, and increased competition from collecting societies and trade unions. These trends are examined in chapter two to test how they compare with Oxfordshire. Neave's study provides an important addition to the local and regional studies of friendly societies. His work followed on from Dot Jones' South Wales review in 1984, *Do Friendly Societies really matter?* that added to the understanding of the diversity within the overall movement.[66]

Christopher Topping's unpublished thesis on independent Lancashire Friendly societies presents a study of non-affiliated friendly societies in the county for

[65] David Neave, *Mutual Aid in the Victorian Countryside: Friendly Societies in the rural East Riding, 1830-1912*, (Hull, 1991).
[66] Dot Jones, 'Did Friendly Societies Matter? A Study of Friendly Societies in. Glamorgan, 1794–1910', Welsh History Review, 12 (1984/85), 324–349.

the early period of their formation and development.[67] He recognizes that Lancashire was very different from many English counties during this period with industrialisation, rapid population growth, in-migration, and the advancement of the affiliated orders. The study provides a counter-weight to the preponderance of historical study reliant on evidence from the affiliated orders and adds the north-west of England as a region where comprehensive research has been undertaken, complementing other regional studies.

Topping reviews differences between urban and rural local societies, between registered and un-registered societies, and also reflects on pub-based and 'dry societies', a sub-category in the Royal Commission.[68] He does address head on the weakness of many historical writers in failing to determine differences between affiliated orders and independent societies by combining observation across both types but does fall into a similar trap through his predominant use of the this sole difference in his broad categorisation.

Topping identifies the key causes of the rapid growth of friendly societies during his period of study as industrialisation, urbanisation, local elites as role models, opportunities for wage labour for women, harshly applied poor law relief, greater incidence of ill health, greater awareness of risk due to the type of work undertaken, above average wage and disposable income, and the independence of urban workers.[69] While making the observation in relation to Lancashire some key considerations were not explored. He relies heavily on

[67] Christopher James Topping, 'Welfare, Class and Gender: non-affiliated friendly societies in Lancashire, 1750–1835', unpublished D.Phil. Thesis, University of Oxford (2006).
[68] ibid., 11, 73.
[69] ibid., 72.

earned income as an important factor, and it undoubtedly was. Topping comments,

> Quite how housewives could afford to pay their subscriptions is not explained; neither is why someone who was unwaged would require benefit if they were sick.[70]

However, evidence of disposable income to pay for friendly society membership was not explored alongside the social economy of rural areas. Whilst earned income may have been lower, actual living standards were not solely governed by wages in rural areas.

He addresses the misconception that societies based in public houses were not long lived and utilizes his data to attempt to establish the truthfulness of the assertion, and draws a conclusion, albeit based upon a small sample, that church and school societies survived longer than pub-based clubs.[71] This of course does not mean that pub-based societies were not long lived. Topping reviews several key demographic elements such as age at entrance.[72] He also highlights the position and importance of distant members, accurately pointing out the dilemma faced when migrating of retaining membership of existing clubs or joining a new one.[73] It is an issue that is not mentioned or studied in any existing friendly society work. It is also an area where greater study would help understanding of the complex issues surrounding welfare provision and migration, and this will be addressed in subsequent chapters.

Audrey Fisk conducts the only regional study to cover Oxfordshire. Her publication was funded by the Foresters Heritage Trust and written as the joint

[70] ibid., 188.
[71] ibid., 10, 73.
[72] ibid., 85.
[73] ibid. 87, 113.

historian of the AOF. In that context, she aims to assess the spread of the Foresters in Southern England, not the natural stronghold of the affiliated orders. She drew most of her material from the Foresters' archives and a small sample of county registered societies held at the National Archives, including for Oxfordshire. Fisk does comment on the 'scattered and fragmented nature of even such archival material as has survived the vicissitudes of time',[74] and reiterates some basic thinking concerning the location of clubhouses. Lord Albermarle's protests at holding friendly society meetings at public houses exposing one quarter of the population to the evils of drink were not easily overcome in rural areas.[75] Prior to 1850 many townships had no other meeting place available as there was no school, reading room, or village hall. However, by mid-century 'wet rent' began to be frowned upon, the practice of guaranteeing landlords a confirmed amount of beer sales on club nights.[76]

Fisk makes useful comparisons between IOOFMU and AOF membership fees where the traditional view has been that the labouring classes were more attracted to Foresters because of their lower fees. In fact, she details that both main affiliated orders charged similar regular contributions for similar benefit, especially for those joining at ages 18 to 25. Only in initial joining fees was there a difference with the Foresters lowering such fees in 1854 and enabling them to be spread over the first six months of membership.[77] Fisk asserts this to be a critical factor in the success of Foresters' expansion. She also identifies four conditions that needed to be present for such expansion, namely

[74] Audrey Fisk, *Mutual Self-Help in Southern England, 1850-1912,* (Southampton, 2006), 1.
[75] Samuel Daynes, *Attack by Lord Albermarle on the Manchester Unity Friendly Society, with the reply in defence of the Order*, (Manchester, 1857).
[76] ibid., 10.
[77] Fisk, *Mutual Self-Help*, 13.

enthusiasm from members, the open nature of parishes, the decline of pre-existing friendly societies, and a population with sufficient numbers of young men aged 18 to 40 in receipt of regular wages.[78]

Fisk also takes a cursory look at independent societies and makes some general statements about them. She saw them as having 'fatal flaws' which she describes as having small scale, limited membership, their propensity to draw on members of younger ages to counter sickness in old age, and that many rules enabled a call on additional funds if the box ran dry due to high mortality.[79] She proposes that independent societies had 'limited success' in southern England, and that in the 1850s and 1860s, one-third of societies failed. Her evidence is based upon there being 19 registered societies dissolved in this period, as reported in the 1856 report of the Registrar. However, the office of the Registrar conducted a 'clean up' in 1855 and wrote to all societies they had not had contact with. Until this time there was no requirement to notify the dissolution of a society and those that had disappeared many years before were formally shown as being dissolved in 1855.

In turning to Oxfordshire independent societies, having consulted National Archive records, Fisk states population size as an important factor to sustain a local society. She uses an example of a society at Fritwell, in existence between 1849 and 1866 that had to draw members from Souldern, and a Burford society that drew members from 12 miles around.

> The impression gained from examination of local registered society records is that although the local market towns served as a base for a society, members came primarily from the surrounding area rather than

[78] ibid., 14.
[79] ibid., 17-18.

> the town itself, except for shopkeepers who had a vested interest in the maintenance of incomes around the town![80]

These observations simply do not stand up to scrutiny. What Fisk failed to recognize was that the society at Fritwell to which she refers, had in fact been in existence since 1796.[81] Its dissolution in 1866 with just 21 members was because of competition with an unregistered society in the same village that had formed in 1835 and became increasingly successful until it too dissolved in 1912. Further, the mention of neighbouring parishes as a catchment area was commonplace but did not prevent those townships having their own society. Souldern had a successful registered society of its own, established in 1816 and in 1875. Even then, the society did not cease or fail as it continued as an unregistered society until after 1912. Identical situations existed in relation to further societies referred to by Fisk at Burford and Stokenchurch, where assumptions of catchment area and de-registration by dissolution are falsely taken to mean cessation of a local society. The final conclusion that independent societies only existed in small towns and drew their membership from surrounding villages is totally unsupported by credible evidence.

This failing appears to be due to the sole reliance on registered societies and the misinterpretation of the factual information presented within official documents. However, when turning to Foresters' courts, it could reasonably be expected that such a publication would be authoritative. Oxfordshire 'was chosen for purposes of in-depth examination as a contrast to other counties where take up was better'.[82] Fisk reports just four courts opened in the county before 1860, but it is unfortunate that the author missed three others that

[80] ibid., 52-53.
[81] TNA, *Societies dissolved or ceased to exist after 1875 and before 1912*, FS 3/319/63.
[82] Fisk, *Mutual Self-Help*, 59.

opened in the same period.[83] The error is compounded when she recounts that just two courts opened in the 1860s when in fact nine were opened according to the Foresters' directories, and supported by newspaper reports and other sources.[84]

No Oxfordshire study has been undertaken until now, largely because it was believed the county had little to offer the historiography. There have been a few studies of individual societies and branches within the county. David Eastwood has written a short history of the Stonesfield Friendly Society, but it has serious errors and shortcoming which are highlighted in chapter three.[85] Pamela Keegan's history of Cropredy Friendly (sic) Society, an unregistered club that lasted at least 70 years from 1838, is brief and factual, but implies that it was established in response to the new poor law.[86] The article does not recognize that there was a registered predecessor in the village, which had been established in 1783. Malcolm Bee completed short histories of two societies in Berkshire that had Oxfordshire branches, The Compton Pilgrims Friendly Society, an interesting study that charts the rise of a small village club to one with members in several counties including four Oxfordshire branches, and the Berkshire Friendly Society which had one branch at Brightwell Baldwin.[87] He

[83] Fisk reported Thame, Oxford, Henley, and Bloxham. OFSD identifies Horley, Oxford, and Banbury as additional courts.
[84] Foresters Heritage Trust, Southampton. Ancient Order of Foresters directories, 1846-1918.
[85] David Eastwood, 'The First Century of the Stonesfield Friendly Society, 1765-1865', *Oxfordshire Local History*, vol. 2, no. 5, (1986), 161-168.
[86] Pamela Keegan, 'The Friendly Society Established at Cropredy, June 18th, 1838', *Cake and Cockhorse*, vol. 15, no. 3 (2001), 110-116. The name of the society was Cropredy Benefit Society in all contemporary accounts.
[87] Malcolm Bee, 'A friendly society case study: the Compton Pilgrims Benefit Society', *Southern History,* no. 11 (1989), 103-104; and Malcolm Bee, 'Providence with Patronage: The Royal Berkshire Friendly Society, 1872-1972', *Southern History*, no. 16 (1994), 101-121.

also studies a Chipping Norton branch of the IOOFMU, although much of the surviving primary material is post-1912.[88]

### 1.3.4 Themed studies

Martin Gorsky utilized two parliamentary papers to assess the growth and distribution of friendly societies in the early nineteenth century.[89] The reports of poor law enquiries contained questions concerning the number of friendly societies and resident members in each administrative unit of parish or township.[90] He reviews the reliability of the data, and tests hypotheses concerning the growth of friendly societies. The sources were the first national census of friendly societies, and the only ones to report upon all, whether registered or not, but relied upon the accuracy of overseers' returns. There was a certain amount of under-reporting but the degree was not quantifiable, something he attributes to the inaccuracy of the overseers' returns. It is equally possible that errors occurred in the compilation of the parliamentary report, a proposal he did not consider. Gorsky's findings were that the manufacturing and mining sectors were of central importance to the spread of early societies, areas of a rising population of young men eager to 'recreate the ties and dependencies of the agrarian community'.[91]

Evelyn Lord was at the forefront of promoting female studies in the context of friendly societies, observing differences in the benefits offered, notably lying-in

[88] Malcolm Bee, 'Within the Shelter of the Old Elm Tree', *Family and Community History,* vol. 6:2, (November 2003), 85-96.
[89] PP, *Abstract of Answers and Returns under Act for procuring Returns relative to Expense and Maintenance of Poor in England, vol. XIII*, (1803-04); PP, *Abridgement of Abstract of Answers and Returns relative to Expense and Maintenance of Poor in England and Wales, vol. XIX*, (1818).
[90] Martin Gorsky, 'The Growth and Distribution of English Friendly Societies in the Early Nineteenth Century', *The Economic History Review,* vol. 51, no.3, (August 1998), 489-511.
[91] ibid., 507.

payments, less robust club days, and general temperance. In her study of the East Midlands, she demonstrates that all-female societies provided a 'social base for women that transcended the workplace and the home', and suggests that these institutions demonstrate 'that women were not entirely powerless' in the nineteenth century, but could choose to act in a way which showed control over their own lives'.[92] Topping adds to the historiography on female societies, and it is clear that they were widespread in north-west England for the period of study, largely relating to women' work opportunities in the textile industry.[93] What is less clear is whether they survived or continued through the century. He does clarify that the main development of women's societies was between 1801 and 1821 but makes no comment on their longevity or demise.[94]

Daniel Weinbren maintained friendly societies in the historian's eye in the first decade of the twenty-first century with works that have explored and promoted research concerning reciprocity and the gift economy.[95] He examines the relationships within a community in the context of giving and receiving, of the mutual exchange for each other's benefit, and argues that these were exactly the characteristics of club members. The friendly society was a formalized gift economy, a mutual organization where each would receive when the need arose.

Friendly society literature has concerned itself with studies of individual societies, regional or sub-regional studies, gender, working culture, and a range

[92] Evelyn Lord, '"Weighted in the Balance and Found Wanting": Female Friendly Societies, Self Help and Economic Virtue in the East Midlands in the Eighteenth and Nineteenth Centuries', 110-111, *Midland History*, vol.22, (1997), 100-112.
[93] Topping, *Welfare, Class and Gender,* 175-217.
[94] ibid., 187.
[95] Daniel Weinbren, 'The Good Samaritan, friendly societies and the gift economy', *Social History*, Vol.31, no.3, (August, 2006), 319-336. Weinbren is the founder and chairman of the Friendly Society Research Group.

of other issues of social and economic history interest. Some studies have included observations on denominational societies, linked to Anglican, Roman Catholic or Methodist congregations,[96] whilst Bentley Gilbert has addressed the end of the independent society movement with the coming of the welfare state.[97] These friendly societies studies have all added to the general social historiography.

## 1.4 Associations of the Labouring Classes

### 1.4.1 The growth of voluntary clubs and associations

The association of labouring men changed in rural areas with the enclosure of common land and open fields. Informal, regular association at work was replaced by organized association, increased respectability, and friendly societies played a significant part in that development.[98] R.J. Morris identifies the increase in the number, variety, and importance of voluntary associations after 1780, with the basis for such growth being in the adult, male, urban middle classes, but also that it was not limited to that group.[99] He argues that over time associations became more complex and organized themselves in a variety of ways with their defining characteristics as a set of rules, a declared purpose, and a membership defined by some formal act of joining. Morris proposed they acted independently of family, household, neighbourhood, firm, or work group. He identifies the creation of voluntary associations as a major social response

[96] For example, Topping, 'Welfare, Class and Gender' and Alun Howkins, *Poor Labouring Men: Rural Radicalism in Norfolk, 1870-1923*, (London, 1985), 51-52.

[97] Bentley Gilbert, 'The Decay of Nineteenth-Century Provident Institutions and the Coming of Old Age Pensions in Great Britain', *The Economic History Review*, vol. 17, no. 3, (1965), 551-563; Bentley Gilbert, 'The British National Insurance Act of 1911 and the Commercial Insurance Lobby', *The Journal of British Studies*, vol. 4, no. 2, (May, 1965), 127-148.

[98] Alun Howkins, *Whitsun in 19th Century Oxfordshire*, History Workshop pamphlet no.8, (Oxford, 1973), 19-21.

[99] R. J. Morris, 'Clubs, Societies and Associations', 395, F. M. L. Thompson (ed.), *The Cambridge Social History of Britain, 1750-1950, Volume 3,* Cambridge University Press (1990), 395-444.

to the problems posed by change and complexity, but the argument to substantiate the claims is far from convincing as far as friendly societies are concerned. In many, family relationships are evident with 'rites of passage' for sons, most societies having a small geographic footprint, and wives being instrumental in managing the household budget to ensure payments were made on time.

Morris identifies that many groupings took on rules and titles that emerged from the public house and coffee house.[100] Much of his evidence is drawn from changes in the seventeenth and eighteenth centuries but he identifies some key common themes. Eating and drinking were components, as were the timing and place of the meeting. An initiation ceremony, the elaborate rituals around drinking and toasts, and the strict exclusion of women provided definition to the association. Morris saw friendly society formation as being urban in origin but spreading to the countryside at the end of the eighteenth century,[101] although this has now largely been discounted in relation to friendly societies through more recent studies.[102] While approaching the topic from a general perspective, the formation of early friendly societies does not conform entirely to these observations.

Morris states,

> Voluntary societies have an enormous potential for enabling a society experiencing rapid and disturbing change to adapt to that change, to experiment with and devise new values.[103]

[100] ibid., 396.
[101] ibid., 398.
[102] For example, Neave, *Mutual Aid*.
[103] Morris, *Clubs*, 400.

He cites two sorts of pressure that influenced the timing of the formation of each individual society, namely a specific crisis and fashion.[104] He further defines a key identifying factor that he terms, 'subscriber democracy', or one subscription, one vote.[105] This concept is immensely useful and a fundamental tenet of friendly society membership and mutuality in general. He further defines four series of social and economic trends behind the significant changes in association; increased leisure, rising income and consumption, secularisation, and growing power of the state.[106]

Writing ten years after Morris, Peter Clark explores the development and distinctiveness of a wide range of voluntary associations and provides evidence of their complex and widespread nature up to 1800.[107] He demonstrates that the early modern period saw the origins of new forms of social institutions through voluntary association. Their variety could be described in both the form of their association and function of purpose, although features in common of such associations can be elicited from the available sources. Whilst acknowledging the nineteenth century to be the 'great age' of British societies, their origins were considerably earlier. Clark proposes they were fashioned by the special pressures and conditions of the early modern period against a backdrop of urbanisation, a rise in public sociability, conspicuous consumption, and growing gender differentiation amongst other issues.[108]

Clark carefully defines voluntary association as having seven characteristics, namely participation without financial or coercive measures, intermittent but

[104] ibid., 410.
[105] ibid., 412.
[106] ibid., 418.
[107] Peter Clark, *British Clubs and Societies*, (Oxford, 2000), 470.
[108] ibid., viii.

regular meetings, restricted functions (one or two formal objectives), informal or limited nature, voluntary leadership, tending towards oligarchy, quasi-private character, and a general absence of regulatory role.[109] He identifies that this definition excludes religious organisations, although many of the philanthropic associations of churches or chapels demonstrate most of the key features. The end of the seventeenth century saw a surge in sociability at inns and alehouses, and outside London, Oxford was the main centre for clubs and societies at this time.[110] At the end of the eighteenth century poverty was seen to stem from sickness among the working classes and many subscriber-based infirmaries were established in provincial towns.[111] More philanthropic societies concentrated their efforts on relieving the poorer classes and at the same time soup kitchens provided food for the industrious poor. Clark also identified that in the same period philanthropic societies replaced large scale charitable institutions leading to the growth of a 'plethora of philanthropic societies of all guises'.[112] Charity is identified as a major area for associational intervention in the public arena, supplementing the work of both philanthropic and mutual aid societies.[113]

### 1.5 Charity and Philanthropy

Martin Gorsky's study *Patterns of Philanthropy* is an important work in understanding nineteenth-century social welfare provision through charity, voluntarism, and mutual aid in the context of the state, voluntary provision, and private subscription. His useful, clear definitions of the key components aids

[109] ibid., 12.
[110] ibid., 40.
[111] ibid., 106.
[112] ibid., 108.
[113] ibid., 272.

understanding without the potential for misinterpretation, with voluntarism described as, ‘a private action, not under the action or authority of the state’.[114] Later, he again clarifies thought when describing philanthropy as ‘a transaction between those who have and those who do not’, and mutual aid as ‘a giving between those of a similar income level’.[115]

Gorsky develops a model of social provision based on his study of nineteenth-century Bristol and this framework presents a clear and precise description of the many aspects identified. Less clear in the model is the continuum of friendly societies where Gorsky places those institutions in two sections, mutual aid and shared mutual aid/voluntarism, with the latter distinguished by receiving patronage. Virtually all friendly societies received patronage to some degree as affiliated orders, county societies, and independent clubs all had honorary members who subscribed a fee without expectation of benefit.

<table>
<tr><th>State</th><th colspan="3">Voluntary</th><th>Private</th></tr>
<tr><th></th><th>Charity</th><th>Voluntary Societies and Subscriber Institutions</th><th>Mutual Aid</th><th></th></tr>
<tr><td>Poor Law<br>Friendly Society registration<br>Charity Commission<br>Education Acts</td><td>Endowments<br>Almshouses<br>Schools<br>Loans<br>Doles/gifts</td><td>Missions<br>Visiting<br>Hospitals<br>Schools<br>Homes<br>Campaigns</td><td>Neighbourhood sharing<br>Friendly Societies</td><td>Family obligation<br>Health education<br>Unearned income<br>Life Assurance</td></tr>
<tr><td></td><td></td><td colspan="2">Building Societies<br>Savings Banks<br>Penny Banks<br>Patronized Friendly Societies</td><td></td></tr>
</table>

[114] Martin Gorsky, *Patterns of Philanthropy: Charity and Society in Nineteenth-Century Bristol,* (Woodbridge, 1999), 1.
[115] ibid., 18

**Figure 1.7 - Gorsky's model of social provision in nineteenth-century in Bristol.**[116]

This model will be re-evaluated in the concluding chapter in light of the findings of this thesis.

Gorsky reviews previous approaches towards the issue of charitable giving. The Whig/Liberal tradition assumed a progression from endowed charity, to voluntarism, and then to state provision signalling modernisation, as identified by Gray.[117] This approach resonates with many of the contemporary studies of nineteenth-century friendly societies already reviewed. In 1951, a study of Liverpool by Margaret Sidney proposed a sense of 'collective responsibility' as the motivation for philanthropy, reflecting the promotion of self-help and mutual aid, encouraged by the elite.[118]

The newer social histories from the 1960s and 1970s concentrated on class formation.[119] The transformation in social structure, with the disappearance of face-to-face patronage, and a harsher attitude to poverty associated with the middle classes were the main characteristics of these views. This approach to friendly societies can be seen in the works of Alun Howkins, and others of the time, that saw their development as evidence of Marxist theories on social control, and the development of the working class through a class struggle.[120] A different approach, stemming from clinical psychology, involves a gift relationship, with reciprocity as a means of asserting status and establishing

[116] ibid. 16
[117] ibid., 2; B. Kirkham Gray, *A History of English Philanthropy*, (London, 1905).
[118] Margaret Sidney, *Charitable effort in Liverpool in the nineteenth century*, (Liverpool, 1951).
[119] For example, E.P. Thompson, *Customs in Common,* (London, 1991).
[120] Howkins, *Whitsun*.

social structure. Daniel Weinbren has adopted this approach in much of his work on friendly societies.[121]

Gorsky finds these approaches have all been challenged by revisionists with linear models significantly questioned by empirical work. He maintains an emphasis on diversity within the relief system with a complex relationship between legislation and private effort.[122] He considers this makes approaching philanthropy in terms of class formation and class tension 'problematic', and that the terms philanthropy and charity are not synonymous.

With the focus of the work turned towards Bristol, Gorsky charts the decline of new endowments in the early nineteenth century, largely due to rapid urban growth, and only with endowments to voluntary institutions, such as hospitals, was growth apparent.[123] The overall effect of Gorsky's study is to unravel the complex mesh of philanthropy and make sense of component parts. He does use broad data to make comparisons between the major English towns but further work is necessary to ensure his findings are appropriate to rural areas.

Other approaches not discussed by Gorsky include that of Richard Smith, who proposes a relationship between social policy and demography. He argues that the welfare system did not determine the pattern of household formation but was an integral part of it.[124] The timing of marriage and births could mean the costs of child rearing were especially burdensome at various points in a

[121] For example, Weinbren, 'The Good Samaritan, 319-336; and Daniel Weinbren and Bob James, 'Getting a Grip: The Roles of Friendly Societies in Australia and Britain Reappraised', *Labour History*, vol.88, no.2, (May 2005), 87-104.
[122] Gorsky, *Patterns of Philanthropy,* 7.
[123] ibid., 33-34.
[124] Richard Smith, 'Charity, Self-Interest and Welfare: Reflections from demographic and family history', Martin Daunton (ed.), *Charity, Self-Interest and Welfare in the English Past*, (London, 1996), 23-50.

lifecycle as relief was directed at the younger generation rather than the elderly to alleviate this with births often seen in the first year of marriage.

Paul Johnson contends welfare should not be categorized into the four sectors of market, government, charity, and family as it often is.[125] He also suggests that provision – public or private – is not a model to follow and proposes one based upon three factors. The type of risk, the type of redistribution, and the nature of entitlement should form the basis of consideration.

> Most social risks, most of the time have been met in a variety of ways which are obscured by simple dichotomies between private and public, individualistic and collective approaches.[126]

He considers that the main theme of nearly all studies of social welfare had identified the increasing role of government from the mid Victorian period.[127] However, Johnson looks at the issues from a different perspective to Gorsky and others – one based upon risk-centred analysis. He proposes this produces a less progressive and less positive view of the development in social welfare. In a similar vein to Gorsky, Johnson provides some useful definitions. Social risk is described as a 'probability-weighted uncertainty that derives from the changing and dynamic world in which people live'; a welfare instrument is a 'mechanism used to reduce social risk'; and a welfare system is a 'combination of welfare instruments'.[128] These three elements are crucial to the hypotheses developed in this thesis concerning parish welfare systems.

Johnson suggests that social risk can vary between place, culture, and time but proposes social risk falls into the four categories of health, life-cycle, economy,

[125] Paul Johnson, 'Risk, Redistribution and Social Welfare in Britain from the Poor Law to Beveridge', Daunton, *Charity,* 225-248.
[126] Daunton, *Charity,* 17.
[127] Johnson, 'Risk', 225.
[128] ibid., 226.

and environment with individual, collective and private/public elements.[129] He sees health as the most significant individual risk and makes comment on mortality rates with life-cycle as the most widespread familial risk. Economic risk in rural communities was especially relevant in times of unemployment, with general low pay creating substantial risk that stimulated a wide range of public and private strategies to share or mitigate the risk. The final element of environmental factors includes severe weather events, as well as the personal risks associated with social living such as fire, theft, and accident. Welfare systems, he continues have the effect of reducing the incidence of risk, most commonly by diversification of effort.

Joanna Innes reviews forms of social support and confirms a variety of available methods of relieving the poor in addition to poor laws.[130] She describes how traditionally, much informal, local charity had been the responsibility of women.[131] In the second half of the eighteenth century there was a growing role for women in managing and establishing new charitable institutions, such as day and Sunday schools, and visiting societies. Innes describes statutory and voluntary provision and contends few historians have before her have attempted to combine and understand both types in a single review.

### 1.6 The Poor

The Poor Law Amendment Act 1834 created poor law unions, and indoor relief at the workhouse and outdoor relief in the community was provided for paupers

[129] ibid., 227.
[130] Joanna Innes, 'The "mixed economy of welfare" in early modern England: assessments of the options from Hale to Malthus (c. 1683-1803)', Daunton, *Charity,* 139-180.
[131] ibid., 164.

and others in need. This continued to be paid for by rates, but from groups of parishes instead of individual parishes or townships. The Poor Law Commission 1832-1834 emphasized two key principles; the pauper had to be 'less eligible' to be entitled to relief from the poor rates, and there was to be no relief outside the workhouse.[132] In practice, most Unions soon recognized out-relief as a cost effective way of dealing with many of the poor.

The use of the term 'poor' needs some clarification. The Poor Law Commissioners, reporting in 1834, made a clear distinction between the self-sustaining labouring classes and those who received relief or charity, termed the pauper classes.[133] Individuals or families described as self-sustaining could rapidly move into pauperism due to adverse life events unless the risk had been mitigated. Individuals sought to keep out of the workhouse to their own benefit and that of ratepayers. Direct charity was still appropriate in some circumstances but there was increased encouragement for individuals to take their own measures of self-help. It is will be demonstrated that in most places a great degree of relief was provided outside the poor law after 1834, as the nineteenth century saw a significant reduction in the number of paupers. The contributions to the cause of this decrease include advanced public health, improved housing, and the pressure applied by the poor law legislation. Chapter four will demonstrate that alternative welfare at a local level also contributed to this change. However, a further contributor was the diversity of local welfare provision and self-help measures designed to prevent pauperism.

[132] Gordon Mingay, *Rural Life in Victorian* England, (London, 1977), 101.
[133] David Englander, *Poverty and Poor Law Reform in 19th Century Britain, 1834-1914*, (London, 1998), 11.

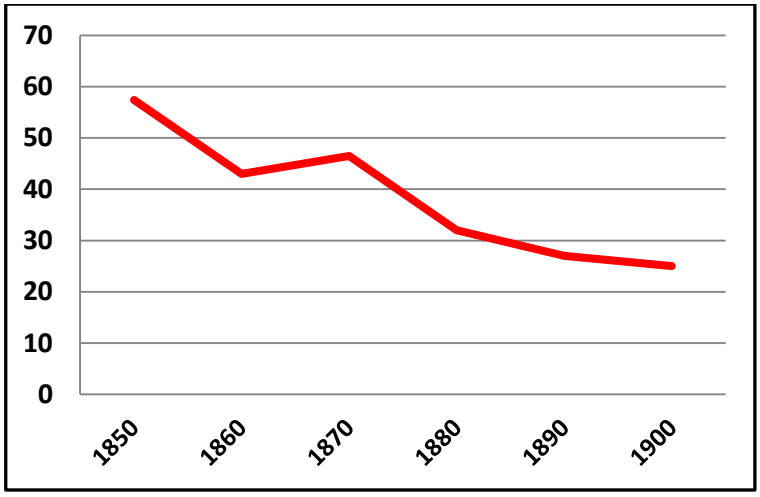



**Figure 1.8 - Average number of daily paupers per 1,000 population in England and Wales, 1850-1900.**[134]

Classification of the poor was well rehearsed, and in the promotion of self-supporting dispensaries in 1831, an order was proposed, with a free class, charity class, and pauper class of manual labourers.[135] The free class, or self-sustaining poor, were able and willing to maintain themselves and their families by their own industry. Social steps to accumulate wealth and happiness included the use of savings banks, friendly societies, and self-supporting dispensaries. The charity class comprised those who were willing, but unable, to sustain themselves due to temporary sickness or inadequate wages, and could be aligned to lifecycle poverty. The final group, the paupers, were subdivided into legitimate, imprudent, and vicious with decreasing levels of support, ranging from charity, to poor law relief or the workhouse, and eventually gaol.[136] This thesis encompasses the wide definition of the poor, but will distinguish, where appropriate, those measures designed for any particular portion of the labouring class.

[134] Michael Rose, *The English Poor Law 1780-1930*, (Newton Abbott, 1971), 269.
[135] Report of the Society for Promoting the Objects of the Self-Supporting Dispensaries, *Self-Supporting Charitable and Parochial Dispensaries,* (1831).
[136] idem.

## 1.7 The Sources

The sources available for a study of friendly societies and other forms of welfare provision are widespread in scope but limited in extent, spread between a variety of archives, interspersed within a range of other documents, and with informal secondary information contained within printed media.

### 1.7.1 County archives

The first form of the registration of friendly societies came after 1793 when a society could enrol their rules, and any changes, with the Clerk to the Justices in their county. Manuscript and printed rules, and later trustees bonds, of friendly societies may be found in the county Quarter Session records until 1846.[137] Many of the records in the Oxfordshire History Centre (OHC) are rules of early societies that should have been forwarded to the office of the Registrar when it was established and it is uncertain why they remained in the county. The consequence of this oversight is discussed in chapter two. The records also contain three lists of Oxfordshire friendly societies enrolled with the Clerk of the Peace or Registrar to 1855.

Several records of independent and affiliated order societies are found in parish and privately deposited collections. Sources found include membership records, minute books, accounts, loan books, and other documents assembled in the management of a society. The most extensive set of records in Oxfordshire are for the Stonesfield Friendly Society, 1765-1912, which are examined as a case study in chapter three. A useful collection of rulebooks of

[137] Friendly society records in the Quarter Session papers, OHC, QSD R/1-43. After 1846 registration was made with the office of the Registrar of Friendly Societies.

south Oxfordshire societies are located in the records of the Reading Savings Bank, documents required to be submitted when opening an account.[138]

### 1.7.2 Records of the Registrar of Friendly Societies

The National Archives is the repository of the records created, or inherited from county quarter sessions, by the Registry of the Friendly Societies, and contains series of records of societies that were enrolled with Justices or later registered.[139] They are organized by county, and the file of each society is different in that each contains a varying amount of information, ranging from one letter to a file containing rules, amendments, removals, dissolution documents, and general correspondence.

A characteristic of these papers is the element of disorganisation and error. Many records are misfiled, entries in registers are incorrect, registration of societies are duplicated or entered in the wrong county, and many papers are missing. Chris Topping's study of Lancashire societies uses the registers contained in series TNA, FS 2 'that form the basis of the database that underpins much of the thesis'.[140] Whilst overall, the general picture may not be affected, the significant inaccuracy of the source information calls into question the accuracy of some of the data on which his thesis is predicated.

[138] BRO, Printed rules of out-of-county friendly societies, D/EX 1044/7.
[139] This series at TNA is 'FS' with FS 1/574-582, Societies dissolved or ceased to exist before 1875; FS 3/319-322, Societies dissolved or ceased to exist after 1875 and before 1912; FS 15, a series of files concerning individual societies from all counties that were dissolved or ceased to exist after 1912. FS 2/9 and FS 2/13 are printed lists of societies enrolled or registered. FS 4/42 is a loose leaf ledger of selected information of societies that dissolved or ceased to exist before 1912.
[140] Topping, 'Welfare, Class and Gender', 13.

### 1.7.3 Parliamentary papers

The two parliamentary reports of an abstract of answers and returns from overseers of the poor in the early nineteenth century have already been discussed. They provide early information for each parish or township, and although largely aimed at assessing the expense and maintenance of the poor, the 1803-04 report also elicited answers concerning the number of friendly societies and members resident in each location at Easter 1803, whilst the 1818 report recorded the returns of the number of members (but not societies) in each location for the years 1813, 1814, and 1815.[141] Lists of enrolled societies by counties began to appear from 1832 in select committee reports and the Registrar submitted regular reports to parliament from 1855 until 1920.[142] The focus of the reports varied, but included those societies that submitted returns with their membership, financial position, occupational structure, and a variety of other information.

A Royal Commission on Friendly Societies commenced in 1871 and presented four reports and appendices in 1874, informing legislation of the Friendly Societies Act 1875. The fourth report is often most quoted, and it is the report of Sir George Young, Assistant Commissioner, where much local information is gleaned. He reports upon his investigation of Oxford City and Banbury Poor Law Union.[143]

The parliamentary reports contain a substantial amount of information but also numerous errors, and the data contained within them needs to be treated with

[141] PP, *Abstract of Answers and Returns, vol. XIII*, (1803-04); PP, *Abridgement of Abstract of Answers and Returns, vol. XIX*, (1818).
[142] A full list of parliamentary papers used in this study is contained in the bibliography.
[143] PP, *Friendly and Benefit Building Societies' Commission. Report of the Assistant Commissioner. Southern and Eastern Counties of England (Sir George Young). vol. XXIII, pt.2*, [c.997] (1874).

caution and verified by other sources where available. They are, however, an invaluable series of records.

### 1.7.4 Newspapers and magazines

Many of the sources described to date predominantly concern the registered societies and the national affiliated orders. Newspapers and allied print are not so discriminating, and reported upon the activities of all types of society. For this thesis newspapers have been used extensively to provide information unavailable elsewhere, and to corroborate the formal records and reports. However, this source has its limitation as even the regional press reported largely national news until well into the nineteenth century. Taxation on newspapers increased from 1757 until 1815 when a newspaper typically cost 7d, of which 4d was stamp tax.[144] Publications without news avoided stamp duty and political essays were printed and sold in that way. The cost of publication was not the only taxation as each advertisement was also subject to duty.

Only in 1833 did taxation begin to reduce, and by 1855 both forms had been eliminated totally. The number of provincial newspapers was already on the increase in the early nineteenth century, but the removal of taxation saw an explosion in volumes printed.

[144] Jeremy Black, *The English Press, 1621-1861*, (Stroud, 2001), 165. The stamp duty was for four pages of print although no page size was defined.

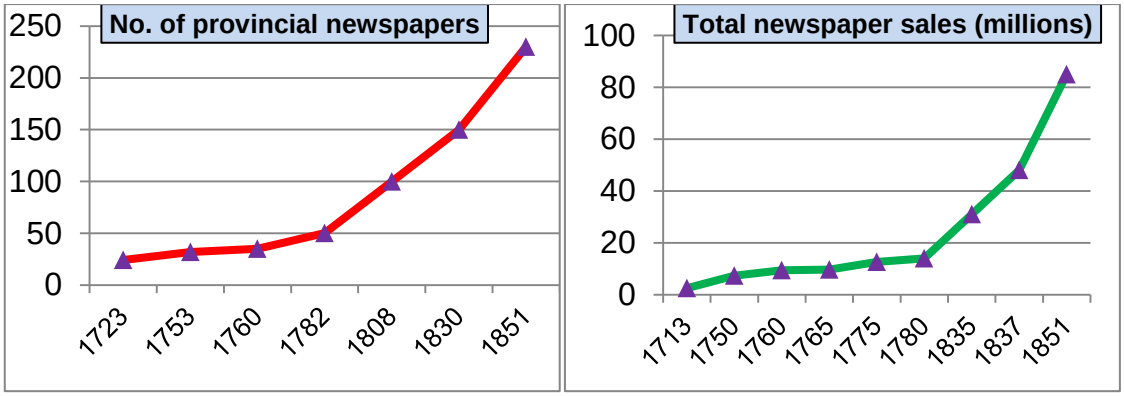



**Figure 1.9 - The number of English provincial newspapers, 1723-1851, and the number of English stamped newspaper sales, 1713-1851.[145]**

The content of provincial newspapers changed after the lowering of taxation in 1833 and removal in 1853, and allied with reduced printing costs it enabled a rapid growth in the size of newspapers and the number of titles.[146] Improved distribution with railways, and increasing literacy enabled newspapers to become available to a wider audience. They also started to report on an increasing amount of local news.[147] The first provincial newspaper in Oxfordshire appeared in 1737, but it was *Jackson's Oxford Journal* that dominated the local scene for 150 years between 1753 to 1908. Other titles soon began to appear and by the 1860s most medium sized towns had their own publication. The activities of friendly societies, especially club days, were widely reported

In addition to newspapers, the late nineteenth century saw the launch of Deanery Magazines, of which three survive in series of runs for Oxfordshire.[148] They were published monthly and compiled from reports from each parish in

[145] ibid., 110.
[146] Hannah Barker, *Newspapers, Politics and English Society, 1695-1855*, (Harlow, 2000), 39.
[147] For the method of distribution of newspapers, see Lisa Peters and Kath Skinner, 'Selling the News: Distributing Wrexham's Newspapers, 1850-1900', John Hinks, Catherine Armstrong and Matthew Day (eds.), *Periodicals and Publishers: The Newspaper and Journal Trade, 1740-1914*, (London, 2009), 203-222.
[148] Chipping Norton, Witney, and Deddington Deaneries.

the deanery, containing information not otherwise reported upon. Parish magazines are sporadic in coverage and have proved less fruitful.

### 1.7.5 Private collections

Records in private or less formal collections cannot be ignored. One of the substantive assemblages concerning an independent friendly society is held by the Weston on the Green Local History Society, and many other clubs and individuals hold some records. This includes material culture, where many photographs and a number of banners survive in local archives, village halls, and churches, supplementing those held in libraries and museums. The two main affiliated orders, both have extensive historical collections. The Foresters has extensive records at the Foresters Heritage Trust, including a comprehensive set of directories, minute books and other administrative records, as well as material culture. The Oddfellows have an extensive on-line archive at www.oddfellows.co.uk/Site/Content/Archives where digitized copies of directories, magazines, minute books, and other administrative records are found.

### 1.7.6 The databases

The range of sources identified demonstrates that to gain an overall picture of the friendly society movement, and the extent of alternative welfare instruments, a method of collecting, collating and analysing the material is necessary to enable appropriate and accurate assessment. To this end two substantial databases have been constructed utilizing Microsoft Access software, supported by a number of spreadsheets in Microsoft Excel. The Oxfordshire Friendly Societies Database (OFSD) collected all available

information from the sources identified, whilst the Oxfordshire Welfare Database (OWDB) was constructed to record all data on welfare instruments in the county.

A series of newspapers based in Oxfordshire, or with substantive Oxfordshire coverage, was chosen to provide geographical and temporal spread.

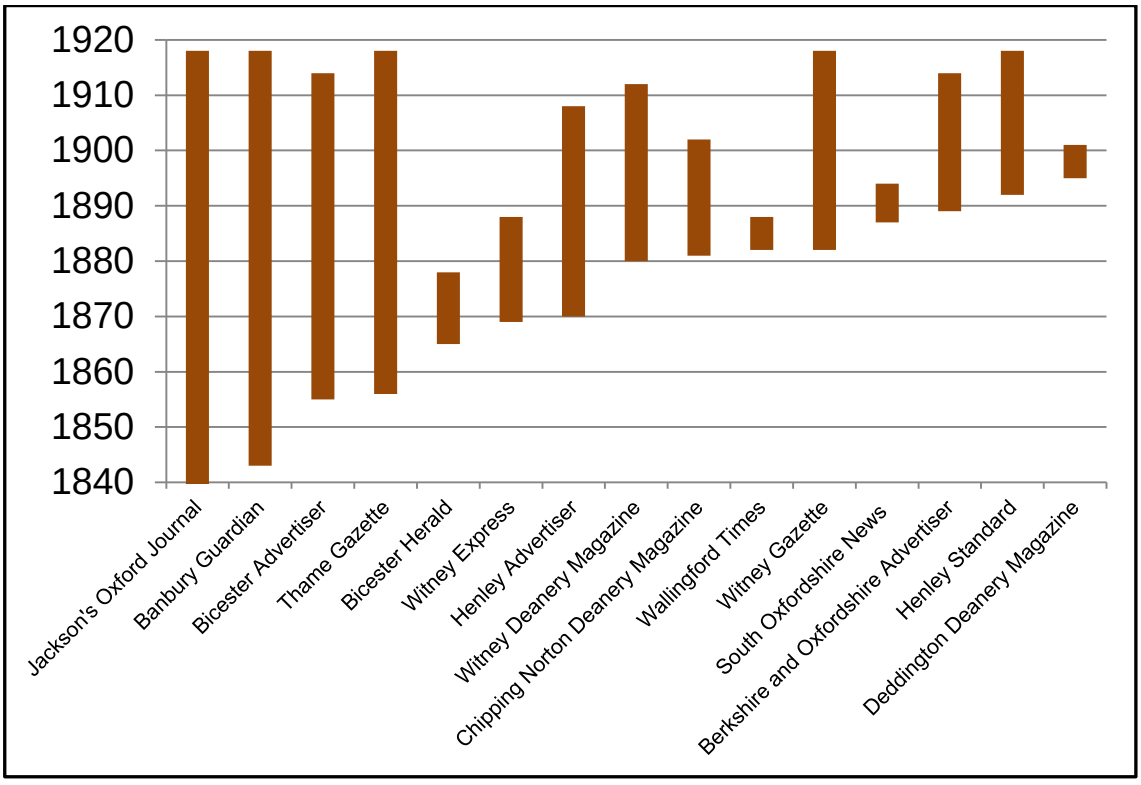



**Figure 1.10 - Newspapers and magazines, showing the years from which data was drawn for the OFSD and OWDB.**[149]

At total of 4,739 articles has been recorded and indexed in the OFSD and a further 511 in the OWDB from the 15 publications chosen that cover a total of 594 years.[150] The methodology adopted was to record the vital details of each friendly society or welfare instrument, including name, location, dates of operation, and other appropriate information. This approach enabled errors in

[149] *Jackson's Oxford Journal* was entitled *Oxford Journal Illustrated* from 1908. Information from *Jackson's Oxford Journal* was used from 1757.
[150] A few accounts were recorded from publications, especially printed diaries, such as Geoffrey Smedley-Stevenson (ed.), *Early Victorian Squarson: The Diaries of William Cotton Risley, Vicar of Deddington, 1835-1848*, (Banbury, 2007).

other records to be identified and provided a substantial resource of information from which to proceed, an approach more sophisticated and accurate that to simply rely upon published lists or records.

The data collected within the OFSD has led to the publication of *Oxfordshire Friendly Societies, 1750-1918* that contains a record of the 755 identified friendly societies in the county, together with substantial information collected on each, including crimes associated with friendly societies, and music bands that played at society club days.[151] It also identifies many of the errors contained within the Parliamentary Papers, such as the misfiling of records, and corrects the information. It is essentially this combined data that has enabled the detailed analysis contained in the following chapters.

[151] Shaun Morley, *Oxfordshire Friendly Societies, 1750-1918,* Oxfordshire Record Society, vol. 68, (Oxford, 2011).

# CHAPTER 2 **OXFORDSHIRE FRIENDLY SOCIETIES**

## 2.1 The Societies

> The vitality of the idea of mutual assurance amongst the inhabitants of a small rural area has been amazing, and the vitality of many of the clubs, considering the small field for the calculation of average risk, cannot fail to arouse surprise in candid students.[1]

This chapter uses a study of rural friendly societies in the pre-1974 county of Oxfordshire to examine their role in a developing nineteenth-century welfare system and against a wider social backdrop. Evidence that friendly societies were either instrumental in responding to change in the nineteenth-century countryside, or were simply a consequence of that change is addressed. How friendly societies adapted over time, how such institutions were used to challenge the status quo of rural relationships and deference, and their role in the development of popular culture and increasing leisure time as the century progressed is discussed. A re-evaluation of Oxfordshire within the national context of friendly society expansion, until now seen as a backwater with a slowly developing, reactive friendly society movement, is necessary. Several existing views are challenged by the use of extensive primary sources and more local evidence from contemporary printed media.

### 2.1.1 General overview

Friendly societies are generally accepted as having emerged in the late sixteenth century in Edinburgh and London. They displayed similarity to medieval guilds but there was no continuity from them and they rarely displayed

[1] Arthur W. Ashby, 'Village Clubs and Associations', 6, *The Journal of the Royal Agricultural Society of England*, vol. 75, (1914), 8-20.

the narrow occupational or skill structure evident within the guilds. Defining friendly societies is not a simple process, as recognized by the 1875 Royal Commission, that observed,

> The term “Friendly Society”, indeed, embraces a variety of bodies differing greatly among themselves in almost every detail of organization, condition, and, within the legal limits, of purpose.[2]

This thesis concerns itself with friendly societies that were mutual organizations where members contributed an agreed sum on a regular basis and in return received benefit when sick, or for the cost of their burial on death. Some additional benefits, such as superannuation for the aged or lying-in benefit for women could be included. Each society had its own rules that governed the administration of the society, its payments and benefits, and a behavioural code. Excluded from the study are the collecting societies, the national bodies with no local headquarters or branch system and whereby payment was made to a collector who called door to door. Although some were registered as friendly societies, their characteristics were wholly different to those discussed in this thesis.

The eighteenth century was a time when many formal associational groups or clubs were emerging and it can be difficult to distinguish their form from their name alone. Friendly societies, provident societies, and benefit societies are just three names used to describe fraternal organisations, investment and savings clubs, and those that exhibit the features of a true friendly society, the mutual insurance against sickness and death. As well as the form of the name, the function of the society needs to be known in order to accurately categorize

[2] PP, *Fourth report of the commissioners appointed to inquire into friendly and benefit building societies (Sir Henry Stafford Northcote) vol. XXIII, pt. 1*, [C.961] (1874), xxiv.

it. This thesis largely deals with the mutual benefit friendly societies, although even in the nineteenth century the Registrar of Friendly Societies (The Registrar) was accepting cattle insurance, hailstorm insurance, fire engine subscription societies, and the like as registered friendly societies.

The nomenclature of friendly societies included benefit club, box club, shop club, slate club, or teapot club, each with their own nuance to describe a particular form of friendly society. The term benefit club was largely interchangeable with friendly society in that it explicitly refers to the insurance function, whilst a box club was a friendly society that kept its books and assets in a locked box at the society's clubhouse, normally a public house. A shop club was one that was compulsory to a defined set of workers of one employer, whilst a teapot club described the characteristic of the society as being of a temperance persuasion and having no alcohol at the annual club day or regular meetings. Slate club refers to unregistered annual dividing friendly societies where the rules and administration were kept to a minimum and their meeting place was normally a public house. They continued in many locations until the mid twentieth century.

### 2.1.2 The significance of membership

Friendly societies also provided an important social function in facilitating socialization in a semi-formal setting at the regular meeting nights and annual club day. They enabled the development of comradeship and even a feeling of elitism over non-members, and in the nineteenth century they provided the opportunity for the labouring class to exert control over part of their own lives. In most cases, societies were wholly democratic with members having control

over the rules and governance of the club, although a small number were controlled by village or county elites. The formation of a friendly society began with the coming together at a meeting of a group of people, normally men who reached an agreement to form a mutual association. The common factors upon which such association could be founded were generally geographical but could also be occupational. Membership of independent clubs in Oxfordshire was rarely limited by rules to one township or parish and most independent societies had no apparent geographical exclusion. This is in contrast to Cordery's generalization that 'many societies restricted their geographical range to a set distance from the club room'.[3] A few societies were specific in their rules limiting new members to residents of the parish, neighbouring parishes or anyone living within a given mileage from the clubhouse. The 1862 rules of the Stratton Audley Benefit Society stated membership extended to any person residing within five miles of Stratton Audley, but such limitation had been removed by 1902.[4] However, in practice it is likely that far more limitations on membership were practised as new members had to be introduced, and in most cases required a majority of members to vote for their admittance. There was no requirement to justify their vote and personal consideration would have included knowledge or recommendation of the proposed new member, their known character, their likelihood to become a burden on the society, and family or kin considerations. Such informal prejudices were in addition to the approved rules that usually covered age, health, and gender.

Cordery's assertion suggests the widespread use of rules to limit the geographical spread of new members was necessary for 'efficiently supervising

[3] Cordery, *British Friendly Societies*, 138.
[4] TNA, Rulebooks of Stratton Audley Friendly Benefit Society, 1862 and 1902, FS 15/1877.

sick members and preventing fraudulent claims'.[5] The rural de-population evident after the mid nineteenth century was largely due to the movement of young people, especially men. Rules of societies adapted and began to incorporate provision for distant members, although this is a modern phrase to describe those who had migrated from the area. Such distant members were frequently exempt from certain activities or costs, such as attendance at a member's funeral or payment for a medical attendant, and the rules specified how benefit claims were made. Those members residing outside the area that could easily be reached by club stewards were required to obtain medical confirmation of their illness and a certification from one of their local officials, such as an overseer of the poor or parish clergy. Distant membership was not a significant issue in Oxfordshire until rural de-population took hold. In 1859 none of the 65 members of the Shipton under Wychwood Friendly Society lived more than five miles from the village.[6] At the dissolution of the Leafield Friendly Society in 1864 just ten of the 158 members resided more than five miles from the village and only three lived more than ten miles away in Oxford, Reading, and Shropshire.[7] A detailed analysis of distant membership for Stonesfield Friendly Society is conducted in chapter three.

[5] Cordery, *British Friendly Societies*, 138.
[6] TNA, List of members of Shipton under Wychwood Friendly Society, 1859, FS 1/574/18.
[7] TNA, List of members at dissolution of Leafield Friendly Society, 1864, FS 1/581/252.

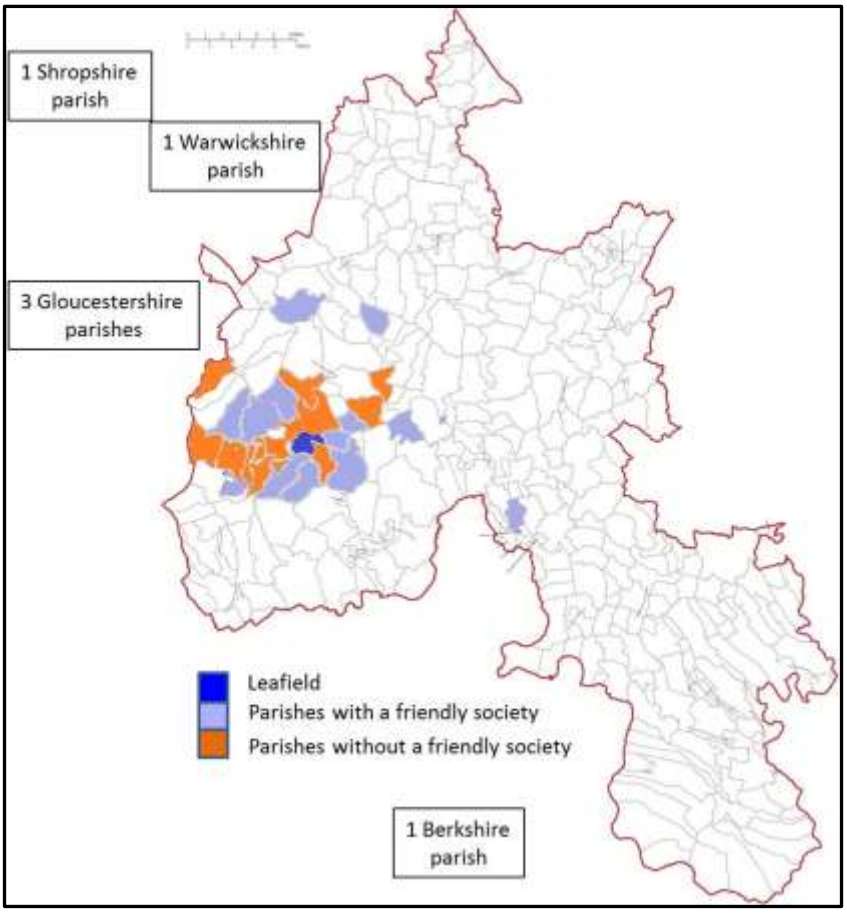
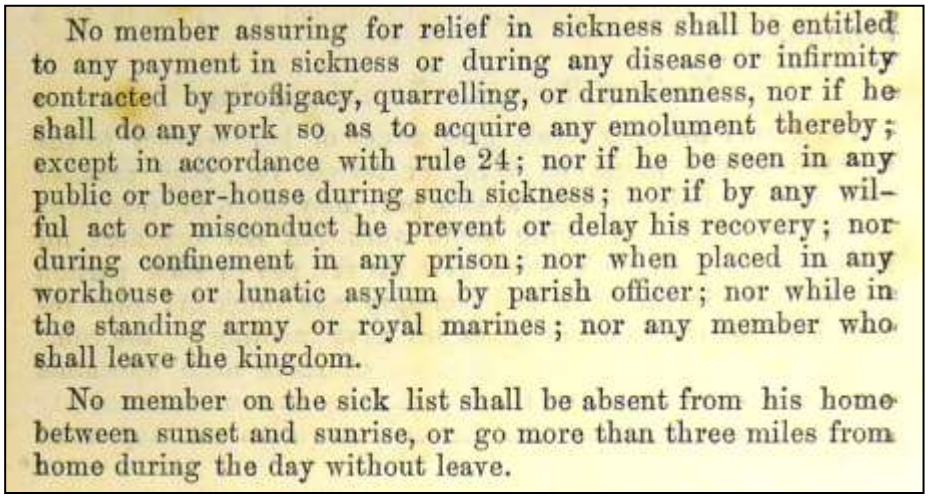



**Figure 2.1 - Place of residence of members of the Old George Benefit Society, Leafield, 1864.**[8]

In addition to inclusive rules, there were numerous exemptions and exclusions of membership through age, health, income, or occupation. After the initial formation when such rules were frequently relaxed, new members had to be accepted by the existing membership at one of the regular meetings, either through a majority show of hands, the use of black and white balls, or peas and beans with which to vote. The rules would invariably include a maximum age at admission, normally in the range 30 to 50, and would sometimes include a minimum age. This was as young as seven years, as at the Deddington Friendly Society, although after the Friendly Society Act 1875 full membership

[8] idem.

of an adult society commenced at no less than 16 years.[9] The rules included the good health of members at time of joining and certain exclusions from the payment of benefit once a member. Injuries sustained from cudgel fighting, back-swording, football, and other sports were frequently documented as exemptions for entitlement to receive sickness benefit. In 1851, the Lower Heyford and Steeple Aston Friendly Society excluded benefit to any member who had not been inoculated against smallpox.[10] More generally, the 1867 rules of the North Leigh Friendly Benefit Society summarize the exclusions.



No member assuring for relief in sickness shall be entitled to any payment in sickness or during any disease or infirmity contracted by profligacy, quarrelling, or drunkenness, nor if he shall do any work so as to acquire any emolument thereby; except in accordance with rule 24; nor if he be seen in any public or beer-house during such sickness; nor if by any wilful act or misconduct he prevent or delay his recovery; nor during confinement in any prison; nor when placed in any workhouse or lunatic asylum by parish officer; nor while in the standing army or royal marines; nor any member who shall leave the kingdom.

No member on the sick list shall be absent from his home between sunset and sunrise, or go more than three miles from home during the day without leave.

**Figure 2.2 - Rule 21 of the North Leigh Friendly and Benefit Society, 1867.**[11]

Some early societies placed a minimum annual income on new members to exclude those in particular occupations or who had no regular income where the level of payment default was likely to be higher. Occupational restrictions were further specified through either inclusive or exclusive rules. The Watlington United Friendly Society, also known as the Tradesmen's Club, was to be composed exclusively of tradesmen or persons whose weekly income bore an equal proportion, and the United Glovers Benefit Society, Woodstock

[9] TNA, Rulebook of the Deddington Friendly Society, (1830), FS 1/574/3.
[10] Bodl., Rulebook of the Lower Heyford and Steeple Aston Friendly Society, (1851), G.A. OXF 8˚ 1304.
[11] TNA, Rulebook of North Leigh Friendly and Benefit Society, (1867), TNA, FS 15/572.

was exclusively open to those employed in that trade for at least 12 months (six months if aged under 18).[12] Most societies excluded members of the army or navy but for some societies other occupations were ineligible such as bargemen at Stokenchuch, and colliers and miners at the Fountain of Friendship Benefit Society at Adderbury.[13] At first glance there seems no rationale for some exclusions as there is no canal or navigable river within 12 miles of Stokenchurch, and no coal mine within 60 miles of Adderbury. However, this highlights the migratory nature of the rural population after the mid nineteenth century as once a member of a local society there was normally no prohibition on movement within Great Britain provided the regular payments were made. It is probable that the societies specified had been troubled with extensive sickness claims through distant members in those dangerous occupations and so amended their rules to include the exclusion. There were five societies in Oxfordshire that included the benefit of a militia substitute payment whereby if an existing member was selected for the county militia, he received £10 to find a substitute. This was a very local rule with all five societies being in four of the most southerly parishes of the county, and was likely to have been copied from club rules of neighbouring Berkshire.[14]

On joining a society, a member was not entitled to draw benefit until after a specified period of time had passed, most commonly between six and 18 months. In this period they were known as non-free members and once that qualification period was completed they became free, or benefit members.

[12] TNA, Rulebook of Watlington United Friendly Society, (1840), FS 3/319/47; Rulebook of United Glovers Benefit Society, (1859), TNA, FS 1/581/225.
[13] TNA, Rulebook of Stokenchurch Friendly Society, (1857), FS 1/580/194; Rulebook of Fountain of Friendship Benefit Society, (1854), TNA, FS 3/320/145.
[14] The societies were in Eye and Dunsden, Goring (2), Whitchurch, and South Stoke parishes.

Honorary members paid a regular subscription, usually annually, to show their support for the club but could not draw any benefit. Their involvement in club affairs differed greatly. Only in ten of the independent clubs in Oxfordshire (1.3%) did the honorary members control the club, and in most others they held no decision making function above other members. The majority of officers of the club were drawn from the benefit members but, due to literacy, an honorary member or a paid individual was placed in the role of secretary. However, this was a diminishing factor as educational levels increased. The benefits of membership were not purely through insurance. Friendly societies offered the individual the opportunity to become part of a fraternal organisation with a sense of belonging, the opportunity to gain administrative experience unavailable elsewhere and a commitment to a set of self-defined rules. These were not rules imposed by the local elites, but rules chosen by the members, many of which coincided with the beliefs of the local elite concerning a behavioural code, echoing the modern view of negotiated priorities.[15]

A new society compiling rules could rely upon a local solicitor or a literate member of the community depending on available wealth or patronage. Rules were often copied from neighbouring clubs, as evidenced by the militia substitute rule, or societies could use the standard formula of rules set out by the Registrar.[16] Rules were important and were for the common good of members. They protected against fraudulent claimers, set a behavioural code for members and enforced group activity through funeral attendance, regular meetings, and club day. The identity of the club itself was of great importance in promoting a sense of belonging, of being part of a mutual group with a strong

[15] Eastwood, *Governing Rural England,* 1-2.
[16] For example, *Instructions for the establishment of Friendly Societies,* HMSO, (London, 1835).

social aspect. Its place in a community and the role of individual membership resonates with Alborn's assertion that,

> A successful community straddles the boundary between egalitarianism and elitism by including as many people as possible in the shared belief that they are unique. Its members discover a shared perspective (a sense of belonging) by imagining that they are in possession of something which is off limits to others.[17]

This was reinforced by the various rules that prescribed a dress code on club day or at the funeral of a member. The Victoria Club, Bampton required that at the funeral of a member they walk 'two and two as their names stand in the club book'.[18] They were frequently required to wear hatband and gloves, and sometimes a cloak, as well as the club colours in the form of a ribbon or rosette. The rules detailed whether the individual member paid for these or whether they were provided by the club.[19] Friendly society funerals were exceptional occasions, drawing more mourners than would normally attend through paying respect to a deceased member of their elite group. In a few societies, the pay-off was the guarantee of ale at the wake whereby either the widow or beneficiary provided it, or it was taken from the burial benefit before it was paid out. The collective nature of friendly society attendance at funerals was an obligation from a common bond of the society.[20]

The sense of a community within a club was further enhanced by the visiting of the sick which was a responsibility of the stewards in most societies. Members were visited as soon as they declared themselves sick. This was as a show of

[17] Timothy Alborn, 'Senses of Belonging: The Politics of working-class Insurance in Britain, 1880-1914', 561, *The Journal of Modern History*, vol. 73, (September 2001), 561-602.
[18] TNA, Rule 17, rulebook of Victoria Club, Bampton (1851), FS 1/579/152.
[19] For example, the United Bretheren Benefit Society, Sonning Eye, provided the items of clothing to members, to be returned after the funeral, TNA, FS 1/577/83.
[20] Daniel Weinbren, 'The Good Samaritan', 319-336.

support to a member in poor health but was also a check on members to ensure they were not malingering.

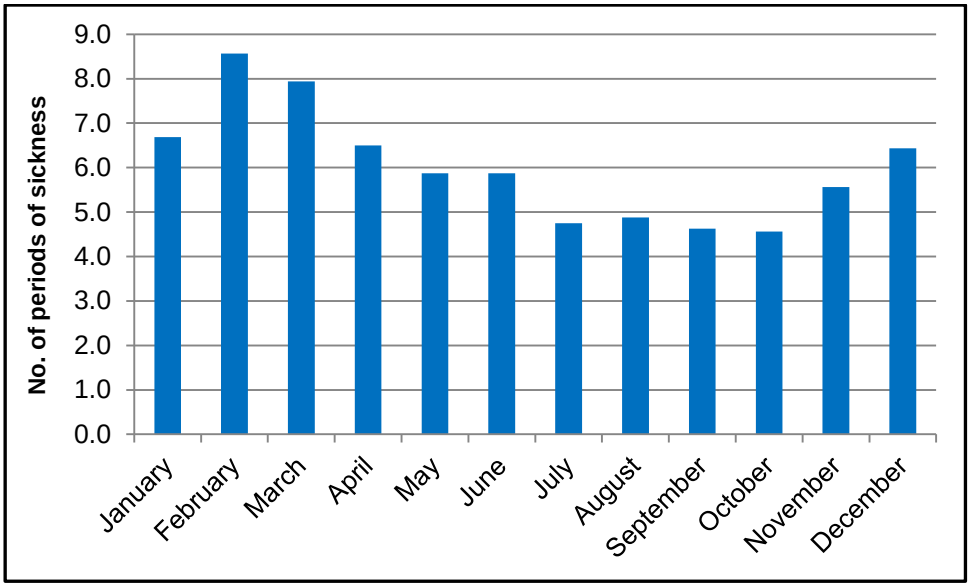



**Figure 2.3 - Average no. of periods of sickness commenced per month, Stonesfield Friendly Society, 1880-1885.**[21]

Sick members were paid their benefit weekly by the club stewards on a Saturday, and with visiting for the newly sick it could be an onerous task. At Stonesfield, there were frequently ten people sick, and occasionally 15 on several weeks throughout the year. Some societies employed a medical practitioner and required the doctor to visit to make an assessment and deliver treatment, thus separating the welfare support from the medical review. Any distant members were deprived the welfare visit and had to provide proof of their sickness before benefit payments were made.

### 2.1.3 Female friendly societies

All-female friendly societies were rare in rural Oxfordshire. Just two at Whitchurch and Shipton under Wychwood have been identified, both unregistered. The two societies commenced in 1860 with Whitchurch lasting for

[21] OHC, Stonesfield Friendly Society sickness book, STON I/ii/b/3.

22 years and Shipton until at least 1902. The former society is discussed in detail in chapter five. Two further female-only affiliated order branches were established in rural Oxfordshire, but not until 1912. The position in the county was in contrast to many parts of the country where female friendly societies were well represented.[22] The 1874 Royal Commission identified all-female registered friendly societies in 35 counties, with Lancashire, Yorkshire, Staffordshire, Leicestershire, Derbyshire and Durham having the greatest number of societies and members.[23] The report acknowledged the existence of unregistered female societies but did not attempt to quantify the number.

Fifteen rural societies in Oxfordshire accepted both male and female members but not on equal terms. Fritwell Friendly Society was an early example, established in 1835 but a rule change in 1843 saw women excluded from the club. In other cases the rights of female members were severely limited.[24] Permission of a husband was required before joining and any voting rights were deferred to him. Subscription and benefit was often limited to half that of a man although in a few cases additional benefit was payable for lying-in, as in the Whitchurch Friendly Society, first known in 1830.[25] However, during the entire period from 1850 to1912 fewer than 4% of Oxfordshire rural societies accepted female members.

Oxfordshire was little different from many other southern and eastern counties of England in its lack of all-female societies. In assessing the evidence from the

[22] Cordery, *British Friendly Societies*, 24. For a comprehensive review of women only friendly societies, see Lord, 'Weighted in the Balance and Found Wanting', 100–112.
[23] PP, *Fourth report of the commissioners*, XXIII, (c.961), (1874), cxlii.
[24] Morley, *Oxfordshire Friendly Societies,* 144.
[25] ibid., 299.

*Abstract of Answers and Returns (1803-04)*,[26] Nicola Reader proposes this distribution was due to a differential between county units in the levels of female industrial employment, and the overall permeation of male societies.[27] Counties with higher levels of female employment were more likely to have all-female societies, as were those where male societies were well established.

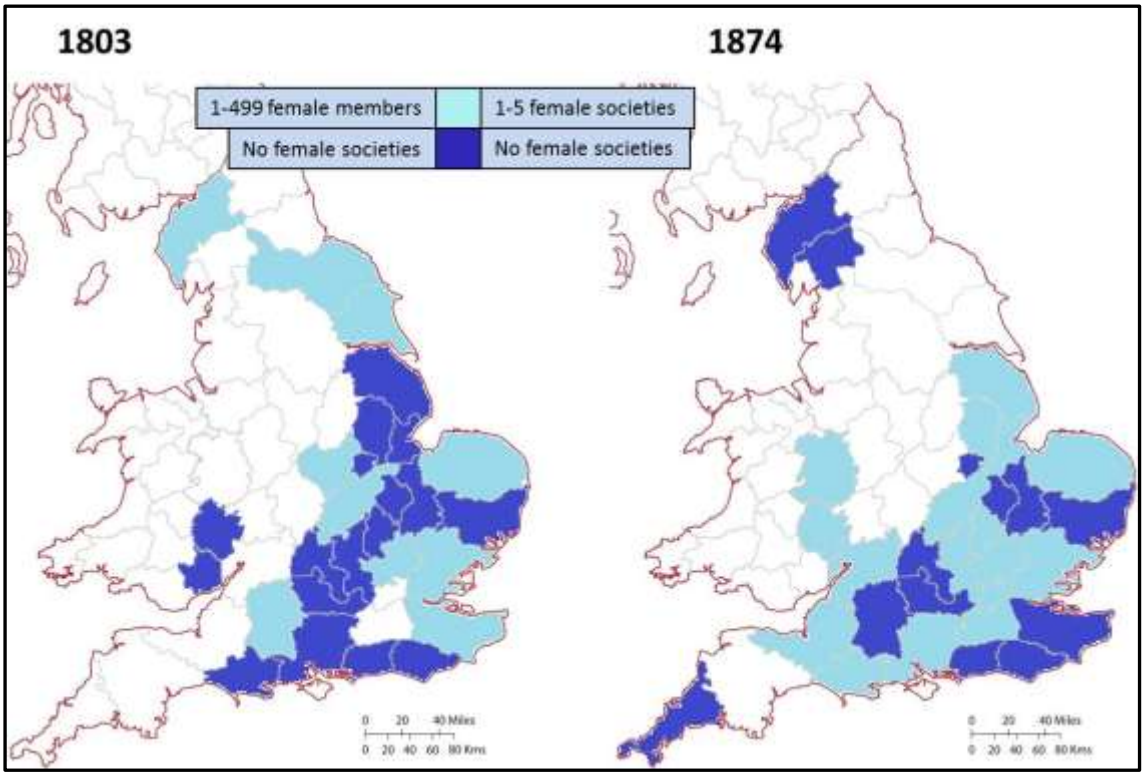



**Figure 2.4 - Distribution of counties reporting no or few all-female friendly societies, 1803 (all societies) and 1874 (registered societies only).** [28]

Reader also hypothesises that women's friendly societies were hidden, or not reported in the 1803 *Abstract of Answers and Returns*. 'It is difficult to know for certain whether this reflected an absence of female friendly societies, or whether it

[26] PP, *Abstract of Answers and Returns*, XIII, (175), (1803-04).
[27] Nicola Reader, 'The Distribution of Female Friendly Societies across England in the Early Nineteenth Century'*, a* paper delivered at the Economic History Society conference, (2004).
[28] Data from Reader, *Female Friendly Societies*; PP, *Fourth report of the commissioners*, XXIII, (c.961), (1874), cxlii.

is a sign of the limits in the collection of the data itself'.[29] There is no evidence to suggest an under-reporting of female societies in Oxfordshire.

The only other all-female societies in Oxfordshire were located in towns with significant industrial processes, a friendly society in Banbury (established 1805), a shop club at the Bliss Tweed Mill, Chipping Norton (1887), and in Oxford after 1880 which tends to support the hypothesis of being linked to manufacturing.

### 2.1.4 Categorization

The categorization of friendly societies challenged contemporary analysts as it has modern historians and several pre-conceptions have been introduced by both. The 1874 Royal Commission cited 17 different categories although the distinction between some is now rather obscure, as in the case of local town societies and local village societies.[30] The categorization is inconsistent in that it uses several overlapping variables, namely form, function, the level of patronization, gender, registration, and the relationship to any branches. All categories could be enrolled or registered but could equally remain unregistered, although county societies were unlikely to be unregistered due the nature of their patronage by county elites. The distinction between affiliated orders and large societies with branches was simply the degree of independence of the branches. Local administrative units of an affiliated order were more correctly termed affiliates to reflect the degree of independence they held. They chose whether to join a district structure of the order, or for their funds to remain independent, whilst accepting the authority of the national

[29] Reader, *Female Friendly Societies*, 1.
[30] PP, *Fourth report of the commissioners*, XXIII, (c.961), (1874), xxiv.

body. Individual affiliates chose whether to register as a society, but as the nineteenth century advanced the national bodies increasingly gained authority over the affiliates branches.

Dividing societies were established for a pre-determined period, normally three, five, or seven years, after which the society was dissolved and any remaining funds were divided amongst surviving members. They could be registered until 1875 when the new registration of dividing societies was prohibited. However, even dividing societies could have a degree of longevity with some funds carried over from each member to the next cycle, and previous members having automatic right of entry to the new club. Conversely, apparent permanent societies could vote to divide a proportion of their funds or have embedded in their rules a division of their funds once it reached a pre-determined amount. The categorization of female societies, and trade or shop clubs merely described the limited nature of membership of those societies.

An elite view of the types of society regarded registered societies as more desirable than unregistered; permanent societies were preferred to dividing societies; and affiliated orders or county societies to independent clubs.[31] This view was taken from the perspective that self-help should be a life-long plan and not for short term security. The overriding element was for individuals to take themselves out of the poor law system, thus reducing local rates. The 'respectable' affiliated orders were seen as financially secure although they were equally susceptible to embezzlement and theft by officials, and were

[31] The 'evils of non-registration' and the preference between society types are discussed in J. Frome-Wilkinson, *The Friendly Society Movement*.

technically insolvent like many local clubs.[32] In 1871, the IOOFMU audit of funds against liabilities predicted by the actuarial tables revealed a 12% deficiency and it was not until the early twentieth century that it gained solvency. In describing the affiliated orders in the Royal Commission, it is reported that they are clubs of the highest organization, and 'deserve first place which is assigned to them'.[33]

## 2.2 The Underestimation of Friendly Societies in Oxfordshire

### 2.2.1 Quarter Session records

Within the BPPs and literature that derived from them, there is a significant underestimation of the number of friendly societies within Oxfordshire. The number of societies reported as enrolled with the Clerk of the Peace at the Quarter Sessions is partly responsible for this miscalculation. Many transcripts of friendly society rules, enrolled at the Quarter Sessions, were not forwarded to the Registrar of Friendly Societies as required and they remained filed with the Clerk of the Peace. A note in the OHC index of Quarter Sessions states that many transcripts had not been forwarded, and references a minute book of the County Records Joint Committee, pp. 66 and 104. However, this minute book cannot now be located in OHC. The note is corroborated by the appearance of friendly society rules in the Oxfordshire Quarter Session records, but which do not appear in the list of enrolled societies produced by the Registrar.[34]

[32] Cordery, *British Friendly Societies*, 135-136.
[33] PP, *Friendly and Benefit Building Societies' Commission*. vol. XXIII, pt.2, [c.997] (1874), 25.
[34] TNA, *A List of the Friendly Societies in the County of Oxford*, HMSO, (1856), FS 2/9.

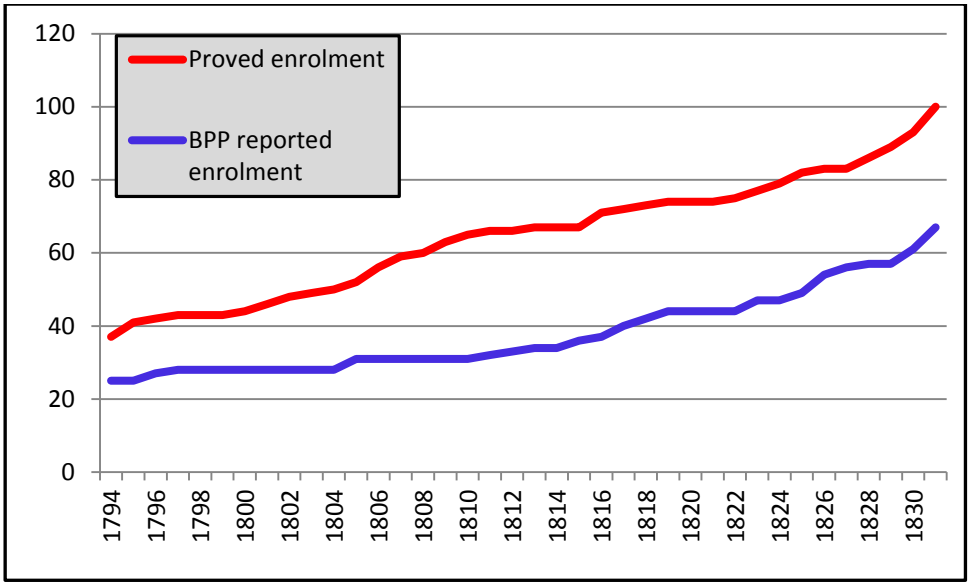



**Figure 2.5 - Comparison of cumulative reported enrolment in BPP with actual, Oxfordshire 1794-1831.[35]**

Twenty manuscript and printed rules of some of the earliest enrolled societies in the county appear in the Quarter Session papers but do not feature in TNA records.[36] This had led to a significant under-reporting of the early establishment of societies in the county where actual enrolment was 49% higher than reported in parliamentary papers.[37] The statistics presented in BPP papers consequently need close scrutiny, as do publications that rely on them for their data.

### 2.2.2 County societies

A further example of this underestimation can be seen in the assessment of county societies. Their nature was one of support by the county elite with strict control by club officials appointed from within the honorary members and there were no democratic principles for benefit members built into their rules. They

[35] Data from OFSD.
[36] OHC, Friendly society records in the Quarter Session papers, QSD R/1-43.
[37] PP, *Return of Number of Friendly Societies filed by Clerks of Peace in Great Britain and Ireland, 1793-1831,* vol. XXVI [90], (1831-32).

were largely a southern phenomenon and 11 successful county-wide societies were identified by Gosden in 1872, including Hampshire and Berkshire.[38] Gosden based his work on the 1874 Royal Commission and produced a definitive list of 28 such county societies in 1871/72. However, Oxfordshire had three county societies at this time not reported by Gosden or the Royal Commission. The rules of the Oxfordshire Friendly and Medical Society (1847-1876) make clear it was open to anyone residing in the whole county and its long list of Trustees, including Earl of Macclesfield, Lord Norreys, Viscount Villiers, Lord Churchill, and Sir George Dashwood signifies the honorary member support amongst the county gentry.[39] It was not successful, developing only two small branches at Charlbury and Finstock, and achieving a maximum membership of 95 in 1863. The South Oxfordshire Friendly Society (1841-1889) that had a maximum of 145 members, and the Central Oxfordshire Friendly Society (1859-1894) that had membership of over 300 for several years, were only marginally more successful. What is significant is that they were ignored by both the Assistant Commissioner in his report of 1874 and by Gosden, probably because of their lack of success. An editorial comment in *Jackson's Oxford Journal* on 3 August 1889 summed up the position in Oxfordshire. 'The main drawback of establishing a County Society in Oxfordshire is the existence of village clubs in a dubious state'.

### 2.2.3 Unregistered societies

The position of unregistered societies is one that is frequently acknowledged but rarely quantified and they were a form of society generally disapproved of

[38] Gosden, *Friendly Societies*, 53.
[39] TNA, Rulebook of the Oxfordshire Friendly and Medical Benefit Society, (1847), FS 1/578/110.

by contemporary writers. The choice not to enrol or register was a conscious one made at the time of establishment and reconsidered through their lifetime. For many, the advantages of registration were outweighed by the freedom afforded in the composition of rules, less administrative burden, the level of benefits paid to members, and the autonomy to decide how funds were spent. This was especially relevant when societies wished to use part of the subscribed funds to pay for or subsidize the annual dinner on club day, not permitted with registered societies. Only rarely did official documentation report upon unregistered societies. The Abstract of Answers and Returns (1803-04) did not distinguish between enrolled or unregistered societies when reporting on the number of societies and members by township in 1803, and the Abstract of Answers and Returns (1818) similarly gave reported levels of friendly society membership without distinction.[40] Only in 1874 in the report of Sir George Young, the Assistant Commissioner, were unregistered societies considered in detail for one Poor Law Union in the county.[41] The position and importance of unregistered societies is addressed later in this chapter.

The errors of underestimation of registered societies in the Parliamentary Papers, unnoticed by Gosden, are compounded by Audrey Fisk who reviews the development of one of the affiliated orders, the AOF in Oxfordshire.[42] Her underestimation of Oxfordshire Forester's branches and misinterpretation of independent clubs was identified in section 1.3.3 above.

[40] PP, *Abstract of Answers and Returns*, XIII (175), (1803-04); PP, *Abstract of Answers and Returns*, XIX, (82), (1818).
[41] Banbury Poor Law Union, PP, Report of the Assistant Commissioner, Southern and Eastern Counties of England, XXIII, (c.997), (1874).
[42] Fisk, *Mutual Self-Help,* 59-63.

The underestimation of registered societies in parliamentary reports, the lack of recognition of the existence of county societies, the dismissal of unregistered clubs, and the misinterpretation of available information through cursory glimpses miscalculate the strength of the movement in the county. Oxfordshire not only had its first society before other areas studied in depth, such as the East Riding of Yorkshire and many other rural counties, but developed societies at a much faster rate than has hitherto been recognized. However, a key problem with the data remains. The approach taken in this study involves establishing the first and last dates known for the existence of each identified society or branch. Registered societies were often not formally dissolved by the Registrar until many years after they ceased to exist, there being no requirement to notify the Clerk of the Peace, or later the Registrar, of the dissolution of a society until after 1875. Even after this date, many registered societies did not follow the path required by law. This leads to an element of overestimation in the length of survival of registered societies, and hence any proportional assessment of society types at a moment in time. Where possible, the OFSD has allocated correct dates with information from a variety of sources. Conversely, unregistered clubs are understated. Some establishment dates can be identified, but frequently the first known and last known dates inadequately represent the longevity of a society.

The reliance on data from parliamentary reports would lead to an assessment whereby it was proposed that after enrolment became available in 1794 there was a slight downturn in the number of societies and a collapse in the number of unregistered societies. Only in the 1830s would an increase be seen with

rapid development in 1840s. However, a comprehensive assessment of societies reveals this assessment to be inaccurate.

## 2.3 The Categorized Distribution of Societies

### 2.3.1 The early years - underestimation and growth

The Abstract of Answers and Return (1803-04) reported 65 societies in Oxfordshire with a membership of 4,679, an average of 72 members per society.[43]

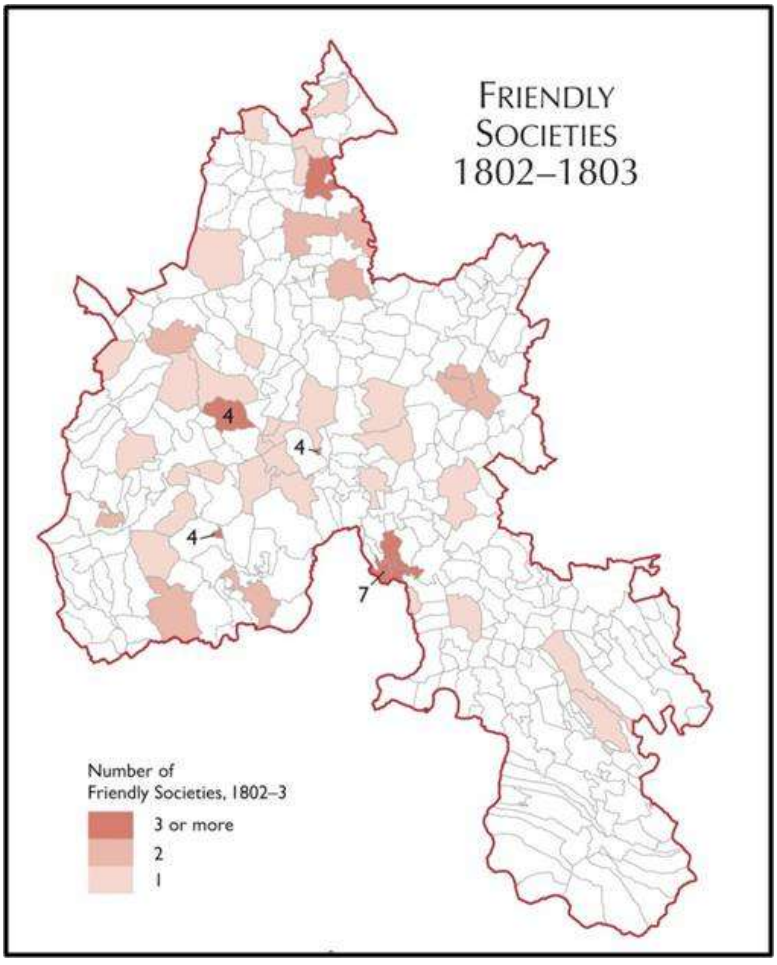



**Figure 2.6 - Friendly society distribution at Easter 1803.[44]**

[43] PP, *Abstract of Answers and Returns*, XIII (175), (1803-04), 398-407.
[44] Shaun Morley, 'Friendly Societies', Tiller and Darkes, *An Historical Atlas*, 143-144.

The OFSD identifies an additional four clubs, all registered, that were in existence in that year but unreported in the overseers returns.[45] Gorsky's assessment of the reliability of data is discussed in chapter one, and this assessment implied an under-reporting of at least 5% in Oxfordshire. The distribution of societies in 1803 was uneven and only four societies existed south of Oxford, whilst west Oxfordshire and the Banbury area represented two distinct clusters of societies.

The 1818 Abstract of Answers and Returns identified the number of friendly society members in each township for the three years between 1813 and 1815. In applying the same methodology, and maintaining the average members per society at 72, the OFSD underestimates the number of societies in 1803 by 34, and in 1815 by 39 societies. Once these adjustments have been made, they reveal steady growth in the number of societies through the first thirty years of the century.

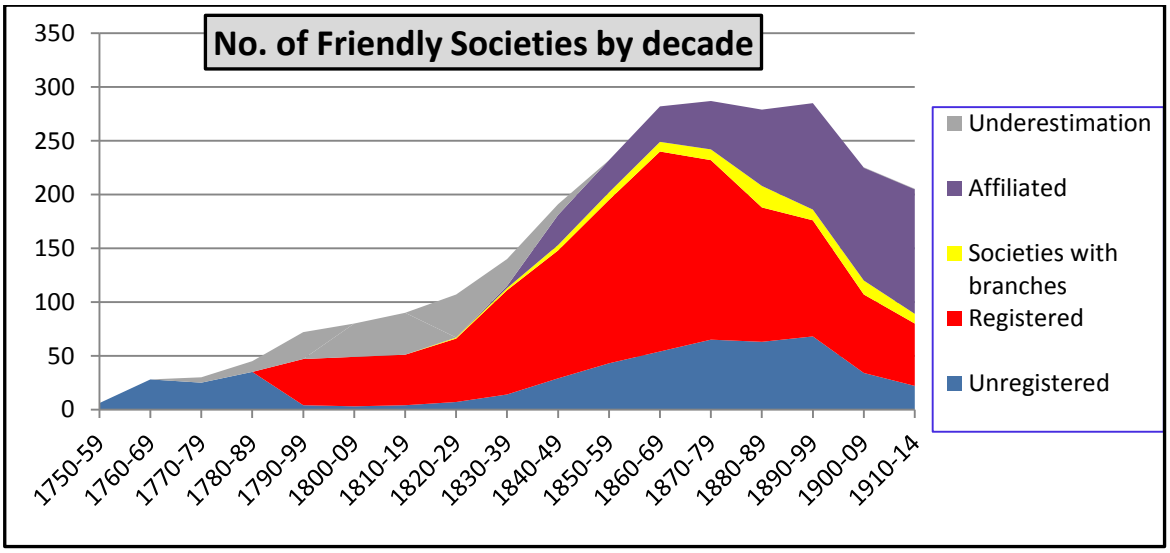



**Figure 2.7 - Number of Oxfordshire friendly societies by decade, 1750-1914**[46]

[45] Data from OFSD. The societies were at Bodicote, Charlton, Drayton, and Fritwell.
[46] Data from OFSD.

In combining the 1803 and 1815 data with that from the OFSD, a new assessment can be made of the various types of society. This shows a consistent county-wide level of between 16% and 24% not enrolled or registered between 1793 and 1889.

| | Un-registered | Registered | SWB | Affiliated | Total | % unregistered |
|---|---|---|---|---|---|---|
| 1750-59 | 6 | | | | 6 | |
| 1760-69 | 28 | | | | 28 | |
| 1770-79 | 30 | | | | 30 | |
| 1780-89 | 45 | | | | 45 | |
| 1790-99 | 15 | 57 | | | 72 | 21% |
| 1800-09 | 17 | 63 | | | 80 | 21% |
| 1810-19 | 22 | 68 | | | 90 | 24% |
| 1820-29 | 25 | 81 | 1 | | 107 | 23% |
| 1830-39 | 25 | 111 | 2 | 2 | 140 | 18% |
| 1840-49 | 29 | 124 | 5 | 27 | 185 | 16% |
| 1850-59 | 43 | 152 | 7 | 30 | 232 | 19% |
| 1860-69 | 54 | 186 | 9 | 33 | 282 | 19% |
| 1870-79 | 65 | 167 | 10 | 45 | 287 | 23% |
| 1880-89 | 63 | 125 | 20 | 71 | 279 | 23% |
| 1890-99 | 68 | 108 | 10 | 99 | 285 | 24% |
| 1900-09 | 34 | 73 | 13 | 105 | 225 | 15% |
| 1910-14 | 22 | 58 | 9 | 116 | 205 | 11% |

**Figure 2.8 - Number of active Oxfordshire friendly societies by decade, 1750-1914.**[47]

The early development of societies can be seen from the temporal maps below to have largely started in the north and west of the county, spreading to the Chilterns in the south only in the 1820s. It is also clear that although Oxford and Banbury were early adopters, there is no evidence of any spread from urban to rural.[48] Villages and small towns established clubs in Oxfordshire from the earliest days.

[47] Data from OFSD.
[48] See O'Neill, 'The Spirit of Independence'. She challenges the view of a spread from urban to rural and disproves it in her Nottinghamshire study.

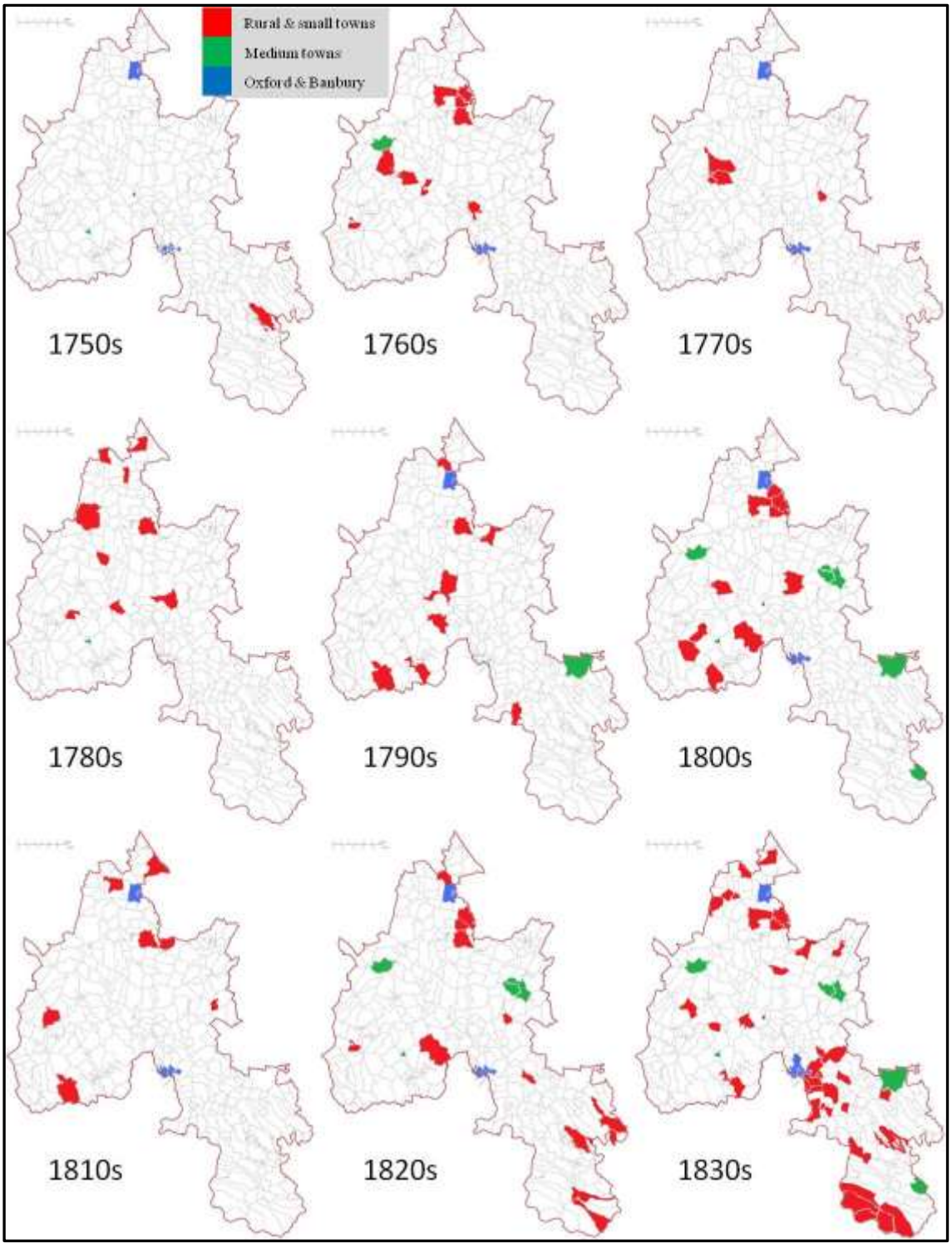



**Figure 2.9 - Establishment of Oxfordshire friendly societies, 1750s-1830s.**[49]

Neave found a rapid expansion of new societies in the period 1838-1843 and suggests this was linked to the implementation of the Poor Law Amendment Act

[49] OFSD. The places identified may have had more than one society established during the decade.

1834.[50] The rapid rise was largely affiliated order branches and could also be attributed to a rapid, aggressive expansion of the orders in East Riding. He also recognized there was a downturn in 1848-1852 and attributes it to the general collapse of working-class movements in mid-century, and a crisis in agriculture. The formation of societies in Glamorgan produced a similar profile to that of the East Riding, whilst Oxfordshire shows a far less dramatic upturn in the 1830s, but nonetheless there is an increase in society formations. The underestimation already identified would add numerically to Oxfordshire societies but would not change the overall shape of the chart displayed in the figure below.

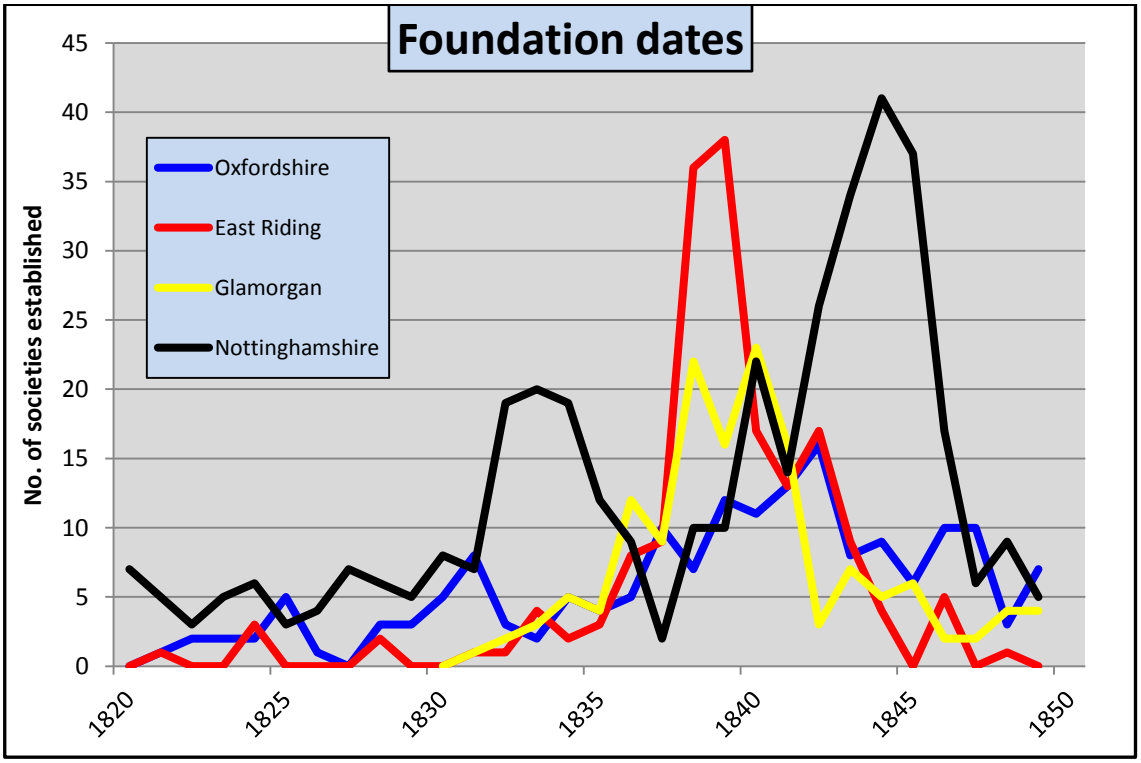



**Figure 2.10 - Establishment dates of friendly societies in four counties, 1820-1849**[51]

There is a strong positive correlation between this data for East Riding and Glamorgan, with a Pearson's coefficient of +0.76; a strong positive correlation

[50] Neave, *Mutual Aid,* 14-18.
[51] Data from the OFSD; Jones 'Did Friendly Societies Matter?, 329; Neave, *Mutual Aid*, 17; O'Neill, 'The Spirit of Independence**',** A1. Glamorgan data is from 1830, and for registered societies only.

between the two most rural counties, East Riding and Oxfordshire (+0.55); and a medium positive correlation between Glamorgan and Oxfordshire (+0.33), and Nottinghamshire and Oxfordshire (+0.39).[52] The reason for such a correlation is a matter of interpretation, and certainly a response after the Poor Law Amendment Act 1834, or rather the changes it brought about, is one hypothesis. However, Julie O'Neill found no evidence for an increase in societies after either Rose's Act of 1793 or the Poor Law Amendment Act 1834 in her study of Nottinghamshire societies.[53] Nottinghamshire demonstrates two peaks, in 1833 and 1844. Whilst the cause may not be clear, there was correlation in the growth of societies in these four diverse counties, but this study confirms O'Neill's view that 1834 was not a watershed for an increased number of societies, and the trend of an increasing number of friendly societies had commenced much earlier. Topping was unable to make similar calculations for Lancashire.[54]

In Oxfordshire, unregistered societies maintained a significant presence throughout the nineteenth century. The Assistant Commissioner reported that in 1872 the Banbury Union district was 'swarming with local clubs of a good average character', including a large number of unregistered clubs.[55]

| | Banbury town | Rural area | % in rural area | Total | % total | All Oxfordshire |
|---|---|---|---|---|---|---|
| Registered | 5 | 22 | 67% | 27 | 64% | 64% |
| Unregistered | 1 | 8 | 24% | 9 | 21% | 24% |
| Affiliated | 3 | 3 | 9% | 6 | 14% | 11% |

**Figure 2.11 - Friendly societies in Banbury Poor Law Union, 1872.[56]**

[52] Pearson's correlation coefficient between two variables.
[53] O'Neill, 'The Spirit of Independence', 34-37.
[54] Topping, 'Welfare Class and Gender', 21.
[55] PP, *Fourth report of the Commissioners*, XXIII, (c.961), (1874), lxii.
[56] PP, *Report of the Assistant Commissioner*, XXIII, (c.997), (1874), 103-104.

The Banbury Poor Law Union was remarkably representative of the county as whole in terms of the balance between registered and unregistered clubs. South of Oxford there was far fewer societies in total, and a lower proportion of unregistered societies, than in either the north or west of the county. Most societies identified in Oxford and the larger towns were registered independent clubs or affiliated orders. Rural areas had a higher percentage of unregistered clubs than the larger towns in villages and small towns.

| | Nottinghamshire | Oxfordshire | Rural Oxfordshire |
|---|---|---|---|
| 1794-1803 | 29% | 21% | 25% |
| 1804-1829 | 29% | 23% | 28% |
| 1830-1874 | 21% | 19% | 28% |
| 1875-1913 | 9% | 20% | 25% |
| **Average** | **19%** | **20%** | **27%** |

**Figure 2.12 - Comparison of the percentage of unregistered societies, 1794-1913.**[57]

Julie O'Neill found a significant level of unregistered societies in Nottinghamshire, initially higher than Oxfordshire, but they tailed off after the Friendly Societies Act 1875.

Taking into account all membership data from the OFSD, the average size of independent societies can be calculated, and this demonstrates that they increased in size as the century passed.

[57] OFSD, and O'Neill, 'The Spirit of Independence', A2-A3.

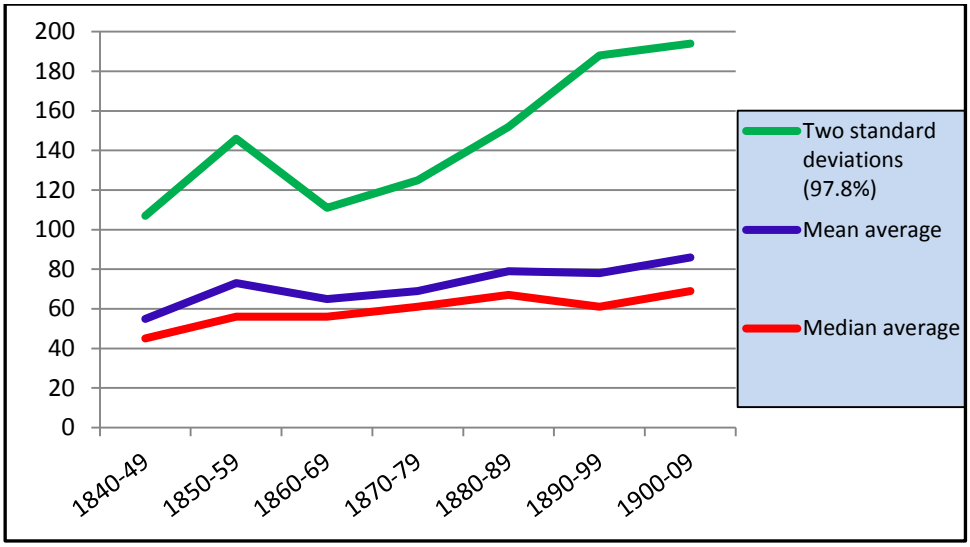



**Figure 2.13 - Size of independent rural friendly societies, 1840-1909.**[58]

Over 60 years from 1840, the mean average size of society increased from 55 to 86, and all but a few societies had fewer than 194 members in 1900. The total membership of societies in 1891 was approximately 35,161, representing 60% of all men aged 15 and over, but with a wide standard deviation giving a low level of confidence in the calculation. A more accurate estimation can be made for 1910, prior to the dissolution of most independent societies. The membership of 174 of the 205 societies in existence in that year is known from statutory returns for registered societies and affiliated orders, and contemporary reports of unregistered clubs. This reveals 85% of the clubs or branches in existence had membership of 23,517. This figure includes all affiliated order branches, which by this time were attracting larger numbers of members, and so the remainder of clubs whose membership is not known for that year would be somewhat lower, giving a maximum membership of 27,667 in 1910, or 45% of the male population of Oxfordshire over 15 years of age. This is lower than the 60% estimated for 1891, but it is unlikely membership fell over that period

[58] Data from OFSD.

and so these two figures must be considered the range in the absence of any definitive records.

### 2.3.2 The sparse south

There is no one clear or obvious reason for the far smaller number of societies in the south of the county. Parishes south of Watlington had only five occurrences of 'new dissent' chapels in 1851 although that part south of Oxford to Watlington (mid-south) was well served by Wesleyan and Primitive Methodist chapels.[59] The southerly most parishes also had many Congregational or Independent chapels and the mid-south had Congregational / Independent and Baptist chapels. The south had fewer industries and proto-industries than the remainder of the county and road and rail links were inferior. The entire south had few parishes with substantial labour surplus or deficits, and the only waterway in the south, the Thames, formed the west and southern boundaries of that part of the county. Topographically, it was the Chilterns area that saw fewer friendly societies and it may be the environmental factors and linear shape of parishes coupled with lower population density that best explains the differential nature of friendly society presence.

What is clear from the analysis of the formation and nature of societies is that the promotion of self-help by Smiles in 1859 saw no increase in the number of friendly societies in Oxfordshire.[60] His publication came at the end of the boom years that saw the number of societies increase almost three-fold between 1820 and 1860.

[59] Kate Tiller, 'Church and Chapel 1851', Tiller and Darkes, *An Historical Atlas*, 134-135.
[60] Samuel Smiles, *Self-Help,* (London, 1859).

### 2.3.3 The development of the affiliated orders

The development of affiliated order branches was later than in many counties but as has been demonstrated, it was in line with other rural counties of the south of England. It is noticeable that only two affiliated orders, the IOOFMU and AOF, expanded to have an extensive network within the county, with other orders limited to a just a few branches. The Oddfellows were first to gain a hold with the opening of five urban branches between 1836 and 1841. There was an upsurge of new branches in 1843 when 11 lodges were formed, six of them rural. However, the longevity of these early lodges was inconsistent at best with two-thirds dissolving within 15 years. Their spread mirrored that of the early independent societies with just two lodges established south of Oxford before 1870. The annual moveable conference of the IOOFMU was held in Oxford in 1847 but with no impact on encouraging the formation of new lodges.[61] The years either side of 1850 were ones of upheaval and disruption in the affiliated orders with internal disputes, secessions, and collapses of branches. Much of the turmoil was compounded by the nature of affiliated orders. Individual branches were more correctly termed affiliates as they retained a great degree of independence, either as individual administrative units or as part of districts where, to an extent, funds were pooled. This regularly caused conflict between branches and districts, and between districts and the central administration of the order, generally over the levies applied by the higher tiers of organisation. Even within the affiliated orders, the independence of affiliated branches was a strong influence. Gradually, this independence was eroded by the introduction of mandatory actuarial tables, the requirement to submit annual financial

[61] Weinbren, *The Oddfellows,* 328.

statements, and the strengthening of the district structure. However, individual branches could still choose to remain independent of the district structure and stand alone as their own financial entity.

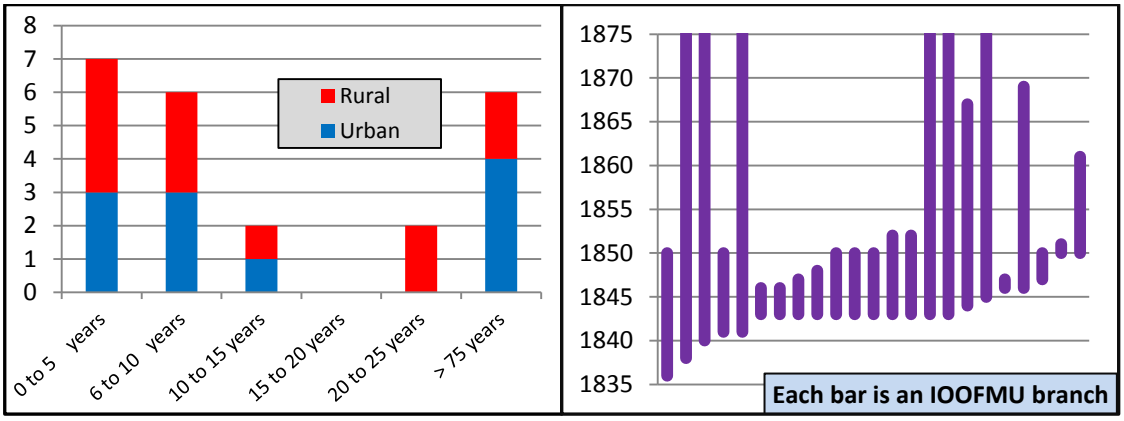



**Figure 2.14 (a) and (b) - Longevity of the 23 IOOFMU branches established between 1836-1850 (to 1875).**[62]

The AOF was slower to gain momentum but courts established were more stable, and a higher proportion survived until the twentieth century. The first Forester's court in the county began at Horley in 1846 but seven of the next eight were urban-based branches. The rural courts developed in four distinct geographical clusters between 1865 and 1912. Nine courts opened in the Banbury area, ten in west Oxfordshire, nine to the immediate south-east of Oxford, and four in the southernmost parishes. Notable is their absence from the rural area surrounding Bicester. This clustering can be seen as a natural progression with word of mouth spreading the benefits of particular orders.

[62] Data from OFSD. All six branches that were in existence in 1875 lasted to at least 1918.

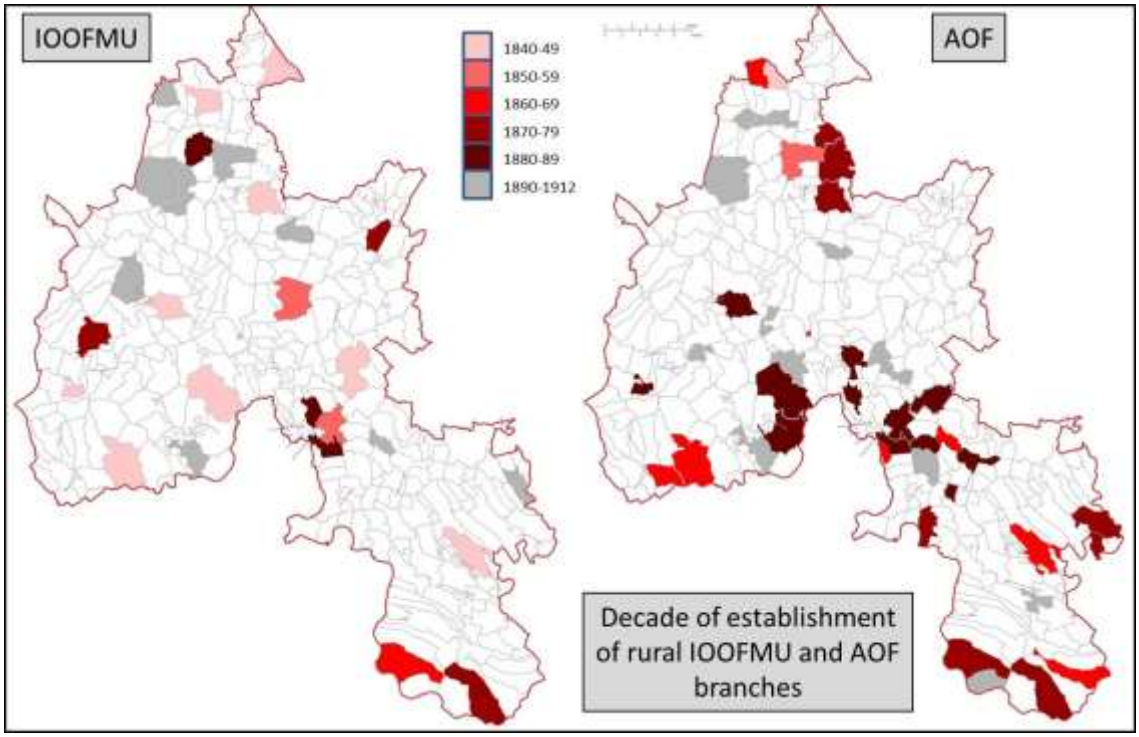



**Figure 2.15 - Temporal and spatial spread of IOOFMU lodges and AOF courts.**[63]

It was not until the 1880s that two temperance-based affiliated orders gained any momentum. The IORSU were mainly an urban feature in Oxfordshire with just one rural branch, the Advance Tent at Cropredy that opened in 1912. Conversely, the OSOT, the more successful order, spread to nine rural communities and seven urban centres.

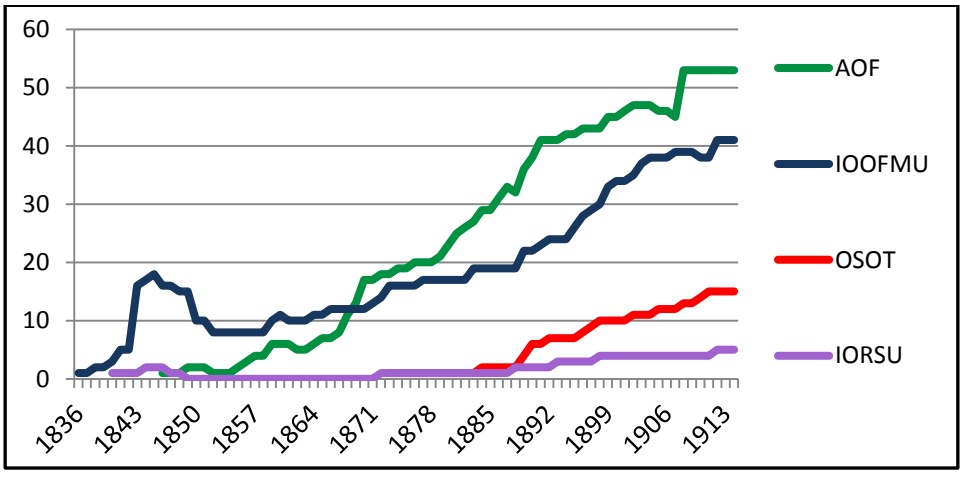



**Figure 2.16 - The no. of branches of the main affiliated orders, Oxfordshire, 1836-1914.**[64]

[63] Data from OFSD.

The relative slowness in adopting the affiliated orders in Oxfordshire could be seen as a reflection of the dominance of agricultural employment, with Gosden commenting on the limited extent of agricultural labourers in the affiliated orders. 'Rural labourers' comprised only 8.7% of national membership of the IOOFMU in 1846-48.[65] He cites the static nature of the agricultural labour force, the establishment of county societies in the south of England, regional factors such as the level of farm servants, and low money income as the main factors leading to low agricultural labourer membership. Oxfordshire had no successful county society and low levels of farm servants.

An aspect that has been either missed or ignored by historians is the central guidance from the affiliated orders in relation to occupational recruitment. As late as 1889, outdoor heavy labour was seen as one of the most hazardous occupations, alongside mine working, increasing financial risk.

> exposure to atmospheric and other influences peculiar to those constant outdoor occupations by which the general health is more or less disturbed, such occupations, then, being considerably greater liabilities.[66]

The Registrar obtained information on the number of members of societies and affiliated branches occupied in light and heavy labour with and without outdoor exposure from 1865.[67] All agricultural occupations were classified as heavy labour with outdoor weather exposure, and were clearly seen at that time as a higher risk than those without outdoor exposure. This attitude and perception could explain the slowness of expansion of the affiliated orders in the more rural

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[64] Data from OFSD.
[65] Gosden, *Friendly Societies*, 79-82.
[66] Reuben Watson, *The Causes of deficiencies in Friendly Societies and some remarks on hazardous occupations*, (Manchester 1889), 21.
[67] PP, *Abstracts of Quinquennial Returns*, LXVIII (365), (1880), 502-507.

southern counties of England who saw agricultural labourers' membership as a high risk, but needs to be tested.

| Lodge of IOOFMU | Place | Year | Light labour with exposure | Light labour without exposure | Heavy labour with exposure | Heavy labour without exposure | % Heavy labour with exposure |
|---|---|---|---|---|---|---|---|
| Volunteer | Goring | 1870 | 2 | 14 | 32 | 3 | **63%** |
| Volunteer | Goring | 1875 | 5 | 28 | 60 | 8 | **59%** |
| Temple of Friendship | Wardington | 1860 | 4 | 22 | 10 | 7 | **23%** |
| Temple of Friendship | Wardington | 1865 | 6 | 27 | 9 | 8 | **18%** |
| Temple of Friendship | Wardington | 1875 | 6 | 24 | 7 | 3 | **18%** |
| Farmers Home | Beckley | 1875 | 31 | 46 | 38 | 11 | **30%** |
| Havelock | Headington | 1875 | 9 | 41 | 49 | 6 | **47%** |
| Pride of the Hill | Shiplake | 1875 | 1 | 13 | 46 | 3 | **73%** |

**Figure 2.17 – Number of members of five rural IOOFMU lodges in each occupational category, 1860-1875.**[68]

The examination of five Oxfordshire IOOFMU lodges reveals a mixed occupational picture with a range between 18% and 73% of members being from the category that substantially includes agricultural and other outdoor labourers. Oddfellows' lodges were not a barrier to agricultural labourer membership. As discussed in chapter one, the two main affiliated orders charged similar contributions for similar benefit, especially for those joining at ages 18 to 25. Only in initial joining fees was there a difference, with the Foresters lowering such fees in 1854 and enabling payment of a joining fee to be spread over the first six months of membership.[69] It is clear from Neave's study that that the advance of affiliated orders in the East Riding was rapid and widespread, and indicates that fashion was an equally important component. The existence of a substantial body of independent friendly societies in Oxfordshire with their own traditions and local identity made the complex rituals,

[68] idem.
[69] Fisk, *Mutual Self-Help,* 13.

secret passwords, and elaborate dress of the affiliated orders unattractive. This component was not needed as the sense of a place, or community, was the strong bond.

## 2.4 Club Day

### 2.4.1 The day of celebration

Club day became the single most important day in the rural calendar during the nineteenth century, surpassing the village feasts and religious festivals. The format of club day was largely formulaic, although differing in local detail. Many holy days were already used for non-religious festivals, especially village feasts that were frequently associated with local customs. Howkins suggests that club day usurped old village feasts and there is evidence to support that view.[70] At Kirtlington, the Provident Friendly Society club day was held on Easter Monday from 1809 until 1858 when it moved to the traditional Lamb Ale feast of Trinity Monday, taking over organisation and providing the main focus of celebration. In Finstock, the friendly society decided at its formation that Ascension Day was to be club day, the same day as the previously celebrated 'Youth Ale'.[71] These days took on a new significance as local friendly societies were established, and the choice of day on which the annual celebration took place differed greatly. Whitsun was the most popular period of celebration with 58% of club days being during that week, but a significant minority were held outside this period, being celebrated on at least 92 different days by the 755 societies or branches.

[70] Howkins, *Whitsun*, 41-42.
[71] John Kibble, 'Charlbury and its Nine Hamlets', (1927), published as part of *Charming Charlbury and its Nine Hamlets*, (Charlbury,1999), 90.

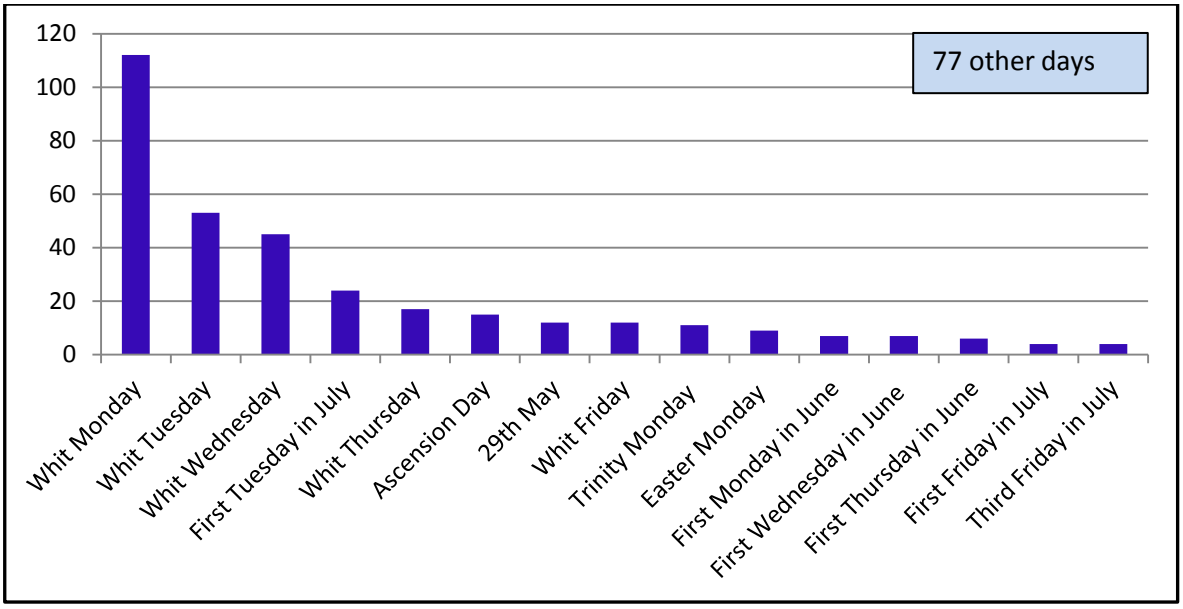



**Figure 2.18 - Club day frequency of rural friendly societies where it remained static.**[72]

The spatial distribution of club days reveals 29 May, also known as 'shick-shack' or oak apple day was only celebrated in the north-west of the county, whilst Ascension Day was the preferred day in a small area of west Oxfordshire and the two contiguous parishes of Studley and Horton cum Studley. Whit Monday was the dominant day of celebration in all but the large area of the county north of Woodstock. There was a practical reason for a variety of days to be celebrated as each required their own band. There was very little temporal change to this pattern with pre-1800 societies displaying a similar array of club days to those at the beginning of the twentieth century.

[72] Data from OFSD.

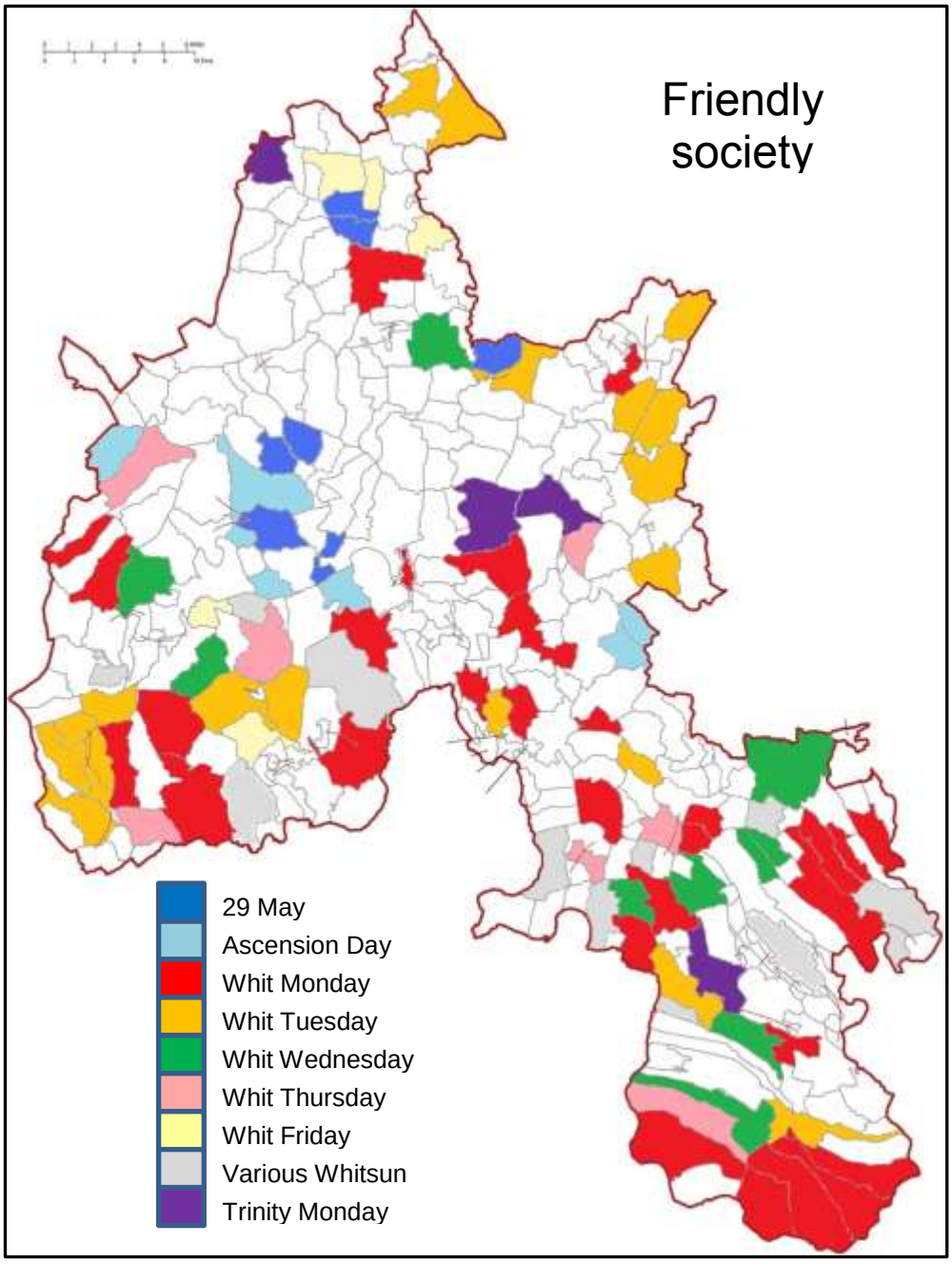



**Figure 2.19 - Distribution of the most popular, fixed club days in rural Oxfordshire, 1750-1914.**[73]

Planning for club day commenced some weeks in advance of the day with the hiring of a band and the division of tasks between members. On the day itself, members congregated at the headquarters and the first taste of ale was undertaken in the case of non-temperance societies. The arrival of the band was followed by the formation of a procession to church. The club banner or

[73] Data from OFSD.

flag led the parade, followed by the band, and finally the members, corralled by four stewards with staves. Oxfordshire has no history of brass pole heads as in the West Country, but flowers were frequently tied to the top of the stave.[74] Pole heads in Oxfordshire were normally turned, painted wood. A march to the church was followed by an appropriate service presided over by the local incumbent for which the club paid an agreed fee. In general, this continued until the demise of village clubs but the early 1870s saw some disconnection between friendly societies and the Church. On 2 May 1874 *Jackson's Oxford Journal* reported under a headline 'Disestablishment Spreads' that the Tradesmen's Benefit Society of Steeple Aston was no longer parading to church on club day. As the headline indicated, some other societies had already taken this step but it remained an exception. Only where the local incumbent objected to club day behaviour did the church service cease entirely although religion was never the significant element of club day.

Following divine service, the band and club members paraded the village, calling at the significant houses in the expectation of receiving a gift of cash or goods. The parade ended at the clubhouse and a substantial dinner was taken by members with invited guests, frequently the vicar and one or two local farmers. After dinner, the cloth was removed and speeches followed. This may have included an account of the state of the society or that part may have been held on separate part of the day according to local rules. Speeches were not of a political nature and frequent reference is made in contemporary newspaper reports that political discussion was not permitted by the club. Their content was generally limited to the good work by club officials, the benefits of self-help,

[74] Fuller, *West Country Friendly Societies*.

prudence and thrift, and the benefits that club membership brought to the men of the community. Speeches by club officers were duly deferential to their guests whilst in return only occasionally was the tone one of moral lecturing.



**Figure 2.20 - Clanfield club Day, 1911.**[75]

The afternoon was filled with more playing by the band, dancing, and a variety of stalls for the entertainment of the whole village. Stalls included gingerbread, cakes and fruit, fancy toys, coconut shies, shooting galleries, booths and roundabouts, and together with they provided extensive entertainment. Club day was not just for club members but for the whole community as crowds gathered to watch the parade. All employed workers took a day from work and the school closed for a holiday. It was also the one day in the year when people who had migrated, returned to be reunited with family and friends bringing cash or gifts for their family. Servants would seek permission from their employer for

[75] OCCPA, Photograph of Clanfield Club Day 1911, D251527a.

days off to return home for club day. In June 1859, John Bennett, a man-servant of John Anderson of Shenington, was given leave to return home for club day but he stayed longer than was agreed.[76] Consequently, he was summoned to Banbury Petty Sessions where he was discharged from service and forfeited all wages due to him. Why he was late returning is not clear but alcohol played a substantial role in the male celebration of club day, with drinking continuing all day and late into the night.

A poor law returning officer commented in his diary for 30 May 1874, 'Souldern holds its annual feast on 29th May, & I found today they had not finished feasting', and for 24 May the following year he recorded, 'Friendly Society festivities at Kirtlington – Drunkennes & immorality'.[77]

Friendly society club day was often described in contemporary newspaper reports as a 'red letter day' and in rural communities it remained the most prominent day in the village until the twentieth century.

[76] JOJ, 2 July 1859.
[77] Pamela Horn (ed.), *Oxfordshire Village Life: The Diaries of George James Dew (1846-1928), Relieving Officer*, (Abingdon, 1983), 51, 58.



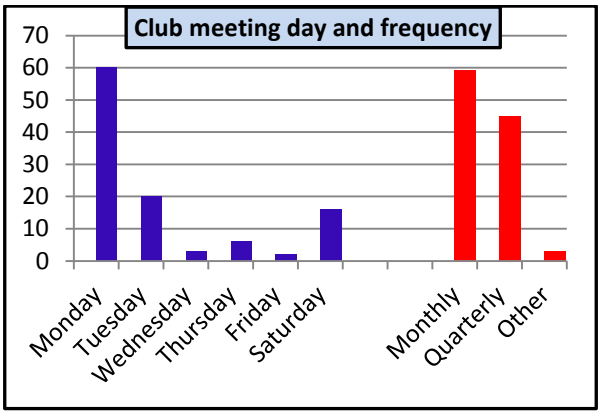
**Figure 2.21 - Finstock club day showing dancing and stalls outside the Plough Inn, c.1908.**[78]

### 2.4.2 General meetings

Almost all clubs held their general meetings monthly with benefit subscriptions paid monthly or quarterly by members. Affiliated orders accounted for most societies that met on a Saturday, whilst 56% of clubs met on a Monday evening.[79] The dominance of Monday as choice of meeting day cannot be fully explained by pay day, normally Friday or Saturday, as cash had to be saved up over the month or quarter from several pay days, and the answer lay more in prevailing religious views.

[78] Photograph courtesy of Finstock Local History Society.
[79] Data from a sample of 107 rural friendly societies, OFSD.

> The best time for receiving the collection is the first day of the week. The churches at Corinth and Galatia, were on that day commanded to lay in store, every one of them, as God had prospered him.[80]




| | Monthly | Quarterly | Other |
|---|---|---|---|
| Monday | 36 | 22 | 1 |
| Tuesday | 11 | 9 | 0 |
| Wednesday | 1 | 2 | 0 |
| Thursday | 3 | 2 | 0 |
| Friday | 0 | 2 | 0 |
| Saturday | 7 | 7 | 2 |

**Figure 2.22 - Meeting day and frequency of subscription payments.** [81]

The conduct of meetings was strictly controlled by the rules. Each club detailed procedure and the punishment for breach of the rules, normally a fine. Some clubs appointed a doorman to maintain control over entry to the club room whilst others relied upon the stewards to keep order in accordance with the rules. Meetings were held in private with non-members strictly prohibited.

### 2.4.3 Headquarters

The headquarters of a friendly society was an important characteristic that helped define the nature of a club. The features of the building, its primary use, and whether there was a bespoke club-room facility all added to a club's distinctive attributes. The headquarters was the place of meeting for members, of paying their subscription, where the books and assets of the society were retained, and also the home base for the annual club day festivities. All

[80] Henry Lilley Smith, *Alfred Societies: or a plan for very small Sick Clubs,* (Southam, 1837), paraphrasing from *I Corinthians 16:2.*
[81] Data from OFSD.

societies identified in Oxfordshire before 1800 had a public house as their headquarters but as the century progressed the importance of public houses as a headquarters of choice reduced, although they remained the favoured option for over two-thirds of clubs. The increased use of schools and other public buildings, such as chapels or town halls, was partly a feature of an increasing temperance movement but also represented the availability of buildings suitable to hold a meeting. Not all societies that met at a school or other public building objected to alcohol consumption.

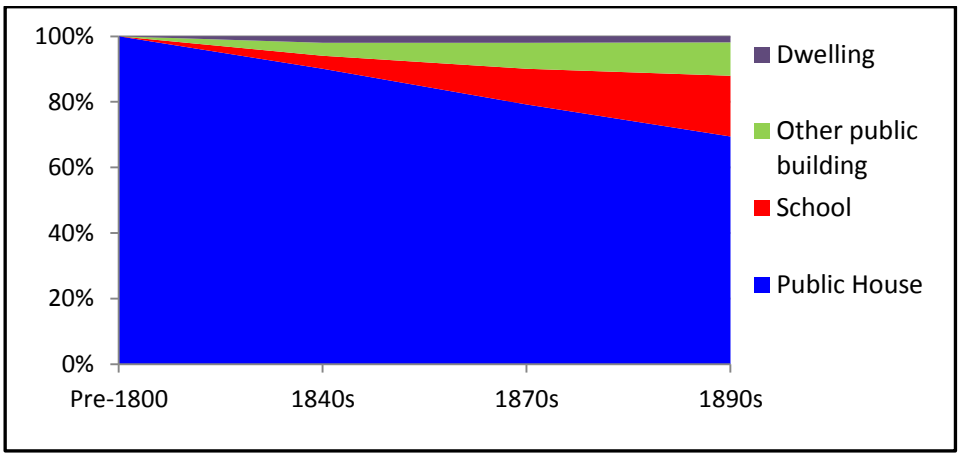



**Figure 2.23 - Meeting place of Oxfordshire friendly societies, 1750-1900.**[82]

The link between a landlord and the friendly society was mutually beneficial. The landlord, who would often be an honorary members of the society or a club officer, provided the room for the meeting and retained the box in which the books, papers, and assets, including cash, were secured. This feature provided a popular name for such societies as box clubs. The box would be secured by a number of locks with differing keys, frequently three or five in number and each retained by a club officer. Only when all were present could it be opened. As well as a room and retention of the box, the landlord was required to provide

[82] Data from OFSD. Ashby proposes a figure of 89% of village friendly societies meeting in public houses, which is in line with this Oxfordshire study. Ashby, 'Village Clubs and Associations', 8-20.

additional facilities and sometimes these were subject to a specific club rule. The 1828 rules of the Stokenchurch Friendly Society stated,

> The room wherein the society meet, shall be kept in decent order, and shall have in it a clock, watch, or hour-glass, by which the society is to regulate its time of sitting. And from Michaelmas to Lady Day a fire and candles shall be ready at the appointed time of meeting, in default of which the Inn-keeper shall forfeit one shilling.[83]

The size of the clubhouse was a limiting factor for the society. In many cases buildings were adapted or bespoke clubhouses built to accommodate the club. A purpose-built club room was constructed in 1891 at The Bell Inn for the unregistered Long Hanborough Sick and Benefit Society large enough to hold 200 people.[84] Otherwise, a move to a larger building or the formation of another society at a rival public house was the result, but this did not always go smoothly. Richard Hicks, the landlord of the Red Lion in Summertown had invested a considerable amount of money to enlarge the public house to provide room for the Summertown Benefit Society but was taken to court in January 1860 when he refused to give up the club box containing the books and assets of the club. The society had moved its headquarters to the parochial schoolroom at the end of 1859. Hicks was ordered to give up the box but the justices also instructed the society to pay him compensation.[85]

### 2.5 Nomenclature and Material Culture

The naming of friendly societies is an area that has received little or no attention, largely because existing studies have concentrated on one society, a particular national order, or on a specific characteristic such as gender. This

[83] TNA, Rulebook of Stokenchurch Friendly Society (1828), FS 1/574/1.
[84] JOJ, 23 May 1891.
[85] JOJ, 14 January 1860.

study, utilizing the OFSD with its 755 societies in the county of Oxfordshire provides an opportunity for such an appraisal. The naming of each society or affiliated order branch was an important factor in signalling the tone and character of the particular club although no record of the process or discussion on naming is now available. However, it is reasonable to expect it to inspire loyalty, reflect a particular characteristic, or honour a popular figure. It is evident that the naming of independent clubs was different to affiliated branches of national societies.

The banners and flags, and their associated imagery, together with medals, tokens and other items associated with friendly societies all reflect upon of the nature of the society that were a visible sign of their character.

### 2.5.1 Affiliated order names

Each affiliated order utilized a specific noun to describe the branch unit. 'Court' was chosen to describe a branch of the AOF, emanating from forest courts.[86] The names of club officials also reflected this connection, using terms such as Woodward and Ranger for roles within the branch hierarchy. The IOOFMU and other oddfellow orders used the term 'lodge' to describe their place of meeting as well as the body of members that comprised the branch, a name that had its origins as a place where a group of free-masons worked.[87] The IORSU used the term 'tent' as its branch unit, representing the dwelling-place of the ancient Rechabites as directed in The Bible,[88] whilst the OSOT simply called them 'subordinate divisions'.

[86] OED online, Second edition, 1989; online version June 2011 (accessed 25 June 2011).
[87] Idem.
[88] *Jeremiah, 35:7*.

Affiliated order branch names fell into the three main categories after people, places, or other miscellaneous local connections, and there were significant differences between the orders. Branch titles incorporating the place used either the village, or parish of a town, such as the Loyal Wiggington Lodge (IOOFMU), Court Star of Stanton (AOF), and Loyal St. Giles Lodge, Oxford (IOOFMU); the whole county, with four town-based branches using the term Oxonian; or rivers, such as the Loyal Evenlode Lodge, Charlbury (IOOFMU), Court Pride of the Thames, Henley, Court Windrush, Witney, and Court Isis, Oxford (all AOF). Such names identified the location of the clubhouse and delineated a broad area from which membership was drawn. Five of the 25 AOF branches relevant to a place included 'Pride of' as a precursor in the title, such as Court Pride of Whitchurch (AOF), reaffirming the use of positive association.

| | IOOFMU | | | AOF | | |
|---|---|---|---|---|---|---|
| **Place** | 10 | | | 18 | | |
| **People** | 26 | Royalty | 4 | 28 | Royalty | 13 |
| | | Local dignitary | 15 | | Local dignitary | 5 |
| | | Other | 7 | | Other | 10 |
| **Miscellaneous** | 23 | | | 15 | | |

**Figure 2.24 - Table of the classification of IOOFMU lodge and AOF court names in Oxfordshire, 1836-1912.**[89]

The greatest number and a significant diversity existed within the category of people. Royal names were popular for AOF courts, but a minority for IOOFMU branches. Three Court Victoria's, two Court Queen Mary's, two Courts named after King George, and one after Princess Christian, daughter of Queen

[89] Data from the OFSD.

Victoria, all reflect respect but not patronage. They indicate popularity at the time of formation of the branch or society, such as at Enstone and Horspath, named after Queen Victoria in the year of her golden jubilee, and the Tadmarton Empress of India Lodge two years later. Loyalty to the Crown and country were frequently expressed by affiliated orders and independent clubs, partly to reassure there were no subversive element to the association of their members.[90] However, the use of local dignitaries in the name of the branch frequently did reflect direct patronage and IOOFMU lodges deployed this more than Foresters. The Loyal Churchill Lodge, Charlbury was established in 1843 and named after Francis, Lord Churchill, of Cornbury Park but dissolved in 1848 when Lord Churchill switched his attention and patronage to the formation of the Oxfordshire Friendly and Medical Society.[91] The Macclesfield Lodge at Eynsham, Loyal Marlborough Lodge at Woodstock, and Loyal Mansfield Lodge at Fringford are all named after substantial local landowners. Only one branch in the county is known to have changed name. Established in 1882 as Court Admiral Massingberg at Great Milton, the Foresters branch was named after Vincent Amcotts Massingberg, formerly of the Royal Navy and resident in the village at the time of its formation.[92] Massingberg died in 1889 and in February 1893 the Executive Council of the AOF granted dispensation for a name change to Court Ashurst after a local land-owner.[93]

The 'other' category of branches contained the names of people of national or international renown at the time of formation, such as the Oddfellows' General Gordon Lodge at Hook Norton, Loyal Chaucer Lodge, Woodstock and

[90] Cordery, *British Friendly Societies,* 106.
[91] Morley, *Oxfordshire Friendly Societies*, 96.
[92] ibid., 151.
[93] Foresters Heritage Trust website, www.aoforestersheritage.com, (accessed 5 February 2012).

Foresters' Court Napoleon, Headington. The Loyal Garibaldian Lodge, IOOFMU, Witney was established in 1864, named after Giuseppe Garibaldi, a popular hero with both military and political experience who promoted the unification of Italy and visited London in that year.[94] However, only the Foresters named lodges after fictional characters. Robin Hood featured in Courts at Deddington and Steeple Aston, although the latter was formed in 1899 as Court Robin Hood's Pride having been established with the support of the Deddington court. Court Ivanhoe, Garsington was established in 1912, almost 100 years after the publication of the novel by Sir Walter Scott. Whether fictional or real, the names were clearly used as an inspiration, representing great deeds or achieving honourable feats. No branches were named after political or radical figures of the age.

The final category of miscellaneous names contains many with a local connection. Court Knight of the Temple at Cowley reflected the historic connection with the Knights Templar, and Court Loyal Priory after the medieval Augustinian hospital and succeeding house at Burford. The term 'friendship' featured on four occasions as in the Temple of Friendship Lodge at Wardington and Bud of Friendship Lodge at Witney. The IORSU and OSOT simply used a place-name to define the location of their Tent or Division.

### 2.5.2 Independent societies

The naming of independent societies was somewhat different. The phrase 'friendly society' (285 times) or 'benefit society' (158) featured in 443 club names with a further 55 containing the word friendly or benefit in another

[94] Morley, *Oxfordshire Friendly Societies,* 305.

configuration, representing 87% of all registered and unregistered independent societies. The phrases are wholly interchangeable in meaning within friendly society terminology and were used from the earliest societies in Oxfordshire. The term 'Friendly Institution' occurs on ten occasions in Oxfordshire societies and was an alternative name but without any discernible difference in meaning.

The terms 'Provident', meaning 'makes provision for the future', and 'Mutual', meaning 'possessed, experienced, or performed by each of two or more persons, … towards or with regard to the other' were identified in 23 and 21 Oxfordshire society names respectively.[95] Twelve of the occurrences of 'mutual' were in the phrase 'Mutual Benefit Society'. 'Held in common' is also a frequent interpretation of mutual, and this term develops the issue of reciprocity, as explored by Weinbren.[96] A provident society is not directly comparable with friendly and benefit societies. Many of the eighteenth-century provident societies in Oxfordshire were of a wholly different nature. Their character was of a mutual society, but for the purpose of saving and investment of money by the middling classes with no element of insurance. They were the precursor to local savings banks.

The term 'mutual-aid' appears twice and 'self-help' three times in society names, surprisingly seldom given that friendly societies were seen as at the forefront of these Victorian virtues. The Christian Mutual Aid Benefit Society was established at Witney in 1849 whilst a Mutual Aid Society existed at Banbury in 1872. The Bampton Self-Help Club had two incarnations in 1881 and 1890, both being dividing societies.

[95] Idem; Data from OFSD.
[96] Weinbren, 'Supporting self-help', 67–88.

Other descriptive terms in club names express the nature of the society as with United or Union (59 occurrences), Amicable (11), Permanent (six), Deposit (six), Medical (six), and Subscription (one); describe the make-up of members, with Tradesmen (12), Working (nine), Christian (six), and Servants (four); or mark a particular event, such as Jubilee (five). The Wootton Jubilee Benefit Society was established in the 1887, the year of Queen Victoria's golden jubilee.

The terms 'old' and 'new' both appear positive attributes and were used 27 and 26 times respectively. Local circumstances would appear to determine their use. A long-established society, perceived as successful would frequently use the former term, such as the Charlbury Old Club (established 1762) or the Old Bottle Club at North Leigh. However, the use of the term 'old' did not necessarily signify a long lineage. The Shipton Friendly Society, first known in 1884 but probably established in 1874, was known as 'The Old Club', a name also used by the Red Horse Friendly Society at Shipton under Wychwood that had been established in 1811 and dissolved in 1874. A continuity of society was being claimed but there was a clear break in membership. An identical situation existed at Leafield where the Old George Benefit Society was established in 1864, following on from the Leafield Friendly Society that ceased to exist the same year, both meeting at the George Inn. The earlier society was dissolved to rid itself of elderly members who were a financial drain on the society but there was clearly advantage locally in using the term 'old' to signify its pedigree.

The term 'new' was applied in three different contexts. It was first utilized to signify an innovative or modern introduction, as with Woodstock New Friendly

Society, established in 1757 as the first such society in Woodstock and the second oldest known in the county. New was also employed to indicate an alternative society in a place where an existing one continued. In this context, the Shenington New Friendly Society was established in 1873 in direct competition to the Shenington Amicable, and the Sibford New Friendly Society was established in 1866 along-side the existing Sibford Benefit Friendly Society. New could equally be used to signify a fresh start, especially where an old society had failed or was associated with mismanagement. The Garsington Benefit Society was first known in 1830 and was a seven-year dividing society. Membership rose to 104 in 1860 but on four occasions between 1872 and 1876 the Stewards of the society were taken to court by members for failing to pay sick benefit.[97] It ceased to exist in late 1876 and two societies were formed in its place, Garsington New Benefit Society and Garsington New Independent Friendly Society. However, the former was soon known by the colloquial name of 'Old Club'.

A compelling and widespread appellation was the use of 'hand', frequently as hand-in-hand or hand-and-heart. The earlier form was the name given to a fire insurance office in London, the Hand in Hand Fire and Life Insurance Society, founded in 1696 and implied the mutual sharing of risks.[98] The image of two clasped hands, occasionally four, was also a powerful symbol used in material culture to represent mutual help, responsibility, and reciprocal friendship.[99] The Thame Hand-in-Hand Friendly Society was established in 1807 and survived

[97] Morley, *Oxfordshire Friendly Societies*, 146-147.
[98] Aviva Insurance heritage website, http://www.aviva.com/about-us/heritage/companies/hand-in-hand-fire-and-life, (accessed 28 August 2011).
[99] Victoria Solt Dennis, *Discovering Friendly and Fraternal Societies: Their badges and regalia,* (Oxford, 2005), 53.

until 1874.[100] A 3d beer token of this society, struck in 1868 depicts clasped hands on the reverse, as does the medal of 1862 to commemorate the commencement of the Somerton Friendly and Benefit Society.[101] The Somerton medal also depicts a basketware bee-skep and bees, representing community and collaborative industry and community, with the inscription 'Let everyone of you lay by him in store' and 'Bear ye one another's burdens'.[102] The names and symbolism were used to reflect many of the desired attributes of friendly societies.




**Figure 2.25 - Beer token for Thame Hand-in-Hand Friendly Society, 1868.[103]**

[100] OFSD.
[101] Thame Museum, Beer token, THMLH:2006.11.1; OMS, Commemorative medal of Somerton Benefit Society, established 1863, OXCMS 1989 83.2.
[102] Dennis, *Discovering Friendly and Fraternal Societies,* 53; *I Corinthians 16:2* and *Galatians 6:2*.
[103] Thame Museum, Beer Token of Thame Hand-in-Hand Benefit Society, THMLH:2006.11.1. A beer token was given to a member on payment of 3d. on club nights, to be spent on beer as 'wet rent' in the public house headquarters.



**Figure 2.26 - Somerton commemorative medal, 1863 (left), and detail of Chalgrove Friendly Society banner (right).**[104]

The name Hand-in-Hand was used in 12 Oxfordshire societies and Hand-in/and-Heart in a further eight although the imagery was used in many more. The banner of the Chalgrove Friendly Society had clasped hands set in a wreath of oak and laurel. The use of the image of a heart represented the soul or spirit as well as the seat of life in some imagery but was more likely in this context to represent the original meaning of charity, better described as 'brotherly love' than giving to the poor.[105] The Compton Pilgrims Benefit Society, an independent Berkshire society that had branches at Goring, Woodcote, Watlington, and Oxford, used the less common symbol of four clasped hands on its membership medal. The reverse exhibited a bible, crown and sceptre highlighting another common theme in the imagery of allegiance to God and the monarch with the implied support for the established order of society.

[104] OMS, Commemorative medal of Somerton Benefit Society, established 1863, OXCMS 1989 83.2. Photograph courtesy of Oxfordshire County Council Museum Service, image reference d304277a; Detail from the banner of Chalgrove Friendly Society, retained in St Mary's church, Chalgrove.
[105] Dennis, *Discovering Friendly and Fraternal Societies*, 52.




**Figure 2.27 - Membership medal, Compton Pilgrims Benefit Society[106]**

Loyalty was a very important feature of many friendly society names and symbols. In 1818, John Rickman, who held many important public positions, had expressed fears that friendly societies were subversive and harboured sedition, whilst trade unions disguised their existence as friendly societies.[107] It was therefore important for bona-fide friendly societies to assert their loyalty. In Oxfordshire this was expressed through the naming conventions identified demonstrating support for royalty, national figures, or other heroes. It was also obviously displayed in material culture that will be discussed in the next section.

Despite a great variation in nomenclature the most common reference was to the place of the club headquarters, either a township, a parish, or public house. The choice was to engender the sense of belonging. Snell does not comment

[106] Membership medal of Compton Pilgrims Benefit Society (Berkshire), in private collection of Shaun Morley.
[107] J. R. Poynter, *Society and pauperism: English ideas on poor relief, 1795-1834* (London, 1969); John Rickman supervised the 1803 *Abstract of the Poor* parliamentary report and oversaw the first four national census, David Eastwood, 'Rickman, John (1771–1840)', *Oxford Dictionary of National Biography*, (Oxford University Press, 2004), http://ezproxy.ouls.ox.ac.uk:2117/view/article/23605, accessed 7 Sept 2011); Gosden, *Friendly Societies*, 9, 71.

on the role of friendly societies in *Parish and Belonging* but proposes that, 'eligibility to "belong" was … framed to a considerable degree by the settlement and poor laws'.[108] Friendly societies also helped to determine that sense. As has been explored, rarely did rules limit membership to one parish. Settlement never featured as a factor in friendly society rules although informally it must have been a consideration for all societies prior to 1794.

### 2.5.3 Material culture

Some elements of the interface of society names with material culture have already been explored but it with the society banners and other procession paraphernalia that further imagery was displayed. The stewards' staves were a simple wooden pole with a turned tip, and measured approximately six or seven feet in length. However, on club day parades it was the society banner that took centre stage with banner poles being about 17 feet high and displaying similar pole-heads.



**Figure 2.28 - Banner pole-head of Chalgrove Friendly Society (left) and stave pole-head of Sibford Friendly Society (right).[109]**

Many village club banners were locally made and simple in design. Finstock Independent Friendly Society had a blue and gold cotton drill banner with no words, whilst Bletchingdon had a blue, fine woollen base with gold lettering and

[108] Keith Snell, *Parish and Belonging: Community, Identity and Welfare in England and Wales, 1700-1950,* (Cambridge, 2006), 157.
[109] Photographs by Shaun Morley.

orange fringe.[110] Machine sewing of an inferior quality is evident in the latter but was displayed with pride at the annual club day and other events. Such banners were relatively simple in the imagery they portrayed, normally the basic facts of the name of the society and any relevant dates.




**Figure 2.29 - Banner of Bletchingdon Friendly Society and fringe detail.[111]**

Some village clubs had a greater variety of wording, promoting positive characteristics; the Stoke Lyne Friendly Society banner included, 'We assist our distressed bretheren', and Sibford Friendly Society quoted, 'The Greatest of these is Charity'.[112] The Summertown Benefit Society portrayed the benefits of mutuality in its wording of 'Unity is Strength' on its banner,[113] a regular theme with the IOOFMU such as the Loyal Marlborough Lodge, Woodstock whose banner portrayed the words, 'We unite to assist each other'.[114] Friendly society banners were a forerunner to those of trade unions and many display a great deal of similarity in design and artwork. Gorman's study of trade union banners

[110] Morley, *Oxfordshire Friendly Societies*, 71, 141.
[111] The Bletchington Friendly Society banner is in the possession of Ian Gedling, Bletchingdon.
[112] The first quote relates to *1 Thessalonians 3:7*; The second is from *I Corinthians 13:13*.
[113] Morley, *Oxfordshire Friendly Societies*, 234.
[114] Oxford Museum Service, 1979.161.1

identifies four central themes, a classification equally applicable to friendly society banners.[115] Unity, brotherhood, mutuality, and the assertion of a moral and innocent character were all qualities that appear in wording and image.

In Oxfordshire, Messrs Cheney and Gublin of Banbury were printers, but also produced friendly society banners by 1808.[116] Banners were of a regular size, up to 16 feet by 12 feet and were supported by a single pole and used in the form of a flag, or by double poles enabling the full display of the banner.[117] Whilst the form of flag or banner differed, the function was identical in being a visible representation of the club and its members. There was a uniformity in design and materials, as well as size, especially after 1837 when George Tutill set up his banner factory in London. He came from a fairground family and the influence of fairground art is evident in many of his banners.[118] Gorman estimates that Tutill made 75% of trade union banners after he set up his business until the end of the century,[119] and also dominated the professionally-produced friendly society market. Tutill patented a treatment for silk cloth and oil paint to better preserve his banners in 1861, which were distributed in a 14 feet long wooden box. They were not inexpensive and in 1895 cost a minuimum of 32 guineas plus the price of poles, carrying harness, or specialist artwork.[120] Funds to purchase a new banner could be raised by members subsciption or be paid for by a local benefactor. In 1911, Frank Lascelles, master of the Empire Pageant at Crystal Palace, presented a new banner to the Sibford Friendly

[115] John Gorman, *Banner Bright: An Illustrated History of Trade Union Banners,* (Essex, 1986), 18.
[116] Morley, (*Oxfordshire Friendly Societies*, 46.
[117] Gorman, *Banner Bright,* 16.
[118] ibid., 48.
[119] ibid., 17.
[120] ibid., 53.

Society.[121] Lascelles, whose real name was Frank Stevens, was the third son of the Rev. E. T. Stevens, who was vicar of Sibford from 1874 to 1898.

In general, the affiliated order banners were professionally produced, painted on silk and were likley to have been purchased from Tuthill. Pictorial themes often reflected good deeds such as the Good Samaritan as with the Court Star of Standlake banner, or other biblical themes.[122] The banners of Court Ashurst, Great Milton (AOF) and the Mansfield Lodge, Fringford (IOOFMU) both depict a scene of a man attempting, but failing to break a bundle of sticks, an image emanating from an Aesop fable whereby a father taught his sons the value of unity. The Great Milton banner also shows a young child breaking one stick and the theme of 'unity is strength' as well as the words was popular in many friendly society images.




**Figure 2.30 - Banner of Court Ashurst, Great Milton.[123]**

[121] Morley, *Oxfordshire Friendly Societies*, 250-252.
[122] Court Star of Standlake banner, Oxford Museum Service, 1974.78.1.
[123] Photographs courtesy of Phil Ashworth.




**Figure 2.31 - Banner of Mansfield Lodge, Fringford.**[124]

Sibford Friendly Society had a second banner in the early-twentieth century, with a cotton back and a white colour-washed linen front display, with lettering in black, red, and gold that read,

> I shall pass this way but once, if there is any good deed I can do before I go, any kind word I can speak, any joy I can give, or any weaker brother I can help, let me do it now, For I shall not pass this way again.[125]

Loyalty and deference to the established order was also prominent in the imagery. The Union flag frequently formed part of the club banner, as with the Stoke Lyne Friendly Society, or occasionally dominated the banner with a club symbol painted over the middle. The Prince of Wales Friendly Society, Clanfield, had a full Union flag with the Fleur de Lis displayed in a central oval panel.

Just nine banners survive that relate to pre-1974 Oxfordshire.[126] To carry the banner for a friendly society was an honour and a position to be cherished. The

[124] Photographs courtesy of Peter Silver.
[125] Published anonymously in 1859 in *Household Words*, but widely attributed to Stephen Grelett, a prominent French Quaker missionary.

link between member and the material culture was strong. In 1897 Frank Reynolds, a labourer, was summoned to Bicester Petty Session for being drunk and disorderly at Piddington club day on 1 June. In the morning Reynolds had disturbed the peace and he was involved in a brawl whereby he received a black eye. Reynolds gave evidence and stated that he attended club day as his father had carried the flag for many years when he took his part in a quarrel about who should perform the duty that year. It transpired it was his own brother who gave him the black eye.[127]




**Figure 2.32 - Sashes of the AOF (left) and IORSU (centre and right).**
(photograph: Shaun Morley)

The affiliated orders each had their own regalia of sashes, aprons, medals and more that were worn at all club meetings. There were numerous designs for each club official, district representative and past member. They carried the insignia of the order with their individual motto. In the case of the AOF it was 'Unity, Benevolence & Concord' whilst the IORSU used 'Peace & Plenty the

[126] See Morley, *Oxfordshire Friendly Societies*, appendix 7, 461. Two are held by Oxfordshire Museum Service, three are displayed in churches, two are retained by village halls, one by a local history society, and one is in private hands. Only the museum held items are recorded in the National Banner Survey, kept at the People's History Museum, Manchester.
[127] BicA, 18 June 1897.

Reward of Temperance'. Such regalia were limited in independent societies to a coloured rosette or ribbon worn on club day. However, they equally signified membership and an identity of belonging.

The radical changes of the nineteenth century and consequent potential conflicting allegiances of the labouring members of friendly societies rarely appeared to diminish loyalty to the Crown or Church. In all forms of material culture, both played prominent roles in names and imagery. It was extremely important in communicating the benefits of membership and identifying the characteristics of a particular society or branch. It was especially important in attracting new members. 'A rich banner became a badge of success'.[128] There was also a distinct contrast between the sophisticated regalia of the affiliated orders and the simpler, functional objects held by the independent societies. Mutuality, reciprocity, and fellowship were all characteristics that many societies aspired to achieve through their rules and behaviour and that represented their social and cultural attitude.

### 2.6 The Impact of Friendly Societies

The success of individual societies is difficult to assess as it depends on defining one or more criteria, each of which have limitations. Longevity could be one such success criteria but as the start and end date of unregistered societies, and occasionally registered clubs, is not always evident it is problematic. Dividing societies have a pre-determined length and so any measure of overall longevity would not be relevant. Nevertheless, accepting that the longevity of an unregistered society identified in the OFSD is likely to

[128] Gorman, *Banner Bright*, 17.

be a minimum length of existence, 50% of unregistered societies lasted for more than ten years, almost a third lasted at least 30 years, and 10% lasted 60 years or more. Whilst half of unregistered societies lasted under 10 years, many were short term dividing societies, and so the data demonstrate resilience amongst the non-registered clubs.

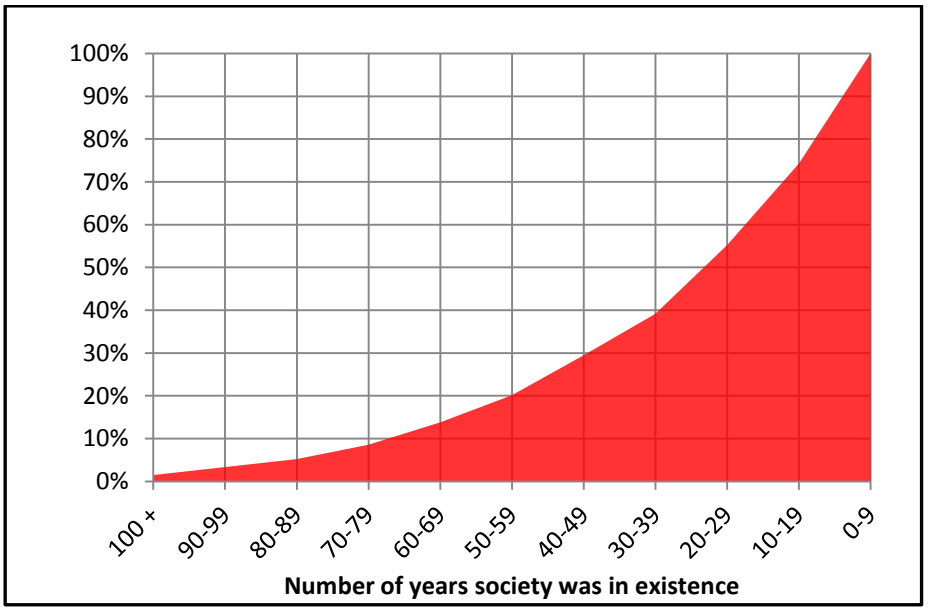



**Figure 2.33 - Cumulative longevity of all rural societies by percentage.**[129]

Registered societies displayed even greater permanence with a mean average of 30 years and one-fifth of clubs lasting 50 years or more. Four societies founded before 1783 survived more than 100 years with Stonesfield Friendly Society exhibiting the maximum durability of 148 years.

[129] Data from OFSD.

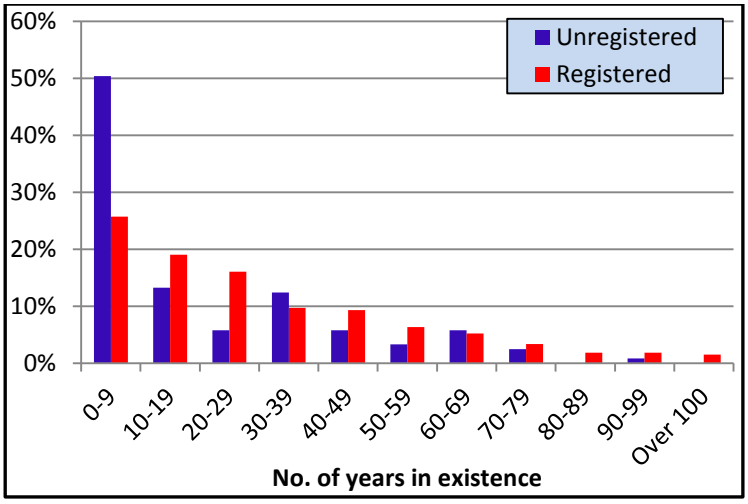



**Figure 2.34 - Longevity of registered and unregistered rural friendly societies.**[130]

Success may also be measured in terms of solvency, and a bleak picture is apparent if that is the sole factor. In 1880 just six of 34 independent registered societies in Oxfordshire were assessed as being solvent.[131] In 1891 just four of 30 societies were solvent, and in 1902 four of 39 societies.[132] The Somerton Benefit Society, a large village club with 186 members had a financial deficiency of £2,699, in excess of £14 10s per member. This may not have been felt at the time by the members as it was based upon actuarial calculation of future liabilities and the society had £945 in assets, sufficient to meet the day to day demands of the benefit payments. Changes in overall membership within the county would provide a further measure but there is insufficient data to calculate membership for a series of years. It is clear by the widespread distribution of societies that there was availability and choice to any man who wanted to become a member, but a dearth of opportunities for women. The greatest successes of the friendly society movement were the freedom and

[130] Data from OFSD.
[131] PP, *Report of Chief Registrar of Friendly Societies*, 1880, LXVII, (212), (1883), 660-669.
[132] PP, *Report of Chief Registrar of Friendly Societies*, 1891, LXXXIV, (513), (1893-94), 20-22; PP, *Report of Chief Registrar of Friendly Societies*, 1902, LXVI, (77), (1903), 228-233.

control it gave to labouring workers, and that it enabled what followed in the form of the beginnings of the welfare state.

### 2.7 Interface with the New Poor Law

In the nineteenth century, the poor laws were the state-sponsored welfare instruments aimed at assisting the poorest in the community. The Poor Law Amendment Act 1834 removed primacy for administering and overseeing that welfare from the township or parish to the poor law union, a grouping of parishes administered by a Board of Guardians but still funded from local rates. A concern for the increasing levels of poor rates and the agrarian riots of 1830 were the main immediate drivers for the change in 1834 after many years of individual parishes introducing methods to minimise expenditure.[133] Roundsman systems, the auction of paupers and the allowance system which subsidized agricultural workers' family incomes can be seen as abuses of poor relief through inefficient or dishonest application by the overseers that encouraged pauperisation.[134] The power to administer relief to the poor was removed from the local to a district, state regulated system with the aim to reduce expenditure. Friendly societies developed alongside the old poor laws as welfare instruments. They were instruments of self-help and were part of a change in philanthropy from direct giving to conditional assistance.[135] Honorary support for friendly societies was given freely but in the belief that members would make appropriate contributions themselves to insure against sickness, death, and sometimes old age.

[133] Rose, *The English Poor Law,* 75; and David Eastwood, 'The Republic in the Village', *Journal of Regional and Local Studies*, vol.12, (1992), 18-28.
[134] Rose, *The English Poor Law*, 52-62.
[135] Gorsky, *Patterns of Philanthropy,* 2.

The self-help movement gave a mid-century impetus to friendly society development as they were at the forefront of achieving self-determination. The philosophy of individuals providing for themselves, with or without the assistance of others, was central to friendly society development and largely satisfied aims of those who were prepared to support the deserving poor of widows, children, and the aged unable to sustain themselves through their own industry. Stedman-Jones asserts that the pressures of the poor laws and attempts of charity organisations and promoters of self-help to follow a path of thrift were far from successful. He suggests that the majority of the working class did not adopt saving, which he saw as a middle-class priority, and that,

> Thus the 'Goose Club' run by the publican to ensure a good Xmas dinner, or the clothing club … were much more prevalent and characteristic forms of saving than membership of a friendly society, which was confined to the better paid and regularly employed.[136]

He suggests life insurance was more widespread amongst the poor and signalled an attitude towards thrift that was not for immediate support, but to pay the costs of a funeral. These observations underestimate the extent of formal or informal saving through registered or unregistered friendly societies. The reach of such clubs was extensive. Henry Pocock, a gardener of Great Milton commented in 1892 that, 'Almost all of the men in the village belong to one or the other' [of the two friendly societies].[137]

The 1834 Poor Law Amendment Act appears to have made an immediate impact upon friendly societies.

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[136] Gareth Stedman-Jones, *Languages of Class: Studies in English working class history, 1832-1982*, (Cambridge, 1983), 199.
[137] Parliamentary Archives, Notebook of Viscount Samuel, (1892), SAM/A/4.

> In consequence of the great changes already introduced by the Poor Laws Amendment Bill, some of these Societies, we understand, have within the last twelve months doubled the number of their members. We hope to hear also that they are encouraged by the liberal support of every landlord and every farmer wherever they are established: indeed, we had almost called it a duty incumbent on them to enrol their names immediately as honorary members of these provident institutions of their workmen and poorer neighbours.[138]

The guardians of the Bradfield Poor Law Union, incorporating three Oxfordshire parishes, established a friendly society in 1836 providing benefit for sickness, burial and superannuation for residents of the Union aged between 16 and 50 years at admittance.[139] The published prospectus of the society stated, 'The new Poor Law has placed the condition of the lower classes altogether upon a new footing',[140] inextricably linking friendly society and poor law provision as complimentary approaches to welfare. The success of the society is unknown.

There existed a natural and healthy tension between the poor laws and friendly society members that was unresolved for much of the century and relied upon local negotiation or decision. The dilemma was how to reconcile the elements of self-help, reduction of rates and poor law out-relief. A member of a friendly society in receipt of sick pay could also be entitled to poor relief but if both paid in full the income could be greater than the weekly wage of the individual. That was unacceptable as was the total withdrawal of poor law relief for friendly society members which would act as a disincentive to join. The view of the Poor Law Commissioners immediately after the act of 1834 was that the workhouse was the best way of encouraging the labouring classes into becoming a member of a friendly society. The 1874 Royal Commission similarly concluded

[138] JOJ, 13 May 1837.
[139] BRO, Prospectus of the Bradfield Union Benefit Society, (1835), D/EWi F14. The Bradfield Union largely comprised of Berkshire parishes but included Whitchurch on Thames, Goring and Mapledurham in Oxfordshire. See also chapter five of this thesis.
[140] Idem.

that Boards of Guardians should not openly support friendly society members by treating them more leniently by paying poor relief in addition to their friendly society benefit.

> The tendency of holding out such favours to members of friendly societies is to encourage men to insure for less than their real needs with a friendly society, and to count on Poor Law relief to make up the sum required for their support.[141]

The Outdoor Relief Friendly Societies Act 1894 authorized guardians to disregard benefit from a friendly society up to 5s a week, and to give relief less any amount in excess of this. The implementation was left to local guardians. Even the 1894 Act only enabled part of the friendly society benefit payments to be disregarded. Despite the legal position, it was common practice to resolve the dilemma by allowing half poor relief to friendly society members in receipt of benefit, as with the Hand in Hand Benefit Society at Dorchester in 1850, part of the Wallingford Union.[142] However, as with the judiciary, members of the Board of Guardians were largely drawn from the local elite and reflected their prejudices. Benson found in studying the coal mining communities of northern England that Boards of Guardians sought to,

> strike a balance between legal liability and moral responsibility, between central authority and local autonomy, between the encouragement of thrift and the discouragement of irresponsibility.[143]

This reflected the position identified in rural Oxfordshire. However, all friendly societies were not viewed equally. The Board of Guardians of Wallingford Union had proposed that dividing friendly societies were a social evil and in their Union the board would refuse to recognize membership of dividing

[141] Gosden,*Friendly Societies*, 210. See also John Benson, 'Poor Law Guardians, Coalminers, and Friendly Societies in Northern England, 1860–1894: Statutory Provision, Local Autonomy, and Individual Responsibility', 161, *Northern History*, XLIV: 2, (September 2007), 159-168.
[142] JOJ, 25 May 1850.
[143] Benson, 'Poor Law Unions', 159-168.

societies as a qualification for outdoor relief.[144] Little space is afforded to the role of friendly societies in literature on the poor laws. Brundage mentions them in the context of the affiliated orders opposing early attempts to introduce old-age pensions,[145] but consideration of the poor laws has largely been undertaken in isolation from the alternative welfare provision that affected a greater proportion of the population than either outdoor or indoor relief in the Victorian era.

The nineteenth-century friendly society was a key element in the overall welfare system of rural England. As mutual aid organisations providing insurance against sickness and the cost of burial, as well as other health and non-medical related benefits, they afforded the opportunity for all but the poorest to actively attain a greater level of independence. The changing nature of rural communities through legislation, migration, enclosure of commons and open fields, and an increasing class consciousness all contributed as a catalyst for new relationships, responsibilities, and attitudes of the poor. The self-sustaining poor could reduce the level of help required from the overseers by the payment of a subscription to a friendly society.[146] In addition, it prevented some of them from moving to dependence through sickness and sometimes age, where superannuation was overtly a benefit or where sickness through old age attracted benefit payments. This had an impact on those who otherwise might have moved into poverty. Apart from assistance with the cost of burial of a husband, friendly societies gave no support to widows and children or to the unemployed or under-employed.

[144] BOA, 14 June 1889.
[145] Anthony Brundage, *The English Poor Laws, 1700-1930,* (Basingstoke, 2002), 141, 143.
[146] David Englander, *Poverty and Poor Law*, 11.

## 2.8 Class Consciousness, Collaboration, or Conflict?

One aspect of debate among the small band of historians who have studied friendly societies is the element of social control, social interaction, and class. I use an accepted understanding of the term 'social control' to mean 'the imposition of opinions and habits by one class upon another'.[147] Howkins proposed that the gentry and clergy 'played a large part in promoting them [friendly societies] as active agencies of social control', engendering responsible behaviour and discipline, and encouraging social order.[148] This was achieved by those with power, the local elites, shaping the rules of friendly societies and exerting control over the management of clubs to ensure they followed the path they desired, thus creating respectable members of society.[149] He cites the involvement of honorary members, and the participation of farmers and clergy during club day as evidence of this.

The issue of 'class' has been much examined by historians, adopting Marxist models in the 1970s and early 1980s.[150] This approach was challenged by Patrick Joyce and others where class was not seen as a useful or appropriate classification, citing a variety of reasons, such as gender, religion, and locality that 'offered as great a challenge as any to the sovereignty of class in social theory, sociology, and history'.[151] Class was challenged as a concept, but this was fuelled by the assertion that class was not relevant in a complex world of the 1990s, and so must call into question its use by historians studying the

[147] F. M. L. Thompson, 'Social Control in Victorian Britain', 190, *Economic History Review*, 34, 2 (May 1981), 189-208.
[148] Howkins, *Whitsun,* 23.
[149] Cordery, *British Friendly Societies*, 48.
[150] For example, Jones, *Language of Class*.
[151] Patrick Joyce (ed.), *Class*, (1995), 5.

nineteenth century. In particular, Joyce identified class as being just one way of rationalizing concepts of social order.[152] He stressed the importance of language use, and of the activities to be self-determination by those who felt disenfranchised. The development of a culture that brought dignity to the poor through a shared identity of purpose was an essential ingredient.

Changing interpretations of historical concepts have evolved since new local history developed in the 1950s placing community and locality at its heart, with the 'interactions between social and local history' dominating from the 1960s to the 1980s.[153] Howkins was part of the History Workshop movement of this period. However, in the last decade of the millennium many existing theories and models were challenged. 'The development of cultural history has valued the qualitative dimensions of past experience, and has emphasised local evidence as key to understanding it'.[154] Sufficient time has passed that the concept of class deserves a new airing, albeit largely beyond this thesis. I shall continue to explore the issue of class carefully as they relate to friendly societies, taking account of the complex issues of meaning and interpretation of the language of class.

Howkins' assertion of the elite control of friendly societies and evidence of the role of class relationships in rural Oxfordshire, as seen through friendly society events, will be examined. In particular, did friendly societies demonstrate evidence of an awakening of class consciousness, were they exemplars of class collaboration, or were class tensions played out through these

[152] Patrick Joyce, *Visions of People: Industrial England and the question of class 1848-1914,* (Cambridge, 1991), 330.
[153] Kate Tiller, 'Local History in England', Carol Kammen (ed.), *Encyclopaedia of Local History*, (US, forthcoming publication 2012).
[154] Idem.

associations? This section reveals that far from being under the control of the elite, it was the labouring classes who exercised their strength of purpose through friendly societies.

Howkins drew upon newspaper reports for his research and highlighted Kidlington Friendly Society, established in 1839, for his model of social control by a village elite. His assertions in relation to this society were correct in that the vicar had a casting vote over all decisions, there were a high number of honorary members, and they exerted total control over the society. The honorary members held their own, separate dinner prior to the benefit members' club day. Howkins drew the conclusion that 'a considerable number' of village clubs were like Kidlington Friendly Society and credited these institutions with bringing order, sobriety, and self-discipline to the labouring class because of that command and control.[155] Other writers, most notably Cordery, took up this view of patronisation and social control leading to a view of top down oppression with benefit members simply complying with the will of the elite.[156] Neave challenged Howkins' view in his study of the East Riding.[157] His research identified that despite the prevailing views of the Anglican Church concerning the place of meeting, the role of alcohol, and club day celebrations, incumbents were rarely able to exert the level of influence proposed by Howkins. It was the benefit members who decided, and who through the rules commanded a democracy long before universal male suffrage.

The concept of social control is not without its difficulties. F. M. L. Thompson sets out his stall by stating, 'In many ways this is a curious view, placing the

[155] Howkins, *Whitsun*, 25.
[156] Cordery, *British Friendly Societies*, 48-52.
[157] Neave, *Mutual Aid,* 88-89.

working classes perpetually on the receiving end of outside forces and influences'.[158] He proposes that the working class generated their own values and attitudes during the nineteenth century developing their own institutions – described as the autonomous development of the working class. He portrays a complex relationship of social control and socialization, jointly best described as social transformation. Thompson suggests there was a 'coincidence of purpose' between the classes and does not show, as many historians have suggested and to some degree continue to do, that organisations such as friendly societies were imposed upon the working classes. On the contrary, there was benefit for the members that also met the desired outcome of the middle classes. The working class had contributed to generating its own cultural evolution and development. Thompson further clarifies social control as having at its heart an assumption that the civil and criminal justice system maintains social control.[159] However, to use the term social control as simply an alternative to 'law and order' would be a mistake as this merely perpetuates the status quo. Transformation is brought about within this context by other factors.

The role of rural elites and the 'Local State' has been explored by Anne Digby.[160] She identifies the systems of power relationships in rural communities amongst the local elites that were reinforced through the system of local government. The position of the clergy, who experienced a gradual decline in power throughout the nineteenth century, was still considerable and could still be exerted by the resident incumbent late in the century in many spheres of village life. Overall there was a reduction in their control, not least because of

[158] Thompson, 'Social Control', 189-208.
[159] ibid. 197.
[160] Anne Digby, 'The Local State', in E. J. T. Collins (ed.), *The Agrarian History of England and Wales,* vol. VII, part II, (Cambridge, 2000), 1425-1464.

the growth of non-conformity. The influence of local farmers on parish vestries that appointed overseer and the constable is clear and that influence continued through into new institutions despite the gradual enfranchisement of rural working men after 1884. The parish vestries remained largely the domain of the farmers whilst the Board of Guardians, County Policing Boards, and the Magistrates bench were also dominated by the same people. With Rural District Councils from 1894, it was again the farmers who could afford the time to attend and were successful in elections. Parish councils did elect a quarter of their members from the labouring class from 1894 but half also came from the same farmers.[161] Together, the farmers and clergy were the core local elite in Oxfordshire and they sought to influence the labouring classes. As the rural community changed and deference became less of a bond, the elite increasingly used the changing administrative bodies to enforce their views but, as will be demonstrated, they held little direct control over friendly societies.

The choice of Kidlington Friendly Society by Howkins was both unfortunate and fortuitous. It was wholly atypical in its management structure with less than 5% of rural Oxfordshire societies displaying honorary member or elite control, supporting Neave's assertion. However, there is strong evidence that class tensions were played out through friendly societies where there were conflicting priorities. In the case of Kidlington, there were 41 honorary and 89 benefit members in 1860, demonstrating that level of control.[162] Payments were made quarterly at the National schoolroom. In early May 1878, the annual meeting of the honorary members was disrupted by several benefit members and the

[161] ibid. 1428-9.
[162] JOJ, 19 June 1860.

business of appointing officers could not be completed.[163] At the adjourned meeting on 13 May the officers were appointed as usual from within the honorary members, the vicar, and his curate. The arrangements for the forthcoming anniversary, celebrated by the benefit members only, went as far as the honorary members setting the meeting time at the clubhouse and instructing on a parade to church. Due to the previous disruptions, the honorary members declined to make any further arrangements. A simple licensing application for an extension of hours on club day by the landlord of The Black Bull, Kidlington at Wootton South Petty Sessions on 4 June 1878, sitting at Woodstock, may have further raised tension. The justices refused the application on the grounds that he had failed to prove to their satisfaction that an extension was necessary, although no similar occurrence of the refusal of a licensing extension on a club day has been identified in the county.[164] No account of the 1878 club day appears in *Jackson's Oxford Journal*, a rare occurrence for a society that normally commanded extensive coverage.

There had been a challenge to the authority of the honorary management committee and various rules were changed. A division of £1,000 was voted upon by the benefit members. In December 1878 two benefit members, Richard Scott and George Hinton were charged with conspiracy, false declaration to amend the rules, and giving no legal notice of a meeting of Kidlington Friendly Society. They appeared at Oxford City Police Court.[165] It was alleged that only 26 rules were passed by the meeting and the name put on the form to the Registrar as secretary did not hold that position. It concerned the members of

[163] Morley, *Oxfordshire Friendly Societies*, 362.
[164] JOJ, 8 June 1878.
[165] JOJ, 14 December 1878.

the club who wished to amend the rules and take control from the Vicar of Kidlington and other elites. The bench decided there was no conspiracy and the summons was dismissed. An appeal was lodged and heard at the Oxfordshire Assizes the following week when the Grand Jury threw out the indictment and both men were cleared.[166]

At the anniversary meeting in June 1879 the division of £1,100 took place and afterwards there was a 3-year division of all funds over £1,000. This action was taken despite an assessment by the auditor declaring that the society was just £6 solvent according to the actuarial tables in March of that year with assets of £2,919[167]. The consequence of division was short term advantage for members but with the life-long benefits of existing members not being covered. Control of the society was taken by the members and Scott stated that the day had been long looked for, it had been a 'hard battle' but the members were the victors.[168] There were no further dinners for honorary members only.

Further evidence emerges from Charlbury, and the interaction between two of its townships, Charlbury itself and Finstock, separated by the lands of extra-parochial Cornbury Park. Despite the proximity of Cornbury Park, Finstock was an open parish. In 1817 Cornbury became home of the fourth Duke of Marlborough's second son, the first Baron Churchill of Wychwood who was described as paternalistic in his dealings with the local community.[169] He was succeeded by Lord Francis Spencer Churchill in 1845, and who it will be seen did not endear himself with local residents as his father had. The Manor of

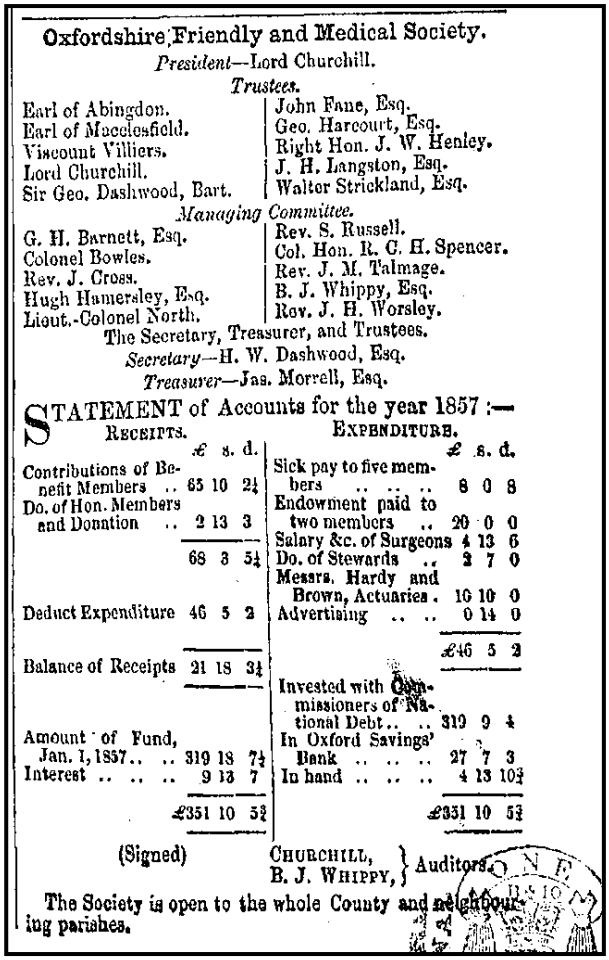
[166] JOJ, 18 January 1879.
[167] TNA, Auditors valuation of Kidlington Friendly Society, (1879), FS 15/561.
[168] JOJ, 14 June 1879.
[169] Martin Freeman, 'Plebs or Predators? Deer-stealing in Wichwood Forest, Oxfordshire in the Eighteenth and Nineteenth Centuries', 8, *Social History,* vol.1, 1 (1996), 1-21.

Charlbury was held under direct control by St John's College until 1857 when it passed by exchange to Lord Churchill.[170]

For much of the century the major landholder was absent, Methodism was strong, and there was fierce independence. Charlbury had small-scale industries such as leather dressing, glove making, a wool depot, and china and glass making with a weekly market. Finstock, two miles distant, was also a stronghold of glove-making, but as a cottage industry giving employment to almost every woman of working age in the village.[171] However, agriculture dominated male life in the parish.

In 1802/03 there were four friendly societies in Charlbury parish, all in that township, with membership of 296 representing over half of the adult male population.[172] This was unusual as, outside Oxford, only Witney had as many societies or more members. The Loyal Churchill Lodge of the IOOFMU opened in 1843 at the White Hart Inn. The Oddfellows movement was a relatively new phenomenon in Oxfordshire and this society was not a success, dissolving just five years later in 1848. In the same year both the Loyal Amicable Foresters' Benefit Society (an independent club), described as 'late Lord Churchill's lodge', and the Oxfordshire Friendly and Medical Benefit Society were formed. The first was an independent society; the latter aspired to be a county society.

[170] Crossley, Alan (ed.), 'Parishes: Charlbury', *A History of the County of Oxford: Volume 10: Banbury hundred* (1972), 127-157.
[171] N.L. Leyland and J.E. Troughton, *Glovemaking in West Oxfordshire* (Oxford City and County Museum, 1974), 9.
[172] 965 in 1801 census.



**Oxfordshire Friendly and Medical Society.**

*President*—Lord Churchill.

*Trustees.*

Earl of Abingdon.
Earl of Macclesfield.
Viscount Villiers.
Lord Churchill.
Sir Geo. Dashwood, Bart.
John Fane, Esq.
Geo. Harcourt, Esq.
Right Hon. J. W. Henley.
J. H. Langston, Esq.
Walter Strickland, Esq.

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G. H. Barnett, Esq.
Colonel Bowles.
Rev. J. Cross.
Hugh Hamersley, Esq.
Lieut.-Colonel North.
Rev. S. Russell.
Col. Hon. R. C. H. Spencer.
Rev. J. M. Talmage.
B. J. Whippy, Esq.
Rev. J. H. Worsley.

The Secretary, Treasurer, and Trustees.

*Secretary*—H. W. Dashwood, Esq.

*Treasurer*—Jas. Morrell, Esq.

STATEMENT of Accounts for the year 1857 :—

| Receipts. | £ | s. | d. | Expenditure. | £ | s. | d. |
|---|---|---|---|---|---|---|---|
| Contributions of Benefit Members .. | 65 | 10 | 2½ | Sick pay to five members .. .. .. | 8 | 0 | 8 |
| Do. of Hon. Members and Donation .. | 2 | 13 | 3 | Endowment paid to two members .. | 20 | 0 | 0 |
| | 68 | 3 | 5½ | Salary &c. of Surgeons | 4 | 13 | 6 |
| | | | | Do. of Stewards .. | 2 | 7 | 0 |
| | | | | Messrs. Hardy and Brown, Actuaries . | 10 | 10 | 0 |
| Deduct Expenditure | 46 | 5 | 2 | Advertising .. .. | 0 | 14 | 0 |
| | | | | | £46 | 5 | 2 |
| Balance of Receipts | 21 | 18 | 3½ | | | | |
| | | | | Invested with Commissioners of National Debt .. .. | 319 | 9 | 4 |
| Amount of Fund, Jan. 1, 1857 .. .. | 319 | 18 | 7½ | In Oxford Savings' Bank .. .. .. | 27 | 7 | 3 |
| Interest .. .. .. | 9 | 13 | 7 | In hand .. .. .. | 4 | 13 | 10½ |
| | £351 | 10 | 5½ | | £351 | 10 | 5½ |

(Signed) CHURCHILL, B. J. WHIPPY, } Auditors.

The Society is open to the whole County and neighbouring parishes.

**Figure 2.35 - Annual accounts of the Oxfordshire Friendly and Medical Society, 1857.**[173]

Lord Churchill, supported by the great and the good of the County, was responsible for its formation at Charlbury. Whilst it lasted for 28 years, it never grew beyond the two branches of Charlbury and Finstock. Lord Churchill personally oversaw the Finstock branch, and Benjamin Whippy of Lee Place the Charlbury branch. In terms of membership it was comparable in size to an average village club, reaching a maximum membership of just 95 members. It had 22 trustees and managing committee members.

The local context was that this was a period of significant change. In 1842 the Wesleyan chapel opened in the township of Finstock, rapidly followed the year

[173] JOJ, 4 April 1857.

after by St Mary's Anglican Chapel of Ease built on land donated by the Duke of Marlborough. Lord Churchill took manorial lordship from St John's College in 1857, the same year as the disafforestation of Wychwood with its associated loss of rights of common for many townships. Finstock was awarded 62 acres in place of its rights, land that was divided and sold at the time of the Finstock enclosure five years later.[174] The extremely popular Wychwood Forest Fair was also abandoned from 1857, commonly attributed to excessive drunkenness and debauchery, but actually due to the newly acquired rights of land ownership by Lord Churchill.[175] In 1860 the chapelry of Finstock and Fawler was created, and just two years later in 1862, the parliamentary enclosure of the remaining open field and common at Finstock was completed. This was also the peak in village population before the period of rural decline.

Newby discusses the 'post-enclosure isolation of the agricultural labourer' and asserts that 'conflict and stress often followed change'.[176] Davey detailed such change at Ashwell, Hertfordshire, as a range of events affected that open parish.[177] Morris cited two sorts of pressure that influenced the timing of the formation of each individual friendly society, namely a specific crisis and fashion with innovation largely emanating from towns.[178] The Oxfordshire Friendly and Medical is a good example of fashion as several county societies had been established elsewhere. However, it was 1863 that proved a significant year in the changing relationship between the elite and working class of the parishes. The theme of change, crisis, and then confrontation can be identified. Class

[174] Crossley, 'Parishes: Charlbury', , 127-157.
[175] Charles Keighley, *Discovering Wychwood,* (Charlbury, 2000), 55.
[176] Howard Newby, *The Deferential Worker,* (London, 1977), 80.
[177] B.J. Davey, *Ashwell 1830-1914: The Decline of a Village Community,* (Leicester, 1980).
[178] Morris, 'Clubs', 410.

consciousness had arrived triggered by these events. That degree of collaboration between employer and employee, that common understanding and deferential relationship was challenged. Common land had provided a safety net for the poorest members of the community, and provided a sense of community, comradeship, and mutual aid through farming of the open field. [179] Cooperation and reciprocity had developed as a way of life but the *status quo* had been disturbed.

The year following enclosure and six years after Lord Churchill became Lord of Charlbury Manor, saw the formation of the Finstock Independent Friendly Benefit Society. It was independent in nature and independent from what was locally known as Lord Churchill's club, the Oxfordshire Friendly and Medical. The carefully chosen name included the word 'independent'. Only five of the 755 friendly societies traced in the county contained that word. Garsington New Independent Friendly Society was established in 1876 at the dissolution and split of an older society and was the name of the inn-based society, in competition with the school-based, temperance society which had a large number of honorary members.

At the third annual club day dinner of the Finstock Independent, William Kibble, founding member and grandfather of local historian John Kibble, stated, 'A benefit society suited to the means and views of the young men of Finstock had long been wanted'.[180] Means and views are key elements of his speech. The quarterly payment to the Oxfordshire Friendly and Medical by each subscribing member was 5s 3¾d, whilst the Finstock Independent subscription was 4s.

[179] Weinbren, 'The Good Samaritan', 319-336.
[180] JOJ, 19 May 1866.

Lord Churchill's club was one-third more expensive and so the new Finstock society brought membership within the means of many labourers hitherto excluded. The reference to views clearly indicates some element of discord had arisen, perhaps the outcome of enclosure, because of some aspect of the manorial lordship, or loss of rights in the forest, but more probably a combination of all three.

The association of the open field was replaced by closed association of the friendly society.[181] Whereas association would take place on a daily basis, with reciprocity a key component in terms of exchanging labour time between neighbours in the open field, the post-enclosure landscape did not lend itself to that level of contact during the working day. Wage labour came to the fore and those labourers that retained their own land farmed it as ancillary to a daily job. The lot of the agricultural worker became an increasingly solitary one and mechanisation only served to confirm that isolation. The regular meetings of the friendly society enabled that association and sense of belonging. With membership came inclusiveness rather than isolation. Rights had been lost in the forest and rights had been lost on the common but regained in the club. As membership in the Finstock club rose, the Oxfordshire Friendly and Medical declined.

[181] See Snell, *Annals of the Labouring Poor*, chapter 4, 'Enclosure and Employment – the social consequences of enclosure', 138-227.

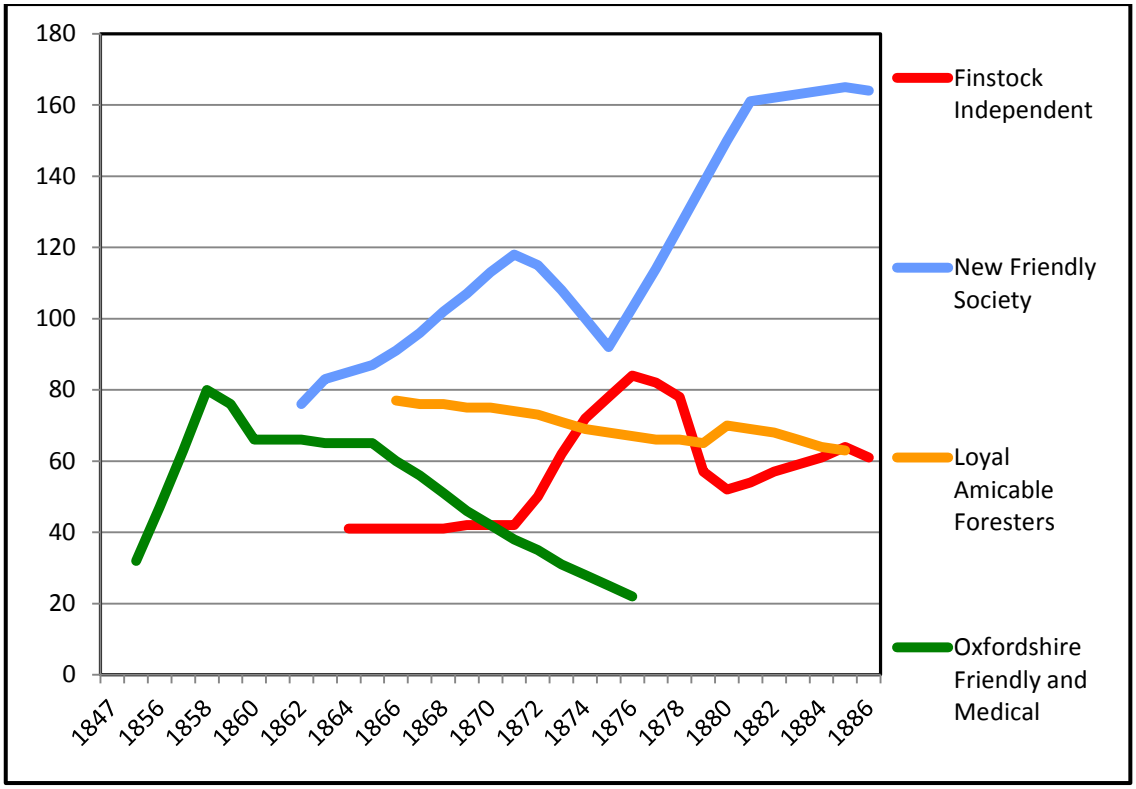



**Figure 2.36 - Membership of Charlbury and Finstock friendly societies, 1847-1886.**[182]

The strength of the new society can best be seen in the annual club day. The Oxfordshire Friendly and Medical had celebrated its club day on 19 May each year, Lord Churchill's wedding anniversary. The Finstock Independent had chosen Ascension Day as their club day, the traditional day for the Finstock youth ale. Just four years into the life of the Finstock Independent, the Oxfordshire changed their celebration day to Ascension Day.[183] That same year, 1867 just seven members of Lord Churchill's club sat down to the annual dinner in the village schoolroom. The independent society, had 50 for dinner, provided by the Crown Inn. The meeting place was another feature that distinguished the two societies; the National schoolroom and public house each send their own message of the type of club.

[182] Data from the OFSD.
[183] JOJ, 7 June 1867.

Lord Churchill's club was dissolved in 1876, with just 22 remaining members. The club surplus of £919 was equally divided and was over twice the amount needed to pay the benefits of the remaining members for life, a substantial pay-out. The Registrar praised the club for their careful management and solvency when reporting the dissolution in his annual parliamentary report, a rather blinkered view of success.[184] This case study demonstrates self-respect, self-help, and self-discipline of the working class without the overbearing direction of Lord Churchill or his club.[185] It demonstrates independence of thought and of action, of rapid social awareness spawned by crisis, and a rejection of imposed control. Class consciousness was awake, class collaboration was diminished, and it demonstrates class conflict in the nature of passive resistance but asserted in a self-confident way in a new context. The enforcement of new rights replaced those removed – the right to be independent.

The Finstock example was not an isolated incident. Steeple Aston had two friendly societies. The Tradesmen's club was established in 1831, comprising largely of traders, farmers, and artisans whilst the Lower Heyford and Steeple Aston Friendly Society, also known as the Labourers' club, was established in 1838 with 95% of members employed in outdoor heavy labour.[186] In 1875 an acrimonious dispute arose within the latter club. The founder, former secretary, and honorary member, William Wing, was excluded by the Labourers' club for selling land under value and refusing the division of funds of the society.[187] A four-bedroom freehold property at Combe, valued at £165 had been sold by

[184] PP, *Report of Chief Registrar of Friendly Societies*, 1876, LXXVII, [429], (1877), 32.
[185] F. M. L. Thompson, 'Social Control in Victorian Britain', (May 1981), 189-208.
[186] PP, *Abstracts of Quinquennial Returns of Sickness and Mortality experienced by Friendly Societies, 1855-75*, v. LXVIII [365], (1880), 502-503.
[187] BG, 22 April 1875.

Wing, a local land owner and land agent, for £160, and he had also objected to the division of £1,000 of funds between its members. At the quarterly meeting, Wing tendered his quarterly honorary subscription but it was refused. There followed an agreement to dissolve the society on 1 May 1875 and £1,300 was to be divided between the members with the surplus to remain towards the re-establishment of a new society.

Wing had been forced out and was not involved in the new society, but turned his support to the Tradesmen's club. The dispute led to exchanges of open letters published in the *Banbury Guardian* and *Bicester Herald* where the dispute was blamed by Wing on members of the society of 'unionist persuasion'.[188] His rhetoric was largely anti-Agricultural Labourers' Union, which had branches in Steeple Aston, Lower Heyford, and Upper Heyford at this time.[189] Textual analysis of the correspondence reveals the class and outlook of each party. Wing referred to the 'champion of the Wesleyans' and suggested he had been black-balled by 'a few ignorant men'.[190] He commented that the society had, 'apparently forgotten truth and justice as necessary virtues'.[191] However, Benjamin Bryant, a club steward, reported that meetings had 'never been so orderly and according to the rules before this time'.[192] He finished mockingly, 'We have the satisfaction of knowing that our club will go on better now that it is set on its Legs, than it did on its Wings'. Class was recognized as an issue in the reporting of the dispute. The quarterly meeting in April 1875 was taken by John Berry, an agricultural labourer and the article

[188] BanG, 6 and 13 May; BH, 4 June and 11 June 1875.
[189] Horn, *Agricultural trade unionism*.
[190] BH, 4 June 1875.
[191] BH, 11 June 1875.
[192] BG, 6 May 1875.

describes, ‘most of the members being of the same class’.[193] The challenge to the status quo and to the local elite was clear.

The Bensington Friendly Society was a five-year dividing society but there was pressure from honorary members for the club to change to a permanent society at its quinquennial division in 1885.[194] At the time of division a year later the honorary members again pressed to make the society permanent but there was a vote to retain the existing status. This precipitated an exit of honorary members as they questioned the continuing honorary subscriptions when members themselves spent £24 12s 10d on club day festivities. This led to the decline of the society. The club became insolvent in 1891 and in line with the wishes of the local elite a new society was formed. On club day in 1892, a black flag was hoisted from a window of the Crown Inn, the headquarters of the former society. A man was dressed up in crepe and sent around the village ringing a bell to invite people to the funeral of the old club at 8.00 p.m. at the Crown Inn.[195]

Many honorary members of the Broughton and North Newington Friendly Society, and Shenington Amicable Society withdrew their subscription because of the activities of the NALU leading to increased wages.[196] The involvement of friendly society benefit members with the Union was frequently a point of conflict with honorary members. In March 1877, those members of the Union who were also members of the Sibford Gower Friendly Society sought to use the plates and cutlery of the club for a Union dinner at which Joseph Arch was

[193] BG, 22 April 1875.
[194] WT, 29 May 1885.
[195] BOA, 10 June 1892.
[196] PP, *Friendly and Benefit Building Societies’ Commission. Report of the Assistant Commissioner. Southern and Eastern Counties of England*, vol. XXIII, pt.2, [c.997], (1874), 117-119.

due to attend.[197] The Trustees refused and a few days later Thomas Hitchcox, a farmer and rector-appointed Churchwarden of Sibford Gower, visited the Rev. E. T. Stevens. He proposed the farmers in the area should 'combine to withstand the [wage] demands of the Labourers' but Richard Lamb, a farmer from Sibford Ferris had declined.[198] Hitchcox feared that the refusal to lend the dinner service would lead to the break-up of the club.

The dispute had run from the previous year when Arch visited Sibford Gower and several labourers from neighbouring Swalcliffe joined the Union. William Golder, a 31 year old agricultural labourer of Sibford Ferris, wrote to the *English Labourers' Chronicle* (the newspaper of the NALU) and his letter was published on 24 March 1877. As well as raising several local issues he stated an intention for labourers in the village to attend the next vestry to elect one of the churchwardens, but this did not materialise. No farmers attended club day in 1877, held on 4 June, and all honorary members withdrew from the club 'owing to the conduct of some of the Union men'.[199] Only the Rector and auditor attended the club dinner in addition to the benefit members.

These examples provide insight into the tension evident within the county. Club day was a day of respite from the tensions, best summed up when it was said at Weston on the Green club dinner,

> This was one day in the year when labourer, farmer and parson all came together. They realized they were all human beings, and they forgot the distinction that bothered them on other occasions.[200]

[197] The unpublished diary or the Rev. E.T. Stevens of Sibford Gower, in the possession of the Sibfords' Society, 5 March 1877, (transcribed by Ivor and Sally Hopkyns).
[198] ibid., 28 March 1877.
[199] ibid., 4 June 1877.
[200] BicA, 5 June 1914.

The evident tensions in the community were visible through friendly society activities. The labouring class origins of most societies spurred on activity and demonstrated evidence of an awakening of class consciousness. Changing power was enacted through these associations where conditions of conflict arose. However, it was in the best interests of all that friendly societies were successful, least of all to maintain the poor rates at a lowest level possible and for the labourer to keep out of the workhouse. 'Class conflict is a permanent feature but not a breakdown of social control'.[201]

### 2.9 The Role of Politics

Chapter one touched on the historiography of political involvement in the friendly society movement but what evidence was there of interest from politicians in Oxfordshire? The rural constituency of Mid Oxfordshire, also known as the Woodstock division, is an informative study for the end of the nineteenth century. George Herbert Morrell was High Sheriff of Oxfordshire in 1885 and served as Conservative MP for Mid Oxfordshire for 1891-1892, and again in 1895 until his death in 1906.[202] Morrell had lost his seat in 1892 to Liberal candidate, G.R. Benson following claims that a phrase used by Morrell to describe those who advocated reduced military expenditure, 'scum of the earth', was used in the context of describing Oxfordshire agricultural labourers.[203] Although fiercely denied, it clearly had an immediate impact but he had been forgiven by the time of the 1895 general election.

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[201] Jones, *Languages of Class,* 80.
[202] Brigid Allen, 'Morrell family (per. c.1790–1965)', *Oxford Dictionary of National Biography*, http://ezproxy.ouls.ox.ac.uk:2117/view/article/48803, (accessed 26 June 2009).
[203] Derbyshire Record Office, Mid-Oxfordshire general election correspondence and pamphlets, D3287/116/9.

Mid Oxfordshire friendly societies were largely local in nature with few affiliated order branches. Agricultural labourers dominated membership of the village clubs with around 50% of adult males being members. They became an important part of the electorate with the extended franchise in 1884 that gave male householders and lodgers for more than 12 months the vote. Following the franchise, the rural county electorate increased from fewer than one million in 1883 to over two and a half million in 1886.[204]

Friendly society members were a powerful group to be courted as the electorate doubled, and this was recognized by those who aimed to be elected. Whilst evidence is disparate and uneven in survival, it is clear that the courting of the village labouring class through established associations was well established by the last decade of the nineteenth century. The reporting of club day dinners in the printed media was somewhat sporadic but it does provide evidence of Morrell's involvement with his attendance at 40 club dinners between 1898 and 1905. Although they fell in a few short weeks in late spring, he attended at least seven dinners in 1899 and six in 1900.[205] He was not a passive participant and *Jackson's Oxford Journal* reports several of his speeches where he spoke knowledgeably on many of the contemporary friendly society issues. Neither was he selective in his attendance appearing at independent, unregistered, and affiliated order branch dinners.

[204] Patricia Lynch, *The Liberal Party in Rural England 1885-1910: Radicalism and Community,* (Oxford, 2003), 5.
[205] JOJ, various dates between 27 May 1899 and 21 July 1900.

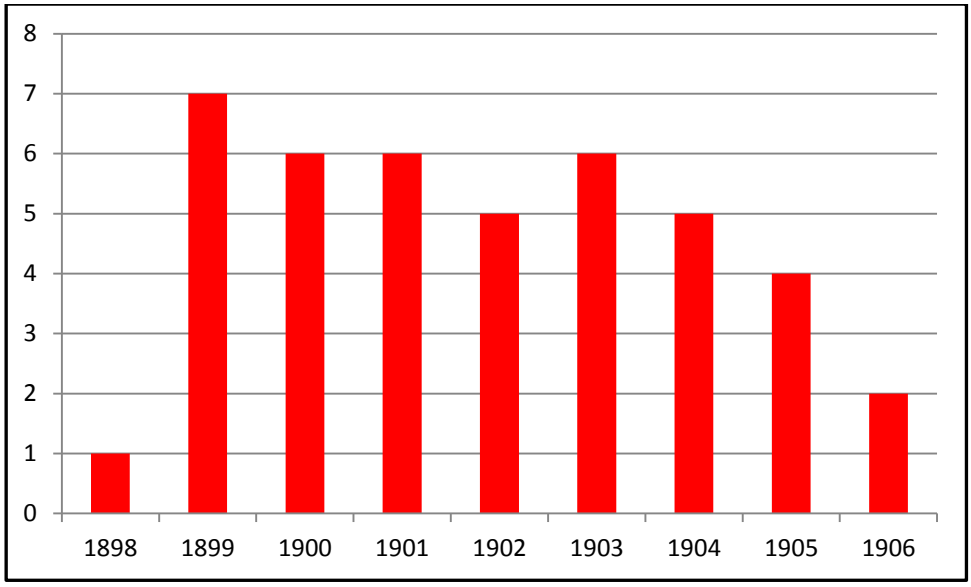



**Figure 2.37 - Number of club feasts attended in Mid Oxfordshire constituency by G. H. Morrell, 1898-1906.**[206]

G. H. Morrell was a guest at the 1899 club day dinner in Kidlington, a combined event of the Kidlington Friendly Society and Court Duke of York of the AOF.[207] Mr Eagle, honorary member of the Court Duke of York welcomed Morrell and said he 'barely dare mention' his status as Member of Parliament as politics was barred from the gathering. Mr Morrell would feel relieved that he did not have to make a political speech, and that 'politics apart, he had gained the respect of them all'.[208] Morrell's response appears to be reported fully and he actively promoted the securing of new, young members. He recognized the issue of ageing membership and spoke of Parliament's discussion of old age pensions. Thrift and the theme of the 'deserving' poor featured, as did female membership. He acknowledged that the Foresters had some female branches but that few local independent clubs were women only or accepted female members. Morrell also spoke of his opposition to employers compelling workers to join shop clubs.

[206] Data from OFSD.
[207] JOJ, 3 June 1899.
[208] Idem.

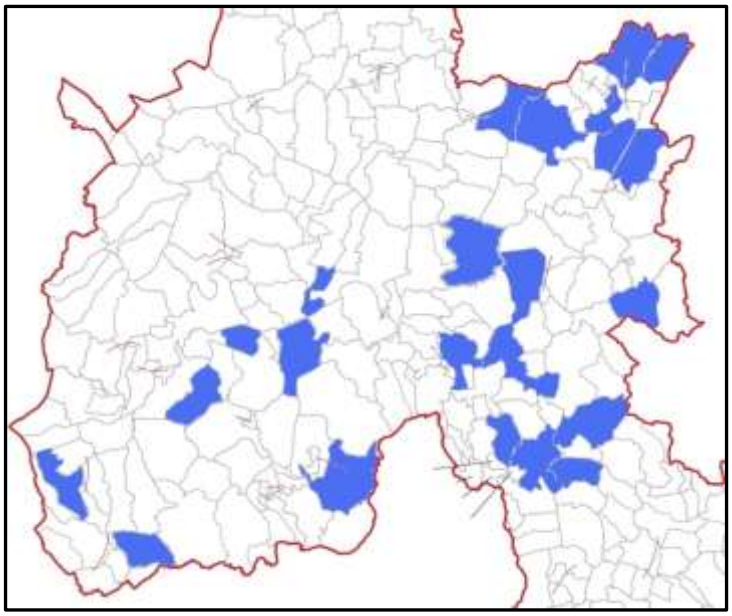


**Figure 2.38 - Distribution of club feasts attended in Mid Oxfordshire constituency by G. H. Morrell, 1898-1906.**[209]

On 15 July *Jackson's Oxford Journal* reported Morrell's attendance at the Stanton St John club dinner and his apologies for non-attendance at Headington Quarry the same day. At the former he again pleaded for more women members and also recognized the benefit of a particular type of slate club (unregistered annual dividing clubs) that instead of returning funds at year's end, banked them to provide a pension in old age. This was in contrast to the generally perceived view of such societies at that time. On attending the Stoke Lyne Friendly Society, an unregistered club, he recognized the sound nature of finances but 'felt it desirable' that the club should register.[210] On his many appearances, he displayed a thorough knowledge and understanding of friendly societies, and was outwardly sympathetic to all.

Whilst politics were generally banned as a topic of discussion, Morrell used his personal appearances and occasional financial support to appeal to his

[209] Data from OFSD.
[210] JOJ, 21 July 1900

electorate. His approach was in contrast to that of the Liberal party in the south of the county in that he utilized existing village structures to ingratiate himself, unlike Samuel, the prospective member for the South Oxfordshire constituency.[211] Independent village friendly societies had little power to influence legislation or lobby for their combined cause which their total membership would warrant. In contrast, a large affiliated order had the financial resources and sufficient voice to directly lobby Parliament. Village clubs, however, did have influence. They were able to influence through the vote of its members and it was this that attracted politicians such as G. H. Morrell.

### 2.10 Friendly Societies and the Law

The interface of friendly societies with crime and the law has frequently been referred to in existing literature. Neave highlights three cases of the exclusion of a member for working whilst sick that subsequently went to law courts following information from members and villagers, and cites it as evidence of strict control by the club.[212] Others often refer to incidents of drunkenness and disorder at club days, and theft by club officials but any quantitative examination or qualitative assessment has hitherto been absent. For the county of Oxfordshire, 186 examples of a range of incidents involving the law courts, linked to crime or club day behaviour, have been documented and analysed covering the period 1833 to 1906. Virtually all have been identified through contemporary newspaper reports due to the dearth of surviving court records. However, they provide a suitable base to explore how friendly society, crime, disorder, and the

[211] Lynch, *The Liberal Party*, 10.
[212] Neave, *Mutual Aid*, 79.

law converged. The 186 cases are termed the 'Oxfordshire crimes cohort' and have been compiled from sources that populate the OFSD.[213]

A key advantage of friendly society enrolment or registration was that there was a wider range of access to courts where any person withheld, misapplied or held by false pretences any property of the society, cash or otherwise.[214] Unregistered societies could still take action but only for larceny or embezzlement, often difficult crimes to prove when the offender had lawful possession of the money before the defalcation took place. What has not been appreciated by friendly society historians is the ability of individual members to seek redress from courts if they believed they had been wronged by expulsion from the society or the withholding of benefits, whether a member of a registered or unregistered society. This element represents 34% of all identified incidents, far greater than the 13% of theft or other dishonesty committed by club officials.

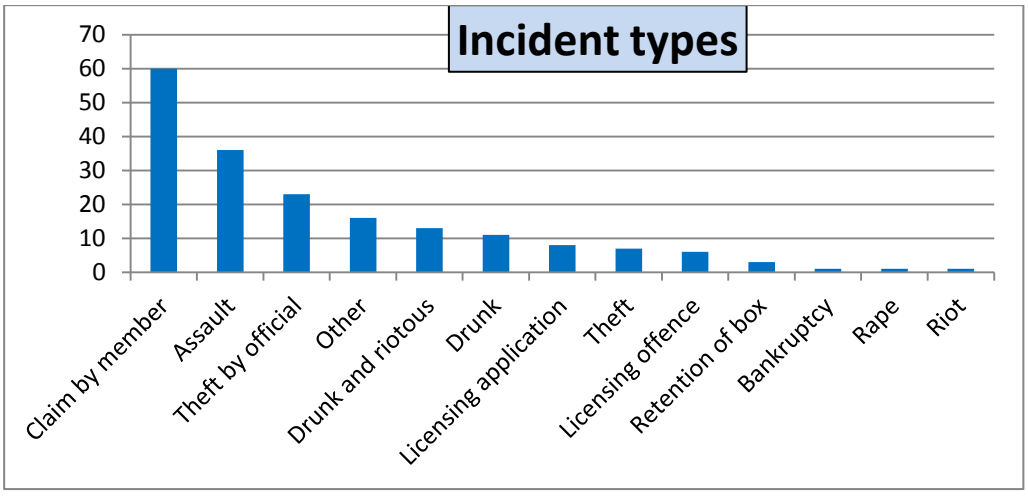



**Figure 2.39 - Frequency of incident type in Oxfordshire crimes cohort, 1833-1906.[215]**

[213] All 186 cases that for the Oxfordshire Crimes Cohort are summarized in Morley, (2011), appendix two, 327-391.
[214] Frome Wilkinson, *The Friendly Society Movement*, 223-225.
[215] Data from OFSD.

The use of courts for members to seek redress appears a regular occurrence with three main grounds. Refusal to pay sickness or other benefit represented 60% of such cases, whilst exclusion from the club, often accompanied by a refusal to pay benefit, accounted for 36%, with just two cases of being excluded from a division of funds. Cases were brought by the member against named club officials, normally the stewards in cases of non-payment of benefit. Such recourse to the courts was largely successful and several cases must have left societies with a sense of confusion. Only 17% of determinations of members' claims were found decisively in favour of the club. Jurisdiction was in the county court (20% of cases), police court (12%) and petty sessions (68%) but there was no discernible variation in outcome between court types.

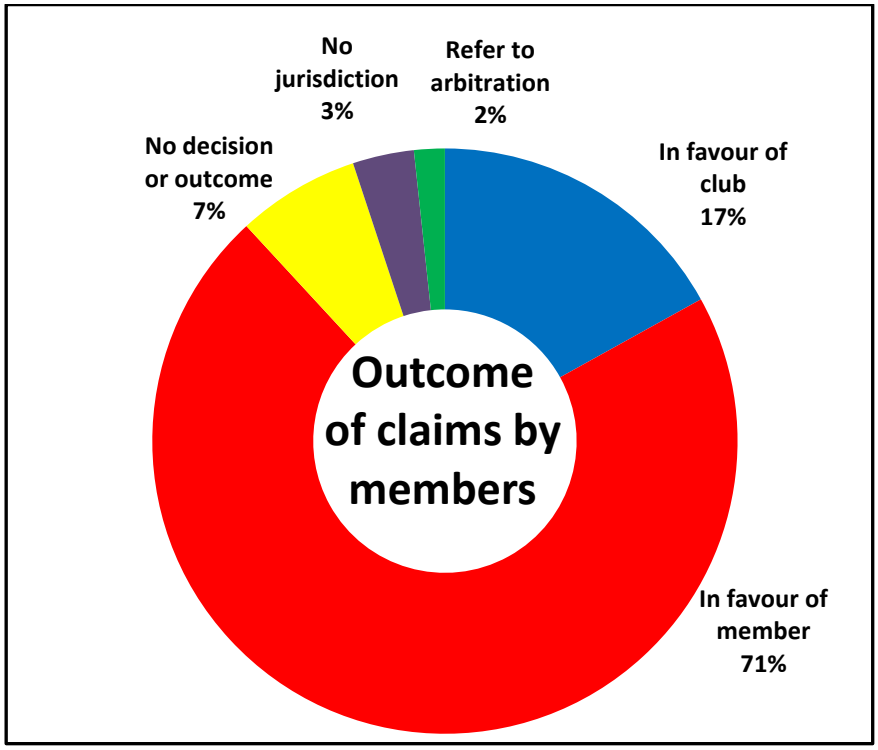



**Figure 2.40 - The outcome of claims by members.**[216]

[216] Idem.

The nineteenth-century justices in the petty sessions were drawn from the local elite. They came to their task with their own beliefs and prejudices. As the century progressed, the Quarter Sessions attempted to gain a degree of consistency with local justices but ultimately it was the interpretation or view of the magistrate that prevailed, even if the club was lawful and legally correct.

> Throughout the century judges and magistrates continued to use their discretion and to be swayed by influences external to the case before them when they came to pass sentence; and while reformers and codifiers might lament it, others boasted, in contrast, that herein lay one of the strengths of the system.[217]

David Eastwood identified the three key areas of local power and power relationships as authority, the politics of poverty, and the peace of the county.[218] Even with increasing centralisation and concentration of effective power as a process of state development, political power was still enjoyed at parish, Union, and county level. He suggests this power emanated from a negotiation between the 'centre' and 'localities'. There was a revolution in local government administration in the second quarter of the nineteenth century but most of those in power in roles as magistrates, members of parliament, and chairing the Board of Guardians were from the same social class. The landowner obtained such positions, and power delivered social status in a self-supporting extension of the *status quo*. Eastwood reviewed the occupation and position of Oxfordshire magistrates and found they emanated from the local elite. Although in some areas the commercial and manufacturing elites had started to hold influence, rural Oxfordshire did not display this variety of 'new wealth'.[219] The peace of the county delivered power. At the beginning of the nineteenth

[217] Clive Emsley, *Crime and Society in England, 1750-1900*, (London, 2005), 285.
[218] Eastwood, *Governing Rural England*, 2.
[219] ibid., 13.

century, the parish constable, magistrate, and troops formed the only real policing, revealing weaknesses as popular disturbances, soaring crime, and 'Swing' riots and other disturbances exposed flaws.

Robert Lee suggests there were four areas of social management – economic, labour, moral and behavioural management – by the clergy and other elite. [220] He reviews magistrates sitting at petty sessions and in particular the clergy. In 1830s England 26% of magistrates were clergy, reducing to 13% by 1840s and 6% by 1880s.[221] However, the clergy continued to be highly represented in Oxfordshire. In 1837, 27% were clerical justices while in 1857 they still represented 21% of justices.[222] This difference was largely due to the rural nature of the county and the lack of 'new' wealth, together with the presence of Oxford University, and the many college livings.

> In several cases they appear to have made good use of their registered authority to impose upon the public the standards of sobriety, industry, and Sunday observance which was demanded by mid nineteenth century convention.[223]

Although the representation of the clergy did fall, the local elites maintained their dominance of the administration of local justice, and in sitting in judgement they were able to apply two aspects of control; the politics of poverty and the peace of the county. In applying that justice in relation to friendly societies, their own prejudices become evident with the dichotomy of applying judgement, at the same time as being aware through their power relationships of the need to minimise poor rates and keep wages at a low level. There was widespread condemnation of two clerical justices by their contemporaries in 1873 for failing

[220] Robert Lee, *Rural Society and the Anglican Clergy, 1815-1914: Encountering and Managing the Poor*, (Woodbridge, 2006), 54.
[221] ibid., 106.
[222] Diana McClatchey, *Oxfordshire Clergy 1777-1869*, (Oxford, 1960), 178.
[223] ibid., 194.

to administer justice impartially in the 'Ascot Martyrs' case that gained national notoriety for its clash of class interests.[224]

In 1862 Charlbury Old Club was adjudged to have excluded Thomas Brookes, a member for a 'trivial' offence although the rules clearly stated it was the punishment for anyone claiming sickness benefit whilst working.[225] He was ordered to be reinstated. In similar vein, at Bullingdon Petty Sessions in 1870, the Beckley Friendly Society was ordered to pay sick benefit to Abraham Hilsden even though the evidence showed he walked to Thame and consumed alcohol, contrary to the club rules, whilst the Islip Union Fellowship Society was required to pay sick benefit because the judge thought the rule relied upon by the club was not reasonable.[226] The issues that could be determined by the justices were often beyond the actual case brought. Any attempt by a society to avoid benefit payment undermined the principle of friendly societies reducing the burden of the poor rates, and so decisions were made in the context of the 'local state' with local power relationships coming into play. Magistrates in the petty sessions sat locally and connections in the villages through those networks would influence decision making. Emsley identifies that deciphering the perceptions of crime and the use of discretion by those sitting in judgement are essential to understanding nineteenth-century crime.[227] It was legislation that defined a crime but it is clear that not all crimes were viewed with equity.

The personal views of those who sat in judgement were frequently expressed and reported in the media. On hearing a claim for the payment of sick pay by a

[224] ibid., 198.
[225] JOJ, 4 October 1862.
[226] JOJ, 23 December 1870; JOJ, 24 January 1874.
[227] Emsley, *Crime and Society*,16.

member against the Britannia Club at Headington in 1894, the County Court judge commented that unregistered societies should be 'swept away as poor people were being swindled out of money'.[228] This was an extraordinary comment as he had already found in favour of the club, albeit reluctantly. The non-submission of a doctor's certificate, essential in the club rules to trigger sickness payments, meant he had to order a non-suit but no costs were awarded against the plaintiff to mark his 'sense of disapprobation' of unregistered societies.

Instances of theft or embezzlement by an official of a club were used to discredit independent clubs and promote the perceived greater safety and security of the affiliated orders or county societies. Worse still, in the eyes of the elite were unregistered dividing societies who were failing to make long term provision in their funds and were seen to be even more unstable. Dividing societies were likely to exclude those who suffered long-term sickness or the elderly, at their next cycle, leaving the most needy to fall back on the poor law provision. On 27 July 1867 John Widows, labourer, pleaded guilty at Bullingdon Petty Sessions to misappropriating £6 16s 6d from the Iffley New Benefit Society. He stated he would pay back the money but did not have it and was sentenced to a fine of £3 with costs of 13s 6d or two months imprisonment. The bench commented on the impropriety of 'allowing men of straw to occupy responsible positions in societies'.[229] However, this repetition of contemporary views does not stand up to scrutiny. Of the Oxfordshire crimes cohort cases that came before the court, only a small proportion was from unregistered clubs. The remainder were all subject to registration.

[228] JOJ, 19 July 1884.
[229] JOJ, 3 August 1867.

| Theft, embezzlement and conspiracy by official | |
|---|---|
| Registered | 12 |
| Unregistered | 3 |
| Society with branches | 1 |
| Affiliated order | 6 |
| Not specified | 1 |

**Figure 2.41 - Club type of dishonesty cases.**[230]

Five out of six affiliated order branches and four out of seven registered society branches that were defrauded were settled by an agreement to repay the money without punishment. It is apparent that if the offender had the ability to repay it prevented him facing a fine or imprisonment. However, in 1903 when a local tradesman, Francis Barnes was found to have embezzled almost £200 from a branch of the AOF in Witney, he initially appeared before the justices. However, within four weeks he had reached agreement with the Foresters officials to repay, and the charges were withdrawn. The case drew headlines in the *Witney Gazette of* 'Serious Charge against a Witney Tradesman'.[231] At the withdrawal of the case, the magistrate commented that it was one of the most serious cases he had been required to deal with, and even after the charges had been withdrawn he had considered fining the offender but decided against. He commented that Barnes had a narrow escape, reflecting the case was heard in the police court where a professional, stipendiary magistrate sat in judgement. Only where the official could not repay was prosecution supported and punishment considered. George Bailey, former landlord of the Plough Inn, Bodicote had reached agreement with the officers of the AOF after he had been caught for embezzling over £61. His promise to repay £50 in November 1899 was not kept and only

[230] Data from OFSD.
[231] WG, 4 July 1903.

then did the AOF instigate proceedings that led to his imprisonment for two months for default of payment.[232]

The situation was different for those club officials suspected of theft or embezzlement who could not afford to repay. They were fined, with costs and given a prison sentence in default. The fine was equally incapable of being paid as the principal and so a guilty finding meant imprisonment. What is clear from these cases is that the courts were largely used in cases of theft and embezzlement by club officials as debt recovery, although the individuals were charged with substantive criminal offences for expediency. This favoured those who had a reasonable income and held a respected position in the local community. In the final hearing of Francis Barnes case of Witney, it was stated the trustees had been satisfied that he had 'muddled away' the £186 and there was no wilful intent to defraud the Foresters branch.[233] Whether it was Barnes' respected position in the community, or the unwillingness of the AOF to receive further adverse publicity, the case demonstrates the different treatment given to 'respectable' club officials and those deemed 'men of straw'. It could simply be expediency but the comments of those in positions of judgement generally indicate otherwise. The Oxfordshire crimes cohort also challenge the assertion that it was the unregistered and poorly run registered societies that had issues with dishonest officials. The affiliated orders and national societies with branches were similarly susceptible.

Howkins' theory of social control leading to changing behaviour by the labouring class involved the enforcement of rules by club officials that had approval of the

[232] BG, 16 May 1891.
[233] WG, 4 July 1903.

elite. He detailed changing behaviour as the nineteenth century progressed, and if it was not due to social control, as is now accepted, the question remains why did that change occur? Cordery examines the role of societies in the 'advance of respectability' and how in the second half of the century, 'societies donned the cloak of respectability to disguise rituals and conviviality' but does so in a largely hypothetical argument without empirical data to support his views.[234] He draws his evidence from the affiliated orders but the village clubs, registered or otherwise, did not practice such rituals. Any behaviour that differed at village club days was a vestige of old customs that Cordery mistook for the invented rituals of the affiliated orders.

Cordery proposes a freedom from middle-class supervision redefined working-class 'respectability', and cited as evidence the behavioural club rules that led to social peace between 1850 and 1870.[235] A superficial assessment could hypothesise that the change identified was due to the stringent rules of the societies but the question remains how successful were club officials in enforcing them? With the claims against sickness and exclusion, club decisions could be overturned.

| Public disorder at club days | |
|---|---|
| Assault | 36 |
| Drunk and riotous | 13 |
| Drunk | 11 |
| Riot | 1 |

[234] Cordery, *British Friendly Societies*, 103.
[235] Simon Cordery, 'Friendly Societies and the Discourse of Respectability in Britain, 1825-1875',35-37, *The Journal of British Studies*, v.34, no.1, (January 1995), 35-58.

**Figure 2.42 - Cases of public disorder at club days, 1844-1899.**[236]

The Oxfordshire crimes cohort contains 61 cases of public disorder on club day made up of assaults, drunkenness, being drunk and riotous or disorderly, and similar issues. At least 55 of these were dealt with by the petty sessions and in many cases the police were the complainants. This in itself highlights how control and changes in social behaviour had taken place. It was not the club rules that changed behaviour but the presence of an organized police force, first seen in rural Oxfordshire in February 1857. Replacing the parish constable system, and in some parts superintending constables, the police were largely independent of local ties and clearly targeted troublesome club feasts with directed patrols. This was not only for the prevention of disorder but the detection of crimes, as at Kirtlington in 1865 when professional pick-pockets were arrested having been observed by police.[237] They also became the first point of call for landlords experiencing trouble with drunken revellers and had the resource to follow through on prosecutions. The police role was continually extended, especially in taking the lead in the prosecution of offenders against public order through the petty sessions or police courts.[238] Frequently the police became the object of the abuse as a new authority bedded in. The Bodicote club day riot of 1844, when 30 to 50 men from Banbury and Northamptonshire caused considerable trouble at the White Hart, saw the Banbury police called but they were attacked by the rioters who removed their staves. However, the investigation saw warrants issued and the main perpetrators charged with riot and committed to the Oxford Quarter Sessions.

[236] Data from OFSD.
[237] JOJ, 24 June 1865.
[238] Emsley, *Crime and Society*, 195.

Assaults on police represent 16 of the assault cases and attracted a conviction rate of 81%, whilst all 24 cases of drunkenness were prosecuted by the police with 100% conviction rate. The presence of the police, not only as law enforcers but also professional witnesses, led to cases being brought before the courts with a high degree of success in terms of prosecution and punishment. The changes noted by Howkins were not as a result of enforcement of rules by friendly societies but due to a combination of elements. F. M. L. Thompson attributes much of the benefit of a 'better behaved and less wild and dangerous poor' by the beginning of the twentieth century to policing, the routine of waged work, such as factories, and the developed institutions like the railways and Post Office.[239] The emerging and developing judicial system also played an important part and was essentially in line with actions of the police as enforcers of social control, so reinforcing the views on behaviour of the elite. This study of the Oxfordshire crime cohort relating to friendly society related cases reinforces Thompson's view, although it may over-simplify the situation. The revisionist assessment of nineteenth-century policing is that the perceived risk of the working-class physical and moral threat is recognized as not reflecting the complex nature of policing development.[240] The evidence supporting the revisionist view in this context is strong. Only at the end of the nineteenth century did the increasingly consistent decisions of the magistrates negate the influence of power relationships in judicial decision making.

[239] Thompson, 'Social Control', 195.
[240] David Taylor, *Crime, Policing and Punishment in England, 1750-1914*, (Basingstoke, 1998), 73.

## 2.11 The Development of the Brass Band Movement

The development and social history of brass bands was significant for friendly society club days and their absence often led to much lower attendance from visitors. The marching element together with the sound and visual spectacle was a key ingredient to attract people to a club feast beyond members of the local community. Village feasts became tourist attractions and as early as 1860 Whitsun week at Witney was quiet. The town, was 'virtually deserted' due to town-folk's attendance at village club days.[241] At Banbury it was reported in 1848 that the glory of club days had departed and, 'This was once a day of considerable account but with the establishment of village clubs it has greatly declined'.[242]

The brass band movement began with the development of wind or reed bands, with the gradual introduction of brass instruments in the first quarter of the nineteenth century. Forster and Sons Black Dyke Mills Band were formed in 1816 in Manchester while cotton manufacturers were known to play and parade with instruments by 1821.[243] It is recorded that a parade of oddfellows in Glossop was led by a band in 1816,[244] and again at Farnworth in 1838.[245] Other bands played for pace-egging events, also known as mummer plays, as early as 1814. There is no evidence of this type of band before 1800 and the brass band movement grew from the sudden development of wind bands between 1800 and 1825, which themselves had emerged from a tradition of church bands, city waits and military bands. The end of the Napoleonic wars in 1815

[241] JOJ, 27 May 1890.
[242] BG, 6 July 1848.
[243] Arthur R. Taylor, *Brass Bands,* (St. Albans, 1979), 9.
[244] ibid.11.
[245] ibid. 25.

saw many soldiers return to civilian life having gained experience of musical instrument playing. Early bands set a standard of being showy with highly coloured uniforms and having processional and ceremonial functions.[246] The military remained an important aspect of civilian brass band development through volunteer bands, especially after the re-establishment of the Militia Act of 1852.

The early development was largely restricted to the better off and better educated of the working class, often supported financially by elites or employers who saw a works band as a symbol of their benevolence.[247] Pure brass bands comprising of only instruments from the brass class and percussion, developed in the 1840s and 1850s. It became a mass activity of working-class players in this period as new technologies produced instruments that were easier to play than previously had been the case.[248] The invention of effective piston valve instruments led to mass production techniques, and this with the relative cheapness and abundance of raw materials saw affordable instruments. Availability increased with the removal of tariffs and growing competition in manufacturing and retailing in the late 1850s. Printed music was a further contributor as brass bands captured the Victorian imagination and were seen as a common link between classes. There appeared a real belief that music represented 'a force for the moral elevation of working people'.[249] The performance and reception of music was seen as a rational and acceptable recreation. The stronghold of the earliest bands was northern, industrial England, Cornwall and Sussex, but had spread across England by the 'golden

[246] ibid. 17-18.
[247] ibid.28.
[248] Trevor Herbert (ed.), *The British Brass Band: A Musical and Social History,* (Oxford, 2000), 4.
[249] ibid.32.

age' from 1860s to the end of the century.[250] Increasing public recreation gave time for bandsmen to practice and for events to be able to hire them. Instruments could be purchased by subscription or by benefaction and normally remained the property of the band. A band could thrive on expenditure of 5s a week, plus heating and lighting required for practice, and they gave the working class a new mass movement.[251] However, it is remarkable that so little space is given to their role in friendly society club days in existing literature as the development of brass bands has resonance and synergy with the growth of club days.

The OFSD contains 1,600 performances of bands at club days or Hospital Sunday parades in Oxfordshire between 1836 and 1914. The earliest recorded deployments of a band at a friendly society club day in the county was at Burford in 1836 when the local band played for the Burford Friendly Society, followed by Benson in 1839 when the Thame Band played. Club day in Banbury saw five bands in their club day parade in July 1840 but the first use of the term 'brass band' recorded was the [Long] Crendon Brass Band at Watlington in June 1840. The brass band, or occasionally drum and fife, Hungarian, German, or sax-horn band was an integral part of club day festivities. It provided the focus for the parade to church and perambulation of the village, whilst supporting dancing and other festivities throughout the day. Even in some urban settlements a few friendly societies continued to hire a band for club day as the parades died out.

[250] ibid. 28, 32.
[251] ibid. 46, 64.

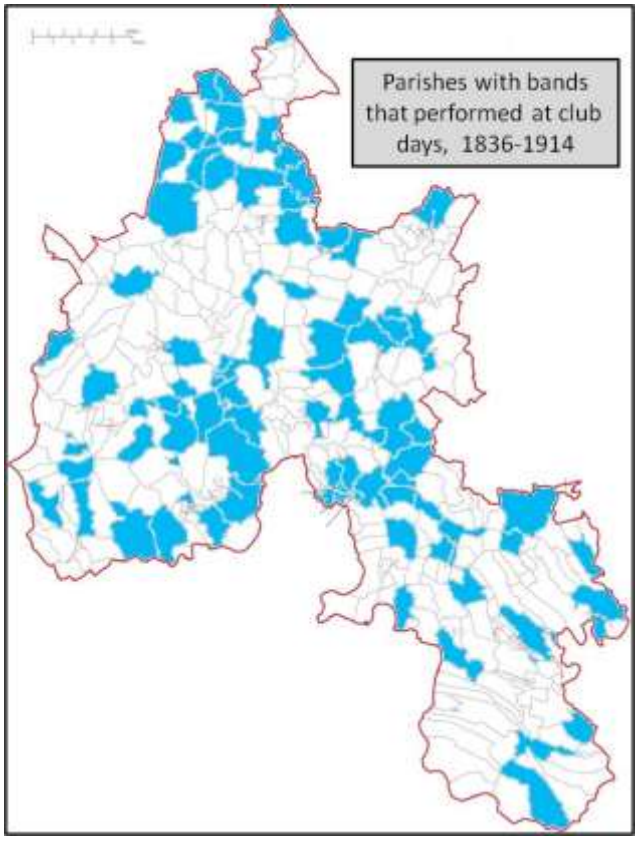



**Figure 2.43 – Oxfordshire parishes with bands that performed at club days, 1836-1914.** [252]

The most intense period of deployment was throughout Whitsun week. 'There is no single week in the whole year in which brass bands are in greater demand'.[253] In 1877, Titcombe's Witney Brass Band played at Stanton Harcourt, Longworth (Wiltshire), Minster Lovell, Hailey, and Leafield on consecutive days, providing useful income to supplement the purchase of instruments and defray other expenses.[254]

The rise of friendly societies and brass bands can be viewed side by side in the development of leisure, the use of leisure time, the increasing confidence of the labouring classes and development of independent thought. The development and growth of the brass band movement was intrinsically linked to friendly

[252] Data from OFSD.
[253] WG, 8 June 1876.
[254] WG, 24 May 1877.

societies and their club days, providing income and exposure to enhance their worth, but also providing a visible focus for new found leisure time as the nineteenth century progressed. Club day parades and brass bands were at their strongest and most popular when they happened together.

### 2.12 Rapid Decline

There was a rapid decline in the number of independent friendly societies as the National Insurance Act 1911 was introduced. Old age pensions and state sickness benefits meant that from July 1912 the insurance security gained from friendly society membership was largely redundant.[255] It has largely been accepted that 1912 was the death knell for independent friendly societies with many becoming branches of an affiliated order to enable administration of the state-led payments. The peak year for dissolution of registered clubs was 1913 with 16 rural societies ceasing that year, surpassing nine in the previous year. However, only three AOF Courts and two IOOFMU lodges were established in rural Oxfordshire in these years.

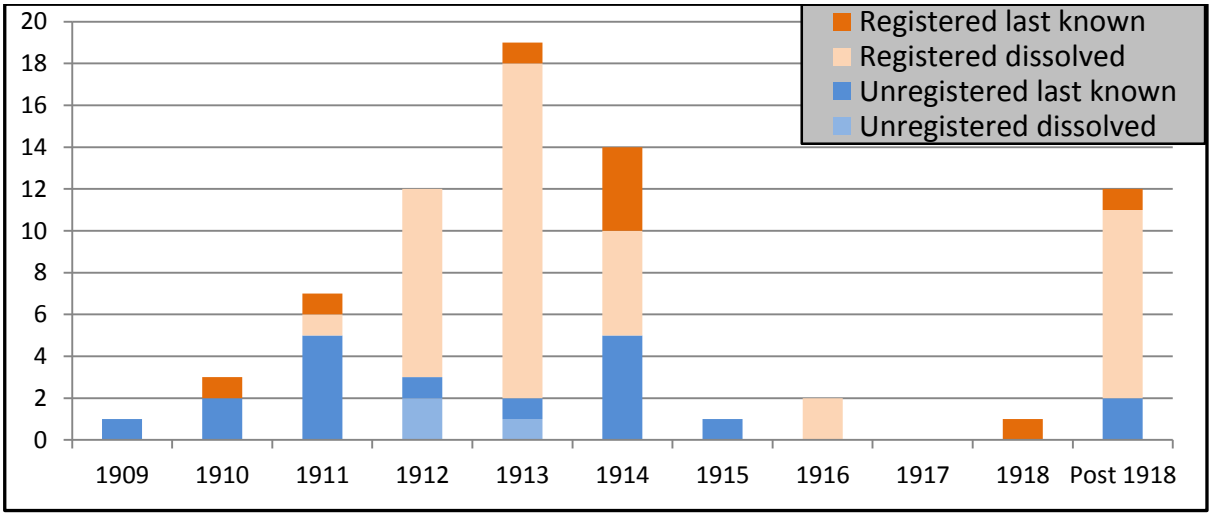



**Figure 2.44 - The decline of registered and unregistered friendly societies, 1909-1918.[256]**

[255] Neave, *Mutual Aid,* 85.
[256] Data from OFSD.

At least 30 rural, independent societies are known to have continued until the commencement of the Great War and at least 12 continued beyond 1918. Unregistered clubs at Fifield and North Leigh existed until the 1920s whilst of the registered clubs, Sibford Gower continued until 1944 leaving Stratton Audley Benefit Society as the last independent friendly society in the county until it too succumbed in 1948. It demonstrates that 1912 was not the death knell but certainly was the beginning of the end for the established form of independent clubs. The intervention of government through the National Insurance Act completed a process commenced with Rose's Act in 1793. Continuous statutes through the nineteenth century and the commencement of centralisation with the development of poor law unions completed a national system with central control. It signified the end of voluntary self-help that was highly organized and regulated.

The non-insurance aspects of friendly society membership, conviviality and comradeship, were also subjected to competing leisure pursuits and the dramatic changes eventually saw the end to a once widespread and valued phenomena. Friendly societies remained at the forefront of rural life for a century or more and many aspects of rural change are evident from their study. They still remain an area that has yet to be integrated into mainstream studies of the nineteenth century, at their heart and not just treated as a peripheral historical subject.

### 2.13 Independent Oxfordshire

A relationship frequently highlighted in friendly society literature is that open parishes are more likely to host friendly societies than closed parishes. Utilising

Song's parish typography for 1831 Oxfordshire, a comparison between the proportion of parishes he places in each of his five classifications and actual data from Oxfordshire is inconclusive (Fig. 2.45a), but using a three classifications model with Song's data (Fig. 2.45b) the evidence for the hypothesis becomes stronger.[257]

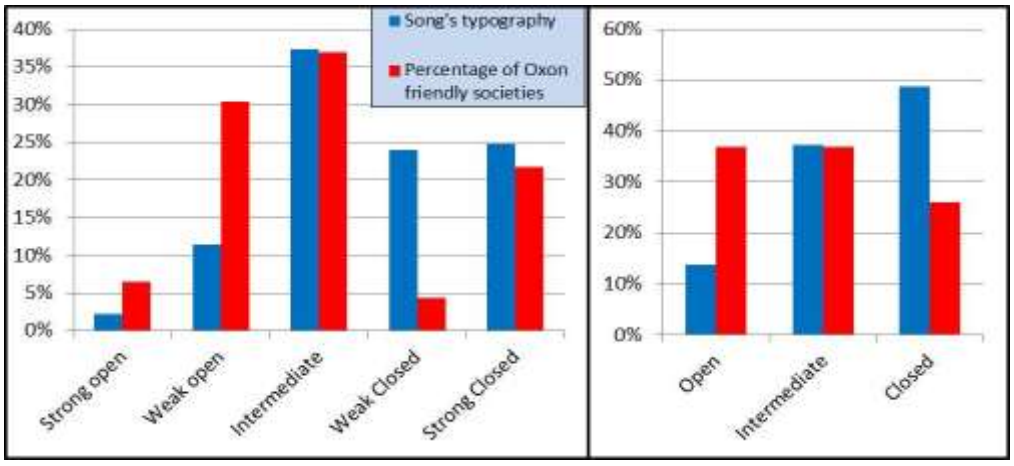



**Figure 2.45 a) and b) - Proportion of open & closed parishes in Oxfordshire with societies, 1826-1836.[258]**

Song identifies 14% of parishes in the county as open, but having 37% of societies, with closed parishes displaying a reverse effect, supporting this general hypothesis.

The personal experience of individual members of a friendly society frequently began early in life, when witnessing the spectacle of club day and the distinctive nature of membership. The actual time of joining would be an individual choice as some followed fathers at the earliest age, whilst other waited until they left home or married. With acceptance into a society came a degree of self-esteem and a sense of belonging, and for the first time a new member was permitted

[257] For example, Neave, *Mutual Aid*, 48; Fisk, *Mutual Self-Help*, 14; and O'Neill, The Spirit of Independence, 51-55.
[258] Byung Khun Song, 'Parish typology and the operation of the Poor Laws in early nineteenth-century, Oxfordshire', 219, *Agricultural History Review* vol. 50 (2), (2002), 203-224.; and OFSD.

into the club room during club hours. Immediately there was mutuality, a different relationship than just a bond of place of residence. New members had to wait until they were ‘free’, but then came financial security for themself and their family. They were unlikely to have to rely upon the poor rates, or worse enter the workhouse if sickness befell the main wage earner. The regularity of association strengthened the bond between members, who all had a financial interest in the club and its affairs, and an equal voice. Less reliance on the village elite for support during sickness did not mean the hierarchical relationship was broken as unemployment was still possible, and increasingly likely as village population grew. Support from other members in times of sickness and medical attention was a practical benefit, but the annual club day celebration was something where members had complete control. It was a day to parade and be seen as a member of the society, to express their independence and assert their position in the community.

In this chapter the pre-eminence of the independent clubs, registered or unregistered, has been stressed on several occasions. Why were they dominant? The regalia and ritual of the affiliated orders has been explored and this would not have been attractive to the labourer with the additional cost of purchasing the requisite costumes and the hierarchical nature of the organizations. The development of brass bands with a village identity enhanced the sense of belonging to a particular place, something that appears to have been cherished in rural Oxfordshire. The failure of societies to last to ensure the earliest members received full benefit in old age was responsible for the dissolution of many clubs and contemporaries blamed their lack of understanding of actuarial tables. However, it may be that this understanding

was greater than first thought. Mortality rates in growing industrial urban centres were higher than in the rural areas,[259] a position caused by 'higher levels of overcrowding, poor sanitation and lack of access to clean water'.[260] The position of the independent societies can best be summed up by the chairman of the Carpenter's Arms Benefit Society, Hailey when at the annual dinner he stated,

> If the society joined as a branch of an affiliated order, it would be like throwing the lot in with those who lived in urban areas and whose employment caused them more illness and rendered them shorter lives.[261]

There was a clear understanding of risk and that the overall risk of a claim on a society would be greater if members were part of an affiliated order with many urban subscribers. In a rural area where it was perceived men were healthier, and as important, known to each other, claims were believed to be lower. This is in contrast to the views held by officers of the affiliated orders who saw heavy outdoor work as being the most dangerous category to insure. The fierce independence of Oxfordshire friendly societies was in contrast to other rural counties, such as the East Riding or rural Lancashire, where affiliated orders dominated and the suspicion of the sick industrial worker was not as great.

[259] Simon Szreter, Graham Mooney, 'Urbanization, mortality, and the standard of living debate: new estimates of the expectation of life at birth in nineteenth-century British cities', *Economic History Review,* vol. 51., (1998), 84-112.
[260] David A. Leon, 'Cities, urbanization and Health', *International Journal of Epidemiology*, vol. 37 (1), (2008), 4-8.
[261] WG, 1 June 1912.

# CHAPTER 3 **STONESFIELD FRIENDLY SOCIETY**

## 3.1 Introduction to Stonesfield

### 3.1.1 Geography and topography

Stonesfield is a small, west Oxfordshire parish of approximately 1,000 acres, oriented north-south with a maximum extent of two and three-quarter miles from north-east to south-west, and only 300 yards at its narrowest east-west alignment. It is bounded by eight other rural parishes, and extra-parochial Blenheim Park is just ½ mile to the east. It is largely a dry parish with only the River Evenlode bounding the parish in the south, although drinking water was usually in good supply due to the location of the village by the river. Its position at the edge of the Cotswold Oolitic limestone and some extensive slate beds give the parish a distinctive geology that provided employment for several centuries through slate mining and production. Stonesfield originally lay within the late medieval bounds of Wychwood Forest. Its maximum elevation is 400 feet above sea-level and a steep escarpment in the south of the parish adjacent to the River Evenlode sees levels fall to 300 feet.[1]

In the nineteenth century, the only settlement apart from isolated farmhouses was situated in the extreme south of the parish. No major, modern routes passed through or near the village and carriers operated to larger markets at Witney and Oxford, and to the nearby, small market towns of Charlbury and Woodstock.[2] A river or canal portage was several miles distant from Stonesfield and the Oxford, Worcester and Wolverhampton railway opened stations at

[1] Alan Crossley, (ed.), 'Parishes: Stonesfield', A History of the County of Oxford: Volume 11: Wootton Hundred (northern part) (1983), 181-194.
[2] *Harrod's directory of Oxfordshire,* (Norwich, 1876), 822.

Hanborough and Charlbury in 1853, both three miles from the village. Woodstock was not served by a branch line until 1890, by which time it was already in terminal decline as a market town, partly due its poor transport links.[3]

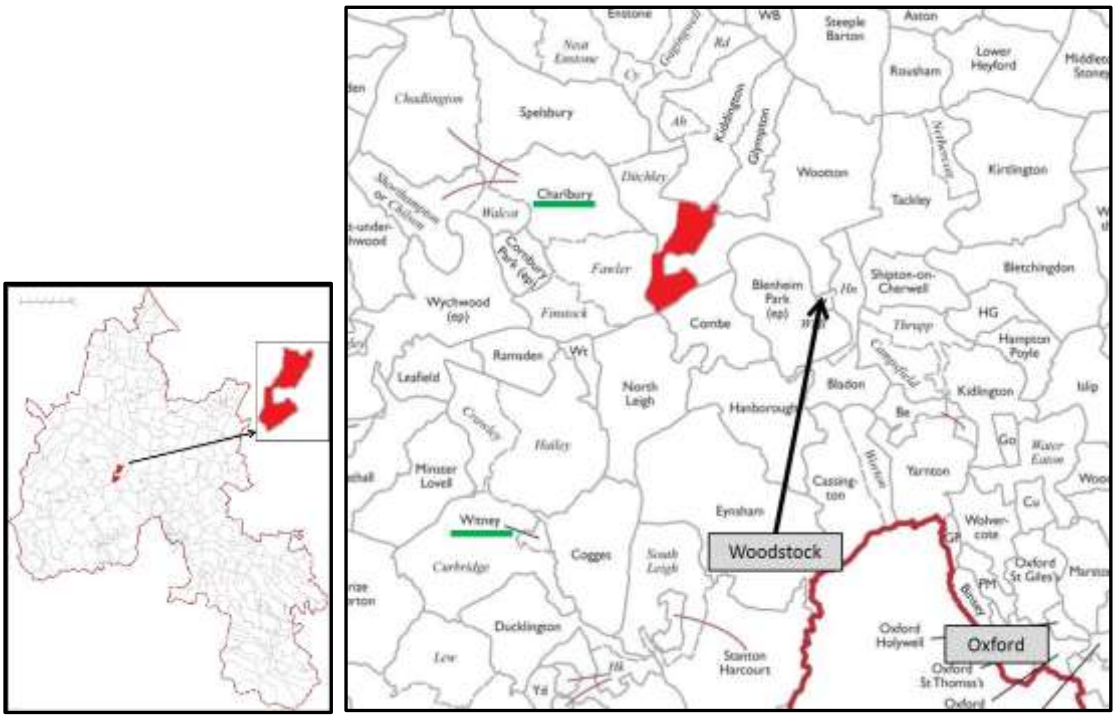



**Figure 3.1 - Position of Stonesfield in Oxfordshire.[4]**

Woodstock was within the Wootton Hundred, was the seat of Wootton South Petty Session, and the centre of the poor law union and workhouse. Its small population was largely constant throughout the nineteenth century. There was no single major centre of rural industries in west Oxfordshire that held the advantage of transport links for the distribution of goods. Woodstock was a centre of glove manufacture and polished steel jewellery.[5] Charlbury was also a centre of gloving manufacture but was predominantly an agricultural town that was well served by a wide range of tradesmen. The west Oxfordshire gloving

[3] James Bond, 'Towns 1700-1900: Nodality, Growth and Decay', Tiller and Darkes, *An Historical Atlas,* 106-107.
[4] All base maps courtesy of Giles Darkes.
[5] Crossley, 'Parishes: Stonesfield', 181-194.

industry was one of three main national centres of excellence, along with Worcestershire and Somerset.

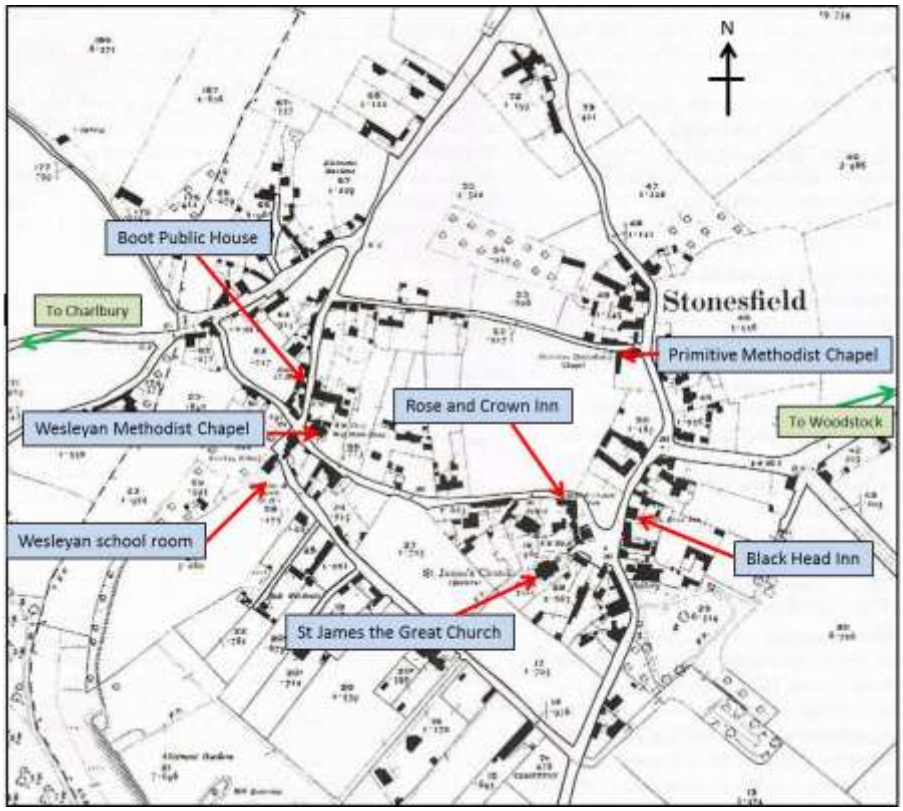



**Figure 3.2 - Stonesfield village with key points identified.[6]**

Parliamentary enclosure took place at Stonesfield in 1804 and two old route-ways were closed and a new road opened from the village to the Ditchley Gate of Blenheim Park. Two open fields were included in the 729 acres of land subject to the enclosure award. Land ownership was predominantly in the hands of absentee landlords with the Duke of Marlborough and the Rector becoming the largest owners within a few years after enclosure as smaller awards were consolidated. Only one of the four of the six resident farmers in 1851 occupied more than 60 acres.[7]

[6] Base map from G.H. Powell, *Stonesfield,* (1975), 19.
[7] Crossley, 'Parishes: Stonesfield', 181-194.

### 3.1.2 Population

The population of Stonesfield grew by 74% between 1801 and 1861, but then steadily declined until the end of the century. It was predominantly an agricultural village in the nineteenth century but had an exceptional advantage of two industries providing additional employment, with slate mining and associated trades, and gloving. This diversification was responsible for its early success but also contributed to the later decline in population.

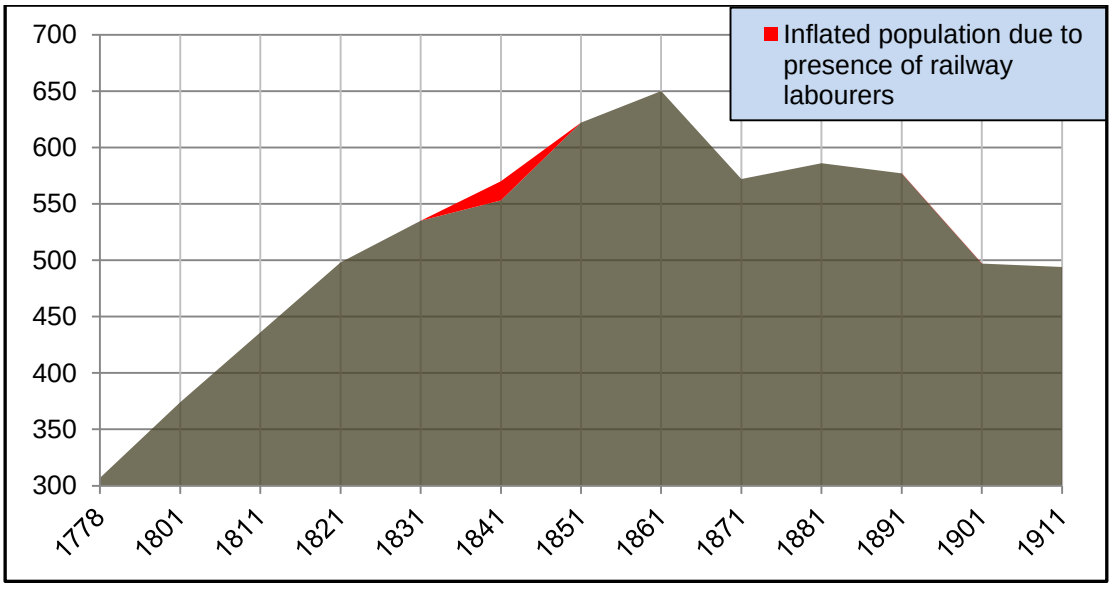



**Figure 3.3 - Stonesfield population 1778-1911.**[8]

The population grew much faster than other rural settlements in Oxfordshire but also declined more rapidly after the population peak in 1861. The census return of 1851 was inflated by the presence of workers constructing the Oxford, Worcester and Wolverhampton railway that opened two years later.[9] Ten railway labourers, all born outside Oxfordshire, were lodging in Stonesfield on census day, 30 March. The construction work also attracted local labour, four men born and residing in the village also stating their occupation as railway

[8] Statistical account for the parish of Stonesfield, June 7th 1778, Powell, *Stonesfield*, 20; Alan Crossley, 'Table of population, 1801-1901', *A History of the County of Oxford: Volume 2* (1907), 213-224.
[9] Emery, *The Oxfordshire Landscape*, 181.

labourers. However, the inflation of resident population in 1851 was short-lived and did not abate the population rise to its peak ten years later.

The old poor laws were perceived by Malthus and other contemporaries to encourage population growth, and although his views have been challenged by modern historians, others persist in presenting evidence that they did.[10] The population of Stonesfield was already rising in the early nineteenth century and that trend continued beyond the Poor Law Amendment Act, 1834. The decade of fastest population increase came in the 1840s, the first decade after the new poor laws. A fall in the age at marriage of women, thus increasing the active fertility period within a marriage, was seen as a significant impetus to population growth in the eighteenth century.[11] Whilst the mean age at marriage of females increased only slightly after 1835, the proportion of young marriages (under 20 years) decreased after 1835, and especially after 1849.[12]

[10] Thomas Malthus, *An essay on the principle of population,* 9th edition, (London, 1885), 303. For example, see James P. Huzel, 'The Demographic Impact of the Old Poor Law: More Reflections on Malthus', *The Economic History Review*, vol. 33, no. 3 (August 1980), 367-381; and George R. Boyer, 'Malthus was Right after All: Poor Relief and Birth Rates in Southeastern England', *Journal of Political Economy*, Vol. 97, 1 (February 1989), 93-114. Boyer looked at the correlation between birth rate and poor relief between 1826-1830.
[11] E. A. Wrigley and R. S. Schofield, *English Population History,* (Cambridge, 1997), 162.
[12] Reay, (1996), 42.

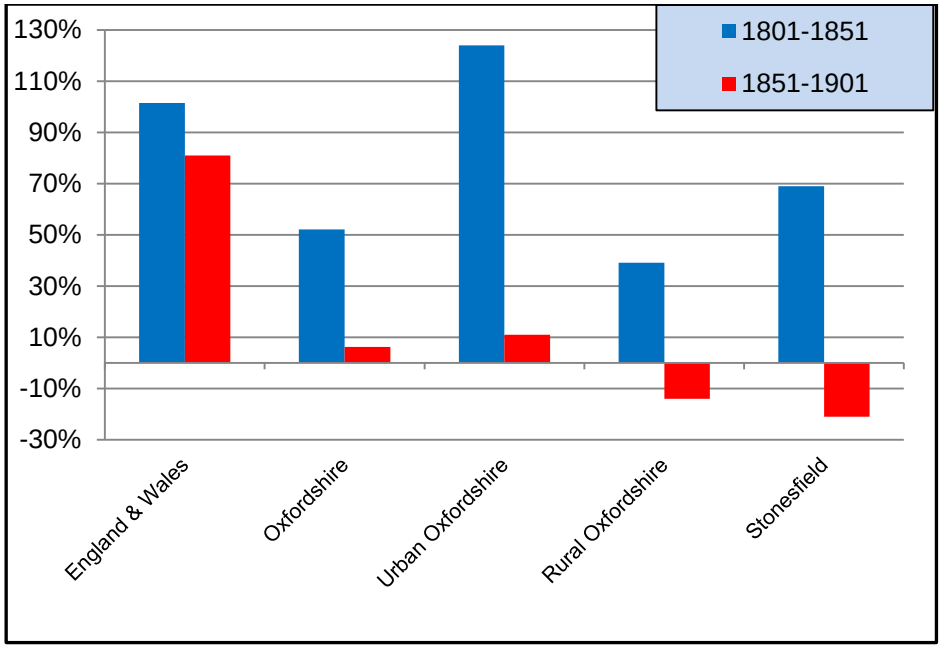



**Figure 3.4 - Population change between 1801-1851 and 1851-1901.**[13]

Resident population declined 12% in the decade after 1861, before stabilising until an even greater decline of 14% between 1891 and 1901. The fall in population after 1851 was more pronounced than rural Oxfordshire as a whole and impacted upon many aspects of village life.

### 3.1.3 Employment

In 1831, more men over 20 years in Stonesfield were engaged in the broad category of retail trade and handicrafts than in agriculture and there were no male servants or non-agricultural labourers aged over 21. Only one male and seven female servants under 21 years were employed, reflecting the dearth of large houses or resident gentry.[14]

[13] James Nash, 'Population change', Tiller and Darkes,*An Historical Atlas*, 136-139, and national census data for Stonesfield.
[14] Eileen Bartlett and Angela Hillier (eds.), *The Parish of Stonesfield: 1801, 1811, 1821 and 1831 Census* (2002), 12. Local records were kept of the four decennial census' from 1801-1831, and these included the occupation of the head of household for the first three and the occupation of all residents in 1831. The census' have been transcribed and published in this volume.

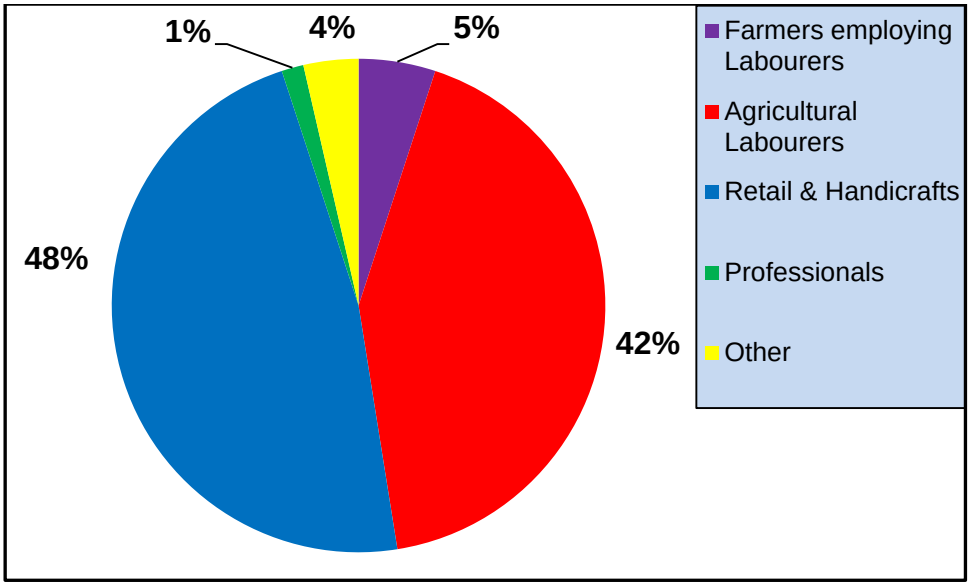



**Figure 3.5 – Male occupational profile of Stonesfield in 1831.**[15]

The village had a surplus of labour and many agricultural workers travelled to neighbouring villages for work on the land, and estates at Ditchley Park, Blenheim Palace and Cornbury Park were amongst those providing such opportunity.[16] The Stonesfield branch of the NALU had 73 members in 1873, and of the eight parishes that bounded Stonesfield all except Glympton and Fawler, both with low populations, had branches.[17] The committee of the Oxford District of the NALU recorded on 13 May 1873 that, 'Stonesfield men to [be] fined if they go into places of Lock out men',[18] a comment referencing the acrimonious dispute over agricultural labourers' pay at Ascot under Wychwood, discussed in chapter two, that had occurred the previous day. That Stonesfield was singled out reflects upon the nature of agricultural labourers from the village who regularly travelling out for work. The Stonesfield delegate to the

[15] PP, *Abstract of Population Returns of Great Britain*, 1831, XXXVI, [149] (1833), 502-503.
[16] Emery, *The Oxfordshire Landscape*, 178.
[17] Crossley, 'Parishes: Stonesfield', 181-194.
[18] Horn, *Agricultural Trade Unionism*, 55.

Oxfordshire branch of the NALU was George Williams, and he was present on 23 May 1873 when the branch decided to establish a sick benefit society.[19]

The proportion of male residents employed in crafts and trades between 1831 (over 20 only), and 1881 decreased from 48% to 32%, whilst those employed in agriculture had increased in percentage terms, and were relatively stable in overall numbers. The numbers of males employed in crafts and trades, however, had decreased from 66 to 34, and the change was almost certainly more marked given the first stated figure was for those aged over 20. The only two male domestic servants recorded were butlers with the remaining servants being gamekeepers, gardeners and a groom. There was no gentrification of Stonesfield, and even by 1907 a local trade directory recorded just one resident gentleman.[20]

Amongst the craftsmen recorded in 1881, apart from the carpenters, shoemakers and blacksmiths, four men gave their occupation as hurdle-maker and seven were employed in the slate industry.

[19] Horn, *Agricultural Trade Unionism,* 52. The Oxford District Agricultural Labourers' Union Sick and Benevolent Society was registered on 3 June 1875 but had ceased to exist before 1879; Morley, Oxfordshire Friendly Societies, 226.
[20] *Harrod's directory of Oxfordshire,* (Norwich, 1876), 822; Kelly's Directory of Oxfordshire, (London, 1907), 328.

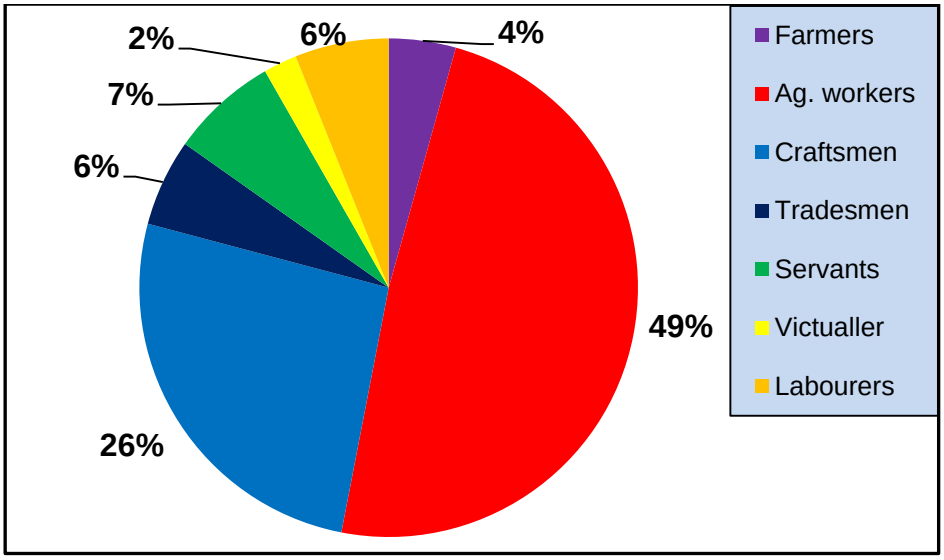



**Figure 3.6 - Occupational profile of Stonesfield in 1881.**[21]

The nature of national censuses, recording a main occupation at a moment in time, masked the importance of slating in Stonesfield which had a strong seasonal bias to much of its work that was at divergence with times when census enumeration took place. Pendle stone suitable for slates is found in the south of the parish, in and around the village. The earliest reference to the high quality slate production is from 1677 when the slate making process was described by Robert Plot in *The Natural History of Oxfordshire* (1677).[22] Earlier slate production did take place in Roman and medieval times but these were not produced by the characteristic frosting process that defined this later industry.[23] In the nineteenth century stone was largely extracted by digging vertical shafts to the level of the great Oolitic limestone beds, and then extending horizontal shafts, although a few horizontal galleries from the surface remained in use until early in the nineteenth century.

[21] Data extracted from 1881 National census, Stonesfield parish, RG 11/1511/91.
[22] Robert Plot, *The Natural History of Oxfordshire*, (facsimile of 1705 edition), 78.
[23] Michael Aston, *Stonesfield Slate*, Oxfordshire County Council Museum publications No. 5, (1974), 22.

Work within the mines largely took place between Michaelmas and Christmas when the pendle blocks were excavated. They were scored using a zac or sect, the local name for the iron hand-tool used to undertake the work, and using a measuring stick.[24] They were kept damp in local fields by covering the pendles with earth until the next severe frost when the ringing of the church bell identified cold conditions had set in. The villagers turned out to remove the covering of earth and added water to assist the activity.[25] The frosting process of expanding water to ice split the stone block, a procedure completed later throughout the year by the slate workers.

Many slate diggers were seasonal and it is not known how many worked the mines during the active period. Five slate diggers were recorded in the 1801 census of Stonesfield, 20 were listed in 1831 and just one in 1851, indicating the extent of permanent employment in the mining process. Slate makers completed the splitting process, shaped and cleaned the slates and made the nail-hole. In addition, slaters undertook the process of setting the slates in place on roofs, and were often described as having the dual occupation of slater / plasterer. The retail end of the process was left to dealers and merchants. The seasonal work of mining, after the harvest, would have provided welcome work for agricultural labourers before the start of preparing for the new farming season after Plough Monday.

[24] Stonesfield Slate tools, Oxfordshire Museums Service, reference no. OXCMS : 1964.2151.
[25] Aston, *Stonesfield Slate,* 46.

| Date | Year | Total no. employed in slate industry | Slate digger | Slate maker | Slater (slater / plasterer) | Slate dealer / merchant |
|---|---|---|---|---|---|---|
| 10 March | **1801** | 7 | 5 | | 2 | |
| 30 May | **1831** | 30 | 20 | 2 | 5 | 3 |
| 6 June | **1841** | 17 | | 15 | 2 | |
| 30 March | **1851** | 15 | 1 | 8 | 4 | 2 |
| 2 April | **1871** | 10 | | 7 | 2 | 2 |
| 3 April | **1881** | 12 | | 6 | 4 | 2 |
| 5 April | **1891** | 8 | | 1 | 6 | 1 |
| 31 March | **1901** | 7 | | 2 | 5 | |

**Figure 3.7 - Number of slate industry workers recorded in national censuses.**[26]

The numbers recorded as being employed must be seen as a minimum, representing just those so employed on census day. As such the figures are not directly comparable but are indicative. The Stonesfield slate industry began declining in the second half of the nineteenth century with increased competition from Welsh slate, a roof material that was much lighter, cheaper, and easier to use. This decline coincided with the national agricultural depression and the last Stonesfield mine had closed by 1911.[27] One aspect that has hitherto not been explained is how the slate miners who came from humble stock, could afford the capital outlay to sink an extensive mine shaft and horizontal galleries, purchase a windlass for lifting the heavy stone up the vertical shaft, and pay for transport of finished slates. It was a business that had a long delay between initial investment and recovery of costs through sales. This aspect will be discussed later.

Extensive female employment was available in the form of gloving, an industry centred on the two nearby towns of Charlbury and Woodstock. The nature of

[26] Data extracted from decennial national census and Bartlett and Hillier, *Stonesfield Census*. The 1861 census for Stonesfield has been lost.
[27] Aston, *Stonesfield Slate*, 35.

gloving saw the treated and cut leather dispersed from the glove factory to craftswomen in nearby villages for skilled sewing. The gloves were returned to the factory for finishing, where needed, and distribution. Village gloveresses undertook their work at home, whilst Woodstock offered work at the factories once sewing machines became readily available in the 1850s. This coincided with, and enabled the reorganisation of manufacturers to more centralized businesses, representing a shift from proto-industry to factory-based industry.[28] In 1835, the Poor Law Assistant Commissioner, Richard Hall commented,

> The Parishes which it is now proposed to connect, are inhabited by an agricultural population; for the Glove Manufactory, which gives employment chiefly to women, and is in a declining state, can hardly be said to alter its character.[29]

He continued,

> Work furnished by the gloving trade might appear at first sight to diminish the burden of the rates; but I doubt whether any employment which keeps the young females from going out to service, and is liable to sudden and frequent fluctuations, is really beneficial either in a pecuniary or a moral point of view. All the information I gain tends to corroborate the assertion, that the state of morals in a place may be known by knowing the amount of its poor rates; immorality and expenditure have a fixed relation to each other, and they exercise a reciprocal action, which maintains them in a continually increasing progression.[30]

Whatever the morals of Stonesfield, a place with low poor rate expenditure, the gloving industry was not in decline in 1835 and did provide additional income to hard-pressed families, especially for unmarried daughters. Stonesfield had the fourth highest number of women employed in the industry in Oxfordshire.

[28] Trinder, 'Proto-Industries', Tiller and Darkes, *An Historical Atlas,* 120-121.
[29] Letter from Richard Hall to the Board of Poor Law Commissioners, dated 10 June 1835, TNA, MH 12/9775.
[30] Idem.

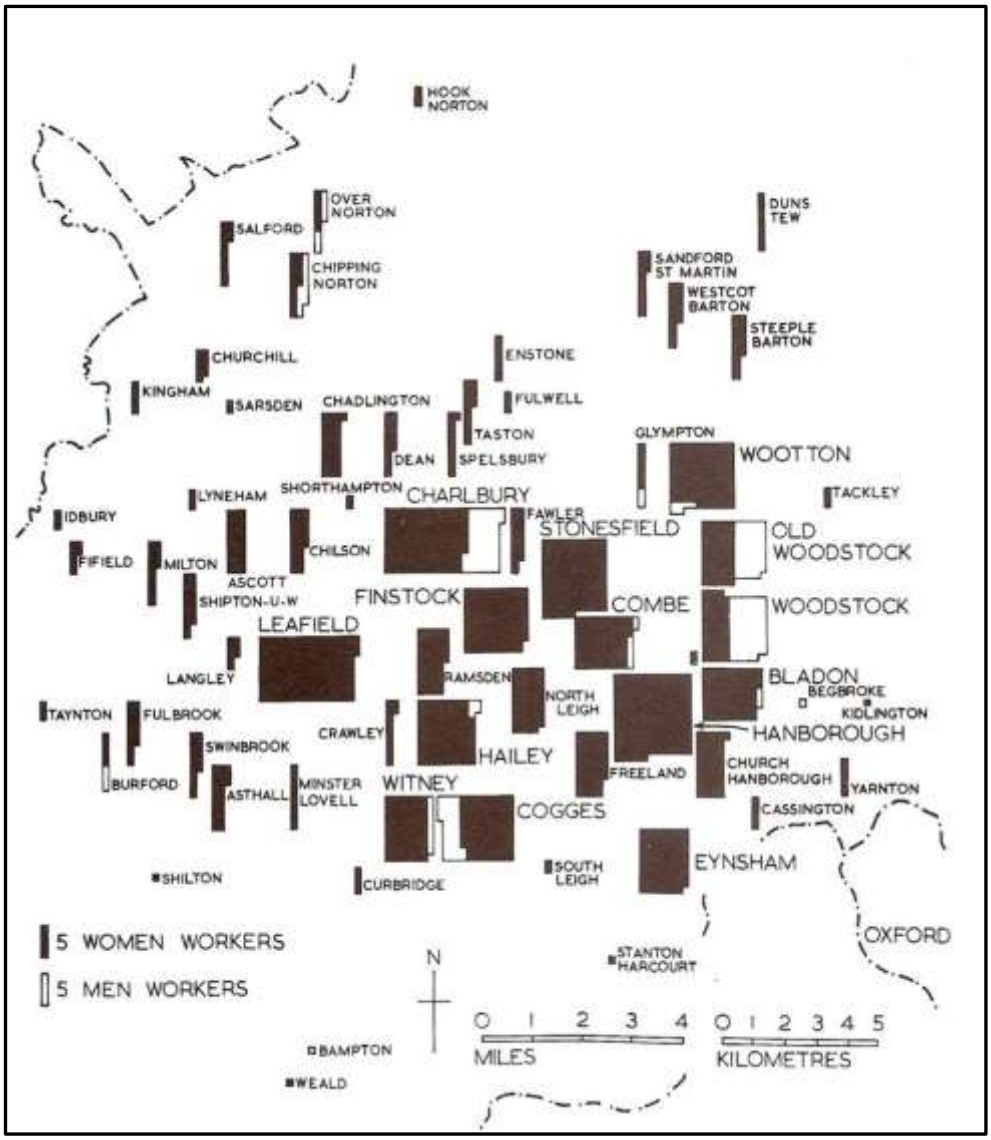



**Figure 3.8 - Distribution of men and women engaged in gloving, 1851.**[31]

Each village had a carrier, responsible for collecting the raw materials, distributing them to the workers, and collecting and returning the finished goods. Unlike the slate industry, work was not seasonal but based upon factory orders and sales and as such demand, and hence employment, fluctuated.[32]

[31] Leyland and Troughton, *Glovemaking,* 9.
[32] PP, *Royal Commission on Employment of Children, Young Persons and Women in Agriculture. Second Report,* XIII.1 [4202-I], (1868-69), 331.

| Location of gloving factory | Proprietor of gloving company | Female employees 1851 |
|---|---|---|
| Charlbury | Samuel Pritchett | 820 |
| Woodstock | Ryman | 600 |
| Woodstock | JH Godden | 150 |
| Woodstock | S Godden | 70 |
| Chipping Norton | Bowen | 180 |
| Witney | William Pritchett | 753 |

**Figure 3.9 - Table of glove factory employers and number of employees in West Oxfordshire, 1851.** [33]

The 1851 census recorded the number of employees of businesses. However, there is no indication whether the women and girls were employed full-time or part-time in the industry but it is clear that many women worked for more than one employer depending on available work. The numbers of employees recorded in the employer records of the census therefore include an unspecified element of double counting.

In 1851, 56% of women aged over 11 years in Stonesfield parish were employed as gloveresses and represented more than half of female employment in each age group up to 55 years. Failing eyesight and illness may well account for a rapid drop off after this age.

[33] Data taken from National census 1851.

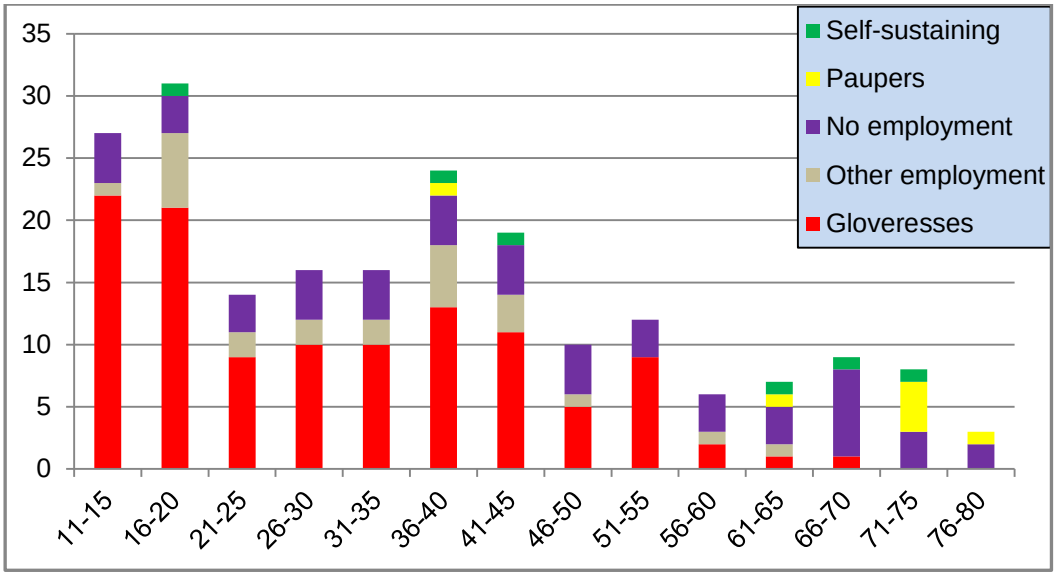



**Figure 3.10 - Occupational profile of Stonesfield women aged over 11 years, 1851.**[34]

Amongst the gloveresses in 1851, there was a clear distinction in marital status with all women under 21 years being unmarried

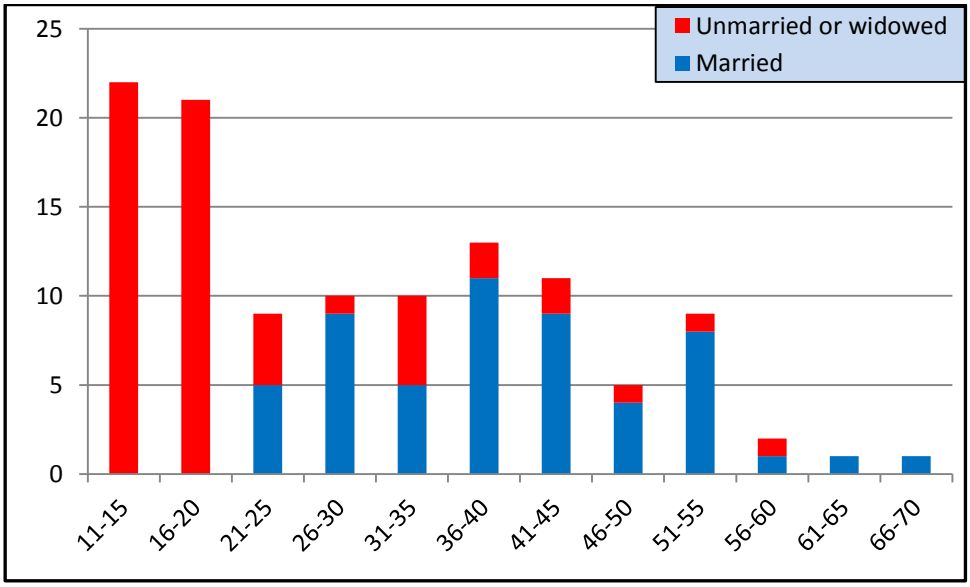



**Figure 3.11 – Frequency of gloveresses resident at Stonesfield by age group, 1851.**[35]

This employment was not universally acknowledged as beneficial. When giving evidence to the Commission on the Employment of Children, Young Persons, and Women in Agriculture (1867), the Rev. F. Robinson of Stonesfield stated,

[34] Data taken from National census 1851.
[35] Idem.

'That the sedentary habit of glove making tends to render the young woman less robust' and the Rev. Mr Plumptre of Woodstock added 'The employment of girls in the glove factories totally unfits them for domestic service and for home management'.[36] In similar vein, the Rev. Mr Hoskyns of Combe presented evidence to the commission that,

> Gloving is an employment well nigh universal among the girls, and begins at their eighth year. From the fluctuations in the glove trade it is not a very reliable means of subsistence, and seems to give occasion to immorality, from the fact that the girls, when it is dark and they can no longer work, walk out and meet the youths, who are then returning from their work.[37]

Certainly no girls below the age of 11 years were recorded as being employed in gloving in the census in 1851, but it is apparent from the evidence presented to the Commission that girls began to learn the trade at a very young age.

The work of gloving was skilled with some pairs requiring 2,500 stitches. In the 1860s, girls rarely attended school after ten years of age and began work. Income for a 16 year old gloveress was 2s to 2s 6d a week when they worked full time.[38] Even adult women could earn as little as 1d an hour and some chose to work in the fields when employment was available for greater remuneration. A gloveress could earn between 4s to 7s for a full week's work depending on speed and skill. However, gloving was not entirely a wage-earning industry. In 1867, Mr Money of Woodstock paid in cash but other employers required a large proportion of their employees' pay to be spent in their shops. Daggett and Pritchett made payment in goods selected by the employee with only a small amount of cash given, and the goods were sold at a

[36] PP, *Royal Commission on Employment of Children*, XIII.1 [4202-I], (1868-69).
[37] ibid., 331.
[38] ibid., 344.

higher cost than could be purchased elsewhere. For every 1s 6d earned by Mrs Gardner of Stonesfield, she was required to spend 1s 3d in the shop. Sugar was sold at 5½d a lb. when if cash was paid elsewhere it cost just 4½d, and similarly she was charged 6½d for candles that could otherwise be purchased for 6d. This was her terms of employment and refusal to accept would mean she had no work from that source. Three of the five glove manufacturers, 'keep stores and expect or compel their glove sewers to deal with them'.[39]

| | No. of Gloveresses |
|---|---|
| 1831 | 86 |
| 1841 | See footnote |
| 1851 | 114 |
| 1861 | See footnote |
| 1871 | 115 |
| 1881 | 141 |
| 1891 | 98 |
| 1901 | 48 |

**Figure 3.12 - The number of gloveresses in Stonesfield recorded in national censuses.[40]**

The number of gloveresses employment at Stonesfield reached a peak in 1881 but rapidly declined thereafter so that 20 years later there were 66% fewer women so employed. It was also an ageing occupation. The preponderance of younger women seen in 1851, when the average age of a gloveress was 30 years, was reversed by 1901 when the average age was 44 years. Just two women aged under 18, and six under 25 were so employed, but there were 13 aged over 60 years.

[39] PP, *Royal Commission on Employment of Children*, XIII.1 [4202-I], (1868-69), 344.
[40] Data extracted from decennial national census and Bartlett and Hillier (eds.), (2002). The 1841 census did not record female employment. The 1861 census for Stonesfield has been lost.

### 3.1.4 Housing

There was no shortage of housing in Stonesfield and only a small proportion of families shared a home. Cottages were of good quality and repair, largely due to the ready and ample supply of local material and an appropriately skilled village workforce. Only ten cottages were owned by the local landowners in 1868.[41]

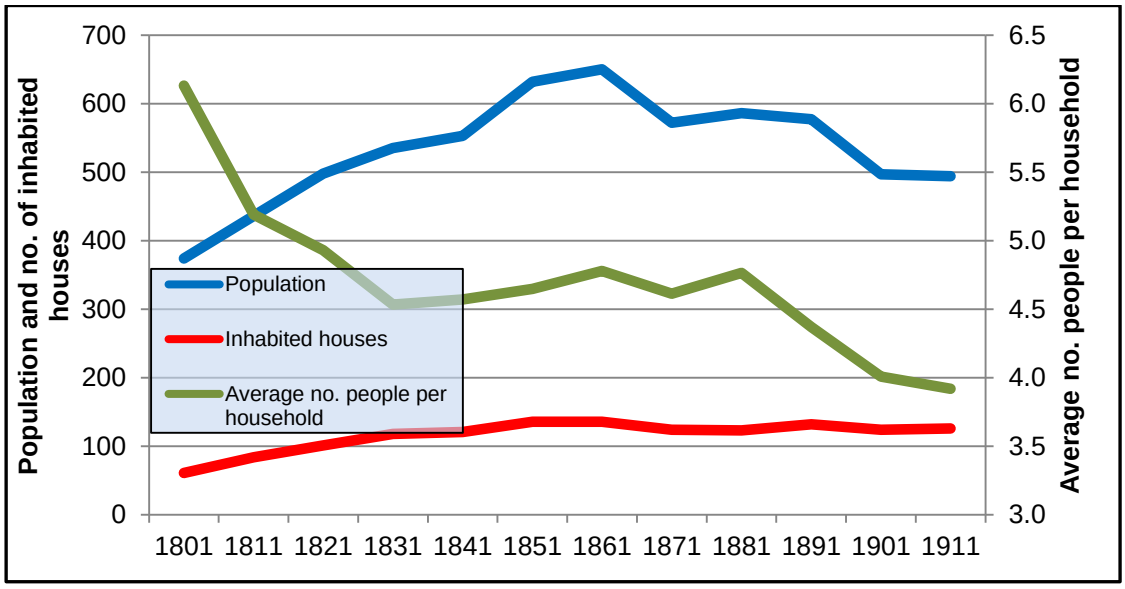



**Figure 3.13 - Population, housing and household size at Stonesfield, 1801 – 1911.[42]**

| | Population | | | Housing | | | |
|---|---|---|---|---|---|---|---|
| **Year** | **Total** | **Males** | **Females** | **Inhabited houses** | **Uninhabited** | **Houses being built** | **Average no. people per household** |
| **1861** | 650 | 332 | 318 | 136 | 6 | 2 | 4.8 |
| **1871** | 572 | 288 | 284 | 124 | 15 | 0 | 4.6 |

**Figure 3.14 - Population and housing at Stonesfield, 1861 and 1871.[43]**

[41] PP, *Census of England and Wales 1881 Volume I. Area, Houses and Population (Counties), 1881*, vol. LXXVIII [c.3562] (1883).

[42] Compiled from UK national census data 1801-1911, and data from Bartlett and Hillie, *Stonesfield Census*. The number of inhabited houses in 1821 is extrapolated from census years in 1811 and 1831.

Household size reduced significantly between 1801 and 1831, stabilized until 1881, then reduced again into the twentieth century so the average number of inhabitants per house fell over 50% in the 110 years to 1911 (from 6.1 to 3.9 people per household). The housing stock increased 14% between 1801 and 1871 (65 houses to 139 houses) and then it too stabilized. However, the raw data masks a decade of crisis between 1861 and 1871 when the parish population fell by 12%, uninhabited houses increased and average household size fell.

### 3.1.5 Migration

In the 1871 census 681 people are recorded as having been born in Stonesfield, of which 40% lived outside the village, and nearly half of those resided outside the county. Ninety household units comprising at least one Stonesfield-born member demonstrated a rapid increase in migration away from the parish. London and Birmingham were the main recipients and none of the few migrants north to Lancashire or Yorkshire, or west to Glamorgan, were employed in industry or coal mining. William and Stephen Oliver were employed as ironstone miners in North Yorkshire, a skill compatible with slate mining and one they may have enhanced by working in the ironstone mines at Fawler, a village adjacent to Stonesfield, which were active from 1858 to 1866.[44]

[43] PP, *Census of England and Wales, 1861, vol. I,* Numbers and Distribution of the People, L, (1862), 302; and PP, *Census of England and Wales, 1871, vol. II, Area, Houses & Inhabitants of Registrat. Counties,* pt. II, LXVI, (1872), 129.
[44] The occupations of William and Stephen Oliver in 1861 cannot be ascertained due to the absence of the 1861 census records.

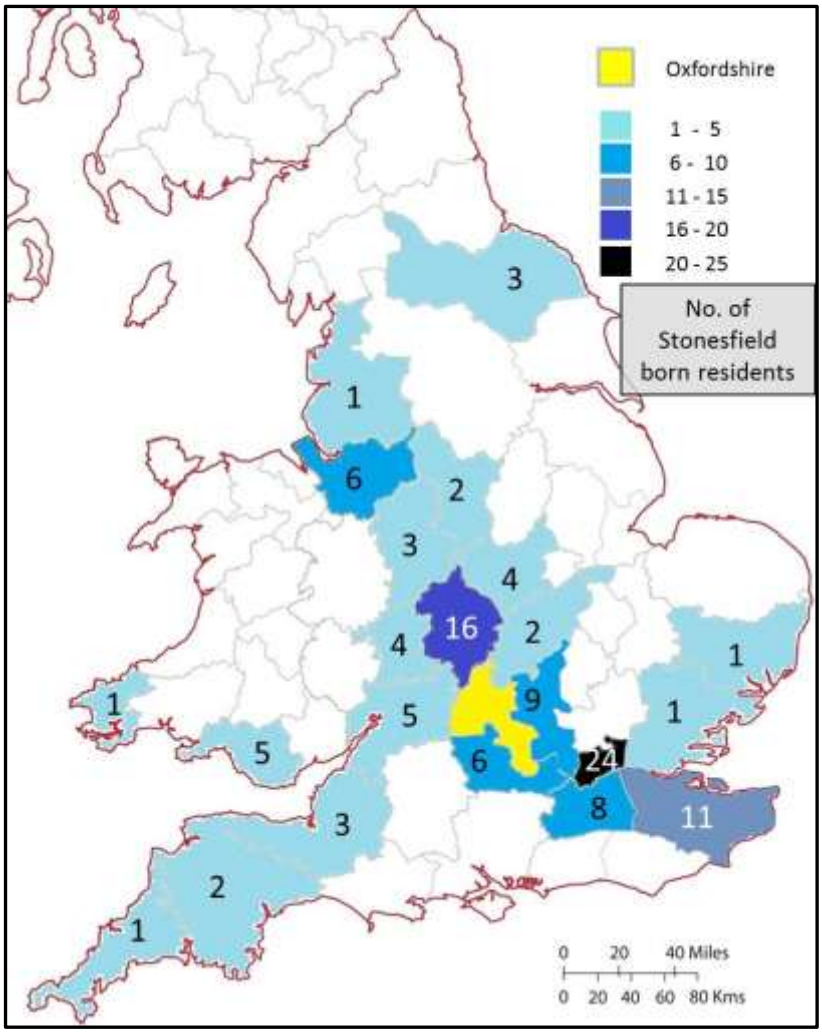



**Figure 3.15 - The frequency and county of residence of Stonesfield-born people living outside Oxfordshire, 1871.[45]**

The range of occupations of out-of-county migrants indicates no particular pull factor with a wide range of occupations, and only female domestic servants were present in larger numbers, with fourteen being so employed. Only two men worked as agricultural labourers, three were employed on the railways and the remainder were either general labourers or craftsmen. Seven were either the children or grand-children of the Rector, the Rev. F. Robinson.

[45] PP, *Census of England and Wales, 1871, vol. II, Area, Houses & Inhabitants of Registrat. Counties,* pt. II, LXVI, (1872).

| | 1851 | 1861 | 1871 | % increase 1861-1871 | 1901 |
|---|---|---|---|---|---|
| **Total** | 36 | 60 | 120 | 100% | 220 |
| **Male** | 19 | 35 | 56 | 60% | 117 |
| **Female** | 17 | 25 | 64 | 156% | 103 |
| **% male** | 53% | 58% | 47% | | 53% |
| **Average age male** | 34 | 30 | 34 | | 40 |
| **Average age female** | 38 | 36 | 30 | | 41 |

**Figure 3.16 - Number of Stonesfield-born people living outside Oxfordshire, 1851- 1871, and 1901.**[46]

The level of out-of-county migration at 1871 had increased sharply from a decade earlier and female migrants had significantly overtaken male. The average age of the female migrants recorded in census years also reduced dramatically.

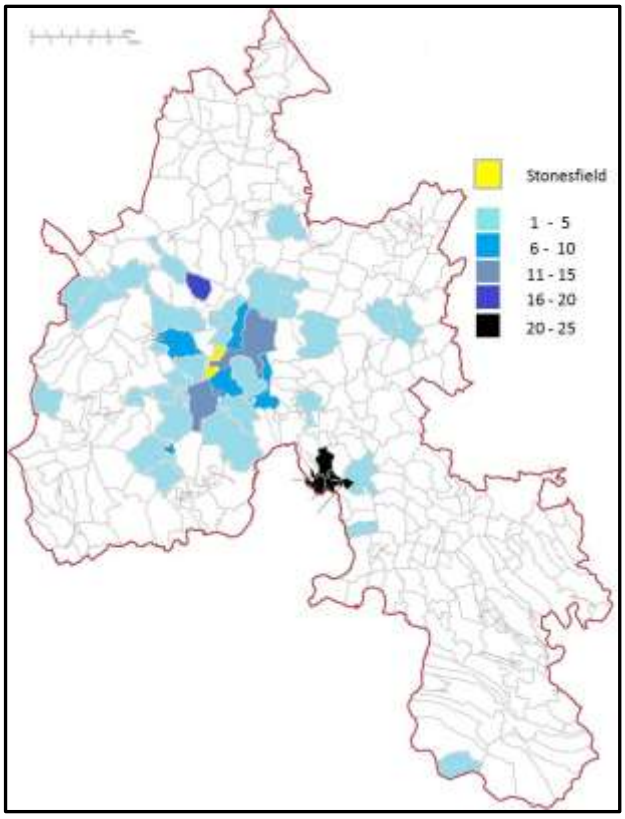



**Figure 3.17 - The parish of residence of Stonesfield-born people living within Oxfordshire, 1871.**[47]

[46] idem.

Migration within Oxfordshire in 1871 was to either Oxford, where 14 men and 14 women born in Stonesfield lived, or to nearby rural settlements. In general, the rural movements concerned agricultural labourers for men and a move into service for women. The parish of Enstone had received 17 Stonesfield-born people and virtually all of the five men and 12 women worked at Ditchley Park estate. Similarly, 20 Stonesfield-born lived in Bladon or Woodstock, and were employed directly by the Blenheim Park estate or were involved in ancillary trades.

The cause of the rapid decline in population in Stonesfield between 1861 and 1871 from 650 to 572, a fall of 12%, is at first not evident. It was before the general agricultural depression of the 1870s and 1880s. Agricultural wages rose in the early 1860s, and as seen in chapter 2, the agricultural labourers' wage in Oxfordshire was slightly above the average for the 29 southern counties in 1870.[48] No evidence exists that Stonesfield slate production was curtailed until after 1871, there was no contraction in the number of women employed in gloving between 1851 and 1871 and the number of agricultural labourers remained constant.[49] The answer appears to lie in topography, geography and demography as well as economics. A small parish of just 1,000 acres had not substantially benefitted from major transport improvements. There was no new industry except iron mining in nearby Fawler that failed in 1866, no gentrification providing employment for servants and no new local employment for an open village that already had a labour surplus. The maturity of those born in the population boom of the 1840s placed immense pressure on

[47] idem.
[48] Alan Armstrong, *Farmworkers in England and Wales: A Social and Economic History, 1770-1980* (London 1988), 84.
[49] Aston, *Stonesfield Slate*, 35

the local economy during a decade when residents increased by 14% and so they sought employment elsewhere. The population in 1871 was just 19 more than it had been in 1841. The average age of the Stonesfield-born residents outside Oxfordshire at the time of the 1871 census who had left the county since the previous decennial census was 28, indicating an average age at the time of leaving of 23 years. This supports the theory of the population collapse at Stonesfield in the 1860s being due to the pressure of young, mature adults seeking employment.

The slating and gloving industries were invaluable in providing alternative family income to the predominantly agricultural village. This diversification partially protected residents from seasonal fluctuations in agricultural employment opportunities and enabled a spirit of independence. In his review of parish typology in Oxfordshire, Song identifies Stonesfield as being 'weak open' in character in the second quarter of the century. It is clear from a detailed parish study that it was an open village for the entirety of the nineteenth century, perhaps one of the most open in the county and best described as 'strong open'.[50]

> …its industrial character which encouraged its people to be outward-looking and independent were also important in its history. ... The financial independence thus acquired by the villagers sometimes caused misgivings among their social superiors, who hinted at its effect on their moral condition.[51]

Stonesfield had several public houses and beer-houses, at least five for most of the nineteenth century.[52] The oldest public house was the Rose and Crown

[50] Song, 'Parish typology', 209. An assessment of Song's work, and why it was inaccurate in many respects, is undertaken in section 5.1.4 of this thesis (p.341).
[51] Crossley, 'Parishes: Stonesfield', 181-194.
[52] Powell, *Stonesfield*, 32.

whilst the name of the Pick and Shovel reflected the local industry. The Black Boy, later named the Black Head was another important licensed house and became the headquarters of the Stonesfield Friendly Society.

The second period of significant population reduction was between the census years of 1891 and 1901 when the population fell by 14%. The 202 Stonesfield-born people resident outside Oxfordshire had almost doubled since 1871 and their average age had increased by a third to 40 years. The following figure shows the age profile of those out-of-county migrants in 1901, but not their age at migration.

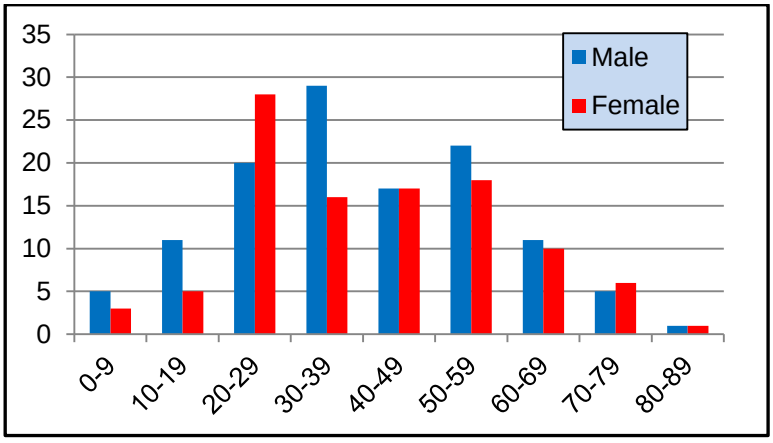



**Figure 3.18 - The age profile of Stonesfield-born people, resident outside Oxfordshire in 1901.**[53]

The two periods of rapid population decline through migration can clearly be seen in the 1901 recent migrants (aged over 20) and those of 30 years earlier. The occupation of the male migrants reflected the growing public service and national-body employment sector of the late Victorian era with several postal, railway and police workers. Few were drawn to industrial work with just one coal miner, Frank R. Smith, who left Stonesfield after 1881 when aged 18 years. He migrated via Milcombe, Oxfordshire where he married; moved

[53] PP, *Census Returns of England and Wales, 1901*, Oxfordshire, vol. CXX, [Cd. 1322], (1902).

between 1888 and 1890 to Newhall, Derbyshire where he was a gardener; before moving between 1893 and 1895 to Stanton, Staffordshire where he became a miner.[54] Such staged migration was typical of many.

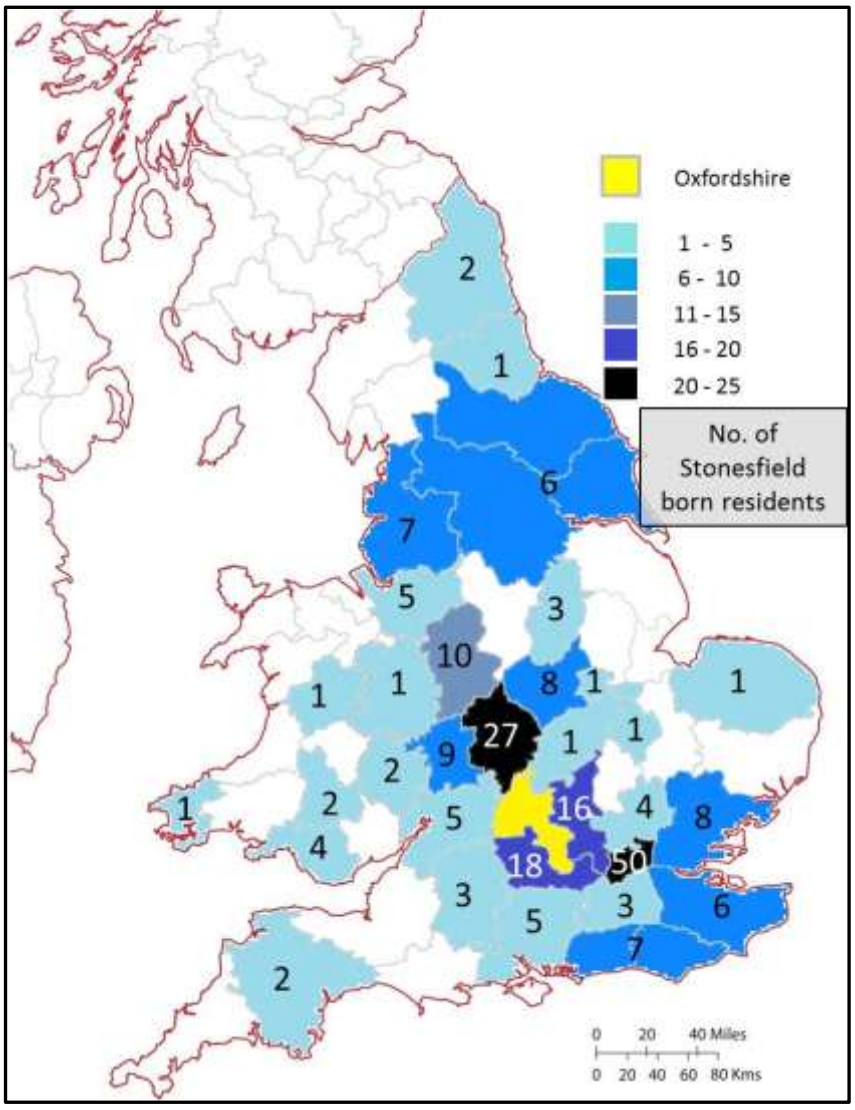



**Figure 3.19 - The frequency and county of residence of Stonesfield-born people living outside Oxfordshire, 1901.[55]**

In 1901, single female migrants were exclusively employed in household service as cooks, housemaids, kitchen-maids or general domestic servants, and generally left Stonesfield at a younger age than men. A total of 22 English

[54] 1881 national census, TNA, RG11/1511/ 94/9; 1891 national census, TNA, RG12/2200/118/21; 1901 national census, TNA, RG13/2639/185/30.
[55] 1901 national census, TNA, RG13/2639/185.

and Welsh counties outside Oxfordshire were home to Stonesfield-born men and women in 1871, and that had risen to 32 in 1901.

### 3.1.6 Emigration

Emigration was actively promoted towards the end of the old poor laws, and is seen by Snell as a 'method of ejection' of paupers claiming relief.[56] The encouragement of assisted parish emigration was developed to actively reduce rates and encourage the fit-but-poor to seek opportunities abroad. Assisted emigration was permissible under the new poor law, and several parishes in Oxfordshire actively used the policy that also reduced surplus labour. In the period 1836 to 1847, 18 townships in Oxfordshire gave assisted emigration to 217 men, women, and children to Canada, South Australia, and the Cape of Good Hope.[57]

Emigration to foreign shores was not a significant factor in Stonesfield after a shipping disaster which lingered long in the memory of residents. On 20 April 1845, the ship *Cataraqui* sailed with 411 passengers and crew from Liverpool bound for Port Phillip in southern Australia, a large bay on which Melbourne is now sited in Victoria.[58] The travellers included 15 people whose emigration had been funded from the poor rates of Stonesfield, along with 37 from Sydenham, and 31 from Tackley. James Rolling, a 45 year old labourer with his wife and six children, William Barrett, a 38 year old labourer with his wife and four children,

[56] Snell, *Parish and Belonging*, 112, 149.
[57] Emigration. *Return from British Colonies of the amount of land revenue and the particulars of its application towards the inhabitants,* PP, LXVII, [345], (1847-48).
[58] PP, *Reports and Correspondence respecting the emigrant ship Cataraque*, XLV, [170], (1846), 7-13.

and James Oliver, aged 20, a single man, had been financed at an average cost of £4 13s 4d per person.[59] The total expenditure was £92 8s 8d.

On the morning of 4 August the *Catarqui* hit a reef and sank in a gale off the coast of King's Island in the Bass Straight between Tasmania and the mainland. Just one passenger and eight crew survived. The tragedy was first reported in *Jackson's Oxford Journal* on 14 February 1846 although Lloyds of London had received an unofficial report of the same in late December 1845.[60] Stonesfield was not the only Oxfordshire village to suffer as 16 families and four single emigrants from the county, a total of 95 people, also died. The nearby parish of Tackley was worst affected with 42 former residents perishing and Oxfordshire was the origin of 24% of passenger emigrants and fatalities.[61] The impact on the Stonesfield community was similar to that of Shipton under Wychwood after the sinking of another emigrant ship, *The Cospatrick* in 1874 with the loss of several lives of Shipton residents.[62] Foreign emigration ceased and was not resumed at Stonesfield in any significant numbers until the end of the century when several families emigrated to Canada.[63]

### 3.1.7 The rectors and gentry

The living at Stonesfield was a discharged rectory in the gift of the Duke of Marlborough, with a modest living of £150 and 120 acres of land in lieu of

[59] Emigration. *Return from British Colonies of the amount of land revenue and the particulars of its application towards the inhabitants,* PP, LXVII, [345], (1847-48).
[60] *The Standard* (London), 2 February 1846.
[61] Barry McKay, *Tackley to Tasmania*, (Tackley, 1992), 26-27. The publication contains a number of inaccuracies in the detail, including the date the shipwreck was first notified to the authorities in England and the number of Oxfordshire residents that perished in the Cataraqui tragedy.
[62] Charles R. Clark, *Women and Children Last - The Burning of the Emigrant Ship Cospatrick,* (Dunedin, 2006).
[63] Crossley, 'Parishes: Stonesfield', 181-194.

commuted tithes.[64] At the start of the nineteenth century the Rector, William Mavor resided in Woodstock but served in person at Stonesfield. He was succeeded by a resident pluralist, Walter Brown in 1810 who was supported by a succession of curates until Francis Robinson became Rector in 1834. Robinson was initially also a resident pluralist but after the Pluralities Act 1838 remained at Stonesfield until his death in 1882.[65] In 1855, Bishop Samuel Wilberforce recorded that he saw Robinson's ministry as 'a weak and inefficient one'.[66] He was succeeded by Herbert Collier who served until well into the twentieth century.

There was early nineteenth-century registration of a Methodist meeting-house and the erection of a small Wesleyan chapel in 1827.[67] Primitive Methodism was established in the village in 1846, followed by the erection of a chapel in 1853. A replacement Wesleyan chapel was built in 1867 with the former building used as a Sunday school and temperance hall.[68] A branch of the Salvation Army from Charlbury met at the Boot Inn from 1886 and eventually rented the Primitive Methodist chapel in 1897 after that congregation had declined. They brought in resident officers who were present in Stonesfield in both 1891 and 1901.[69] Nonconformity was seen as a real challenge to Anglican activity. In Bishop Wilberforce's visitation returns of 1869, the Rev. Mr Robinson stated that he saw dissenters as the most significant problem he faced.[70] He

[64] Gardener's, *History, Directory and Gazeteer of Oxfordshire,* (1852), 690.
[65] Crossley, 'Parishes: Stonesfield', 181-194.
[66] Ronald and Margaret Pugh (eds.), *The Diocese Books of Samuel Wilberforce,* Oxfordshire Record Society, vol. 66, (Oxford, 2008), 284.
[67] Crossley, 'Parishes: Stonesfield', 181-194.
[68] Powell, *Stonesfield,* 71.
[69] Caleb and Miriam Nichols (born Shenington, Oxon and Warwickshire) in 1891, RG12/1173/90/9 and Arthur Page (born Suffolk) and Christopher Buckle (born Yorkshire) in 1901, RG13/1391/98/16.
[70] Crossley, 'Parishes: Stonesfield', 181-194.

reported children were enticed from the school and services were deliberately timed to coincide with the Anglican service.

Gentry were largely absent from Stonesfield with only the Rector holding large accommodation, and in 1860 was described as 'a wretched little village' with 'not one family above the rank of a common farmer'.[71] The seat of the chief landowner, the Duke of Marlborough, was at nearby Blenheim Palace but residents were rarely troubled by undue interference due to the disparate nature of small tenants. Neither were they supported to any great extent with any form of charity. Two eighteenth-century endowed bequests amounted to just £18 capital and had been totally exhausted by 1857.[72] Two other, much smaller bequests were also dissolved by mid-century and no evidence exists of any form of local philanthropy. There was no alms-houses, hospital or parish workhouse. There was no coal charity for the poor, or any of the several types of club that promoted self-help and were supported by additional honorary subscription, such as coal and clothing clubs or soup kitchens. It is possible that due to the variety of employment available such support for the poor was not required but the existence of 12 paupers in 11 different households in 1851 suggests otherwise. The absence of philanthropic gentry was the reason. That made the residents fiercely independent and they turned to self-help at an early stage with the formation of the Stonesfield Friendly Society in 1765.

A small school for seven pupils existed in 1738, and by 1771 just four children were being taught. Two dame schools existed in 1808 and although a subscription school was established in 1811 it only educated less than one-third

[71] John Murray, *A Handbook for Travellers in Berks, Bucks and Oxfordshire*, (London, 1860), 226.
[72] Crossley, 'Parishes: Stonesfield', 181-194.

of the children requiring education.[73] A Sunday school was introduced at the church and a permanent school was erected by subscription from the Rector and his associates in 1833, and later enlarged.[74]

### 3.1.8 Typicality

Stonesfield was far from a typical village. Whilst it was like many rural parishes in Oxfordshire with a strong presence of agricultural endeavour, it had significant alternative seasonal employment for men and an industrial female workforce. The lack of resident gentry prevented an outpouring of philanthropy, contributing to the very open nature of the village. Without the alternative employment, this could have proved disastrous but in fact enabled the parish to develop in a different direction to many places. It even had an early tourist industry with many visitors to the Roman villa, and others who came to experience the slate mines and associated fossils hewn during excavation. Prize specimens were sold to University visitors for as much as 2s 6d, whilst a thriving street trade was also evident.[75] Stonesfield was described in 1860 as,

> That wretched little village in an exposed situation, consisting of a succession of fossil-hunter's booths, containing specimens obtained in it.[76]

However, there were no occupations of mass employment or room to expand. There was sufficient work but the rapid growth of the 1840s could not be sustained when those born in that decade came of working age. The experiment in assisted emigration ended in disaster and many chose to seek work elsewhere in Oxfordshire or beyond. Whilst gloving persisted, and slate

[73] Crossley, 'Parishes: Stonesfield', 181-194.
[74] Powell, *Stonesfield*, 30.
[75] ibid., 23.
[76] Murray, *A handbook for travellers*.

mining continued to provide alternative employment, agriculture was still the mainstay of regular employment for men in the nineteenth century.

## 3.2 The Early History of Stonesfield Friendly Society

### 3.2.1 Establishment and growth

The Stonesfield Friendly Society was established on 5 November 1765 with 13 men paying 1s to enter the club.[77] It was formed 13 years after the first known friendly society in Oxfordshire, the King's Arms Friendly Society at Witney, but was not unique in the county as independent clubs had already been established in the villages of Kidlington and Standlake as well as many towns.[78] The stimulus for the establishment of a friendly society at Stonesfield is not recorded but the nature of the parish with little charity and few gentry necessitated the early formation of a self-help culture. The rates for poor law support had to be found from within the community and until the friendly society was established there was no alternative for many to being on the parish in times of sickness. That alternative was available for those who could afford the entry fees and regular subscriptions from 1765.

After the 13 initial joiners, a standard entrance fee of 2s 6d was applied irrespective of age, remaining until 29 May 1777 when a graded scale was applied. New members under 20 years were required to pay 2s 6d, under 25s paid 5s and under 30s paid 7s 6d. No-one over 30 years was permitted to join.[79]

[77] OHC, Stonesfield Friendly Society club book, 1765-1790 , STON I/ii/b/1.
[78] Morley, *Friendly Societies,* 304.
[79] OHC, Stonesfield Friendly Society club book, 1765-1790 , STON I/ii/b/1.

| Ages | 1777-1788 | 1789-1800 |
|---|---|---|
| <20 | 28 | 30 |
| <25 | 29 | 21 |
| <30 | 3 | 11 |

**Figure 3.20 – No. of members by age group on joining Stonesfield Friendly Society, 1777-1800.**[80]

Membership increased rapidly in the early years and achieved a level in 1780 that was higher than 70 years later.

| | Total membership |
|---|---|
| **1765** | 13 |
| **1766** | 23 |
| **1767** | 32 |
| **1778** | 62 |
| **1780** | 80 |
| **1803** | 86 |
| **1814** | 93 |

**Figure 3.21 - Membership of Stonesfield Friendly Society, 1765-1814.**[81]

There were 83 families in 61 houses in 1801, with a total male population of 196. A friendly society membership of 86 in 1803 represented a high degree of penetration of households and families. Almost all family heads were potential members of the club with just three farmers, a maltster, two victuallers and six widows unlikely or ineligible to join. The remaining 71 family heads were predominantly labourers (52), with seven slate diggers, eight craftsmen and four tradesmen. It is possible some members were from neighbouring parishes but they were unlikely to have been a significant number. Five of eight adjoining parishes had their own friendly society in 1803 whilst the other three had no

[80] Idem.
[81] Data from OFSD.

resident members of a friendly society.[82] The Stonesfield Friendly Society was a whole village affair.

The 1811 census identifies 84 houses with 92 families, and in 1814 the friendly society had a membership of 93 indicating the continuance of very high levels of membership within male members of households. The early records of members' names do not extend beyond 1801 and comparison with the 1801 census identifies that labourers dominated membership,[83] including those employed in the slate industry, as with the population as a whole but a range of craftsmen were well represented. John Fowler, a publican, was also a member.[84] The occupation of stewards of the club between 1789 and 1791 included five labourers and a blacksmith.[85]

### 3.2.2 Financial wealth

With the swift membership growth came financial wealth. The early introduction of a graded entry scale of payment and a low maximum age of entry were rules that many independent societies failed to emulate in the following century, and helped the early growth of funds. The first years of the society were characterized by young, healthy members and assets increased rapidly.

[82] PP, *Abstract of Answers and Returns*, vol. XIII, (1803-04).
[83] Bartlett and Hillier, *Stonesfield Census*.
[84] OHC, Stonesfield Friendly Society club book, 1765-1790, STON I/ii/b/1.
[85] Idem.

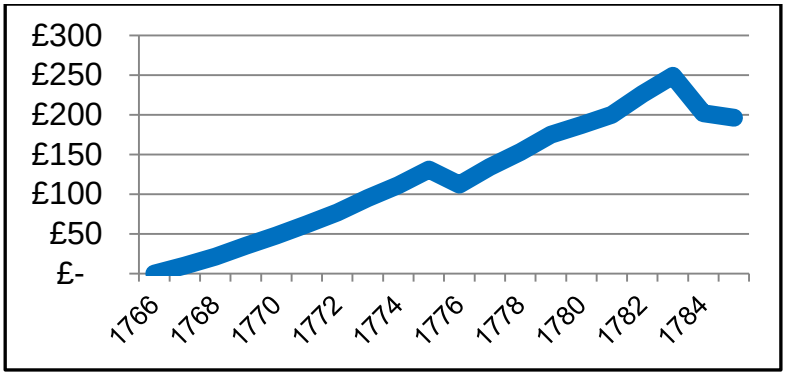



**Figure 3.22 – Value of the assets of Stonesfield Friendly Society, 1766-1785.**[86]

The rise in funds enabled the non-working capital to be invested but instead of government bonds or any risky investment, local opportunities were taken and most of the money was lent to Stonesfield people. Interest was paid at 5% per annum with part or whole of the capital being repaid at the desire of the borrower or when the note was called in by the club. The borrowers of the 18 loans until 1797 are displayed in the following table and all except James Willan were resident in the village. It bonded the club and its members to the rest of the community at an early stage in the development of the friendly society. That link was reinforced with the purpose of the loans. The Duke of Marlborough was Lord of the Manor, and owner of the manorial rights over mining in Stonesfield. Only one example of a lease to dig for slates survives, identifying that on 22 August 1774, Robert Fowler, a slate digger, secured the ten-year rights to sink a slate pit at Well Furlong at a cost of £30.[87] Fowler was also required to pay an annual fee to the occupier of the land of £1 5s, and to 'serve his grace with ten thousand good marketable slates in every year'.[88] This is not only the earliest dated evidence of vertical mine-working, but also the only contemporary account of the legal arrangements that enabled it.

[86] idem.
[87] Blenheim Archives, Lease of Robert Fowler, Stonesfield 117.
[88] idem.

| Loan no. | Date advanced | Borrower | Amount advanced | Occupation |
|---|---|---|---|---|
| 1 | 6 Feb 1768 | John Laughton | £10 | Not known |
| 2 | 2 Dec 1769 | Philip Howse | £10 | Carpenter |
| 3 | 7 Sept 1771 | Thomas Gardner and William Gardener | £40 | Yeoman and Weaver |
| 4 | 31 May 1773 | Sarah Busby and William Horne | £15 | Widow and Yeoman |
| 5 | 7 Feb 1774 | John Laughton and James Fowler | £10 | Not known and Maltster |
| 6 | 4 Feb 1775 | Edward Fowler and John Laughton | £18 | Maltster and not known |
| 7 | 4 Feb 1775 | James Fowler | £18 | Maltster |
| 8 | 2 Nov 1776 | Edward Hounslow, jun. | £10 | Slate digger |
| 9 | 1779 | Robert Laughton, jun. | £60 | Farmer and slate man/ slate digger |
| 10 | 20 Oct 1780 | George Hounslow | £12 | Slater |
| 11 | 16 April 1782 | James Willins | £12 | Not known |
| 12 | 7 Dec 1782 | Joseph Holloway | £10 | Not known |
| 13 | 7 Dec 1782 | Robert Hickman | £6 | Labourer |
| 14 | 1 Feb 1783 | Robert Laughton | £9 | Farmer and slate man /slate digger |
| 15 | 1789 | John Laughton | £20 | Not known |
| 16 | 1789 | Thomas Barrett | £5 | Slate digger |
| 17 | Before 1790 | John Fowler (later Martha Fowler) | £20 | Slate Worker |
| 18 | 1797 | Robert Laughton | £30 | Farmer and slate man / slate digger |

**Figure 3.23 - Money borrowed from Stonesfield Friendly Society, 1768-1800.**[89]

[89] OHC, Stonesfield Friendly Society Loans Book, STON I/iv/1.

The cost of sinking a seven-foot diameter shaft in the 1830s was between £2 and £2 10s a yard and Fowler's mine, probably about ten yards deep, would have cost between £20 and £30, and a similar amount 50 years earlier.[90]

The same year as the lease from the Duke of Marlborough, brothers-in-law James Fowler and John Laughton took out a loan from the Stonesfield Friendly Society for £10, approved by the Trustees, Edward Fowler and Robert Laughton. A few months later, two further loans were taken out, each for £18, by the Fowler and Laughton families. The capital required to purchase rights, sink a vertical shaft, commence horizontal galleries, pay annual rent, and provide the large number of finished slates to the Duke of Marlborough at one guinea per thousand was substantial. However, the friendly society provided the funds to support the activity, and the evidence suggests that many of the other loans made were to support identical ventures.

Philip Howes was loaned £10 in 1769, and two years later he took a 99-year lease on a dwelling, malthouse, barn, yard, and other buildings (later the Maltster and Shovel public house) to further his carpentry and wheelwright business.[91] It was also land where a slate mine shaft was sunk.[92] Of the 18 loans, all but one was made to local men known to be slate workers, with slate mining kin, or were owners or occupiers of land where mining took place. The following chart identifies the close nature of the relationships between those borrowing from the friendly society and slating families.

[90] Thomas Smith, *The Miners Guide,* (London, 1836), 27.
[91] Blenheim Archives, Deed of Philip Howes, Stonesfield 117.
[92] Aston, *Stonesfield Slate,* 70.

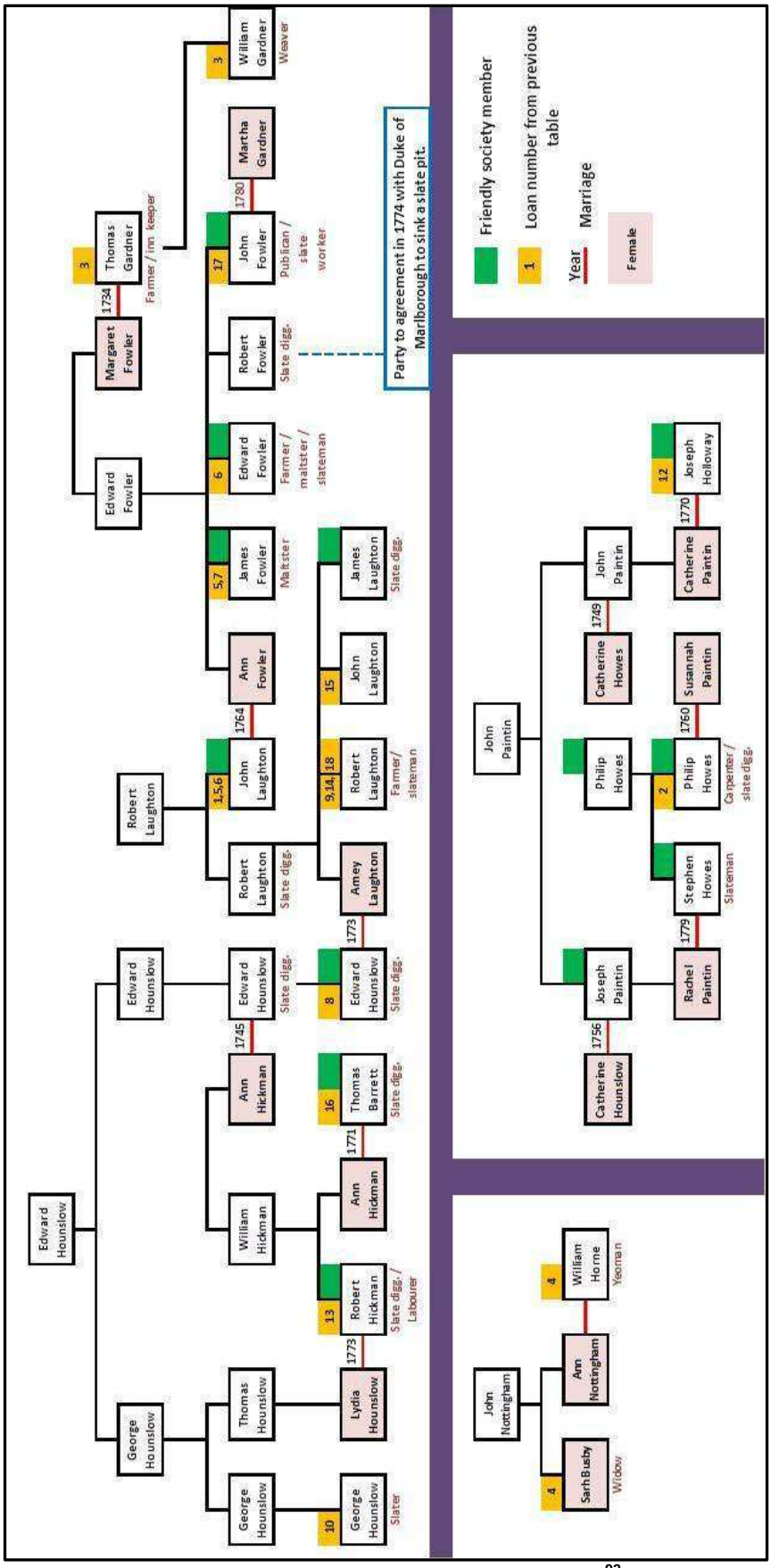



**Figure 3.24 Relationship chart of borrowers.** [93]

[93] Compiled from Stonesfield parish records, wills, and loans book, OHC, STON I/iv/1.

The inter-relationship of friendly society members, loans, and eighteenth-century slate workers was a significant factor. Joint loans may indicate joint venture, with hiring of slate workers, or sub-letting to undertake the mining being a common practice.[94] The capital loaned by the friendly society provided an impetus to the sinking of vertical mine shafts, a connection not previously made by studies of the Stonesfield slate mines. It was an important stimulus to the local economy that was to last for over 135 years.

Interest on many of the loans were still being paid in the early-nineteenth century, and one until 1831, but no new loans of this nature are evident after 1797.[95] Further land was purchased directly by the society, and three neighbours, Ralph Clare, Edward Arters, and John Steward, all labourers, paid rent from 1800. The lending did continue in larger loans and local investment. Lady Wheats was advanced £100 in 1798, the sum of £40 was loaned in 1823 to the Rev. Walter Brown, and in 1826 a further £100 was loaned to the Trustees of the church estate for repairing St. James the Great church and developing the north aisle with a new gallery.[96] The interest and capital was repaid from the rents and profits of the church estate and cottages, the full amount being settled in 1834.

Wider investment took place with a loan of £180 to Lord Churchill on 16 April 1819 and a further £250 in 1834.[97] This was later referred to as being in Lord Churchill's Bank and it remained on loan until the friendly society committee

[94] Aston, *Stonesfield Slate*, 30.
[95] The loan to John Fowler was being paid buy his widow, Martha until 1831.
[96] OHC, The Stonesfield Rector's book, 79, Par. Stonesfield b. 1. Powell, *Stonesfield,* suggests the loan of £100 was for the setting up of a school as well as reparations to the church. This is a misreading of the Rector's book where it is stated that a Sunday or day school may be set up in the extended north aisle. A subscriber school was established in 1833 and was funded by endowed subscription. OHC, The School Book, Par. Stonesfield d. 3.
[97] OHC, Stonesfield Friendly Society Loans Book, STON I/iv/1.

agreed to recall the balance in 1862.[98] Francis Spencer, first Baron Churchill of Wychwood was the youngest son of the fourth Duke of Marlborough and was MP for Oxfordshire from 1801 to 1815.[99] He lived at Cornbury Park, three miles west of Stonesfield, and in 1845 was succeeded by his son, Francis Spencer, second Lord Churchill of Wychwood. There is no evidence that Churchill's Bank was a formal financial institution and the loan was to support the estate of the Churchills.

### 3.2.3 The major village institution

The absence of gentry, the lack of charity, and a spirit of 'sturdy independence' placed Stonesfield Friendly Society in an unusual position.[100] It provided welfare for residents, granted loans to local entrepreneurs, and advanced money for major capital projects. The whole village was involved with the friendly society, either as a member, a borrower, a tenant, or a recipient of improved church facilities. This included the Rector, and as such the club held a powerful position.

The parish vestry voted to become a select vestry on 25 July 1819, and seven members were nominated with only John Tidmarsh a member of the Stonesfield Friendly Society. The vestry could draw from a limited number of suitable qualified residents, and in 1854 the friendly society again had just one member in the group.

[98] OHC, Stonesfield Friendly Society club book, 1765-1790 , STON I/ii/b/1.
[99] G. Le G. Norgate, 'Spencer, George, fourth Duke of Marlborough (1739–1817)', the Rev. Stephen M. Lee, *Oxford Dictionary of National Biography*, (Oxford University Press, 2004), online edition, Jan 2009. [http://ezproxy.ouls.ox.ac.uk:2117/view/article/26123, accessed 31 Oct 2011].
[100] Powell, *Stonesfield*, 5.

| Name | Position on vestry | Occupation |
|---|---|---|
| Philip Goddard | Churchwarden | Farmer of 50 acres employing 2 labourers |
| Thomas Gardiner | Churchwarden and Guardian | Occupier of 60 acres |
| Mr Lardner | Overseer | Shopkeeper |
| John Stewart | Overseer | Agricultural Labourer (member of friendly society) |
| John Robinson | Surveyor | Occupier of 60 acres |
| George Vincent | Surveyor | Farmer of 127 acres employing 6 labourers |

**Figure 3.25 - Members of Stonesfield Select Vestry, 1854 with their role and occupation.**[101]

Four members of the vestry were the four largest resident land holders, and only two other farmers of 20 and 21 acres are listed in the 1851 census for the parish. None of those on the vestry were large employing-landowners who could hold undue influence over those in the village, further evidence of the open nature of the settlement.

## 3.3 Into the New Poor Law

### 3.3.1 The impact of the new poor law

The 1834 Poor Law Amendment Act did not significantly enthuse Stonesfield and was greeted with indifference at best. There was a dispute over a new rate assessment that culminated in a formal appeal in September 1836, but the position is best summarized by the Assistant Commissioner, Richard Hall, when reporting to the Board of the Poor Law Commissioners on Woodstock Poor Law Union.[102]

> The formation of this Union has been regarded by the parties most interested, with an apathy strongly contrasted with the interest excited by the establishment of the new system in other places; very little curiosity

[101] JOJ, 6 May 1854; National Census 1851, HO 107/1730/283.
[102] OHC, Appeal by the inhabitants of the village of Stonesfield relating to Poor Rate, QS 1837/1/F6/1.

> has been evinced; wherever my plan has been explained, it has met with acquiescence, and that is all.[103]

The dispute over the rate continued until 1840, the Churchwardens refusing to sign to confirm the rate and the Parish was in arrears with payment to the Woodstock Union.[104] Stonesfield also failed to appoint a representative to the Board of Guardians, either a sign of indifference or disdain. The correspondence file of the poor law commission lacks any communication regarding Stonesfield, and other than the highlighted issues the parish caused little concern for the Woodstock Guardians.[105] In any event, the implementation of the new poor law had little effect on club membership. The ratio of club members to total population remained in the range 20%-23% until the late nineteenth century, excepting 1851 and 1861 when the ratio fell to 12% and 18% respectively. This coincided with the rapid growth in population in the 1840s, thus delivering a high level of children by 1850 with boys too young to be members of the friendly society, a position that had largely recovered by 1861.

The expenditure on the poor taken from the rates of the parish increased dramatically in the years before the Poor Law Amendment Act 1834, much sharply than any other parish in the area.[106] In 1803, just 20 residents were permanently supported on the rates but by 1814 that had risen to 71 (not including children of claimants), a remarkable figure given that there were just 92 families in the parish in 1811.[107] This appears a paradox given the high

[103] TNA, Letter from Richard Hall to the Board of the Poor Law Commissioners, 20 June 1835, MH 12/9775.
[104] TNA, Letter from Woodstock Poor Law Union, dated 21 April 1840, MH 12/9776.
[105] TNA, Correspondence files of the Poor Law Commission and Board, MH 12/9775-9792.
[106] Crossley, 'Parishes: Stonesfield', 181-194.
[107] PP, *Abstract of Answers and Returns*, XIII, [175], (1803-04); PP, *Abstract of Answers and Returns*, XIX, [82], (1818); Bartlett and Hillier, (eds.), (2002).

penetration of friendly society members who would draw upon club sickness funds in the first instance. Either the parish overseers were paying a small amount of relief toward the benefit of a member during sickness in addition to friendly society benefit; the reason for being on the parish was unemployment, and hence attracted no benefit from the club; or the parish return in response to the questions posed by parliamentary enquiry was flawed, perhaps reporting the number of different residents claiming some relief.

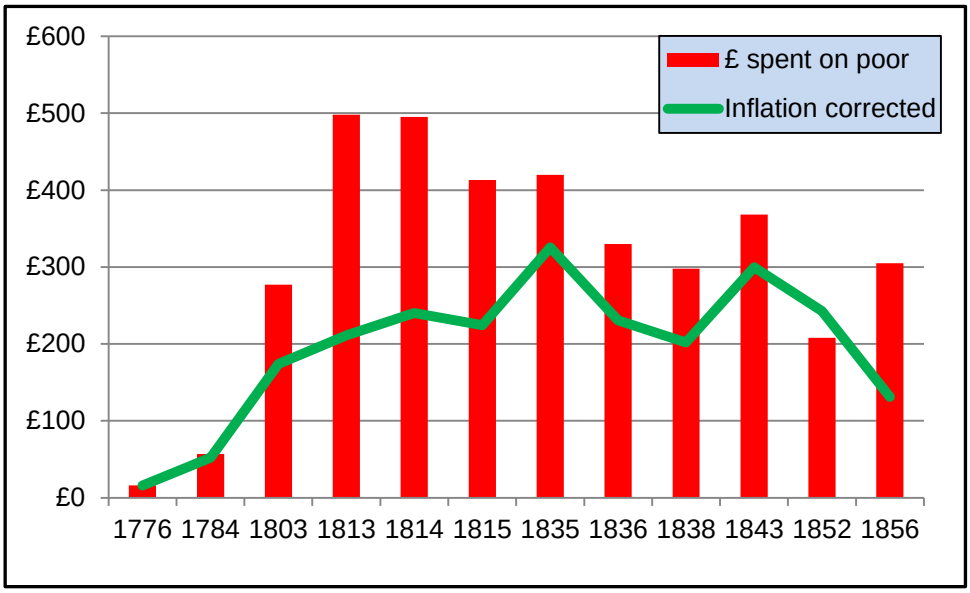



**Figure 3.26 - Amount expended on the poor at Stonesfield, 1776-1856.**[108]

However, the rates reduced dramatically in 1836, the first full year of the Woodstock Union and expenditure continued to be at least 25% less than when at its peak thereafter. Several Berkshire parishes reported reductions of over 33% in select vestry parishes, whilst the average reduction of all parishes was 18%.[109] As a result of the population growth, the capitation rate never exceeded

[108] Data compiled from various PPs and English consumer prices.
[109] Anthony Brundage, *The English Poor Laws, 1700*-1930, (Basingstoke, 2002), 51.

19s in the pound, something else achieved by no other parish in the hundred and union.[110]

It is clear population grew rapidly after the new poor law, especially in the decade of the 1840s, a period when rates increased partly due to the 'hungry 40s'. Whether the stability provided by the friendly society in combination with the poor law enabled population growth cannot be ascertained from the data available in this parish given the absence of membership data for the key period. The only pro-active initiative undertaken by the overseers to aid paupers was the assisted migration in 1845 that ended in disaster.

## 3.4 Administration and Democracy

### 3.4.1 Club rules

The rules of a society set out the purpose, the title of the organisation, the roles and responsibilities of club officials, the method of decision making, and other administrative detail. They also set out the financial arrangements concerning who could belong to the society, the level of subscription and the type and amount of benefit paid. Within them were the detailed conditions of membership, including a behavioural code and exclusions for payment of benefit. Rules could be changed by the members and for a registered club, such as Stonesfield Friendly Society, new rules or amendments were required to be notified to the Registrar for approval to ensure compliance with the law, although in practice many rules were changed without such notification. In some societies, this led to disputes between an individual member and their

[110] Crossley, 'Parishes: Stonesfield', 181-194.

club officials. The aim of the Stonesfield club remained unchanged throughout its entire existence.

> The object of this society is to raise by subscription of the members thereof a fund for the mutual relief of the members in old age sickness and infirmity and for the relief of the widows and children of deceased members.[111]

The original intent was similar to most clubs but was specific in the inclusion of support in old age. Retirement provision was not often explicitly included in club rules, although by exclusion many societies found themselves paying sickness benefit when a member simply became incapable of work though age. Without adequate financial provision, older members became a burden to a society and younger members were deterred from joining. The omission of superannuation as part of the benefit subscriptions frequently led to disputes and the break-up of clubs, as at Leafield in 1864. As the Old George club was being dissolved because of the burden of the elderly members, one long-term member wrote a pleading letter to his fellow members.[112]

> To the members of the Old George Benefit Society in <u>special</u> meeting assembled
>
> Gentlemen
> I entered this society 55 years ago that I might have something to depend upon in my old age, and save me from becoming a burden to the parish, and never had but three weeks sick pay while I was nearly 80 years of age. I call it a piece of barbarous cruelty and injustice to break up the club and do me out of my just rights at my advanced time of life.
> I therefore beg to give you notice that I will not agree to have the club broken up and that if you attempt to do so I will claim my protection of the law according to the rules
> I am Gentlemen
> Your obt svt
> Mark Cox Ascott [113]

[111] OHC, Manuscript rules of Stonesfield Friendly Society, (1823), STON III/i/1.
[112] The Old George Friendly Society was an alternative name for the Leafield Friendly Society, registered as OXF 252, and had been established on 3 January 1785.
[113] TNA, Undated letter of early June 1864, FS 1/581/252. Mark Cox was a sawyer and was living in Leafield until at least 1851. He had moved to Ascot under Wychwood by 1861.

The importance of establishing robust rules is evidenced in this matter whereby Cox thought he was on a sound footing as the rules of the Leafield society stated the club could not be broken up so long as three members agreed to its continuance. However, the rule was simply changed by a majority vote and the society dissolved.

Rules were important as long as they attracted majority support, and any breach could lead to a fine or expulsion. However, they were only relevant where a majority of members agreed with them, and as has been illustarted, they could be changed relatively easily. Any existing rules and their application were always capable of challenge through the courts. That applied even to unregistered friendly societies that had none of the benefits of registration, and few of the restrictions, but along with registered clubs were equally capable of being summoned to court by an individual member if they believed a rule, or the implementation of a rule, was unjust. The interpretation of rules was initially in the scope of club officials, but was always open to legal scrutiny.

### 3.4.2 Club officials

Stonesfield Friendly Society had a role of Father of the club, occasionally called President, as the figure-head. He was chosen by a majority vote of the members and presided as chairman over quarterly meetings, and in the absence of the senior steward, at the general meetings. His only direct interest was in holding a casting vote in the event of a tie at meeting where he presided. The Father was usually someone held in esteem by members and although not stated in the rules, it was often an honorary member and occasionally a benefit member. At each election there was only one candidate proposed indicating

there had been informal soundings before anyone was placed before a meeting as candidate. In 1864 John Hunt, a farmer and publican of the Black Boy (later known as the Black Head), was elected as Father.[114] This was convenient as the society met at those premises and one of the Father's responsibilities was the safe-keeping of the club box. He held office until 1881 when his son, Henry Hunt was elected to that position aged 21 years, who in turn was succeeded in 1884 by Thomas Barrett, a carrier and grocer.[115]

At the November quarterly meetings, four benefit members were chosen as Stewards for the ensuing year, with the role of 'collecting receiving and accounting for and depositing in the box all monies raised by monthly payments,'[116] as well as paying out benefits according to the rules. Stewards were required to visit in rotation all members in receipt of benefit who lived in Stonesfield or within five miles. Their role on such visits was to provide support and pay any benefit due, although the only action required by the rules was for the Steward to report any 'suspicious cases'. The Steward most senior by years membership chaired the general committee meetings of the society and all four were responsible for maintaining order during club meetings and on club day. The Stonesfield box had five locks and all Stewards plus the Father each held a key to ensure the box could only be opened when all were present, thus providing a degree of security. However, such arrangements did not guarantee total safety. At the 1858 annual meeting of the True Britons Friendly Society in Chinnor, a three-year dividing society, the three-key box was opened to divide funds amongst the members. It was discovered that a gold bar held in the box

[114] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[115] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.
[116] OHC, Manuscript rules of Stonesfield Friendly Society, (1823), STON III/i/1; Rulebook of Stonesfield Friendly Society (1898), OHC, STON III/ii/1.

as security had at some time been replaced by a lump of lead. Suspicion immediately fell upon a previous Steward of the society who had suddenly come into money and emigrated to America.[117]

Stewards were chosen from the membership book with members selected in order of their appearance therein that reflected the chronology of joining. If a member refused to serve as a Steward, and had not served in the previous three years, he was required to pay a fine of 2s 6d or be excluded from the club. This was a positive choice a member had to make as the office of Steward could be onerous in times of high sickness levels, and several chose to pay the fine rather than undertake the role. Any spare time may have been needed to be spent in working, or tending allotments, rather than on business for the club.

| | Average number declined per year | Range of number of Stewards refusing per year |
|---|---|---|
| **1770s** | 2.4 | 0 to 8 |
| **1860s** | 7.8 | 3 to 15 |

**Figure 3.27 - Number of members declining to serve as steward per year in the decades of the 1770s and 1860s.[118]**

The fine of 2s 6d remained unchanged from 1791 to 1898 and may account for the increasing number of members willing to pay the fine rather than stand as Steward. As a group, the Stewards were seen as the representatives of a friendly society and in any legal case brought by a member, it was they who were summoned to court. Although not selected randomly, they were representative of the entire membership, a high proportion of whom were illiterate in that they could not sign their own name even late in the nineteenth century.

[117] Morley, *Oxfordshire Friendly Societies,* 341.
[118] Compiled from OHC, various meeting, minute, and membership books, STON I.

| Length of membership (years) | Signed name | Signed with a mark | % illiterate |
|---|---|---|---|
| **1 - 5** | 22 | 14 | 39% |
| **6 - 10** | 14 | 6 | 30% |
| **11 - 15** | 10 | 4 | 29% |
| **16+** | 37 | 27 | 42% |
| **Total** | 83 | 51 | 38% |

**Figure 3.28 - Literacy rate Stonesfield Friendly Society members, 1880.**[119]

Outgoing stewards were accountable to the new ones for the stock of the box, including the cash, financial records, books and other assets of the society. The club was governed by a Committee of Management, comprising the four Stewards and nine other benefit members selected at the November quarterly meeting.[120] The committee acted upon all matters affecting the running of the society, including the investment of monies, arbitrating on disputes between individual members and the club, the payment of bills and auditing of accounts. Committee members were fined for non-attendance.

The roles of Steward and committee member provided an opportunity for the labouring man to experience administration and collective group responsibility on issues such as banking and investment, irrespective of literacy. This is an element recognized by other writers on friendly societies, and the suggestion is that this exposure led directly to the capability of labourers being elected to the first Parish Councils in 1894.[121]

[119] OHC, Membership book of Stonesfield Friendly Society, 1851-1894, STON I/i/a/1. Literacy levels were identified on the basis of those members who could only make a mark for their name as acknowledgement of receipt of a division of funds.
[120] OHC, The rules of 1863 amended the structure of the Committee of Management to a total of ten members with no guaranteed place for the Stewards. Rulebook of Stonesfield Friendly Society (1898), STON III/ii/1.
[121] David Neave, 'Friendly Societies in the Rural East Riding', 1830-1912, unpublished PhD thesis, University of Hull, (1985), 234, 372-374.

> Officials of village friendly societies were particularly successful when they sought membership of school boards and parish councils, from their position in the societies they could count on many votes and their administrative experience made them valuable members of any representative body.[122]

| Candidate | Occupation | Votes received | Member 1894 |
|---|---|---|---|
| Walter Irvings | Carpenter | 59 | No |
| Robert Holliday | Carpenter | 57 | Yes |
| James Laughton | Baker | 48 | No (but was until 1891) |
| William Davis | Butcher | 47 | No |
| Elijah Townsend | Plasterer | 43 | No |
| John Collett | Mason | 39 | No |
| Henry Hunt | Farmer | 36 | Yes |
| Thomas M. Gardner | Farmer | 29 | No |
| Thomas Laughton | Plasterer | 26 | Yes |

**Figure 3.29 - Stonesfield Parish Council candidates 1894, and their membership status of Stonesfield Friendly Society.[123]**

Only one member of the friendly society was elected to the first parish council and whilst nationally one-quarter of parish councillors were from the labouring class, most of the nine candidates at Stonesfield were.[124] The independent and open nature of the parish was again to the fore as neither farmer was elected.

Additional roles were first included in the rules of the society in 1863 which directed the appointment of a Treasurer, a Secretary, and three Trustees, to be elected by the members and to remain in post unless they resigned or were voted out of office.[125] These posts could not be benefit members but were drawn from the local community. John Baker, a 32 year-old carpenter, was the treasurer in 1863, whilst the secretary (known as the clerk until the late

[122] ibid, 374.
[123] JOJ, 22 December 1894. The candidates receiving the six highest number of votes were elected.
[124] Digby, 'The Local', 1428-1429.
[125] OHC, Rulebook of Stonesfield Friendly Society (1898), STON III/ii/1.

nineteenth century) was Samuel Hounslow, aged 29, a carpenter. These posts required literacy and numeracy skills and the clerk / secretary was a paid position from the very early years. The secretary was responsible for maintaining a record of receipts and disbursements, but the stewards retained the day to day handling of subscription and benefit payments, and the paying and receiving of cash from the secretary. The treasurer undertook the strategic management of the funds, making available sufficient cash to the secretary for the effective running of the club, and prepared accounts for the annual meeting. His position was guaranteed by trustees, again drawn from the village craftsmen. The nature of the club officers was that all lived in Stonesfield and were craftsmen, or occasionally a small farmer. This occupational profile of club officers was maintained into the twentieth century and provided an intimacy and trust within the society.

The role of club doctor was frequently contentious and was one of the most expensive outgoings from funds. Quite when medical practitioners began to be hired by friendly societies is unclear. There is no evidence of this connection in 1815 at the time of the Apothecaries Act, and determination whether a member was sick or malingering was firmly in the hands of the stewards of the society.[126] One of the earliest national examples of friendly society rules adapting to place the decision on incapacity to work in the hands of a medical man was in 1826, in the rules of the Burford Friendly Institution, Oxfordshire.[127]

[126] D. U. Bloor, 'Club Practice', 311, *Journal of the Royal College of General Practitioners*, vol. 32, (1982), 310-315.
[127] Gosden, *Friendly Societies,* 142.

> 23. MODE OF PROCEEDINGS IN SICKNESS.
> Whenever any Member becomes entitled to the bed-lying pay, or to the walking pay of the Institution, he must forthwith transmit to the Secretary the certificate of a surgeon, of his sickness or infirmity.[128]

The surgeon was not directly employed by the society, but the requirement was placed upon the member. This change from steward to surgeon appears a pragmatic approach as the society was open to male and female members residing within ten miles of Burford church, and although unusually male and female stewards were appointed, the managing committee placed their trust in the hands of a medical practitioner. Restrictions placed upon medical relief by the poor law commissioners after 1834 may have contributed to more societies offering this provision.[129]

Engagement by a friendly society provided regular income for the doctor and was the most important element of a medical practitioner's contract practice in the nineteenth century.[130] On 25 April 1856, Mr Hawkins was chosen as club doctor and was required to attend all sick members who resided within four miles of Stonesfield and four miles of his residence in Woodstock for an annual retainer of £12.[131] The doctor's fees rose to £15 per annum in 1865 and there was a regular turnover of medical practitioners to service the club's needs. In 1879, Dr F. Stockwell was surgeon to clubs at Combe, Tackley and Woodstock as well as Stonesfield,[132] and in 1881 Dr Brown was given three months' notice of termination by the club due to complaints about his lack of attendance to patients.[133]

[128] TNA, Rulebook of Burford Friendly Institution, (1826), FS 1/580/164.
[129] Gosden, *Friendly Societies,*143.
[130] ibid., 310.
[131] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[132] Morley, *Oxfordshire Friendly Societies*, 271.
[133] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.

| | |
|---|---|
| Cash benefits | 74.3% |
| Doctor's fees | 20.3% |
| Administration | 5.4% |
| | |
| **Total** | **£54 19s 6d** |

**Figure 3.30 - Expenditure distribution of Stonesfield Friendly Society, 1890.**[134]

The fees to doctor in 1890, a benefit available only to members within four miles of the clubhouse, represented 20% of the total. The collection of 3d per member for management expenses covered this cost with a small excess that went into general funds, and overall 95% of society income was returned in benefits through cash payments and medical attendance.

### 3.4.3 New members and benefits

The process for new members was relatively simple. Any prospective recruit had to be introduced by an existing member at a monthly or quarterly meeting and a simple majority vote was taken on whether to admit. There was no initiation ceremony or secret ritual around entry at Stonesfield in common with most independent clubs and in contrast to the affiliated orders. The age-related entry fee previously described was implemented as early as 1777 with 30 years the maximum age for admission after that date. There were rules defining exclusions from entry that included existing sickness, lameness or disease, including venereal disease. For the early part of its existence, the Stonesfield Friendly Society paid no sickness benefit for the first three years, and only when the member became 'free' after that time was benefit payable. Only in 1863 was the qualification period for sickness benefit reduced to two years, still a longer period than many societies. This two stage selection process and

[134] idem.

exclusionary rules had the effect of only allowing young, healthy men of good character, and who were supported by a majority of existing members, to join. It enabled those of doubtful character, health or reliability to be excluded from entry. It also meant the club was closed to outsiders or strangers. Any newcomers to the village needed to be established and become well known before they would be accepted.

A free member could receive up to 52 weeks cumulative sickness pay at full rate during their membership, a sum that changed over time as society assets accrued. Once that limit had been reached, the member was paid half-rate benefit for any other sickness, without time limit. In effect, this acted as a pension in old age when a member was certified unfit to work by the club doctor. Sickness benefits changed little and were 7s a week at full rate from the formation of the club until 1854, when the benefit was raised to 8s. Four years later it increased again to 9s and the committee discussed a bold move of raising this sum to 12s a week in 1864, although the proposal was not adopted. The benefit of the pseudo old-age pension can be seen in the 1891 census when William Mullin, aged 81 and born in Stonesfield, was described as 'supported by friendly society', having been a long-standing member, whilst John Langham, aged 75 and also born in the village, was described as a pauper. He had never been a member of the society.[135]

The reason the members contemplated such a significant increase in benefit was directly related to the demography of the parish. The rapid increase in population of the 1840s that has already been discussed saw sons maturing to an age they could join during the late 1860s and 1870s. Club membership

[135] 1891 National Census, RG12/1173/92/14.

climbed one-third between 1859 and 1879, increasing society funds substantially and mirrored the population increase with a time lag of approximately 20 years.

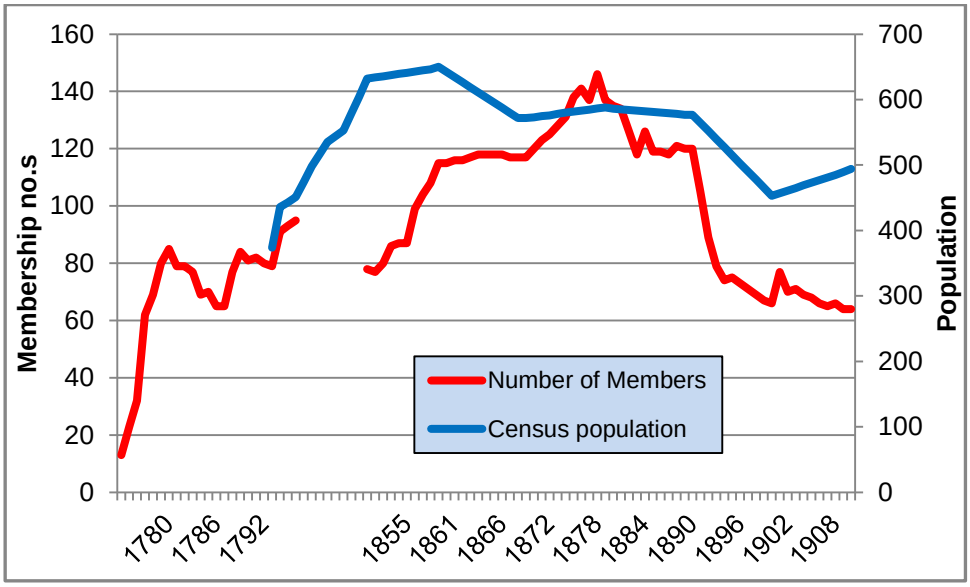



**Figure 3.31 - Membership of Stonesfield Friendly Society, 1765 - 1912 compared to population.**[136]

Death benefit of £2 was paid to a widow or other nominated beneficiary immediately, and provided the member had not claimed their entitlement of full sick-pay (52 weeks), an additional £5 was paid following the next monthly meeting. Individual members were required to subscribe an extra 1s at the meeting following the death of a member, a rule that was not uncommon. A member's funeral was a grand affair, with all members of the society living within four miles of the clubhouse required to attend with hat-band and gloves, and soberly dressed. Non-attendance attracted a fine of 6d, although no provision is made in the rules for a distant member buried elsewhere.

Unlike benefits, contribution rates increased only slowly. In the 1770s subscriptions were 3s a quarter plus 2d a month as 'wet rent', payable either

[136] OHC, Membership book of Stonesfield Friendly Society, 1851-1894, STON I/i/a/1.

monthly or quarterly at the choice of the member. However, only five members chose to pay monthly in 1778. This level of subscription remained unchanged until the major rules changes of 1863 when it was increased to 3s 6d a quarter, and 1898 when it became 4s. The wet rent payments remained at 2d in the 1863 rule change, although under the guise of a payment to the management fund. The management committee voted to use 2d per quarter from the management fund, on purchasing beer for members.[137] The management fund was theoretically kept separate from other clubs funds and was 3d per quarter of each member's payments. At an unspecified time, the wet rent was raised to 3d a quarter and persisted for some time although this practice was not permitted by the Registrar. The society possessed an eight-inch long tube of plain metal tokens, each with an approximate circumference of one inch with the number three embossed in one side.[138] They represented 3d beer tokens that were given to the member on payment of their fee, and the amount had to be spent on the evening or its value was lost when the token was returned. The tube containing the tokens was kept safe in the club box. At Filikins, this practice continued until at least the end of the nineteenth century where octagonal zinc tokens, inscribed by the society, were still in use.[139]

Sickness benefits were withheld if the injury or illness was caused by venereal disease, fighting, cudgel playing, wrestling or football. Control was also exerted over members through the rules whilst they were in receipt of benefit. Taking part in gaming or getting drunk whilst receiving sick-pay, and overall

[137] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2, committee meeting of 19 February 1864.
[138] OHC, Beer tokens, STON V/ii/1(a).
[139] Judith Fay and Richard Martin (eds.), *The Jubilee Boy: The Life and Recollections of George Swinford of Filkins,* (Oxford, 1987), large print version 1994, 123.

behavioural control of members was an integral theme throughout the administration and management of friendly societies. They sought to codify acceptable and unacceptable behaviour, with punishment through fines or expulsion if rules were broken. Late payments, disorderly or discourteous behaviour, the deliberate infringement of benefits through malingering or activities that were not commensurate with good health were all clearly identified and any breach had a consequence.

The benefits offered to members of the Stonesfield Friendly Society were largely in line with other societies, except for the generous pseudo-old age pension paid in consequence of no temporal or money limit for sickness benefits.

The prudence through strong fiscal rules and careful investment of funds in the early years of the society had left a strong financial legacy that began to unravel after 1863, and gained pace after 1880 as will be seen in section 3.7.

## 3.5 Club Day

### 3.5.1 The feast day and parade

Stonesfield club day was held on 29 May each year, except when the day fell on a Sunday when it was observed a day earlier. Oak Apple Day, Royal Oak Day or Shick-Shack Day were just three names given to 29 May, a customary day of celebration of the return of the monarchy in 1660 and recognising King Charles II's escape from the Battle of Worcester by hiding in an oak tree.[140] Stonesfield shared this club day with just four other parishes in Oxfordshire, two in nearby Charlbury and Enstone and two located in the north of the county.

[140] Jacqueline Simpson and Steve Roud, *Oxford Dictionary of English Folklore*, (Oxford, 2000), 264.

The day followed the standard format of independent club days. Members met at the clubhouse at 9.00 am before parading to St. James the Great church for divine service. The march to church and return to the clubhouse was a time for members to overtly exhibit that sense of belonging; of being part of something special within the community, but also being part of it. The behavioural code of the society was an example to others.

Four stewards carried staves during the parade and formed the corner boundaries within which members marched. The staves were decorated with peonies and the procession led by a member given the honour of holding the club flag. The original flag, purchased in 1780, was in the club colours of purple and gold, with a rose and crown on one side, representing the original clubhouse, and a pick and hammer on the other in recognition of the slate industry.[141] A new flag was commissioned in 1873 matching the old, but with the pick and hammer being depicted on both sides.[142] It was funded by loan from an honorary member who received 6% interest per annum, but at his death the loan was to be written-off. A new pole was made and staves were painted and gilded. When on parade, the flag bearer was flanked by two men bearing boughs of oak branches, reminiscent of Jack-in-the-Green, a tradition that may have influenced AOF iconography.[143] The clubhouse was similarly decorated with such greenery for the day's celebration.

### 3.5.2 The club dinner

[141] Powell, *Stonesfield,* 32; OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[142] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[143] Roy Judge, *The Jack-in-the-Green,* 2nd edition (London, 2000).

A substantial dinner was held at the clubhouse at 1.00 p.m. for members and a few invited guests, usually the Rector and one or two farmers. Celebrations continued after dinner throughout the remainder of the day. The flag was erected from a first-floor window of the clubhouse and there was much competition to be the first to toss their hat onto the end of the flag-pole.[144] Club day drew to a close at 9.00 p.m. but celebrations continued the following day when drinking persisted and any remaining food was eaten.

| | 1777 | 1859 | 1875 | 1890 | 1908 |
|---|---|---|---|---|---|
| **Members** | 62 | 108 | 131 | 120 | 65 |
| **Meat** | 190 lb. of beef, mutton and veal, 13 lb. of bacon | 120 lb. beef, 130 lb. of mutton | 290 lb. of beef and mutton | 250 lb. of beef and mutton | 110lb of beef and an unspecified amount of mutton |
| **Cheese** | 8 lb. | 35 lb. | 25 lb. | 30 lb. | 15 lb. |
| **Cabbage** | Not separately recorded | 12 dozen | 14 dozen | 10 dozen | 8 dozen |
| **Potatoes** | Not separately recorded | 1 sack | 2 bushels | 1 sack | Quantity not stated |
| **Beer** | 48 galls. of beer | 54 galls. of beer, 18 galls. of ale, 18 galls. of porter | 72 galls. of beer, 18 galls. of ale | 36 galls. of beer, 36 galls. of ale | 54 galls. of beer |
| **Pipes** | | 144 | | | £2 worth |
| **Music** | 15s for music | £2 | £2 10s | £3 | £3 |
| **Sermon** | 10s | | | 10s | |

**Figure 3.32 - Club dinner comparison, 1777-1908.[145]**

The first club day was held in 1766 and beef, mutton, veal, bacon, cheese and bread were all consumed in significant quantities. A comparison of goods purchased for the club day dinners demonstrates little change over the lifetime of the club with varying quantities reflecting membership. From the earliest days of the society, members had to pay for their club dinner and each year the club day income exceeded the expenditure so no funds were ever drawn from the

[144] Powell, *Stonesfield*, 33.
[145] Data compiled from OHC, Stonesfield Friendly Society club book, 1765-1790 , STON I/ii/b/1; Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2; Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4; andMiscellaneous receipts for club dinner 1908, STON VII/b/9, (xi).

society for the annual celebrations. At the height of club membership in the 1870s and 1880s the 3s fee per member entirely covered all the costs of the day. In 1885, there was a surplus over expenditure of 7s 8d from 129 members who paid. However, by 1893 membership had reduced to 88 and other income was required to comply with legislation for registered clubs that no money could be spent from club funds on the feast.

| | 1893 | | |
|---|---|---|---|
| **Expenditure** | **£** | **s** | **d** |
| Various bills relating to provision of food and beer | 14 | 7 | 2½ |
| Band | 2 | 0 | 0 |
| Beer from the Boot [for the band] | | 2 | 0 |
| Mr Collier's Fee [for divine service] | | 10 | 0 |
| **Total expenditure** | **16** | **19** | **2½** |
| | | | |
| **Receipts** | **£** | **s** | **d** |
| 88 members dinner money @ 3s | 13 | 4 | 0 |
| Rev. H.A. Collier | 1 | 0 | 0 |
| Band [collection] | | 13 | 0 |
| G.R. Benson Esq. | | 5 | 0 |
| G.H. Morrell Esq. | 1 | 0 | 0 |
| L.M. Wynne Esq. | 1 | 0 | 0 |
| Discount from Osborne's bill | | 2 | 0 |
| **Total receipts** | **17** | **4** | **0** |

**Figure 3.33 - Receipts and expenditure account, Stonesfield Friendly Society club day 1893.**[146]

Receipts of 3s a members were supplemented by gifts and a collection. The Rev. Mr Collier donated £1 on attending the club dinner, the church having been given 10s by the society for the morning church service. Three donations by prospective parliamentary candidates swelled the club day funds, as they had done the previous year. G.H. Morrell, discussed in chapter two, lost his Mid

[146] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.

Oxfordshire seat to G.R. Benson in the 1892 general election, but defeated him and L.M. Wynne to regain it in 1895.[147]

The removal of the cloth signified dinner was over and other business could be attended to. The Rector always attended unless pressing business elsewhere prohibited it, and after presiding over the dinner made the first speech. Consistently the themes concerned thrift and sobriety but there is no evidence of any controversial issues being raised by the Stonesfield Rector. The club secretary gave a brief resume of the accounts and financial position of the society, but club day was not an occasion for too much time to be spent on formalities. Any significant guests were invited to speak and in 1900 G.H. Morrell, the MP for Mid Oxfordshire attended after being detained in the House of Commons until 2.50 a.m. and just five hours sleep.[148] No political speeches were permitted and Morrell confined his comments to business of the day, most notably safety on the railways and the British involvement in southern Africa, the relief of Mafeking having taken place less than two weeks previous. The connection of politicians with the labouring electorate was vital after the extension of the male franchise in 1884 as has already been explored in chapter two.

On 24 April 1869 a vote was taken at a general meeting whether all members should pay for the dinner on club day or whether those who did not attend should be excused. The club voted 81 to 19 in favour of all members paying for the dinner, whether they attended or not. This was a position held by the society and there is no evidence it reversed the decision. It was an informal

[147] JOJ, 27 July 1895.
[148] JOJ, 2 June 1900.

rule, never registered and it is certain that had it been attempted to do so the Registrar would have refused to accept the rule. On 9 October 1866 Oxford County Court heard the case of Stevens against the Headington Benefit Society held at the Britannia Public House.[149] Stevens had been expelled as he refused to pay his share of expenses for the club dinner in Whitsun week. The action was brought to compel the society to reinstate him. The judgement was that the society had acted illegally as it was determined that a registered society could not force a member to pay if he did not attend. The judge ordered Stevens to be reinstated.

### 3.5.3 The music

In 1768 four men were engaged for 'musuk' as a cost of 8s; in 1777 15s was spent on 'meusick'; and £1 12s 6d was paid for 'musick' in 1791.[150] In line with contemporary customary feasts, the music was likely to have comprised of players of a wooden pipe and an early small drum, known as a pipe and tabor, or whittle and dub.[151] The increase in cost reflects the growing number of musicians involved. In the 1830s Stephen Dore and Thomas Langford, two agricultural labourers of Finstock, were paid between 5s and 7s per day for their services as musicians at village festivals in the Wychwood area.[152] The first presence of a marching band at Stonesfield can be dated to between 1836 and 1850.[153] Witney Brass Band is the first identified band, engaged by the club in 1850. For the following 45 years local bands were engaged from Ramsden,

[149] JOJ, 13 October 1866.
[150] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[151] Percy Manning, 'Some Oxfordshire Seasonal Festivals: With Notes on Morris-Dancing in Oxfordshire', *Folklore*, vol. 8, no. 4, (December 1897), 307-324.
[152] *The Pipe and Tabor Compendium,* from the notes of Cecil Sharp's field note books http://www.pipeandtaborcompendium.co.uk/terminology/VictorianMorrisPlayers.html (accessed 7 November 2011) and *The Morris Ring Archive,* Cecil Sharp's Folk Dance Notes, http://www.tradcap.com/folknotes.html (accessed 7 November 2011).
[153] OFSD.

Freeland, Woodstock, Finstock and Leafield, but from 1896 the Stonesfield Brass Band was employed.

Stonesfield Brass Band first played at a club day in Woodstock in 1894, and Tackley in 1895.[154] Only a year later were they engaged by their home friendly society. Musicians accompanied the parade to church and in a procession around the village but the introduction of the brass bands made the events much louder and more of a spectacle with the bandsmen's uniforms and continuous playing enhancing the already colourful parade. Whilst club members were taking dinner at the Black Head Inn, the band was provided with 2s of beer at the Boot Inn.[155]

In the early twentieth century, Stonesfield club day was as important as ever, attracting visitors from neighbouring villages and nearby towns to witness one of the diminishing number of club days that still provided a spectacle. In 1909 it was reported there was a 'large influx of visitors', but the event and the society itself was in its last phase. Club day at Stonesfield continued until at least 1911, but the subsequent AOF branch failed to achieve such support.[156]

### 3.6 The National Context

Stonesfield Friendly Society held no importance in the overall national picture being one of many thousand similar societies. It was one of the 37 societies that enrolled in Oxfordshire with the Justices in 1794 but was never easy with registration. On 10 January 1865 a committee meeting was held.

[154] Idem.
[155] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.
[156] JOJ, 5 June 1909.

> The meeting was to take into consideration the propriety of sending a return of the funds of this society and it was agreed that no return should be sent to Tidd Pratt Esq.[157]

Many independent societies welcomed the benefit of registration, but resented many of the conditions imposed on rules by the Registrar, especially concerning how they used their collected funds. In 1880 consideration was given to whether the society should remain registered, presumably because of the increased control and regulation imposed after the 1875 Act, but a majority agreed to continue with registration.[158] However, three years later the management committee returned to the issue of making returns to the Chief Registrar and voted 12 for and one against making the required annual return. The decision was reviewed a few months later but the original decision was confirmed. Examination of the reports of the Registrar (and later Chief Registrar) of Friendly Societies demonstrate that Stonesfield Friendly Society consistently failed to make any returns on the number of members or its financial position and only after the return for the year ending 1899 was a full return received. Assets of just £146 were declared in 1899 and £186 in 1905.[159]

The department of the Registrar never brought any proceedings against the club for its failings and its general approach of maintaining a low profile brought no interference from the national regulatory body. Only in 1910, with compulsory valuations did Stonesfield engage authority with the wider scrutiny of its accounts.

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[157] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[158] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.
[159] PP, *Report of the Chief Registrar of Friendly Societies*, 1899, LXXII, [35], (1901), 112; PP, *Report of the Chief Registrar of Friendly Societies 1905*, LXXVIII, [49], (1907), 64.

## 3.7 The Local Impact

### 3.7.1 A village institution

The nature of the Stonesfield Friendly Society with its early adoption of age-graded scales at the time of joining, a low maximum age limit to join as a member and the longevity and good management of the club enabled it to be financially sound for much of its existence. The sickness payments to members were generous and a very high proportion of families had at least one member from an early stage. The lack of any substantial charities and other philanthropic welfare provision for the poor due to the absence of gentry, other than the Rector, led to reliance upon the two pillars of poor law relief and friendly society benefit in times of difficulty. The situation was eased by the varied employment that could mitigate the risk of rural life for the poor. Nevertheless, the friendly society took a more important position in the community because of the lack of alternative welfare provision that was abundantly present elsewhere as will be seen in chapters four and five. Stonesfield was unusual in its nature and that enabled the club to thrive, the friendly society being the 25th oldest established club in England at 31 December 1910.[160]

The confidence of the society within the community in the early years was enhanced by a growing population and the subsequent pool of new members. What could not be foreseen was the rapid decline in population between 1861 and 1871, followed by a stable but ageing population until further falls after

[160] PP, *Report of the Chief Registrar of Friendly Societies, 1911*, XII, [123], (1912-13), 176.

1891. The agricultural depression after 1875, and the decline of the slating and gloving industries, all increased pressure on local services. Membership of the friendly society remained above 110 between 1860 and 1891 and so would have caused few alarms to the management of the society.

In 1863, a general meeting agreed to a proposal for the division of £150 of club assets amongst its members, a move that coincided with a re-write of the rules of the club.[161] However, it is 1880 that can be seen as a pivotal year in the history and financial security of the society. On 23 February a general meeting of the club was held and members voted 100 to ten in favour of dividing £300 of club funds.[162] The division was made on the basis of shares that equated to the number of years' membership since the last division, and so a maximum number of 17 shares could be claimed. Each share was worth 3s 10d and a full term member received £3 5s 2d.

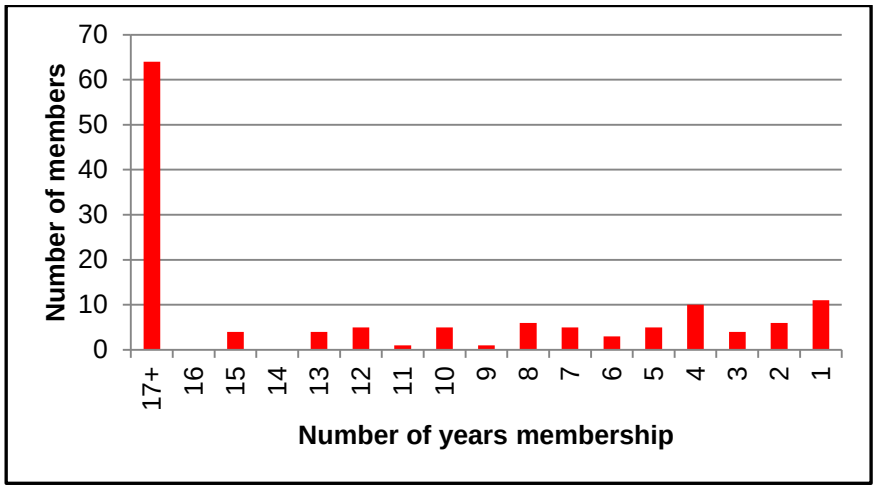



**Figure 3.34 - The number of members and qualifying years for the division of funds in 1880.[163]**

[161] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2.
[162] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.
[163] OHC, Membership book of Stonesfield Friendly Society, 1875-1893, STON I/i/a/1. The maximum years of membership that counted towards the division of funds was 17, and so this column includes all members with greater than 16 years' membership.

There is no indication whether financial hardship led to the decision to divide or whether the members simply believed there was sufficient money in the funds to meet future liabilities. Stonesfield wages were equal to those in other north Oxfordshire parishes in 1873, and as was seen in chapter one, Oxfordshire wages were slightly above average for the southern half of England in 1880. Actuarial science was well developed, although still underestimating future life expectancy. The length of membership profile of those receiving a share of the division reveals the inherent problem with the society after the division of funds in 1880. There were insufficient surviving younger members, especially those joining between 1863 and 1872. This period coincided with the migration of young people from the village in the 1860s, and was a further consequence of the population boom of the 1840s. It is not known what proportion of the overall assets of the society £300 represented but it must have been substantial as just 19 years later the total remaining assets were under half of that amount.

### 3.7.2 The start of the decline

After the division of funds in 1880, there was little immediate impact upon the society but lasting damage to the finances had been caused. No members were excluded by old age after the division and there was no mass departure of younger members.

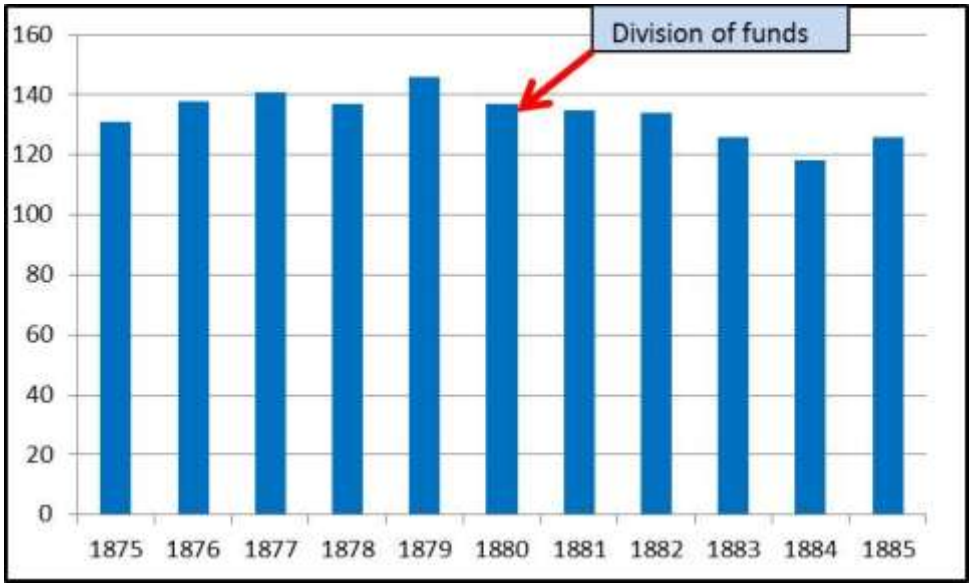



**Figure 3.35 - Number of members of Stonesfield Friendly Society, 1875-1885.**[164]

However, there was a collapse in membership between 1891 and 1895 when membership reduced from 120 to 74, a loss of 38%. There were several deaths of older members that increased the quarterly subscriptions by 1s per burial of each deceased member. In addition, the committee agreed a new benefit in November 1887 of 6d per member on death of a member's wife, payable by all at the next quarter meeting. The sickness payments for December 1890 identify three pauper members were being permanently maintained by the club at a recently introduced quarter-rate of 2s 3d a week. William Millin, aged 81 was identified in the 1891 census as being 'supported by friendly society,' whilst two others, Thomas Dennis (57 years) and William Baker (70) were described as paupers.[165]

[164] OHC, Membership book of Stonesfield Friendly Society, 1851-1894, STON I/i/a/1.
[165] 1891 census, RG12/1173/92/13 and 14 and RG12/1173/88/6.

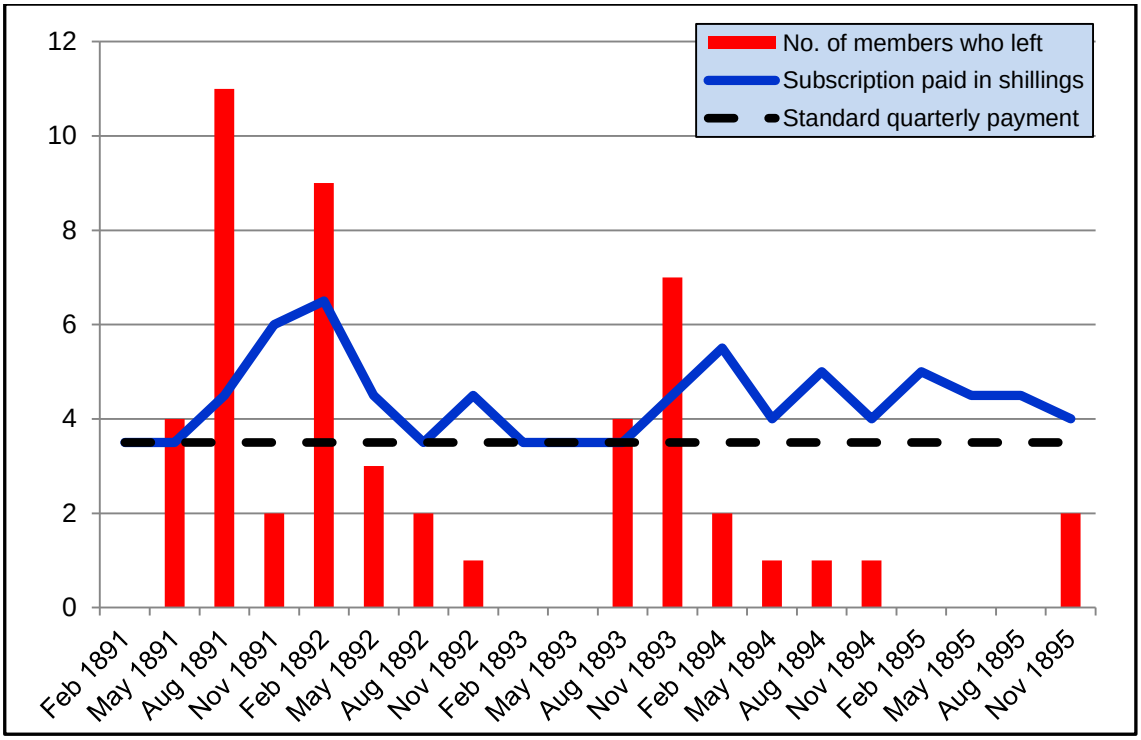



**Figure 3.36 - The number of members leaving the club (quarter of last payment) and quarterly subscription rate, February 1891-November 1895.**[166]

Turmoil was evident within the club as benefit payments soared, subscriptions regularly exceeded the minimum due to additional payments required for the death of members, and overall membership decreased. Expenditure exceeded income and the reserve funds were used in July 1889 when £10 was drawn from the Woodstock Savings Bank to meet benefit payments. Until this time, deposits to the bank were regularly made. There followed further withdrawals of £16 13s in December 1890, £20 in March 1891, £20 in September 1891 and £10 in April 1892.

As well as the introduction of quarter-pay for members who had drawn sickness benefit for more than a total of two years, several options were considered at committee meetings through 1891 and 1892. However, without the rapid increase of members, choices were limited to reducing reserves, reducing

[166] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON/I/ii/b/4.

benefit payments or increasing subscriptions. Reserves had already shrunk by £76 and no decision was agreed upon other measures. After a special general meeting 11 members left the society in September 1891 and in July 1892 an irrational decision was made to rescind quarter-pay and reintroduce unlimited half-pay, thus increasing costs. This led to a second wave of leavers after the following club day. It was a position from which the society would never fully recover.

The society found itself in this parlous position due to a number of factors. Poor decisions by the management committee over a number of years were the most significant issue, largely due to the failure to comprehend the cost of insured risk. The division of funds and increased benefit without thought to the long term implications was calamitous. The increased cost of membership, especially the additional payments at the burial of a member, deterred the young members as they also saw the older members drawing significant sickness benefits. Whether the members fully comprehended the position is unclear, but without drastic increases in subscription and reduction in benefit the club was doomed.

### 3.7.3 The society in deficit

All registered friendly societies were required to submit a valuation of their assets and liabilities at 31 December 1910 to the Chief Registrar of Friendly Societies. The submission of Stonesfield, completed by an independent professional valuer and accountant, identified that most members were engaged in agriculture and lived in the village.[167] The submission indicates that

[167] OHC, Valuation of Assets and Liabilities, STON IV/i/1(b).

the society had utilized Neison's Tables of Mortality and Sickness (1882 edition) as developed by the Ancient Order of Foresters. However, the decisions already outlined that were made by the committee do not appear to reflect that actuarial tables were consulted.

| **64 Members at 31 December 1910** | **£** |
|---|---|
| | |
| Sickness allowance for life | 891 |
| Payments on death | 253 |
| **Total sum assured** | 1,144 |
| | |
| Future benefit subscriptions | 611 |
| Current assets | 232 |
| **Total assets and predicted income** | 843 |
| | |
| **Deficiency** | **301** |

**Figure 3.37 - Assets and liabilities of Stonesfield Friendly Society at 31 December 1910.**[168]

The club was insolvent. In answer to the question, 'To what causes may be attributed the surplus or deficiency shown by the valuation?' the society responded that is was due to 'lack of interest' and 'inadequate contributions'.[169] However, the Chief Registrar's office identified discrepancies in the submission and the most recent set of rules submitted by the society. Rule seven of the 1898 printed rules still included quarter-pay after two years total sickness although this reduced level of benefit had been abolished in favour of half-benefit six years earlier. Had this rule still been in place the liabilities of the society, and hence the deficiency would have been reduced. What was not disclosed in the valuation that had severely impacted upon the financial stability of the society was the division of funds in 1880. Of the 64 members in 1910, 29 had been part of the division 30 years earlier. Had this division of £300 not

[168] idem.
[169] idem.

taken place the deficit of £301 would have been a surplus allowing for interest payments. The position of Stonesfield Friendly Society was far from unique. 'Patrons and parliamentarians [were] perpetually worried about the societies' abilities to meet their members' needs',[170] and the degree of insolvency amongst societies throughout the country was extensive.

The failings in the Registrar's office enabled Stonesfield Friendly Society to choose not to make returns on membership and valuation, and to agree to a division of funds that left the society insolvent without any challenge or sanction. The society was far from the worst at flouting the laws and rules that came with registration, but it chose to retain the benefits of registration without abiding by the conditions.

### 3.8 Women and the Stonesfield Friendly Society

The role of women in Stonesfield Friendly Society was severely limited. There was rarely mention except in the payment of 1d to the maid at club feast day, or as a beneficiary after the death of a husband. Women were never able to join the society and only appear to have had a peripheral role. Sarah Davies was landlady at the Black Head Inn in 1864 and received 3s rent for the room per annum, Mrs Collet was asked to mend the club flag in 1886, and Mrs Davis repaired the flag again in 1904 at a cost of 3s.[171] In the position of household manager a wife played the pivotal role in the administration of cash and as such ensured there were sufficient funds to pay the quarterly subscriptions. Whilst it is estimated that in the last quarter of the nineteenth century friendly society

[170] Cordery, *British Friendly Societies,* 177.
[171] OHC, Minute book of Stonesfield Friendly Society, 1856-1875, STON I/ii/b/2; Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4; Receipt to Mrs E. Davis for repairing the club flag, dated 26 May 1904, STON I/vii/b/8.

subscriptions represented between 2% and 5% of household cash expenditure, the saving for the monthly or quarterly subscription could not be missed or a 1s fine was added to that owed.[172] A second default led to expulsion and so financial discipline was required, allowing for the unforeseen death of fellow members that required additional payments.

Cordery suggests that women were prohibited from many societies as part of the nineteenth-century movement towards excluding women from public space, and further proposes that rules that prevented non-members from entering the club room without permission was partially aimed at preventing wives attending club nights.[173] Stonesfield could provide evidence for these hypotheses except it was exhibiting the characteristics from its inception in 1765. What is clear is that women played no overt role in the society. They did, however, join in the celebrations on club day as they donned their best clothes to observe the parade and enjoy the feast.

## 3.9 The Establishment of Temperance

### 3.9.1 The temperance movement

The temperance movement commenced in the 1830s and 1840s, supported by the Methodist churches, but stalled until given greater impetus by the Church of England Temperance Society. 'The temperance movement … was concerned with the welfare of the emerging working classes, attempting to mitigate the social dislocation caused by the industrialisation of Britain'.[174] The national friendly society founded in 1835 on a temperance agenda was the Independent

[172] Cordery, *British Friendly Societies*, 75-76.
[173] ibid., 109, 181.
[174] Lilian Lewis Shiman, *Crusade against drink in Victorian England*, (London 1988), 1.

Order of Rechabites Salford Unity.[175] The Thame Temperance Provident Society, established in 1850, and the Nephalites of Watlington, established in 1861, were non-sectarian, teetotallers' friendly societies promoting alcohol abstinence in Oxfordshire. Other societies were formed at Primitive Methodist chapels such as the Refuge Friendly Society at Mollington.

The centre of the Anglican temperance movement, like its first appearance, was in the industrial north of England, and London.[176] Encouraged by publications such as *Haste to the Rescue*, Anglican clergy began to question the role of alcohol in the ills of society in sermons and through publications like deanery magazines.[177] Friendly society club days came in for extreme criticism and some clergy refused to conduct divine service due to the excessive alcohol consumption. In 1845 the Rev. Mr Burrows excluded the use of the parish church at Steeple Aston for a club day service of the Steeple Aston Friendly Society through objections to excess alcohol consumption, but the vicars of nearby Steeple Barton and Upper Heyford both offered the use of their churches.[178] The two main influences of 'recreational drunkenness', poor housing and leisure patterns set in custom, had begun to abate by the 1870s.[179] Unlimited drinking hours had been tackled by legislation, fairs and club days by law enforcement.[180] Changing leisure patterns were encouraged by

[175] Neave, *Mutual Aid,* 104.
[176] Shiman, *Crusade against drink,* 100.
[177] Mrs Charles Wightman, *Haste to the Rescue*, (2008, facsimile copy of original publication of 1860).
[178] BG, 15 May 1845.
[179] Brian Howard Harrison, *Drink and the Victorians: The Temperance Question in England, 1815-1872,* (Keele, 1994), 209.
[180] Sidney Webb, *The History of Liquor Licensing in England, Principally from 1700-1830,* (2009, facsimile copy of original publication of 1903).

philanthropic reading rooms, libraries, greater mobility, and entertainment such as music-halls.[181]

General adverse comments on timeliness, poor behaviour and low attendance at church services on club day were outweighed by comments on alcohol consumption and perceived consequential poor behaviour. The author of an article on Whitsuntide feasts in the *Chipping Norton Deanery Magazine* in 1883 commented,

> But, sometimes, alas, all is spoilt by the excess and riot of a few. A few perhaps drink too much, or are guilty of unseemly conduct, which spoils the pleasure of the whole feast. Let us see if we cannot free the villages from this disgrace.[182]

The incumbent of Ramsden adopted a slightly more conciliatory, yet critical tone the following year.

> A day much looked forward to but, it is feared, a holiday not quite so well spent as might be desired in these more enlightened days.[183]

Drink was blamed for 'an atmosphere of despair and helplessness amongst the very poor', whilst Charles Booth saw drink as the culprit of much poverty and William Booth of the Salvation Army asserted that 'publicans lived off the weakness of the poor'.[184]

The temperance movement of the late nineteenth century established itself in Stonesfield in a variety of ways. The self-restraint ethos of the Wesleyans was present for much of the century and the teetotal Primitive Methodists were established in 1846. The Wesleyan Temperance Hall pre-dated the presence of the Salvation Army by 19 years, being established in 1867. The committee of

[181] Harrison, *Drink and the Victorians*, 311.
[182] CNDM, May 1883.
[183] CNDM, July 1884.
[184] Shiman, *Crusade against drink*, 94.

the Stonesfield Friendly Society met on 6 May 1882 'for the purpose of providing the necessities for a club feast' for that year.[185] The normal provisions were agreed but Thomas Townsend and James Hunt proposed that the 22 teetotal members should have an equivalent amount of low-alcoholic drink to those who drank beer. The motion was carried by three votes and James Hunt was charged with finding the drink at 9d per member.

A further committee meeting was held on 13 May to consider 'what alterations should be made in ordering the teetotallers drink' for the forthcoming club day.[186] Albert Oliver proposed and James Hunt seconded that two barrels of beer and 18 gallons of ginger beer should be ordered for the feast. Ginger beer had been brewed since the mid seventeenth century but 1855 legislation required that it was no stronger than 2% alcohol, acceptable to the Wesleyans and others of a temperance nature.[187] However, a majority voted in favour of providing two and a half barrels of best beer and ale without any provision for the teetotallers. Oliver and Hunt were both Wesleyans and the latter did not attend the 1882 club day. He had left the society by the next quarterly subscription day in August.

### 3.9.2 The Stonesfield Permanent Mutual Benefit Society

The issue brought to the fore tensions over the link of alcohol with club day, a debate of nationwide proportions. Locally, it was the spur for the formation of a second society in November 1882, the Stonesfield Permanent Mutual Benefit

[185] OHC, Minute book of Stonesfield Friendly Society, 1875-1893, STON I/ii/b/4.
[186] idem.
[187] Dean Madden, *Ginger Beer: A refreshing, fermented low-alcohol drink*, National Centre for Biotechnology Education, University of Reading.
(www.eurovolvox.org/Protocols/PDFs/GingerBeer1.6_UK_eng.pdf, accessed 9 November 2011).

Society.[188] It has been suggested that Methodists, especially Primitive Methodists, saw friendly societies as an area where they could actively promote temperance.[189] However, Evelyn Lord points out that all societies had rules that attempted to curb excess alcohol consumption, and the formation of chapel clubs was incidental to the overall friendly society movement.[190] It was, however, a visible representation of the advance of the temperance movement as similar Methodist chapel-based societies were established at Finstock and Fritwell in 1882 and 1883.

The Permanent Mutual applied for registration on 1 January 1883 and received confirmation of its rules on 11 May 1883 with its headquarters at the Wesleyan schoolroom, also known as the temperance hall.[191] The rules of the society were similar to the older club, and there were only three substantial differences. The maximum age of entry was five years higher at 35 years, an age that was more in line with the majority of independent clubs. The society also offered two levels of subscription and hence benefit. The first mirrored that of the Stonesfield Friendly Society at a subscription of 3s 6d a quarter and 9s per week for full sick-pay. In addition, the Mutual Benefit Society offered benefit of 12s per week sick-pay in return for a subscription of 6s a quarter. The final difference was that there was no club day, the one issue that had led to the formation of the new society.

The Stonesfield Friendly Society did make concessions to the teetotallers and in 1884 agreed to provide members who did not drink beer with two tickets to

[188] OFSD.
[189] Bee, The Compton Pilgrims', 69-89.
[190] Evelyn Lord, 'The Friendly Society Movement and the Respectability of the Working Class' 170-171, *Rural History,* vol. 8, no. 2, (1997), 165-173.
[191] TNA, Rulebook of Stonesfield Permanent Mutual Benefit Society, (1882), FS3/322/349. The Wesleyan school and temperance hall were at the first Wesleyan chapel building.

the value of 6d for the club day celebration. Two years later, accounts identify that nine members took advantage of this, indicating that there were approximately 13 fewer teetotallers in the club than in 1882.

The choice made by individuals was varied. Having left the Stonesfield Friendly Society, Joseph Hunt joined Permanent Mutual Benefit Society and was one of the original member signatories on the registration documents.[192] Albert Oliver, the proposer of the original move to provide suitable non- or low-alcohol drink at club day, remained a member but also joined the Permanent Mutual. He was also an original signatory. George Williams was a hurdle maker and Methodist preacher, although it is unclear if he was Wesleyan or Primitive Methodist.[193] He joined the Stonesfield Friendly Society in 1867 aged 18, and was the Stonesfield branch representative to the Oxfordshire branch of the National Labourers' Union. He had served as a Steward but ceased to be a member in November 1881, and was a founder member of the Permanent Mutual.

Neither club at Stonesfield had a rule excluding members from another benefit society, something common elsewhere. A total of 28 Stonesfield Wesleyan Methodists have been identified and their involvement in the two friendly societies is summarized in the table below.

[192] idem.
[193] 1881 National census, RG11/1511/92/5.

| Stonesfield Wesleyan Methodists (28) | |
|---|---|
| Number of known Wesleyan members of the Stonesfield Friendly Society at May 1881 | 13 |
| Remained a member of the Stonesfield Friendly Society only | 8 |
| Remained a member of the Stonesfield Friendly Society and also joined the Permanent Mutual Benefit Society | 2 |
| Was a member of the Stonesfield Friendly Society but left prior to May 1882 | 1 |
| Was a members of the Stonesfield Friendly Society but left after May 1882 | 3 |
| Number of former Stonesfield Friendly Society members that joined the Permanent Mutual Benefit Society | 4 |
| Never a member of the Stonesfield Friendly Society but joined the Permanent Mutual Benefit Society | 6 |
| Wesleyans never a member of the Stonesfield Friendly Society and no evidence they joined the Permanent Mutual Benefit Society | 9 |

**Figure 3.38 - Designation of 28 identified Wesleyan Methodists in Stonesfield, 1881-1884.**[194]

The rules of the Stonesfield Permanent Mutual Benefit Society were ostensibly non-discriminatory in terms of gender or religion but the reality was that it was a male, Methodist club. It held greater attraction to abstainers from alcohol or adherents of temperance where club rules were not linked to club day celebration and the consumption of alcohol. It did celebrate club day on 29 May with a dinner at the Wesleyan schoolroom but they did not take part in the wider village celebrations.[195] Membership was 33 at its formation and rose to 37 by 1892, before it dissolved on 3 November 1894 after only 11 years and having reduced to just 24 members. The assets of the society amounted to £83 and members received between £6 and 19s depending on length of membership.[196] Competing with the long-established Stonesfield Friendly Society that bound

[194] They were identified from Wesleyan Methodist Chapels, Witney Circuit baptism records between 1870 and 1885, OHC, NM2/A/R1/1-4; The Stonesfield Permanent Mutual Benefit Society rulebook, TNA FS 3/322/349. This is the known position but the exact situation cannot be determined due to the absence of membership records of the friendly society.
[195] JOJ, 6 June 1891.
[196] TNA, Index to rules and amendments, Series II, Oxfordshire, FS 4/42/349.

members into the club by substantial benefits in old age meant few long-standing members could afford to leave if they wanted to unless their religious or temperance beliefs outweighed their desire to provide insurance against risks for their family.

## 3.10 Distant Membership

### 3.10.1 Their official position

There is no formal definition of a distant member and it is not a term that was in contemporary use by friendly societies. However, it was a type of member that was distinguished by club rules; a member who lived too far away from the location of the clubhouse to be under the direct supervision of stewards, to attend member funerals and who, in some cases, had special dispensation for the payment of subscriptions. Such members are now recognized as warranting the term 'distant member'. The willingness of societies to permit existing members who migrated within the United Kingdom to remain members was important in providing them with some security in a new environment. Topping identified that this group had received little attention from historians and that writers like Gosden had suggested that local, independent societies did not cater for workers who migrated away from the settlement of the club headquarters.[197] Emigration or travel beyond British shores led to exclusion or the temporary cessation of benefits in many club rules.

In the rules of the Stonesfield Friendly Society, those living outside a five mile radius of Stonesfield were not a separate class of member but were given certain dispensations in the rules. Stewards were not required to visit sick

[197] Topping, 'Welfare, Class and Gender' 87.

members residing more than five miles away, members with business before the committee who resided more than five miles away were permitted to draw 1s 6d from the box, and those who lived more than four miles away were excluded from the requirement to attend the funeral of a member.[198] They were not recorded differently in any of the records of the Stonesfield Friendly Society and their subscriptions were the same although they received no medical attendance if sick. Subscription payments were the same as other members and were paid either by sending money back to their home club, or family members paying which were settled when the member returned on club day. This latter method was termed 'kept benefit'.[199] Although there was no rule of the society that excluded new members on geographical bounds, they had to be introduced by an existing member. It was therefore unlikely that a person already resident away from the village would join the society. It was advantageous for both the individual and the club for a new member to join a local club or branch of an affiliated order. Distant members were local members who moved away.

A distant member claimed sickness benefit in a different way. The 1823 rules make no specific regulation for claiming sickness benefit but by 1863 the minister, churchwardens and medical practitioner of the parish of residence were required to sign papers that the member was unable to work through sickness or disability.[200] In 1871 there were 35 Stonesfield-born adult men who resided outside Oxfordshire, and had moved out of the county in the previous ten years, with 14 (40%) being members of the friendly society.

[198] OHC, Manuscript rules of Stonesfield Friendly Society, (1823), STON III/i/1; Rulebook of Stonesfield Friendly Society (1898), STON III/ii/1.
[199] Fay and Martin, *The Jubilee Boy*, 123.
[200] OHC, Rulebook of Stonesfield Friendly Society (1898), STON III/ii/1.

| County of residence 1871 | Name | Age in 1871 | Occupation in 1871 | Date left society |
|---|---|---|---|---|
| Buckinghamshire | George Austin | 33 | Baker & grocer | 1871 |
| Leicestershire | Thomas Austin | 24 | Draper | 1865 |
| Berkshire | Caleb Barrett | 29 | Plasterer | 1865 |
| Kent | George Fowler | 27 | Brickmaker's lab. | 1864 |
| London | George Harper | 22 | Servant | 1878 |
| Warwickshire | Thomas Harper | 17 | Footman | 1883 |
| Surrey | John Maycock | 47 | Bricklayer's Lab. | 1862 |
| Gloucestershire | John Oliver | 43 | Agricultural Lab. | 1863 |
| Staffordshire | Thomas Oliver | 22 | Porter | 1875 |
| Warwickshire | Richard Oliver | 26 | Plasterer | 1868 |
| Yorkshire | Stephen Oliver | 39 | Ironstone miner | 1865 |
| Yorkshire | William Oliver | 26 | Ironstone miner | 1875 |
| London | Charles Paxford | 24 | Plasterer | 1866 |
| Lancashire | Thomas Tidmarsh | 36 | Stone Mason | 1866 |

**Figure 3.39 - Stonesfield born men who were members of Stonesfield Friendly Society and left Oxfordshire between 1861 and 1871.[201]**

It cannot be ascertained when they left Oxfordshire, but their date of cessation of membership of the society identifies that at least four remained members for several years after leaving. However, all did eventually cease membership.

### 3.10.2 Six distant member case studies

Thomas Harper was born at Stonesfield in 1854 and joined the friendly society aged 16. One year later in 1871 he was in service as a footman to Edward Miller, the Vicar of Butlers Martson, Warwickshire. The Harper family lived in Church Street, Stonesfield, next to the Rectory and it was likely the Rev. Mr Robinson obtained the position for Thomas. However, by 1881 he had returned to Stonesfield and was living with his widowed mother and sister, having employment as a farm labourer. Thomas married Ellen Hunt of Stonesfield in spring 1884 and by 1891 they had four children, having moved to Whitchurch,

[201] William and Stephen Oliver were cousins and were resident in the same household in 1871.

Oxfordshire within the previous 12 months. Harper's last payment to the Stonesfield Friendly Society was in May 1883, aged 29 and having been a member of the club for 13 years. He had played a full part in the club and became a steward in November 1880. In that position he was one of the organizers of the 1881 club day, including the ordering of beer and ale. He was a Wesleyan Methodist and was a founder member of the Permanent Mutual Benefit Society, all four of his children being baptized in the Wesleyan chapel. It is not known if he remained a distant member of the Permanent Mutual Benefit Society after he moved to south Oxfordshire.

Thomas Oliver was aged 22 and a porter, living in the household of a grocer in West Bromwich in 1871 together with several other employees. Like Harper, he had joined the Stonesfield Friendly Society at the age of 16 and continued as a member whilst first living away from home. He married Caroline Henson in summer 1873 and they had their first child in early 1875. His last payment to the friendly society was in February 1876. In 1881 he was an unemployed grocer's porter.

Stephen Oliver made his last payment to the Stonesfield Friendly Society in May 1865 and by 1871 was lodging in Chapel Street, Marske on Sea, North Yorkshire being employed as an iron miner. He was 39 years old, married and his wife Ellen was still living in Stonesfield at the time of the census with their five children aged between five and 13 years. Ellen moved to Yorkshire with their children soon afterwards to join her husband but she was dead within two years. How Stephen came to make the move cannot be definitively ascertained but it was likely he had skills as a slate miner. In 1858 an ironstone mine was

opened in Fawler, the parish immediately to the west of Stonesfield at a distance of less than two miles.[202] The mine was small but made a profit in the early years. Its peak was in 1863, when over 6,000 tons of iron ore were produced. However, the following year production dropped by half and the mining operation was closed entirely by April 1866. It is possible that Stephen worked at the ironstone mine in Fawler and made links that brought him employment at Marske.

William Oliver, aged 26 in 1871, was lodging in the same house in Marske as Stephen Oliver in 1871, and he too was an iron miner. William, a single man, continued his membership of the friendly society until his death in 1875 in Yorkshire.

Francis George Smith was born in Stonesfield in 1851, and became an agricultural labourer. He joined the Stonesfield Friendly Society on 4 May 1867, aged 16. Francis married in 1874, having moved to Aston, Birmingham and in 1881 was employed as railway porter, living at Inkerman Street, Aston with his wife and three children. He was eventually to have eight sons and daughters. In the 1891 census his occupation was given as a gas stoker of Alma Crescent, and in 1901 he held the same occupation, living at 103 Dolman Street. Francis made regular quarterly payments until his last in November 1902. He had suffered from bronchitis and made continuous sickness claims on the society from 1897 until his death in late 1902. It was estimated that 30% of severe

[202] Eric Tonks, *The Ironstone Quarries of the Midlands: Oxfordshire Field Pt. 2: History, Operation and Railways*, (Cheltenham, 1988); Mick Aston, 'Fawler Industrial Site, Oxfordshire', *Bulletin of Industrial Archaeology*, no. 16, (April 1971).

bronchitis sufferers had been gas or other stokers, had exposure to chemicals or were in other similar occupations.[203]

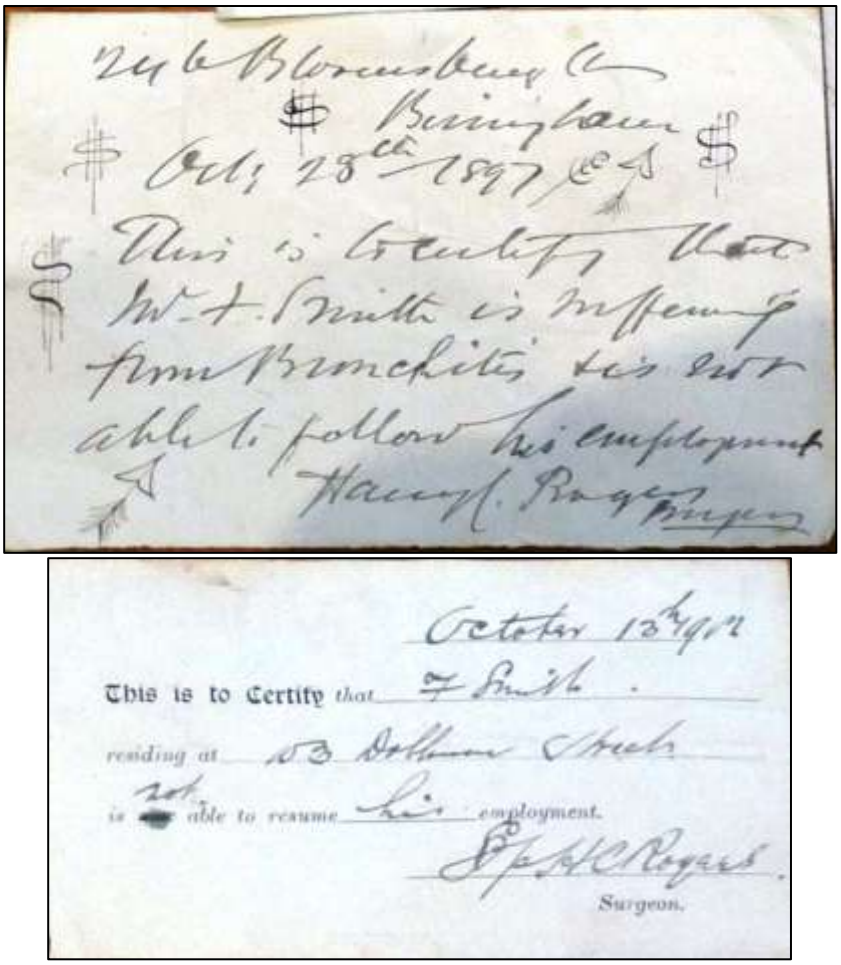



**Figure 3.40 - Sickness certificate of Francis Smith, 28 October 1897 and sickness continuation certificate, 13 October 1902.[204]**

Edward Slatter was born at Headington Quarry in 1857 and sometime after 1871 moved to Stonesfield. He joined the Stonesfield Friendly Society in 1880, married the following year and was a steam-plough driver. He was working at Ditchley, Oxfordshire in 1887 and in 1891 was living in Willesden, Middlesex where he settled, working as a portable engine driver. Edward continued his membership of the friendly society until its dissolution in 1912, but did not join

[203] Ian Gregg, 'Chronic Bronchitis and Occupation', *British Medical Journal*, v. 5488 (12 March 1966), 675-676.
[204] OHC, Sickness certificates of Francis Smith, STON II/ii/b/1.

the Court Black Head of the Ancient Order of Foresters. The administration of national insurance was best served through a local agency.

These six case studies reveal varying personal stories of distant members. Utilising these and other individual histories, it is possible to identify a number of key issues that were relevant to the choices made by friendly society members on moving away from Stonesfield. Work was clearly the main reason for moving but the decision on remaining a member or ceasing payments was not as clear. Young, single men generally remained members until their circumstances were certain, either in their new place of residence or on marriage, at which point they had made roots elsewhere and rescinded their membership. However, continued membership gave certainty if the move away was temporary, or was one of a series of short-term employments, such as when a member was an annually-hired servant. The link back to the parish of their family and friends was strong and a return for club day was essential to maintain contacts for the single man.

Age was also an important factor. If a member settled elsewhere beyond the age where he could join a new society, his choice was limited. Edward Slatter was over 30 when he settled at Willesden. Stephen and William Oliver, migrating iron miners chose different paths. Stephen was 34 when he moved to North Yorkshire if, as seems likely, he followed the iron mining work. He was married and was close to a likely maximum age of joining a new friendly society and so gave up his membership of Stonesfield immediately. William was younger and single and remained a member of Stonesfield Friendly Society. Francis Smith, although migrating at a young age and marrying a local woman,

remained a member of the society until his death. Beliefs could also impact on decisions as in the case of Thomas Harper with his temperance values that saw him join the Wesleyan club until that too folded. What is clear is that there is no one commentary on distant members. Personal circumstances, beliefs and family connection all combined to influence individual choice.

Distant membership gave migrating men security against sickness in a different employment until they had settled within a new community, and if they were of the correct age, until they could join a new society. Gosden was incorrect when stating independent societies did not cater for workers who migrated in terms of the primary object of membership. However, without the conviviality through attending regular meetings in a new place of residence, it did not assist a migrant to become entrenched within the local community.

A similar assessment of migrant members in 1901 reveals no discernible difference in the length or reason for remaining a member, or for leaving the club. William Hopkins, a married stone mason, moved with his wife and six children to High Wycombe, Buckinghamshire in 1899 or 1900. He had been a member of the Stonesfield Friendly Society since he was 16, and moving at age 38 or 39 meant he was too old to join a new club. He remained a member until the society dissolved in 1912. Conversely, 19 year old Frank Thornett, a plasterer's labourer, joined the club in 1899, and by spring 1901 had moved to 43 Redfern Road, Willesden, Middlesex. He was a boarder in a household that shared the premises with the family of Charles Slater, a plasterer, and his wife, both of whom were born in Stonesfield.[205] The Slaters' household also included John Clark (26), a plasterer's labourer, and Beatrice Oliver (20), a general

[205] National census 1901, RG13/1214/71/ 6.

servant, both of whom were stated as siblings of Slater (or his wife). Frank Thornett left the friendly society in 1902.

## 3.11 The Final Years

### 3.11.1 A concerted effort

The overall economic conditions of rural Oxfordshire had declined by 1900, and at Stonesfield that was exacerbated by the loss of seasonal employment opportunities for men through slate work, and with the significant reduction in gloving work for women. On club day 1901 membership of the society had slumped to just 66 members and parish population had decreased 14% from ten years earlier. Not since 1788 had there been so few members of the club and the officials clearly decided action was required to reinvigorate the membership. No new members joined in 1900 or 1901, but because of the membership drive 15 new recruits were introduced in 1902, giving a 17% increase.

The officers of the society began to search outside the parish, and of the 34 new members joining after 1902, the residence of 26 has been identified. Whilst nine lived in Stonesfield, 12 were from the neighbouring Fawler, a small parish of fewer than 160 inhabitants. Those recruited had an average age of under 19, nine of whom, were aged 16 or under. They attempted all they could but 41% of those recruited after 1894 left the society within five years or less.

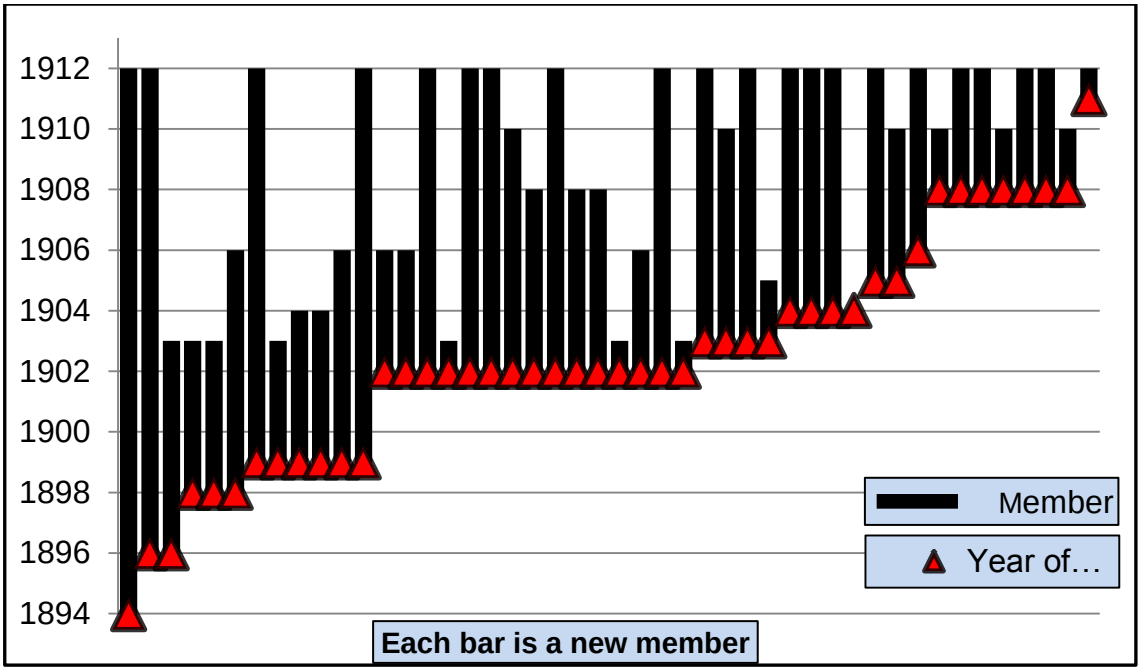



**Figure 3.41 - New members from 1894, showing length of membership to 1913.**[206]

The overall net effect of the recruitment was a rise from 66 members in 1901, to 77 in 1902 but then a gradual decline back to 66 members by 1907, and membership continued to fall gradually thereafter. The financial practices of the club officials, the general economic decline and continued growth of the affiliated orders all coincided to negate the efforts to increase membership.

### 3.11.2 The approaching welfare state

The inadequacies of friendly society benefits for the aged became apparent after 1890.[207] The rising elderly population and increasing national wages led to a change of view by the affiliated orders on the subject of state benefits and by 1902 there was significant support for non-contributory pensions. The Old Age Pensions Act of 1908, implemented the following year, paid 5s a week to those aged over 70 years whose income was less than 8s a week, permitting entitled

[206] OHC, Stonesfield Friendly Society membership book 1900-1912, STON I/i/a/2.
[207] Neave, *Mutual Aid*, 83.

friendly society members to retain at least some of their benefit. In similar vein, contributions of 4d a week were required to be paid by men earning less than £160 per annum under the National Insurance Act 1911.[208] Sickness benefit of 10s a week was paid for the first 26 weeks, followed by 5s a week thereafter. These arrangements were remarkably similar to the subscriptions and benefits of friendly societies and provide clear evidence that the welfare state was largely modelled on the self-help movement.

The mandatory valuation of registered friendly societies was the precursor to the de-registration of most independent societies. Clubs could apply to remain on a provisional scheme under the National Insurance Act 1911 until all administrative arrangements had been completed, but Stonesfield Friendly Society did not chose to do so. The valuation of assets and liabilities was completed on 10 July 1912 and the outcome was that the club was declared insolvent to the amount of £301. This created the impetus to apply to the AOF to become an affiliated branch.[209] At a general meeting of the society on 3 August 1912 final approval was given to cancel the registration of the Stonesfield Friendly Society and to become a branch of the AOF.[210] Most of the assets of the club were divided amongst the members but those who carried on into the new branch retained their share in Court Black Head.

[208] Pamela Horn, 'Old Age and the Oxfordshire Agricultural Labourer, 1870-1914', *Oxoniensia,* 38 (1973), 373-380.
[209] OHC, Valuation of the Assets and Liabilities, STON IV/i/1(b).
[210] OHC, Notes of a general meeting of 3 August 1912, STON V/i/1.

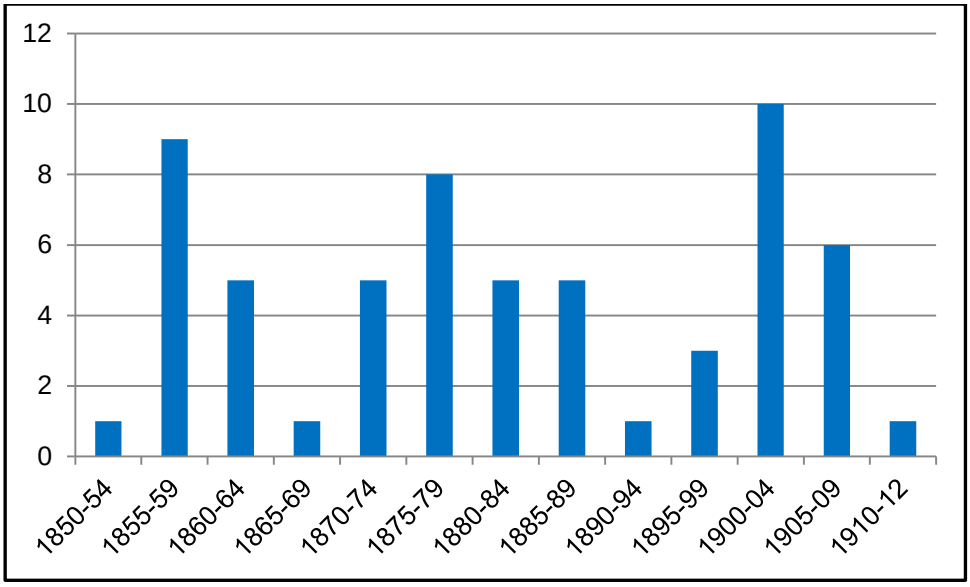



**Figure 3.42 - Date of joining of the final members of Stonesfield Friendly society, 1912.**[211]

The profile of length of membership at the dissolution of the Stonesfield Friendly Society reflects several of the key events of the previous 60 years of the society. After the divisions of 1863 and 1880 there was a reluctance for new, young members to join, something that damaged the club financially and led to its insolvency. The heavy recruitment drive of the early 1900s is visible, but it is the quinquennial periods of very low membership joiners after 1865 and 1890 that was most detrimental to the viability as a club.

This National Insurance Act was the end of the independent club that had continued for 147 years, although it had been in decline for the previous 32 years despite attempts to re-invigorate it. However, dissolution was an inevitable consequence of the planned national scheme that replaced local, mutual clubs. The culture of rural settlements had changed and mutual, self-help clubs were replaced by an increasingly centralized government. With this came financial security for the scheme and the other social elements of club life

[211] OHC, Membership book, 1900-1912, STON I/i/a/2.

were increasingly irrelevant with additional leisure opportunities and fashion combining to magnify the impact of rural decline.

### 3.11.3 Court Black Head

Court Black Head was established in 1912 as branch number 9513 of the AOF. The distant members joined a local society as the new national insurance arrangements utilized the friendly society structures and administration to manage the payments to members. In 1913 there were 90 members of Court Black Head with new men joining to register for national insurance. In 1914 an unknown club official wrote his club day speech on the rear of an AOF balance sheet, which he entitled, 'The Wise in Heart Should be called Prudent'.

> 2 years ago a great change throughout the country in connection with Friendly Societies took place. All Benefit Societies that had not a membership of 5,000 were compelled by government to either form with another society who had the required number – well as you know this society which had done a good work in this village for 146 years and was still carrying on this good work of helping each other in times of sickness and distress. We could either join another friendly [society] or disperse … and form a branch of the Foresters. There is concern young men only have sickness and no death benefits … We are still working here for the good of each other.[212]

In January 1917 a list of arrears for the Foresters recorded all 90 members of the branch, with 15 being shown as serving soldiers.[213] Of these 90 members, only 37 had been members of the Stonesfield Benefit Society in 1912. The Great War proved a discontinuity in many aspects of life, and the friendly society was no exception. Any club day celebration was disbanded and in all other characteristics it continued as an insurance business. The independence, the conviviality and importance to village life had disappeared.

[212] OHC, Handwritten notes of speech written on the reverse of a Court Black Head balance sheet, 1913-1914, STON I/vi/1.
[213] OHC, Court Black Head arrears list, 1917, STON I/ii/b/6.

### 3.11.4 Conclusion

The Stonesfield Friendly Society was one of the oldest in Oxfordshire, was the longest lasting in the county, and one of the longest surviving nationally. The first 115 years were times of unequivocal economic and social success for the club with high levels of membership and sound financial support. The self-help element of the society fulfilled a responsible role that in many villages was undertaken by the resident gentry. The society was at the heart of the community, supporting its members and their families, and making investment loans to local traders, craftsmen or farmers and helping fund capital projects such as the church extension. The friendly society vied with the vestry as the most important village institution in Stonesfield.

The final 32 years of the society following the 1880 division left the club less financially sound and with fewer new, young members joining. The agricultural depression, migration, and declining slate and gloving employment made Stonesfield less self-sufficient. The National Insurance Act provided an opportunity to dissolve the society, a more seemly end than otherwise would have occurred through insolvency. Evidence from the records of the Stonesfield Friendly Society provides testimony of the impact of many key historical themes of the long nineteenth century. It also demonstrates how friendly societies were at the heart of change within the village community, adapting and evolving through time to provide vital welfare and social benefits.

# CHAPTER 4 **ALTERNATIVE WELFARE PROVISION**

## 4.1 The Parish Welfare System

Friendly societies did not exist in isolation and, as has been demonstrated, they responded and changed to meet a number of new demands as the nineteenth century progressed. Rural de-population with its consequential changing demographics, together with new poor law legislation, growing class awareness, improving health, compulsory education, and respectability all contributed to the changing nature of these clubs. Nor did they exist in isolation from other welfare support. The link to the poor laws has been examined but rural communities retained their non-statutory responsibility for aspects of social welfare provision until after 1908 when the state began to have direct involvement with individuals through the Liberal welfare reforms. Until this time, legislation on non-public or privately funded welfare had been enabling by providing a framework, but with local delivery.

Among the village elite there was a belief that indiscriminate charity was not the solution. There was significant cross-over between charity and the old and new poor law as each had the ultimate aim of relief for the poor.[1] Parishes took steps to reduce their own poor rates by a variety of means including parish employment, private rates, parish charities, relief on the highway rate, and relief on rents. Welfare increasingly became less about charity administration, and by the mid nineteenth century thrift was already in vogue.

[1] Brundage, *The English Poor Laws,* 16.

> If we hear less about the administration of parochial charities in the mid-nineteenth century it may be that thrift and not charity was becoming the more fashionable parochial virtue.[2]

There was recognition what was needed was educational opportunity, self-help and thrift, and in 1869 the Charity Organisation Society was established and immediately proposed the 'greater control and co-ordination of indiscriminate [unconditional] charity'.[3] This chapter will examine the available evidence for rural Oxfordshire, exploring the typography, nature, function, benefit, and membership of each type of welfare instrument, and seeking to establish a comprehensive view of their extent in two sub-regions of the county.

Alternative welfare provision in rural communities responded similarly to friendly societies in that they adapted, changed and developed according to local need. There was self-interest in these changes from the ratepayers as the greater number of paupers in the workhouse, the greater cost of the rates to support them until shared, union-wide cost was introduced in 1865.[4] It was a natural consequence that alternative provision arose to support those in need of help within the community. In response to this, micro-welfare systems grew in each community, normally based upon the parish or township that administered the old poor laws. By the end of the nineteenth century, comprehensive parish welfare systems were embedded in most parishes.

> In nearly every close village and a fair number of open ones there exist clothing and coal clubs for the labourers or their wives. They are usually started and worked by the clergyman or the squire and are an immense boon to the labourer.
>
> The only possible exception to these clubs is that they are a form of charity, and it is most desirable that labourers should be in a position to

[2] McClatchey, *Oxfordshire Clergy,* 133.
[3] Mingay, *Rural Life*, 100; Snell, *Parish and Belonging*, 263.
[4] The Union Chargeability Act, 1865.

> live independently of charity. Until this end can be attained there is no form of help more admirable than that which gives a premium upon self-denial and thrift.[5]

These sentiments of the Royal Commission on Labour, reporting in 1894, reflected a change in the attitude of providers that had already been underway for over a century. There was a shift from endowed charity to philanthropy that supported self-help initiatives; from direct giving to earned support. As to potential recipients, the economy of makeshifts is 'a phrase which neatly sums up the patchy, desperate and sometimes failing strategies of the poor for material survival'.[6] The concept of an economy of makeshifts concerns the disparate nature of income for poor households, in contrast to organised poor relief in times of need. Charity is perceived as income in this economy.[7] However, this chapter is concerned with opportunities to save and spend in self-help initiatives that, over time, reduced the demands on available family income, in cash and kind. Either less money was needed, or it made available some money to spend on different priorities that enabled individuals and families to gain ground in a hierarchy of needs. This chapter concerns part of the social economy; the outgoings and purchases of basic need rather than how the income was obtained.[8] It explores the varied, yet integrated opportunities for the poor to make choices concerning the provision of clothing, fuel, health coverage, and food in times of occasional distress without recourse to the poor law.

[5] PP, *Royal Commission on Labour. The agricultural labourer*. vol. I. England. Part II. XXXV, [c.6894-II] (1893-94), 93.
[6] King and Tomkins, *The Poor in England,* 1.
[7] Williams, *Poverty, Gender and Life-cycle*, 148-151.
[8] For social economy, see Reay, *Microhistories,* 97-132.

There was a rich social economy of opportunity, and one where choice was given to the consumers of various welfare initiatives in contrast to a more paternalistic, directive world that had been in place at the beginning of the nineteenth century. In many places, several welfare initiatives, including friendly societies, were in existence side by side and it was the poor who chose where to spend their money. There is an apparent contradiction, that spending could be in the form of saving. However, it was saving to spend at a later time, when philanthropic bonuses were added to increase the value of the amount saved in the form of coal, clothing and a variety of other clubs. The spending could also be in the form of insurance, as with friendly societies and the variety of health-related clubs. It produced a 'system of financial incentives' that were recognised as engaging the working-class in an integrated parochial organization structure.[9] This picture is one that appears less chaotic and more structured than the term 'economy of makeshifts' implies, and was part of the overall social economy.

### 4.2 The Welfare Instruments

This chapter takes up the challenge set by Gorsky in *Patterns of Philanthropy* (1999) for further work to aid understanding of the complex arrangement of welfare, and examines in detail the diverse array of social welfare instruments utilized in rural Oxfordshire. Friendly societies, poor law and endowed charities all attracted considerable attention from nineteenth-century commentators and consequently were rigorously subjected to national inspection through royal commissions, parliamentary papers and social investigation leading to legislation to frame activity. These were frequently characterized by the

[9] Robert Lee, *Rural Society and the Anglican Clergy,* 54.

collection of detailed data that was subsequently published in tabular form. They have therefore been the pre-eminent topics for historians to study. A substantial volume of academic writing on poor laws is supported by significant, but less widespread studies of friendly societies and charity. An area that remains almost hidden from historical study is the evaluation and interpretation of the variety of local welfare instruments, those voluntary societies, subscriber institutions, and charities that were widespread in Victorian English villages. Coal clubs, clothing clubs, boot clubs, soup kitchens, and medical clubs are all examples of welfare instruments that have yet to register on the history radar. It is argued here that such welfare instruments were extremely important in shaping change during the nineteenth century. The transition from charity to self-help was assisted by subscriber-supported clubs that demonstrated their benefit, and along with friendly societies, eventually culminated in greater central intervention in the early twentieth century with the welfare state. The evolution from a wholly locally-based system of support for the poor prior to 1834, to a national system that developed after 1908 was aided by self-help. Gorsky concentrated on the key evidence from Bristol in identifying and reviewing missions, hospitals, schools, homes, friendly societies, endowments, loans and doles. Whilst undoubtedly important in an urban context, some of these were simply not immediately available to many rural communities or were not direct welfare instruments.

There is a dearth of academic writing on these specific institutions with few journal articles and no substantial chapters in other publications. Where mentioned, they simply warrant a passing cursory acknowledgement without further examination, as when Pamela Horn states, ‘Clothing, shoe and coal

clubs were to be found in many parishes, while some had penny banks'.[10] Mingay simply mentions charity as a general topic from the elite perspective and comments,

> In the nineteenth century their tradition of social responsibility, casual and haphazard as it was, yet continued. One or two examples must suffice: at Spelsbury in Oxfordshire Viscount Dillon practised a common form of regular charity when he helped villagers through the winter months with gifts of blankets, soup and rabbits.[11]

Only in very recent times has the issue of the provision of clothing for the poor been subjected to scrutiny through articles by Peter Jones and Vivienne Richmond in *Textile History*.[12] The articles straddle the old and new poor laws, and one issue examined concerns at what point overseers ceased to provide clothing to the poor. Steven King proposed that the poor had a dependence on parish provision.[13] Jones's work tested that theory and confirmed that the clothing of the poor remained an important parish function until 1834. Richmond, in turn, evaluated both works and used studies in Sussex and Kent to propose parish clothing had 'virtually ceased in the 1820s.'[14]

Richmond takes her examination further and reviews parish clothing clubs. However, the nature of this treatment to date has been from an interest in historical clothing, and how the poor were clothed, rather than looking at a rounded view of welfare provision of which clothing was but one aspect. This chapter examines clothing clubs in detail, but also identifies that they were just one of the welfare options available to the poor after 1834. Although a valuable

[10] Pamela Horn, *Labouring Life in the Victorian Countryside,* (Stroud, 1976), 16.
[11] Mingay, *Rural Life*, 184.
[12] Peter Jones, 'Clothing the Poor in in Early-Nineteenth-Century England', *Textile History,* xxxvii (2006), 17-37; Vivienne Richmond, 'Indiscriminate liberality subverts the Morals and depraves the habits of the Poor: A Contribution to the debate on the Poor Law, Parish Clothing Relief and Clothing Societies in Early Nineteenth-Century England'*, Textile History*, 40 (1), (May 2009), 51-69.
[13] Steven King, 'Reclothing the English Poor, 1750-1840', *Textile History*, xxxiii (2002), 37-47.
[14] Richmond, 'Indiscriminate liberality', 52.

work, Richmond's article approaches the topic from the view that welfare chose the poor. My assertion is that in many places there was a wide array of welfare initiatives, and the poor chose the ones that suited themselves most. That choice could change from year to year.

Even local studies have failed to examine the evidence surrounding local welfare instruments in detail. It can be seen why, as much of the information is not readily available in formal reports. The survival of contemporary records is rare and unsupported by registration as in the case of friendly societies. Once the specific welfare provision ceased there was no motivation to retain the business records. Their survival is therefore unstructured and exceptional. Some evidence does exist in the form of contemporary accounts. Unlike friendly societies, reporting in newspapers was minimal but deanery magazines, parish magazines, diaries, and other records of the time can provide substantive evidence. The formal, archived business records that do survive clearly need to be carefully considered to establish whether they are unique or representative of other, similarly named organisations.

A forerunner of the Charity Organisation Society was The Society for Bettering the Conditions and Increasing the Comforts of the Poor (SBCICP), later known as the Bettering Society. Established by members of the 'Clapham sect' that included William Wilberforce, it identified and promoted options for supporting the poor through identified welfare instruments. The reports of the SBCICP identified a wide range of measures from actual examples that in modern

terminology, was a 'good practice guide'.[15] Volumes I-IV, consisting of 481 pages, reflects upon 39 specific examples of assistance to the poor through initiatives at a local level. The establishment and running of village shops, friendly societies, parish midwifes, soup kitchens, the provision of clothing, blankets, and support at time of lying-in were all recommended. An example of a village shop for the poor in Mongewell and three neighbouring parishes in south Oxfordshire, established in 1794, identified articles were procured for general consumption but sold at wholesale prices. 'Bacon, cheese, candles, soap, and salt, to be sold at prime cost, for ready money'.[16] The advantages were obvious to the SBCICP as the initiative was summarized,

> From the above statement it is seen that taking all the articles together, sold at the Mongewell shop, there was a saving to the poor of twenty-one per cent.[17]

The example of a village soup kitchen at Iver, Buckinghamshire provided details of its structure and management, and in summary made the observation, 'What is here stated may be effected with very little trouble and expense, in any village in England', whilst at Norton Hall, Derbyshire 13 gallons of ox-head soup, twice a week was deemed sufficient to support 52 poor people.[18] The bulk purchase of coal fuel is cited at Greenford, Middlesex and Wanstead, Essex illustrating similar initiatives to those later seen in rural Oxfordshire.[19] Other initiatives identified included lying-in charity, midwife provision, and vaccination. One initiative promoted the use of rice instead of wheat,

[15] *The Reports of the Society for Bettering the Conditions and Increasing the Comforts of the Poor*, Vols. I -IV, (London, 1797).
[16] ibid., 17-21.
[17] ibid., 21.
[18] ibid., 102-106, 60.
[19] Ibid., 78-80.

suggesting one lb. of rice would go as far as nearly 8 lb. of wheat flour.[20] These measures were seen to be best delivered at parish level as part of community welfare provision.

The SBCICP was the promoter of the variety of welfare instruments utilized by parishes throughout the nineteenth century. Several of the examples highlighted by them can be seen in use in rural Oxfordshire from local evidence by mid-century although paucity of data may mean they were present earlier.

### 4.3 The Role of the Clergy

The local incumbent was usually the most important factor in the nature and extent of philanthropy in any single parish. Only a micro-history study can reveal the nuances from place to place, but it is clear that by the mid nineteenth century a variety of locally derived welfare instruments were found in almost every parish 'where the incumbent took his responsibilities seriously'.[21] Clothing, coal, rent, and shoe clubs were to be found in practically every parish, promoted and frequently organized by the vicar and wealthy parishioners that supplemented the contributions from the poor. It was an approach that saw the importance of teaching self-help and thrift to encourage those inclined to help themselves. Lee suggests that 'a holistic system of relieving the poor' existed before 1834 that involved a range of parish resources, including poor rates, charities, freehold lands, and commons that gave way to a 'fiscal and punitive system' after 1834.[22] This chapter, and the Whitchurch case study in chapter

[20] ibid., 188.
[21] McClatchey, *Oxfordshire Clergy,* 133.
[22] Lee, *Rural Society and the Anglican Clergy*, 78

five, challenges that view. A different effective and holistic system of integrated parish welfare developed post-1834.

As 'The lives of individual clergy, and the histories of their parishes, were almost infinitely various',[23] so was the type of welfare provided in addition to statutory poor law provision, endowed charity benefit, and friendly society self-help. Haig in *The Victorian Clergy*, makes a useful comparison between the two parishes of Stanton St. John and Spelsbury, similar middle-sized parishes in population with approximately 600 residents, and both with a living in the range of £200 to £300.[24] John Holland was rector of Stanton St. John from 1860 until his death in 1877. It was a village dominated by New College, Oxford as the largest landowner, with the rector himself the largest resident landowner with 246 acres. Holland was a graduate of New College who held the advowson.[25] There was a small vestry, normally just Holland plus two churchwardens, and Haig suggests that he had little spiritual success. Certainly there is no evidence of any additional welfare at Stanton St. John beyond poor relief and a few endowed charities that were worth little by the mid nineteenth century.[26]

In contrast, Thomas Barker was vicar of Spelsbury from 1856 to 1874, the parish of residence of the Anglo-Irish Dillon family of Ditchley House. The Dillons were resident in Spelsbury after 1832 and regularly provided blankets, soup and a school for the poor.[27] They were very active in the parish and Thomas Barker was himself far more active than Holland. Spelsbury was a large parish, with many outlying residents that attended dissenting chapels

[23] ibid., 277.
[24] Alan Haig, *The Victorian Clergy*, (1984), 277-278.
[25] Pugh and Pugh, *The Diocese Books of Samuel Wilberforce*, , 362.
[26] Mary D. Lobel (ed.), 'Parishes: Stanton St. John', *A History of the County of Oxford: Volume 5: Bullingdon hundred* (1957), 282-293.
[27] Haig, *Victorian Clergy*, 277.

outside the parish.[28] It provided a coal club, a clothing club and a children's clothing club in addition to benefaction provided by the Dillons, who were also supporters of these clubs.[29]

The presence or absence of dominant landowners did not alone determine the strength of welfare provision, and open villages were as likely to have access to a variety of welfare provision as closed. Indeed, in open villages there was more need for self-determined organizations. However, the clergy had a significant role 'in translating sentiments into action at a local level'.[30] In the previous chapter, the Stonesfield case study identified how the lack of gentry and the clergy impetus can shape the welfare provision at a particular place. However, Stonesfield was unusual. The Anglican reforms of the early nineteenth century, most notably the requirement for resident incumbents after the Pluralities Act 1838 that gave increased presence in the parish, and the general increased vigour, saw an impetus for greater attention to the poor from the clergy in most parishes.

## 4.4 Coal Clubs

### 4.4.1 Coals for the poor

The provision of fuel for the domestic fire and oven was an important aspect of rural labouring life. The loss of opportunity after enclosure for collecting wood or turf for fuel from forest or common ground made it an additional cost on the

[28] For a history of Spelsbury, see Elsie Corbett, *A history of Spelsbury including Dean, Taston, Fulwell and Ditchley*, (Long Compton, 1931).
[29] OWDB.
[30] Michael F. Snape, *The Church of England in industrialising society: The Lancashire parish of Whalley in the eighteenth century*, (Woodbridge, 2003), 75.

cash budget of a household.[31] In areas where wood was scarce, the problem was acute until first canals, and then railways reduced transport costs significantly to bring the cost of coal within the budget of labouring families. Even then, it represented a significant proportion of the household budget, and the average annual coal bill for a labouring family in 1890s Shropshire, close to the coalfields, was estimated to be £3.[32] For rural Oxfordshire, far from any coalfield, the cost was even higher. In 1892, Henry Matthews of Great Milton spent £3 10 6 on coal and firing,[33] whilst Rowntree identified some labourers spent £4.[34] Distribution of coal as an endowed charitable gift to the poor was established by the mid nineteenth century as prices fell to affordable levels for general household consumption through increased production and lower transport costs.

### 4.4.2 Endowed coal charities

Endowed coal charities indeed made a useful contribution but frequently were directed to a few of the poorest in the community. They were targeted at the sick, aged, and widows with children. Enstone coal fund was a charitable organisation in 1881 and the vicar set the rules for priority distribution as,

1. Widows unable to earn their livelihood have first claim
2. Old men unable to work full time
3. People suffering from any serious illness
4. People with exceptionally large families, none of whose children are able to work [35]

[31] Nicola Verdon, *Rural Women Workers in Nineteenth Century England: Gender, Work and Wages*, (Woodbridge, 2002), 180.
[32] Horn, *Labouring Life*, 21-22.
[33] Parliamentary Archives, Notebook of Herbert Samuel, SAM/A/4, 45-58.
[34] Rowntree and Kendall, *How the Labourer Lives*.
[35] CNDM, May 1881.

There is a clear absence of support for the unemployed able-bodied, the undeserving poor. However, the distribution of charitable coals was not without its problems. Management of charities was frequently in the hands of the incumbent, sometimes supported by a small committee of local dignitaries. At Sibford Gower, a group of Trustees were responsible for the purchase and distribution of the charitable coals but it was the Rev. E. T. Stevens that was active in applying the charity. Many of the decisions concerning distribution were his, and the Rev. Mr Stevens's approach frequently brought discontent. In November 1881 William Holland had failed to pay his half-share of the cost of his father's burial to the church clerk, and was also in arrears with his allotment rent.[36] The Rev. Mr Stevens demanded payment otherwise he would not issue a ticket for the charitable coals and threatened Holland would need to make application at the annual Trustees meeting if he felt aggrieved. Four years earlier, William Holland's brother had called a public meeting to 'be held in the Barn belonging to the Bishop Blaize [public house] at Burdrop on Saturday evening next at 7:00 o'clock to consider what steps should be taken in consequence of the illegal use of the Charity Money on the 21st. instance'.[37]

In 1881, Henry Tarver, a married man aged 19 from Swalcliffe with a one-year old son, applied to the Rev. Mr Stevens to be placed on the list for charitable coal distribution but was refused as he had been born out of wedlock. Ezra Green, aged 37, was refused coal until he paid school pence he owed, and David Hone similarly for allotment rent arrears.[38]

[36] Diary, E. T. Stevens, Sibford Gower Local History Society,13 November 1881.
[37] ibid., 27 December 1877.
[38] ibid., 15 November 1881.

> David Hone Junior called this evening to pay his allotment rent in order to qualify himself for the Coal distribution next week. He was full of grumbling and inclined to be rude, especially with regard to having been excluded from the list of recipients of coals and clothing until he had resided in Sibford Gower twelve months and to his having to pay his allotment rent in advance. When I took the pains to explain the reasons for these regulations to him, he only became the more bold and rude in his manner.[39]

Such direct confrontation with the clergy was more likely to manifest itself late in the nineteenth century as the labouring classes gained a voice. In 1874 there had been tumult in Sibford Gower and neighbouring villages as Joseph Arch and the NALU gained considerable ground in the area.[40] However, the benefit the coal distribution brought usually meant any debts were rapidly cleared. The reaction of these parishioners, all agricultural labourers, reinforced the view that charity was not a long term solution to poverty and reflected a general hardening of attitudes towards the idle and wasters.[41] The Sibford Gower charity was a town estate comprised of a collection of land and cottages that in 1891 provided annual income of £191.[42] What is unusual is that the charity remained the main alternative to the poor law and friendly society self-help in Sibford Gower as late as 1884. The only alternative self-help scheme identified was a Sunday school clothing club in the 1880s and a nursing association established in 1914.[43]

[39] ibid., 26 November 1881.
[40] Horn, *Agricultural Trade Unionism,* 9-21.
[41] Snape, *The Church of England in industrialising society,* 72.
[42] Alan Crossley, 'Parishes: Swalcliffe', A History of the County of Oxford: Volume 10: Banbury hundred (1972), 225-260.
[43] BG, 24 May 1914.

### 4.4.3 The era of collaboration

The Victorian era was characterized by a movement to encourage self-help with virtues of thrift and mutual aid.[44] The cost of the basic physiological needs was affordable to many provided a household had regular income through employment. If sick, income could be replaced by benefit if the individual was a friendly society member, addressing the first of Johnson's four risk areas of health, life-cycle, economy, and environment.[45] However, the risk of unforeseen short or longer term unemployment was ever present. Expenditure on self-help schemes could not be afforded without saving but often immediate need took preference unless a formal structure of support was in place.

The advantages for the poor of the bulk-purchase of coal were well established. The SBCICP had promoted such initiatives in 1797 with the purchase of a chaldron of coal at £2 2s, and re-selling to the poor at between half and one bushel per week, at a price equivalent to £1 16s a chaldron.[46] Not only did the poor receive the benefit of cheaper coal, but they also received an additional discount paid for by honorary subscriptions. Such coal had to be purchased by the poor in ready money, and they received an additional 17% return on their purchase, worth more had they been forced to purchase without the benefit of a bulk-purchase discount. Previously, purchases from a shop regularly resulted in obtaining credit and thus increasing debt. 'When their credit was at an end, they

[44] Such as Wilkinson, *Mutual Thrift.*
[45] Johnson, 'Risk', 227.
[46] *The Reports of the CBCICP*, vols. I -IV, (London, 1797), 79. Greenford, Middlesex, and Wanstead, Essex were cited as places that used this initiative; A chaldron was a measure of volume, used for low value commodities such as coal. A London Chaldron was approximately equivalent to 28 cwt of coal. A Winchester bushel contained approximately three-quarters of a cwt, *OED online*, http://www.oed.com/ (accessed 31 January 2012).

contrived to do without coals, by having recourse to wood stealing'.[47] Reay suggests in his study of Kent villages that coal clubs were 'loosely organised' and 'often run from pubs'.[48] Neither of these statements resonate with how coal clubs were organized in Oxfordshire.

A coal club met the need of the parish elite, to encourage the less well-off to save for the high cost items to support basic need, and to spread the cost over the year. This also enabled the cost-benefit of bulk purchase. In most cases, it was a subscriber association enhanced by honorary subscriptions. Benefit members, usually limited to parish or township residents, paid a regular subscription at weekly, fortnightly or monthly intervals depending upon the local rules. A new fund commenced each year although any small amount unspent could be carried over to the following year. Coal clubs were frequently established and run by the parson, although they could be formed and run by other village elite, especially women.[49] However, the mid nineteenth century saw an explosion of charities managed by women.[50] In the late Victorian era, women had greater opportunities and more freedom of action that their forbears, with those horizons partly raised by their active involvement in charities.[51] It influenced the way they viewed themselves.

Leadership of coal clubs was voluntary and due to the source of honorary subscriptions, it was only entrusted to a few 'respectable' members of the community to collect and administer the money. This demonstrates a clear

[47] ibid., 80.
[48] Reay, *Microhistories,* 126.
[49] For example at Bourton, DDM, December 1898 and at Chinnor, JOJ, 14 December 1895.
[50] F.K. Prochaska, *Women and Philanthropy in 19th Century England,* (London, 1980), 32.
[51] ibid., 224.

difference to friendly societies where control was largely in the hands of the members.

### 4.4.4 Benson Coal Club

Membership of Benson Parish Coal Club between 1875 and 1911 required 12 four-weekly subscriptions of 1s commencing the first Monday in January and concluding in early November.[52] An earlier club at Great Milton (1843-1857) required payments of 1s a week from mid-December to the end of February or mid-March and coal was purchased weekly rather than in bulk at the beginning of winter.[53] However, the majority of clubs conformed to the Benson model although the dates and frequency of collection varied. At Chinnor weekly payments were taken and at Bodicote they were fortnightly.[54] Membership was in the name of the male head of household, or a widow or spinster who was household head.

The place of receipt of payments was the vicarage, as at Spelsbury and Bourton, or at the village school.[55] At Ascot under Wychwood payments were made at the infant school weekly on Mondays at 4.00 p.m.[56] Monday was by far the most frequent day of collection, mirroring the most popular day for friendly society subscription payments. Wages were paid on Fridays or Saturdays and so Monday was practically the earliest working day to pay, but it also met religious consideration to save on the first day of the week.[57] In widespread parishes, multiple collection points were instituted. At Fifield with Idbury,

[52] OHC, Benson Coal Club book, 1875-1907, PAR 28/13/F4/1.
[53] OHC, Great Milton Coal Book for the Poor, 1843-1848, PAR 171/13/2F1/1.
[54] JOJ, 14 December 1895; DDM, June 1895.
[55] CNDM, February 1899; DDM, March 1896.
[56] CNDM, January 1883.
[57] *I Corinthians 16:2.*

payment could be made at the Rectory, Idbury school, Charles Benfield's at Bould, and Jason Bradley's at Idbury.[58] As well as enabling regular payments, it also provided opportunity for association for those paying the subscriptions, invariably the female head of the household, the men being at work. Women generally managed the household cash budget with wages being handed over by their husband on pay day.[59] Expenditure was the responsibility of the household manager, the wife and 'budgeting was a fine art'.[60] The issue of female association was a feature of later Victorian rural life and meeting for the payment of subscriptions to the variety of welfare clubs provided additional opportunity.[61]

The monthly subscription of 1s remained constant for Benson Parish Coal Club between 1875 and 1911. Honorary subscriptions were added to the benefit member funds and an appropriate quantity of household coal was purchased in bulk. In some places this happened throughout the summer and autumn when free transport from farmers was available. Alternatively, villages with excellent communication links by rail or waterways could achieve this by one delivery later in the year, reducing the cost or inconvenience of storage. In most years of the Benson Coal Club, a sum of 4s was added to each member's payment of 12s representing a 33% return or benefit. This could be interpreted as an award for the virtue of thrift through saving but in any event was an act of voluntarism on behalf of the honorary subscriber. It also provided the incentive to members to save. If members failed to contribute the full amount, prior to 1887 they

[58] CNDM, March 1884. Charles Benfield was a sawyer and Jason Bradbury an agricultural labourer in the 1881 census, RG11/1519/78/5 and RG11/1519/68/1.
[59] Verdon, *Rural Women Workers,* 171.
[60] Reay, *Microhistories,* 120.
[61] ibid., 189.

received their money back with no added benefit. Members who contributed near the full annual amount (10s or 11s) were given the option to receive the amount paid in cash or to take a proportionate amount of added bonus. No written rules survive for the club but in 1887 there was a different administration whereby even the smallest amounts of benefit payments received a proportionate honorary increment. That year, James Gunning, a maltster of Brook Lane, Benson subscribed just 4s with payments spread throughout the year and received a bonus of 1s 4d.[62]

Spelsbury Coal Club received a similar level of honorary support with 4s added to the 12s member subscriptions in 1899.[63] The accounts of Ramsden Coal club between 1880 and 1886 indicate members subscribed between 6s and 7s 6d per annum with enhancement from honorary subscription varying from 13% to 29%.[64] It was not always clear to subscribers what their return on payments would be prior to investment.

> The Vicar cannot at present promise definitely exactly what he will be able to add. All he can say is that subscribers will be sure to receive a full return for their money in coal, with something added.[65]

Trust and prior performance were the best indicators of future returns from honorary members.

Coal club membership attracted a much wider group of beneficiaries than endowed coal charities. There were 93 benefit subscribers at the open parish of Benson in 1881 from a total of 304 identified households representing 31% coverage, while 51% of households at Great Milton in 1843 were coal club

[62] National census 1881, RG11/1295/32/7; and Benson Coal Club book, OHC, PAR 28/13/F4/1.
[63] CNDM, February 1900.
[64] CNDM, Ramsden Coal Club accounts published each June, 1881-1887.
[65] CNDM, June 1883.

members.[66] Of the 211 households at Benson not in the coal club in 1881, 51 were to become members in later years increasing the percentage of residents to receive benefit at some time to 48%. In terms of occupational and social groups, agricultural workers, servants and labourers comprised 79% of the membership but there were also a significant proportion of craftsmen represented.[67]

The comparison of the head of household members with non-club household heads at Benson indicates a clear personal choice in terms of membership. Almost equal numbers of agricultural workers belonged as did not, and within that category there was no significant hierarchical distinction although slightly more shepherds belonged than did not (12 shepherd members and seven shepherd non-members). Almost one-third of craftsmen, such as blacksmiths and bricklayers subscribed but only one of 21 traders. This demonstrated one difference with friendly society membership where a substantially higher proportion of traders were members as evidenced by a comparison between club membership of Stonesfield Friendly Society and Benson coal club for 1881.

[66] PP, *Census of England and Wales 1881 Volume I. Area, Houses and Population (Counties), 1881*, vol. LXXVIII [c.3562] (1883), 308. Benson and Berrick Salome had 295 inhabited houses with 316 families or separate occupiers. Twelve occupiers that appear related to the main household have been excluded for this purpose.

[67] Classifications from Occupational and Social Groups, devised by P. M. Tillott.

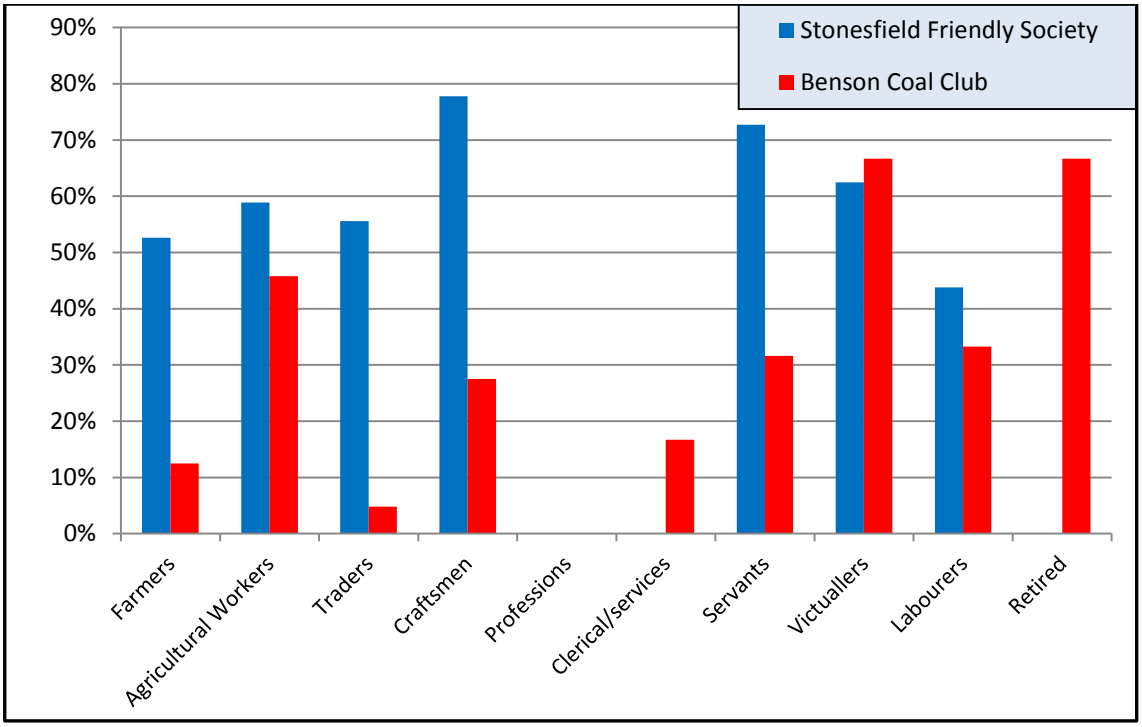



**Figure 4.1 - Comparison of club members, 1881.**[68]

The need to protect against the risk of sickness but not against the lesser risk for a tradesman of being unable to afford domestic heating fuel is a clear explanation. However, the friendly society benefits of conviviality and association at club days and the annual feast would also provide additional attraction for the predominantly male membership.

The overall membership at Benson varied considerably over the years following its formation with 25 years of gradual decline until a surge in membership after 1901. The loyalty to the club was also questionable with an average turnover of 21.7% and a very significant 60% of members leaving at the end of the 1885 club. Unlike friendly societies, even dividing societies, there was no advantage gained from remaining in the club other than the basic benefit. This would also enable choice as households could decide on an annual basis whether they

[68] OHC, Benson Coal Club book, PAR 28/13/F4/1; Stonesfield Friendly Society Membership book, 1851-1894, STON I/i/a/1.

desired to gain the benefit of collective saving in a particular club. Such decision making could reflect life-cycle changes or other economic factors but also indicative of migration with no distant membership available.

Membership and completion rate of those who commenced saving did change over time. The initial high level of membership was mirrored by a 13% withdrawal rate but gradually that improved with completion levels of approximately 95% between 1880 and 1885 and after that time many years had a 100% completion rate. Membership numbers declined to below 50 in the 1890s but there was a sharp rise in 1902 when membership doubled to 85, although no cause has been identified for this change.

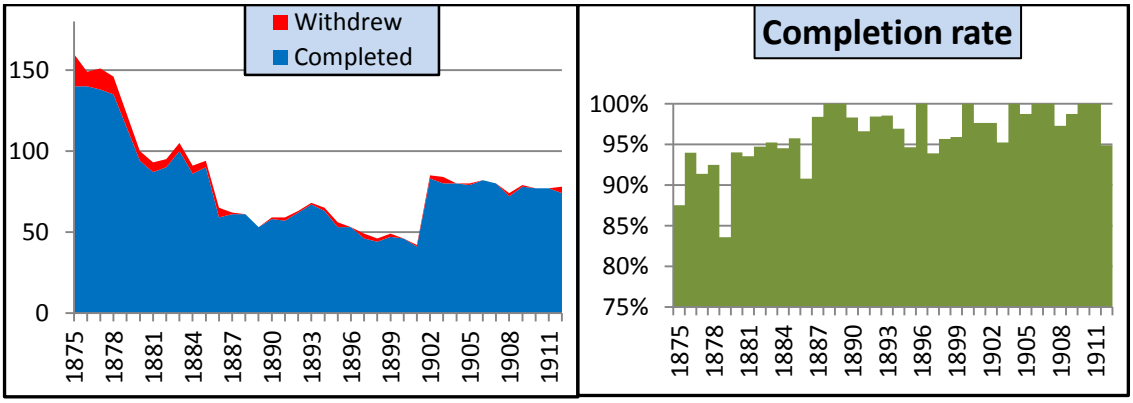



**Figure 4.2 - Annual membership and completion rate (those who paid full subscriptions) of Benson Coal Club, 1875-1912.**[69]

However, the raw year-on-year membership figures disguise an even larger degree of turnover on an annual basis as it takes account of new members.[70] Eliminating the early years, the average turnover between 1881 and 1902 was 22% with an exceptionally high level of 60% of leavers after the 1885 club.

[69] OHC, Benson Coal Club book, PAR 28/13/F4/1.
[70] Calculated by the dividing the number of leavers by the total number of members in the previous year.

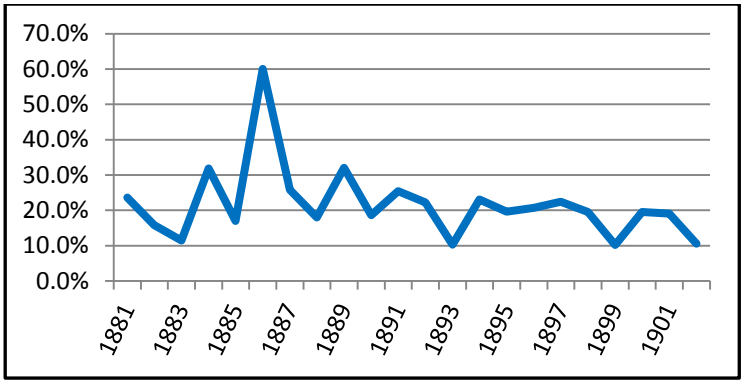



**Figure 4.3 - Annual percentage membership turnover of Benson Coal Club, 1881-1902.**[71]

Honorary members were normally a small group from the village elite who made a philanthropic donation that represented a more significant proportion that those given to friendly societies. There were 14 benefactors at Bourton, two-thirds being female, although Charlbury Coal Club had a different profile.[72]

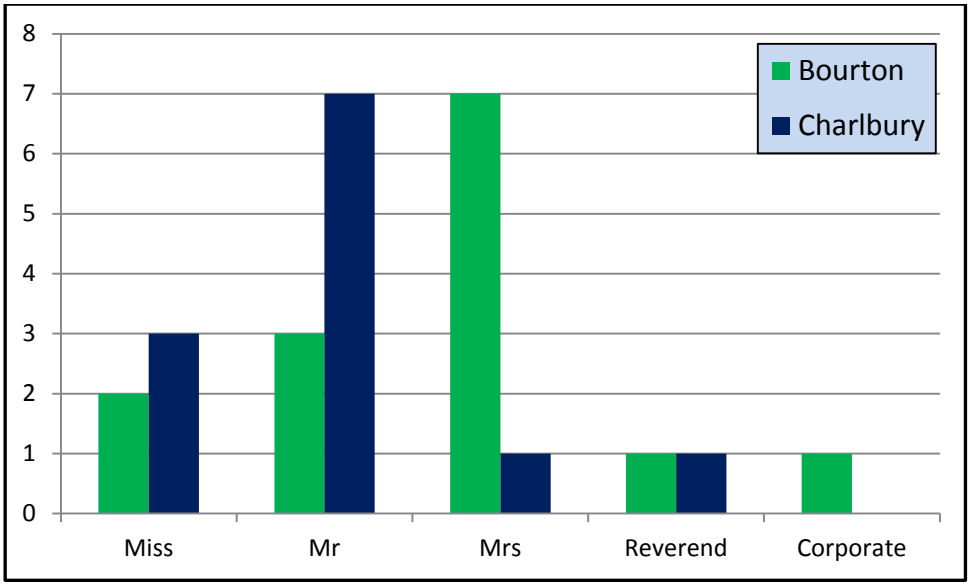



**Figure 4.4 - Designation of honorary subscribers to Bourton Coal Club, 1895 and Charlbury Clothing Club, 1883.**[73]

At Spelsbury, the only honorary subscribers were members of the family of Viscount Dillon and the vicar, while at the open village of Hook Norton, Frances, wife of John Harris and founder of Hook Norton Brewery, was the main donor.[74]

[71] OHC, Benson Coal Club book, PAR 28/13/F4/1.
[72] DDM, February 1896.
[73] DDM, June 1895; CNDM, January 1883.

### 4.4.5 The impact of coal price changes and carriage costs

Coal clubs were not exempt from nineteenth-century change. The Rev. George Jennings Davis of Charlbury commented on the 1856/57 winter, 'The coal, owing to the railway, is reduced from 2s 6d to 1s a cwt., and therefore, there is not the same urgent need for selling it at a reduced price.'[75] Any fluctuation in coal price would adversely affect the budget of the coal club. A spike in retail coal prices between 1872 and 1876 saw greater demand upon honorary subscribers rather than an increased cost to club members.[76]

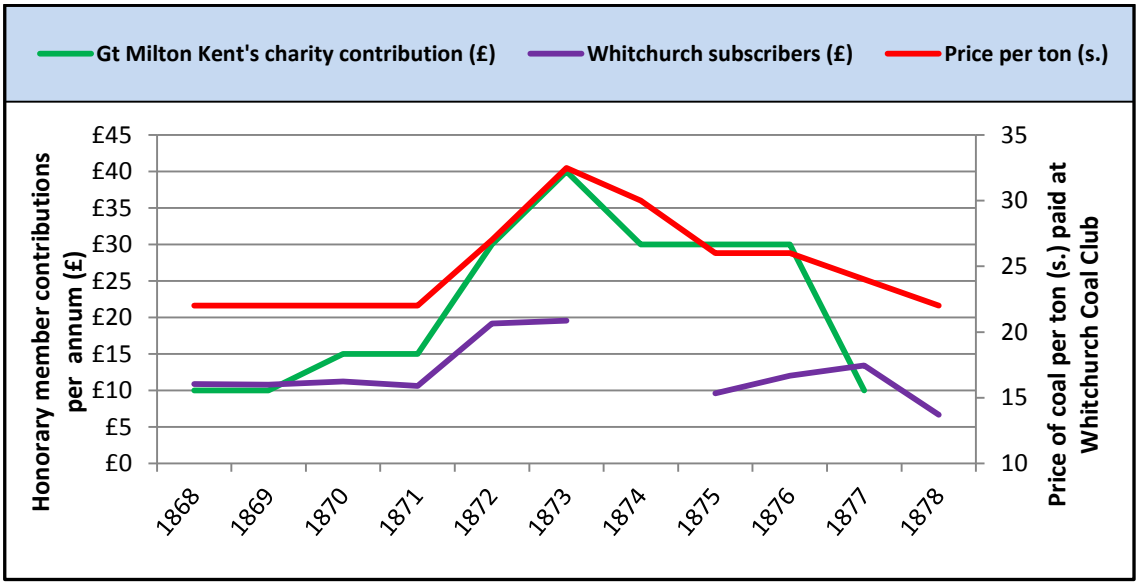



**Figure 4.5 - Annual honorary member contributions to Great Milton and Whitchurch Coal Clubs, 1868-1878, compared to coal prices.[77]**

Prices reached a peak in 1873 due to a boost to UK exports because of the Franco-Prussian war, the implementation of the 1872 Mines Regulation Act that restricted worker hours to eight, and the exclusion of under 12 year-olds from

[74] CNDM, February 1898.
[75] George Jennings Davis, *A farewell letter to the parishioners of Charlbury, Oxon*, (London, 1857 - reprinted in 1995), 25. He does not specify the timescale of this change but the Oxford, Worcester and Wolverhampton railway was opened at Charlbury in 1853.
[76] OHC, Whitchurch Coal Club book, 1841-1878, PAR 284/13/F2/1. Honorary subscriptions at Whitchurch on Thames rose from £10 14s 9d in 1869 to £19 11s 6d in 1873 as retail coal prices peaked at 32s 6d a ton in 1873, whilst membership and benefit subscription remained constant.
[77] OHC, Mr John Kent's Legacy to the Parish of Great Milton minute book, PAR 171/13/5C/1; Whitchurch Coal Club book, OHC, PAR 284/13/F2/1. The price of coal was that paid by Whitchurch Coal Club and included carriage to the parish.

working underground.[78] This was compounded by strong demand in the UK from a vibrant iron and steel industry, and a series of miners' strikes. The price of coal increased from 22s a ton in 1871 to 32s 6d in 1873. In coal clubs, member subscriptions remained static whilst honorary contributions increased to meet the additional cost. Club members had mitigated their risk while non-members bore the increased cost from their own budget. It is likely the formation of the Benson Coal Club in January 1875 was in direct response to increased coal prices, attracting a very high proportion of households in its first year (52.6%) but as prices fell back to 22s a ton by 1878, membership eased.

The flexibility of the club system was in contrast to an endowed charity. At the height of the price of coal in 1874, the Sibford Gower coal charity was forced to reduce the amount of coal distributed by 20% passing the burden of increased coal costs onto the poor. The Rev. E. T. Stevens complained, 'The cost of living in a place like this is very much in excess of what it would be even in what is commonly considered an expensive town'. [79]

Changes in the cost of coal, transport, and distribution varied considerably. Proximity to a transport system capable of carriage and delivery of high volume, heavy goods reduced costs. The cost of delivery of 33 tons of coal on 14 December 1897 by boat to Claydon Wharf on the Oxford Canal by Palmer and Sons of Banbury for the Claydon Coal Club was significantly less than carriage by road. Similarly, proximity to a rail depot also substantially reduced cost, but those settlements at distance from either water or rail links had additional burden of road transport to pay for.

[78] W. H. Shercliff, D. A. Kitching and J. M. Ryan, *Poynton, A Coalmining Village; social history, transport and industry, 1700 - 1939*, (Stockport, 1983).
[79] Diary of E.T. Stevens, 5 March 1874 and 24 March 1883.

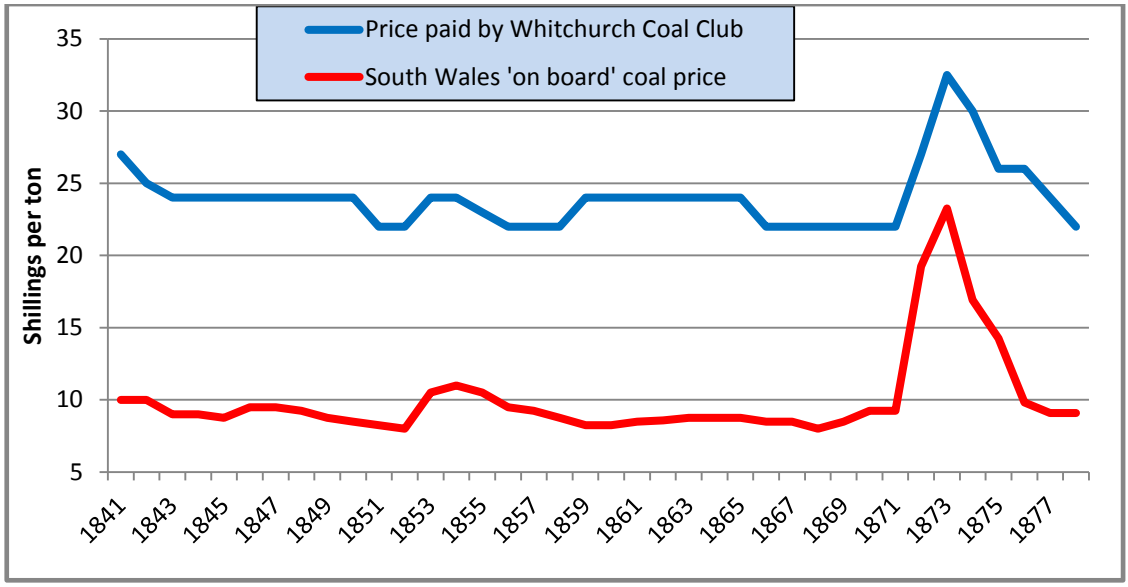



**Figure 4.6 - Comparison of the cost of South Wales coal (ship loaded) and delivered cost to Whitchurch, Oxfordshire, 1841-1878.**[80]

The comparison of the cost of coal before transportation and the price paid for the bulk purchase reveals carriage and handling represented between 54% and 66% of the costs. Only in the years of price escalation did this proportion reduce. Sibford Gower was comparatively isolated being seven and a half miles from Banbury, the nearest railway and water transport.[81] The cost of coal for the local charity was £1 4s 2d per ton in 1883, of which 6s 8d was for carriage representing 28% of the entire cost, although the point of carriage is unknown.[82]

Once coal had been delivered to a wharf or yard, farmers collected the coal for free in many parishes and provide initial local storage in a barn.[83] It was weighed and divided prior to local distribution. At Claydon, George Goode, farmer and coal merchant lent his scales for the purpose.[84] Other parishes used existing storage, such as the school cellar at Sibford Gower, or were well

[80] OHC, Whitchurch Coal Club Book, PAR 284/13/F2/1; Tribute to the Rhondda website, coal prices, http://www.therhondda.co.uk/facts/coal_prices_1840_1938.html (accessed 23 February 2011).
[81] *Harrod's directory of Oxfordshire,* (Norwich, 1876), 812.
[82] Diary of E. T. Stevens, 24 March 1883.
[83] As at Aston and Wootton, *JOJ*, 7 December 1861, and 2 January 1869.
[84] DDM, January 1898.

served by bespoke storage with Steeple Aston having a freehold coal-barn and implements belonging to an endowed charity.[85] The annual coal club, saving throughout the year had their coal delivered on Christmas Eve, St Thomas's day (21 December) or on another day prior to Christmas convenient to the farmers distributing before the cycle of collection began again. However, it was St Thomas's day that was most notable for distribution of the annual proceeds.[86]

### 4.5.6 The benefit and extent of coal clubs

Coal clubs were well supported by honorary subscriptions and for their saving throughout the year, members could expect approximately one-third return. There was a sizeable financial benefit as the reward for regular saving, mitigating some of the cost of one of the most expensive household items and spreading the cost burden over the entire year.

| | Year | Return |
|---|---|---|
| **Aston** | 1880 | 132% |
| **Benson** | 1886 | 33% |
| **Burford** | 1880 | 18% |
| **Crawley** | 1883 | 25% |
| **Hailey** | 1883 | 17% |
| **Headington** | 1880 | 24% |
| **Lew** | 1881 | 45% |
| **Ramsden** | 1882 | 16% |
| **Spelsbury** | 1899 | 33% |
| **Whitchurch** | 1870 | 33% |
| **Average** | | **38%** |
| Average (excl. high & low) | | 28% |

**Figure 4.7 - Average return of benefit on subscriptions to Oxfordshire parish coal clubs.[87]**

[85] Diary of E.T. Stevens, 11 February 1874; *JOJ*, 21 March 1868.
[86] Snape, *The Church of England in industrialising society,* 76.
[87] Data from OWDB.

Evidence for the existence of many coal clubs is largely confined to newspapers and especially deanery and parish magazines. They were widespread and long-lasting, with many continuing well into the twentieth century. The following map, therefore, is merely indicative and shows only those coal clubs that have been identified to date.

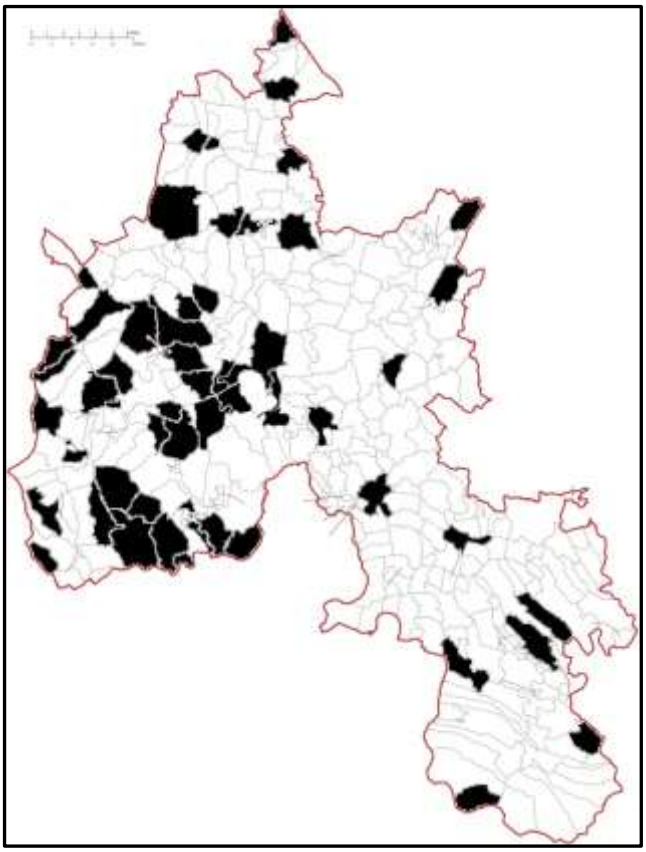


**Figure 4.8 – Rural parish coal clubs, 1833-1912.**[88]

The apparent concentration in west and north Oxfordshire can largely be explained by the survival of three substantial runs of magazines for the deaneries of Deddington, Chipping Norton and Witney. A much fuller picture of their existence in these areas is therefore portrayed, but from contemporary accounts it can be deduced that many more parishes had such clubs but that records no longer survive.

[88] Data from OWDB.

## 4.5 Clothing Clubs

### 4.5.1 Clothing for the poor

A similar but quite distinct social welfare club was the clothing club, frequently run alongside a parish coal club. The regular collection of subscriptions from members was often at the same time and day as the coal club. Payments at Swalcliffe were made on a Monday in the Billiard Room of a Justice of the Peace whose unmarried 50 year old daughter helped run the club.[89] Sometimes children were sent to pay the subscription, and at other times the women attended. Honorary subscriptions were made in a similar manner, often by the same people. Key differences exhibited in comparison to coal clubs were the significant day in the village calendar when the clothes were provided impacting on aspects of local life, clubs being aimed at supporting the young, and the association of clothing clubs with Sunday schools.

Clothing clubs, and their variants of boot or shoe clubs, were subscriber associations with honorary subscriptions designed to assist the self-sustaining labouring class. As with coal clubs, membership was generally limited to one parish and the collection of subscriptions was made throughout the calendar year for distribution near year end. They were generally established and controlled by the vicar, or more frequently than coal clubs, by the benevolence of a local female of independent means, such as Miss Churchill at Deddington.[90] They have largely been ignored by rural social historians and it has been suggested that, 'For much of the nineteenth century ready-made

[89] OHC, Unpublished diary of Annie Norris of Swalcliffe, 1886-1889, 10 October 1887, P403/J/1, 143.
[90] DDM, December 1895.

clothing was beyond the means of most labouring families'.[91] However, the evidence presented here demonstrates that the availability of new clothing from established stores through the variety of clothing clubs in many parishes enabled access to all but the very poor from soon after the 1834 Poor Law Amendment Act. The 'make and mend' economy was a reality but was far from the full picture.

Under the old poor laws, the overseers frequently provided clothing to the needy, and

> clothing could absorb a significant amount of poor law resources, and there is considerable evidence that overseers devoted time and money to obtaining good-quality, and sometimes fashionable clothing.[92]

Vivienne Richmond proposes that after 1834, clothing clubs were 'intended as a replacement for, and not a supplement to, parish provision'.[93] It is an assertion that this research supports. Whether clothing was supported through the statutory framework, through charity, or through subscriber self-help clubs, a substantial amount of the funds came from the same village elite, the larger landowners or gentry. Whether they paid through imposed rates, charitable endowment, or philanthropic donation to a self-help initiative, the financial outcome was the same but the ideology was very different.

### 4.5.2 Endowed clothing charities

Endowed charities providing clothes for the poor had existed long before the nineteenth century. The change that has already been established from coal charity to coal clubs was mirrored in clothing provision, but some charities

[91] Verdon, *Rural Women Workers,* 174-175.
[92] Steven King, *Poverty and Welfare in England, 1700-1850,* (Manchester, 2000), 158.
[93] Richmond, 'Indiscriminate Liberality', 53.

endured. The Rev. Mr Stevens at Sibford Gower administered the parish clothing charity and encountered identical problems that he endured with the coal charity.[94] In December 1882, Mrs Ellen Hone of Sibford Gower was given a clothing ticket worth 11s 6d from the charity in addition to a ton of coal. Her household was especially poor with her husband suffering ill health. Three children were in employment and there were two children of school age. However, the family lived in a mud and turf hut built by Ellen's husband, Thomas 'in a hollow under a hedge at Sibford Heath'.[95] She felt necessary to request a pair of boots for her son and challenged the parson when he refused. The Rev. E. T. Stevens noted in his diary,

> My experience of the poor here is that what is given to them makes them, as a rule, only more and more selfish.[96]

Ellen Hone's husband, Thomas, died two months later. The Hone family represented a group of paupers who would not go to the workhouse, and hence received no support from poor law out-relief. The Rev. Mr Stevens's record of the family identifies a section of the poor that self-help initiatives did not touch.

> Thomas Hones' goods were turned out into the street today. I am told that he and his wife slept in the street all night, and that his 4 or 5 sons slept in pig sties and barns. For several years before I came here they lived under the hedge, a sort of gypsy life at the corner of Epwell Lane. No authority seems able to touch them.[97]

In 1885, Ellen Hone was widowed, and living with her two sons and another man 'in the wretched hole which she calls home and which is scarcely fit for a pig to live in'.[98] It was noted her two sons were not in the Sunday school

[94] Diary of E.T. Stevens, 11 December 1882.
[95] ibid., 21 February 1883.
[96] Ibid, 11 December 1882.
[97] Diary of E.T. Stevens, 26 December 1881.
[98] Ibid, 9 October 1885.

clothing club. The Hone family was either incapable or disinclined to engage with the self-help culture that many labouring families embraced.

### 4.5.3 Benson Clothing Club

Clothing clubs were widespread but again the survival of primary records is scarce. The records of Benson Clothing Club were kept in the same book as the coal club.[99] Subscriptions were 12 four-weekly payments of 1s, paid a week after the coal club payments. Honorary subscriptions added a bonus of between 12.5% and 25% (averaging at 23%) to full-term savers. In her study of Sussex and Kent, Vivienne Richmond identified farmers, as well as the gentry to be substantial supporters of clothing clubs through honorary subscription, and in one community, identifies the majority of non-clerical subscribers as farmer-employers.[100] With the majority of recipients being agricultural labourers, she suggests this reaffirmed community hierarchies. In Oxfordshire, farmers were strong supporters of independent friendly societies, although that did not mean control of the members as has been established in chapter two. There is no evidence of farmers being a driving force behind clothing clubs or other self-help welfare, or being the main benefactors.

[99] OHC, Benson Coal Club book, 1875-1907, PAR 28/13/F4/1.
[100] Richmond, 'Indiscriminate Liberality', 51-52.

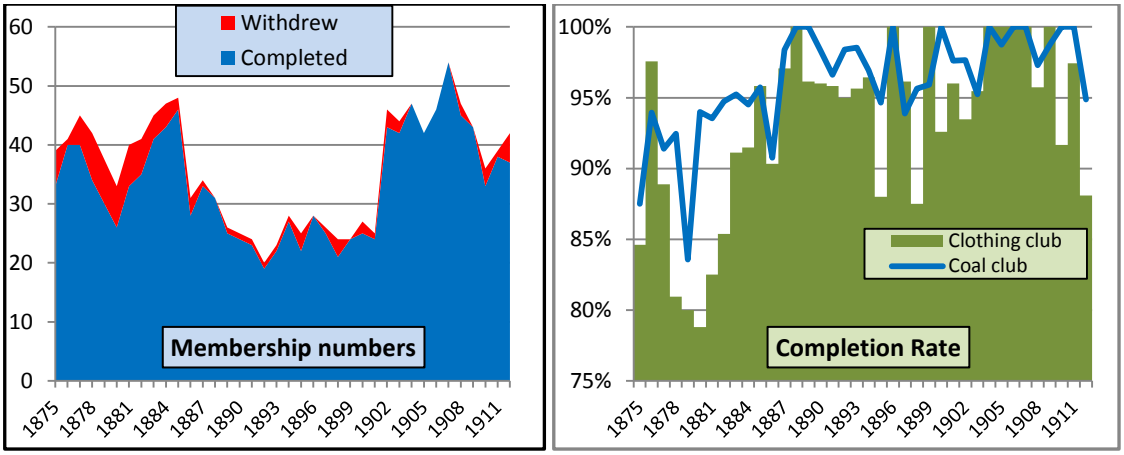



**Figure 4.9 - Annual membership and completion rate of Benson Clothing Club, and completion rate of Benson coal club, 1875-1912.**[101]

The rate of members who joined the clothing club completing the full year's payments was an average of 93% compared to 96% for the coal club, both high averages but masking a changing picture over time. The first ten years saw much higher levels of withdrawal than thereafter.

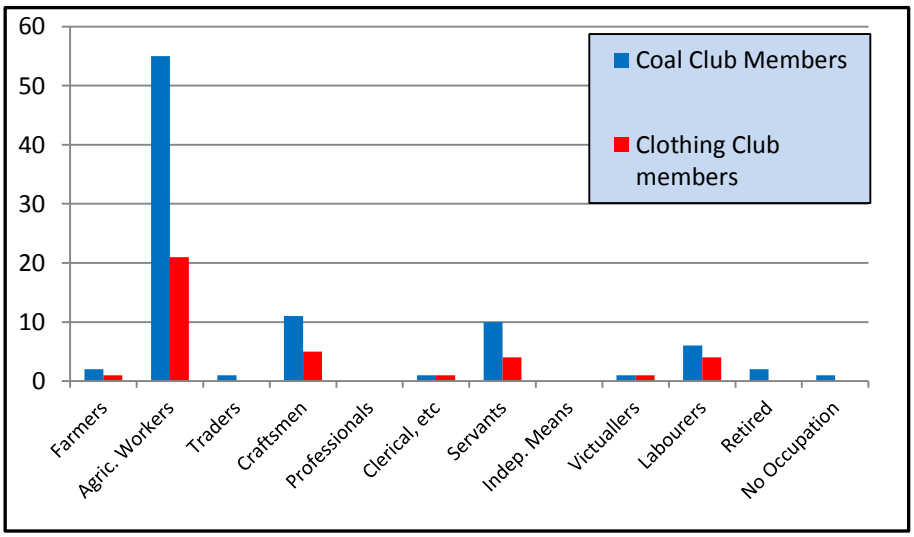



**Figure 4.10 - Occupational profile of Benson Coal Club and Clothing Club members, 1881.**[102]

The occupational structure of Benson Clothing Club members reflected that of the coal club and no bias towards one or the other is identified by employment. It appears a simple choice was made and more chose the coal club. One

[101] idem.
[102] idem.

aspect that needs consideration is the effect the weather played upon membership levels at Benson. Did adverse winters lead to increased membership, or did hardships associated with them lead to reduced membership?

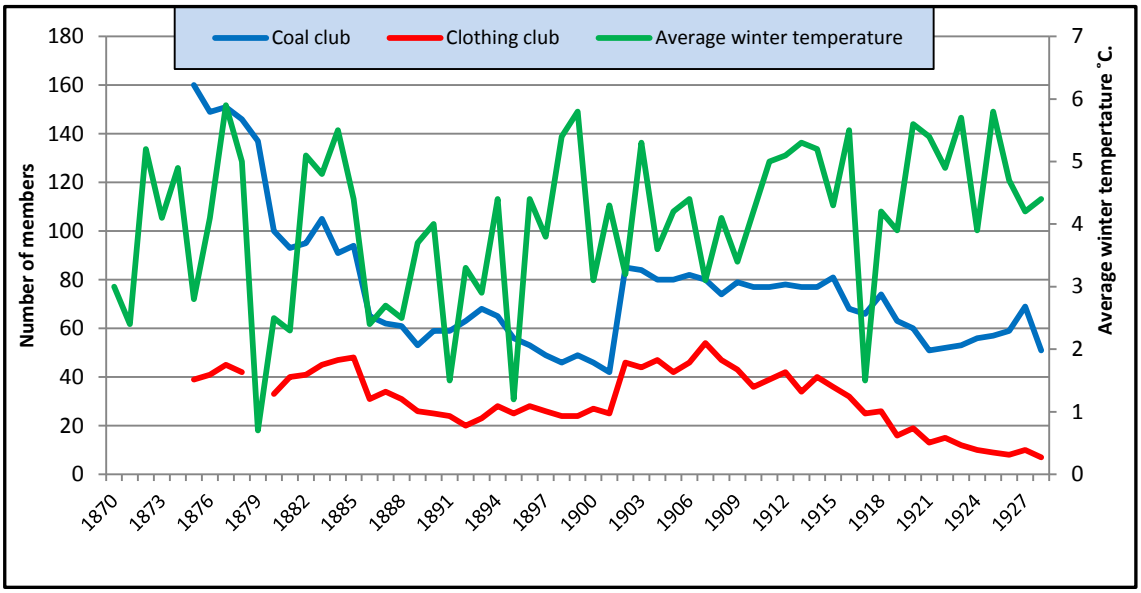



**Figure 4.11 - Benson Coal Club and Clothing Club membership with average winter temperature, 1870-1928.**[103]

The final quarter of the nineteenth century was characterized by a series of bad winters and it could be reasonably be expected that additional heating, and perhaps clothing would be required, or would encourage self-help in the coal and clothing clubs for the following year. There were three years in this period when mean winter temperatures fell below 2ºC. However, analysis of the data reveals no correlation between coal club membership and winter temperature, either for the same year or the following year's membership, returning a neutral figure of r = -0.07 on Pearson's product-movement correlation coefficient. A similar result is found between clothing club membership and winter

[103] idem.; and mean temperature for winter period in central England (December, January and February), D. E. Parker, T. P. Legg, and C. K. Folland, 'A new daily Central England Temperature Series, 1772-1991', *International Journal of Climatology,* Vol. 12, (1992), 317-342.

temperature, with r = -0.08 for same year or following year's membership. There was no relationship between membership and temperature.

The pressure on household budgets from cold winters could make maintaining regular payments more difficult and a supplementary hypothesis worth examination is whether there is any correlation between members completing their full year's subscriptions and winter temperature. A correlation coefficient of r = 0.19 is returned for Clothing Club completion and winter temperatures, and r = 0.20 for the coal club completion and winter temperatures, both indicating a small positive correlation but insufficient to draw any positive conclusions.

Given the very similar results for both coal and clothing clubs, a further question arises whether any correlation exists between the membership of the two clubs. Examination of the data identifies a very strong, positive correlation of r = 0.73 between coal club and clothing club membership. Correlation does not equal causation and although coal and clothing club membership was closely associated, why they were is less clear. The population of Benson fell 23% between 1871 and 1901, but rose back to a similar level by 1921 and may account for some of the reduced membership of both clubs over time, but does not explain the gradual decline of the clothing club after 1907. It is likely that a number of factors affected membership, including changing demography, gradually increasing wealth, the welfare state after the Old Age Pensions Act of 1908, and the National Insurance Act three years later.

In 1881 John Gosby and John Champion, together with Thomas Howard of Roke, were three of seven defaulters of the Benson Parish Clothing Club.[104] However, the action to close their clothing club account and transfer the payments to their coal club identifies the priority between the two types of club. This process occurred most years with a few members and was one-way. No examples exist where a coal club account was closed and payments were transferred to the clothing club. It is clear from the Benson records that the coal club was the first choice for membership.

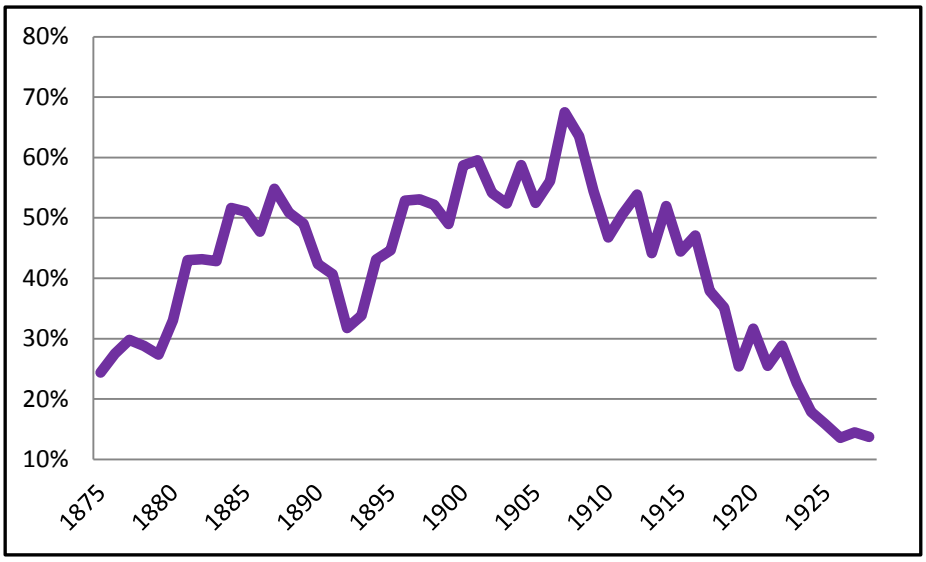



**Figure 4.12 - Benson Clothing Club membership as a percentage of Benson Coal Club membership, 1875-1928.[105]**

Clothing club membership was an average 58% lower than coal club membership during the lifetime of the club but it was not a constant relationship over time, with the coal club being dominant in the early and late years of their existence. This reaffirms that at Benson, where there was a choice, the coal club was the preferred option.

[104] OHC, Benson Coal Club Membership book, PAR 28/13/F4/1.
[105] idem.

| | No. of households |
|---|---|
| **Coal only** | 63 |
| **Clothing only** | 10 |
| **Coal & clothing** | 30 |
| **None** | 198 |
| Total | **301** |

**Figure 4.13 - Households in Benson with Coal Club and Clothing Club membership, 1881.**[106]

This was not the case everywhere, and at Ramsden clothing club membership was always at least 50% higher than the coal club.

| Place | Year | Coal club | Clothing club |
|---|---|---|---|
| **Aston** | 1864 | 105 | 49 |
| **Bampton** | 1909 | 137 | 111 |
| **Benson** | 1875-1912 (average) | 81 | 36 |
| **Claydon** | 1895 | 36 | 24 |
| **Headington** | 1870 | 62 | 208 |
| **Ramsden** | 1881-1887 (average) | 37 | 68 |

**Figure 4.14 - Comparison of Coal and Clothing Club membership numbers.**[107]

Taking account of all evidence on membership numbers from differing years, coal club membership was almost always higher than clothing club membership. If membership of one club could be afforded, a fire for heat and cooking were essential, whilst clothing could wait a little longer.

### 4.5.4 Elsewhere in Oxfordshire

The Stoke Row clothing club was established in 1851, two years after the village became the centre of a newly designated chapelry within Ipsden parish. After its first year of existence, the club settled on the collection of 2d a week over a full 52-week year.[108] However, the impetus and enthusiasm engendered

[106] idem.
[107] OWDB.
[108] OHC, Stoke Row Clothing Club book, 1851-1873, PAR 256/13/A1/1.

from the formation of a new ecclesiastical district and building of a new church was short lived as membership decreased and the club ceased in 1873.

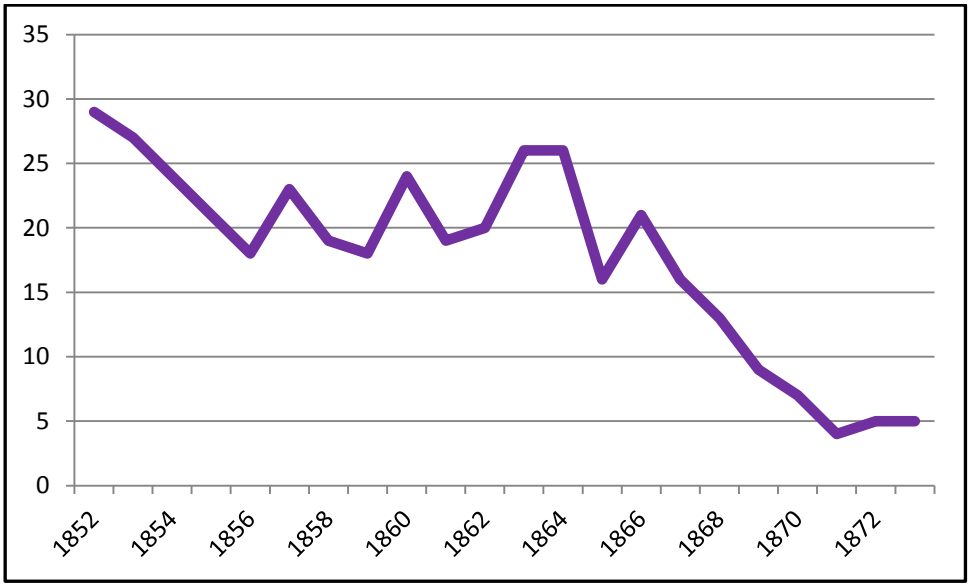



**Figure 4.15 - Membership of Stoke Row Clothing Club, 1852-1873.**[109]

Some clothing clubs saw large numbers of members. Bladon had membership of 150 in 1859, and Bampton 130 members in 1879.[110] Given that membership of clothing and coal clubs were restricted to residents of the parish or township, there were frequently more members of these clubs than in the local, independent friendly society, which at Bampton in 1880 totalled 60.

Unlike coal clubs, some clothing clubs permitted the purchase of more than one share and members received proportionate benefit. The Tackley Sunday School and Women's Clothing club permitted attending children to purchase one or two shares, whilst mothers had the option to invest in between one and six shares. Membership was in the name of the mother or child with widows also eligible.

[109] idem.
[110] JOJ, 17 December 1859; WDM, January 1880.

| Tackley Sunday School and Women's Clothing Club, 1889 | | | | | |
|---|---|---|---|---|---|
| Number of Members | Status | Shares | Paid | Benefit added | % benefit added |
| 47 | Child | 1 | 4s 4d | 2s 2d | 50% |
| 9 | Child | 2 | 8s 8d | 4s 4d | 50% |
| 0 | Women | 1 | | | |
| 3 | Women | 2 | 8s 8d | 3s 4d | 38% |
| 10 | Women | 3 | 13s 0d | 4s 0d | 31% |
| 7 | Women | 4 | 17s 4d | 4s 8d | 27% |
| 0 | Women | 5 | | | |
| 15 | Women | 6 | £1 6s 0d | 5s 0d | 19% |
| Total: 91 members | | 219 shares | | | |

**Figure 4.16 - Clothing club members with share disposition and return.**[111]

The Tackley club was established in 1840, lasting over 50 years. The 43 families identified in the 1889 membership demonstrated a high penetration of the welfare instrument amongst the 112 occupied houses.[112] Shipton under Wychwood Sunday school scholars could save 1d per week towards the clothing club and honorary subscribers added ½d to the member's ticket for each attendance at Sunday school.[113] Bad marks or lateness resulted in loss of some benefit, while at Shenington additional benefit to the clothing club was linked to day school attendance.[114] Almost every child attended Sunday school at some time and it was a central feature of working-class country life. They provided much more than literacy and religious instruction. Sociability, social welfare and voluntarism were all equal features. Through various clubs, they

[111] OHC, Tackley Sunday School Clothing Club accounts, 1840-1889, PAR 267/13/F1/2.
[112] PP, *Census of England and Wales 1891 Volume II. Area, Houses and Population, CVC*, [c.6948-1], (1893-94).
[113] CNDM, December 1883.
[114] DDM, February 1901. For day school attendance greater than 300 half-days 1s was added; for over 350 half-days 1s 6d was added; for over 400 half-days 3s was added and in 1900 Shenington had 24 pupils in the last category with Alkerton 5 pupils.

provided clothes, money during illness and funeral expenses upon death.[115] Sunday schools were part of and not an imposition on popular culture.

### 4.5.5 Delivery of the clothes

Near year end, usually in late October or November, the clothing club was drawn to a close and honorary benefits added. Tickets were allocated to members to be spent on clothes and two different approaches were evident although in common, no cash was given. One method of distribution was for a department store or other clothier to attend the village with a wide selection of garments and purchases were made by ticket. At Finstock, like many villages, the schoolroom was used for this purpose and the head teacher was obliged to close the school for a whole day and give a holiday to the children.[116] 'One day in the year our school was turned into a shop, a vast titled waggon came from Oxford full of drapery goods and smart shopmen. It was the clothing club sale.'[117] Impact on schooling was also felt on other days when mothers attended the nearest town to view prospective goods for sale, taking their children with them.[118] Clothes sold included 'warm and useful articles of clothing'.[119] Elliston & Cavell, outfitters and Oxford's largest department store were prominent in providing appropriate clothing at village club sales. Other clubs chose more local stores to provide their goods such as Valentine and Barrell of Witney.[120]

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[115] Thomas Laquer in *Religion and Respectability: Sunday Schools and Working Class Culture, 1780-1850* (1976),.xi. Laquer undertakes a detailed study of Sunday Schools providing an in-depth account and setting them against and within the prevailing social conditions.
[116] OHC, Finstock school log book, T/SL 26, 24 October 1880.
[117] John Kibble, *Charming Charlbury*, 106.
[118] ibid., 5 October 1899. The head teacher reported that 17 children were absent in the morning and 21 in the afternoon as mothers attended the drapery store to select articles for the clothing club sale.
[119] CNDM, September 1881.
[120] OHC, Finstock school log book, T/SL 26, 22 October 1900.

The second method of securing clothing was for tickets to be issued to each member for the value of their savings plus bonus. Such tickets were then cashable at named stores. The Bampton and Aston clubs required tickets to be spent at either Clack's of Aston or Pembrey's of Bampton.[121] Richmond saw the limitation on where the poor could buy their goods as an element of social control, to ensure the spending was not on fashionable or frivolous clothing.[122] There is no evidence to support this view and the rationale for the organizers to limit spending to an individual outlet, or limited number of suppliers, was surely to obtain the best discount on bulk purchase.

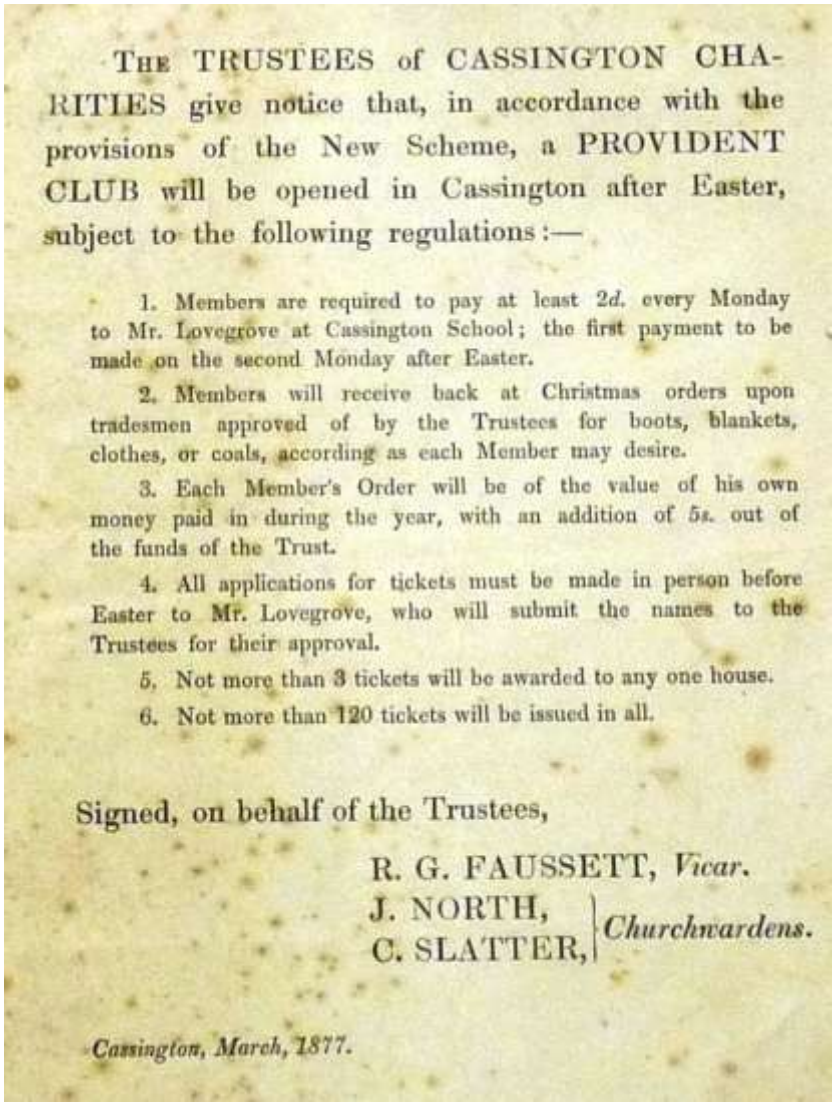
Clothing clubs were extremely popular and as shall be seen, at some time most villages had one, or had access to one, provided the honorary support and motivation was present. At Deddington in 1897 it was described by the local contributor to the Deanery magazine as a, 'useful institution for helping those who are inclined to help themselves',[123] whilst at Spelsbury it was recorded in 1882 that subscriptions had become irregular and that, 'the time is evidently come when this club must give way to newer contrivances for thrift'.[124] This does indicate that many such clubs or welfare instruments were not permanent features and were subject to outside influences such as fashion, changing need, or the impetus from the organizer.

### 4.5.6 Registration and innovation

[121] JOJ, 23/12/1871.
[122] Richmond, 'Indiscriminate liberality', 58.
[123] DDM, January 1897.
[124] CNDM, June 1892.

Clothing clubs occasionally strayed into voluntary registration under the Registrar of Friendly Societies with the sole Oxfordshire example being the Banbury and Neithrop Clothing Society, registered in 1849.[125] Subscribers had to pay 4d per week between 6.00 p.m. and 8.00 p.m. on Monday evenings from the end of March to the end of September. Tickets were handed out on the last Monday in September, and at a meeting on the second or third Monday in October clothing was laid out. Members selected their choice to the value of the ticket, including honorary donations, proportionate to amount paid in. New members were required to receive a recommendation from a subscriber or donor member and the rulebook stated that the society was 'for the very poor and not those who could take care of themselves'.[126] This demonstrates that some of the poorest made the considerable effort to save their weekly pence to pay their subscription in what was clearly identified as a benefit worth the effort.

[125] TNA, Records of the Banbury and Neithrop Clothing Club, FS 15/1042. The society was established and registered in 1849 under number Oxfordshire 135, and continued until it dissolved in 1935.
[126] ibid, rulebook, 1.



THE TRUSTEES of CASSINGTON CHARITIES give notice that, in accordance with the provisions of the New Scheme, a PROVIDENT CLUB will be opened in Cassington after Easter, subject to the following regulations:—

1. Members are required to pay at least 2*d.* every Monday to Mr. Lovegrove at Cassington School; the first payment to be made on the second Monday after Easter.

2. Members will receive back at Christmas orders upon tradesmen approved of by the Trustees for boots, blankets, clothes, or coals, according as each Member may desire.

3. Each Member's Order will be of the value of his own money paid in during the year, with an addition of 5*s.* out of the funds of the Trust.

4. All applications for tickets must be made in person before Easter to Mr. Lovegrove, who will submit the names to the Trustees for their approval.

5. Not more than 3 tickets will be awarded to any one house.

6. Not more than 120 tickets will be issued in all.

Signed, on behalf of the Trustees,

R. G. FAUSSETT, *Vicar.*
J. NORTH,
C. SLATTER, } *Churchwardens.*

*Cassington, March, 1877.*

**Figure 4.17 - Cassington Provident Society rules.**[127]

The similarities between coal and clothing clubs in terms of process are obvious even if they provide support to different elements of basic physiological need. Cassington Provident Society combined the elements of the two and provided tickets for the purchase of coal or clothing at year end. This approach had the added benefit of leaving the choice of clothing or coals until the time of purchase whilst maintaining the element of regular saving.

[127] OHC, Rules of Cassington Provident Society, PAR 51/13/N/1.

### 4.5.7 The benefit and extent of clothing clubs

Investment for the labouring classes in saving in a clothing club was rewarded with an average of 26% bonus each year.

| | Year | Return |
|---|---|---|
| **Alvescott** | 1883 | 25% |
| **Asthall** | 1891 | 23% |
| **Benson** | 1893 | 23% |
| **Finmere** | 1874 | 33% |
| **Headington** | 1882 | 15% |
| **Milcombe** | 1896 | 17% |
| **Ramsden** | 1883 | 25% |
| **Tackley** | 1889 | 38% |
| **Stoke Row** | 1856 | 33% |
| **Average** | | **26%** |
| Average (excl. high & low) | | 26% |
| **Children's Sunday School clothing clubs** | | |
| **Burford** | 1880 | 48% |
| **Hook Norton** | 1898 | 30% |
| **Shipton under Wychwood** | 1883 | 50% |
| **Tackley** | 1889 | 50% |

**Figure 4.18 - Average return of benefit on members' subscriptions to Oxfordshire Parish Clothing Clubs.**[128]

It is clear that many families recognized the benefit of such saving. As well as the bonus, clothes were able to be purchased at a reduced rate obtained through bulk-purchase negotiation by one of the organizers. Where clothing was directed towards children, the financial return on savings was even greater.

[128] Data from OWDB.

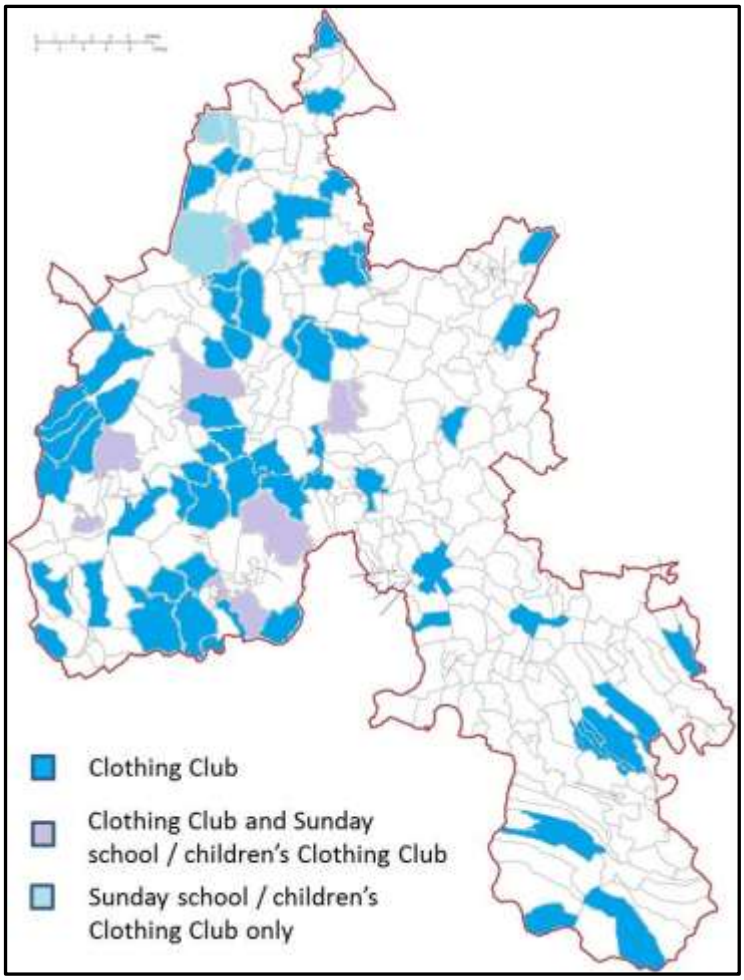



**Figure 4.19 – Rural parish clothing clubs, 1830-1912.**[129]

Richmond suggests 'In the southern counties, where clothing societies proliferated, agricultural labourers showed little inclination to establish friendly societies'.[130] However, for Oxfordshire this study demonstrates that friendly societies, clothing clubs, and other welfare initiatives proliferated equally in rural areas as will be demonstrated later in this chapter. Clothing clubs were widespread throughout the county and the earliest known was established in Steeple Aston in 1830. The number of clubs grew and were extensive by the 1860s, but at their peak in the 1880s. Many continued well into the twentieth century and Swalcliffe still ran a clothing club in 1953.

[129] Data from OWDB.
[130] Richmond, 'Indiscriminate Liberality', 55.

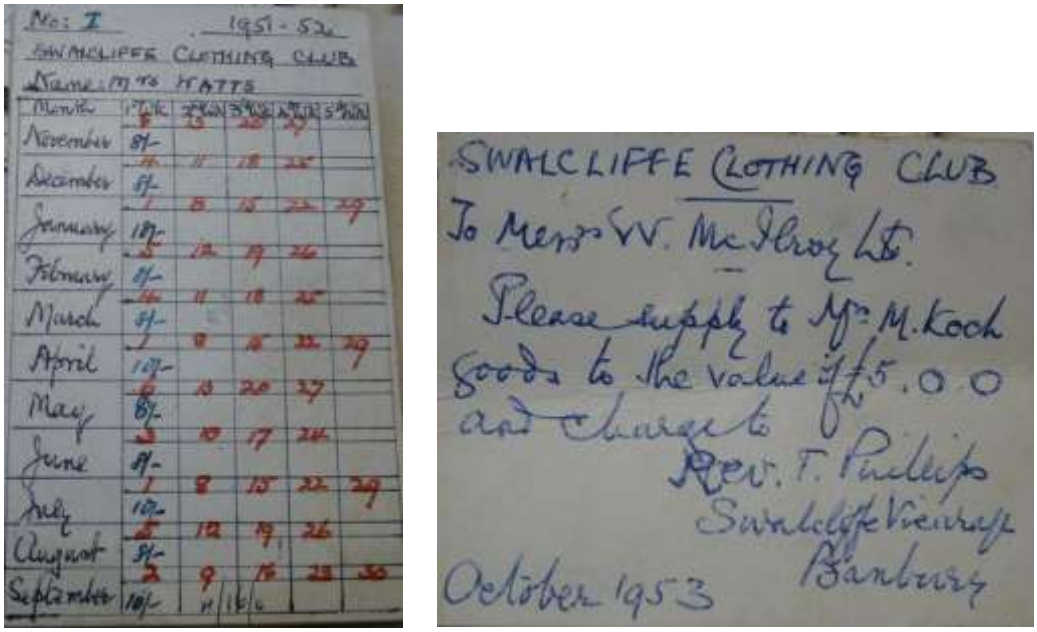



**Figure 4.20 - Membership card and clothing voucher for Swalcliffe Clothing Club, 1951-1953.**[131]

It may be that the poor were attracted to clothing societies in order to obtain their normal daily clothing that the family required. It was certainly a choice they had, and one they sometimes made, but the reality was far more complex as choices were made where to spend the household budget amid many opportunities and several demands.

The survival of records for clothing clubs mirrors that of coal clubs. Primary sources largely survive by chance and secondary reports are largely confined to parish and deanery magazines. Where primary sources exist, it is largely because membership and payment records were as essential part of the administration of such a club. Whilst the managers of the fund could be trusted to handle the monies from subscribers and benefactors effectively, records of members' payments or default were essential to avoid dispute.

[131] OHC, Swalcliffe Clothing Club, PAR 262/13/F1.

## 4.6 Rural Soup Kitchens

### 4.6.1 Soup for the poor

Largely hidden, but substantial organisations to assist the poor in addressing risk without falling on the rates or entering the workhouse were rural soup kitchens. They first emerged in London at Spitalfields in 1795, and urban studies have detailed their role in supporting the poor in the rapidly expanding nineteenth-century town where they provided sustenance for the industrial poor.[132]

If the evidence of coal and clothing clubs is sparse, that of rural soup kitchens is rare indeed. They were informal, seasonal and not governed by any regulation to make record keeping essential. Lists of recipients were never a requirement as the product was provided at the time of payment, so the only evidence available is where records of the management of the venture exist or where brief accounts were published, usually in local ecclesiastical magazines. Some contemporary references survive, largely to extol the virtues of the philanthropist through subscriber lists or accounts. No full picture can be gained from one place or from one account but it is clear from the available evidence that rural soup kitchens were a regular feature of Victorian rural Oxfordshire. *Jackson's Oxford Journal and* various deanery and parish magazines provide sufficient accounts to piece together a picture of their nature, role and purpose.

[132] Clark, *British Clubs,* 108.

A minute book of a soup kitchen committee at Benson provides insight into the running of a rural soup kitchen.[133]

The SBCICP had included several examples of approaches to the provision of soup in their 1797 good practice guide. The recipe for Ox-head Soup, a Holborn soup shop, a 1d meal of one quart of meat soup with fried bread at Birmingham in 1797, and the provision of a soup kitchen at Spittalfields are all promoted in detail.[134] The concept and advantages were well known and the earliest known rural soup kitchen in Oxfordshire was opened by the Rev. Edward Clayton at Stratton Audley in 1850 'for the poor and needy' providing sustenance for the 'aged and infirm'.[135]

### 4.6.2 Charlbury and Benson soup kitchens

A plea for funds to assist in the running costs of the Charlbury Soup Kitchen for the forthcoming year was made in *The Chipping Norton Deanery Magazine* of December 1882, and referenced a 'liberal' response in gifts and money two years before. The brief account of the previous year's efforts reported contributions of £3 3s 5d in pence from those receiving the soup, contributing to the cost of making of £7 19s 6d. The sum of ½d purchased a quart of soup, identifying 1,570 portions were sold that year at 38% of the monetary cost of production. The remainder of the money was raised by voluntary subscription but it is also likely that in addition at least some of the ingredients were donated as gifts. This welfare instrument raised no subscriptions in advance from the poor and in many places was only invoked during periods of poor winter

[133] OHC, Records of Benson Soup Kitchen, PAR 28/13/A4/1.
[134] *The Reports of the Society for Bettering the Conditions and Increasing the Comforts of the Poor*, Vols. I -IV, (London, 1797), 81, 167, 184, 236.
[135] JOJ, 19 January 1850.

weather. In others, it was a standard provision for the poor during the winter months, often commencing in January. The fee to purchase the soup promoted self-help values and ensured the poor contributed in some way to the benefit. It enabled the local community and recipients to identify this as something different to direct charity.

The Charlbury Soup Kitchen was introduced by the curate of Charlbury, George Jennings Davis, in 1857 when there was a consolidation of different endowed charities which included 'relief in extreme cases of sickness, soup sold at half-price during very severe weather, with a bonus added to a coal-club and a clothing-club'.[136] Davis was curate for 18 months until July 1857 and for most of that time ran the parish. The incumbent, the Rev. William Stoddart was ill and lived, with a Bishop's license of non-residence, in the sunnier climate of Italy.[137] Stoddart was seen by Bishop Wilberforce as 'feeble and sleepy', whilst his curate was 'very popular in the parish', and his views on the change from direct charity to supportive self-help echoed the change that took place during the nineteenth century.[138]

After 1886, the soup kitchen was run by Mrs Mary West, the second wife of the Vicar, and the Vicarage was also the centre of operation from where soup was distributed.[139] There is no evidence what criteria was used to determine the recipients and it appears it was open to all who chose to use it. What is clear is that the soup kitchen was seasonal and operated during the worst of the winter weather to coincide with the period when agricultural labours could not work,

[136] Davis, *A farewell letter,* 26.
[137] Pugh Pugh, *The Diocese Books of Samuel Wilberforce*, 144.
[138] idem.
[139] 1891 National Census, TNA, RG12/1178/11/15.

and many received no wage. During the winter of 1891-92 Mrs West donated £2 herself 'during the stress of the inclement weather.'[140] This was subsequently reimbursed by the Charlbury Relief Committee. The Charlbury soup kitchen opened twice a week on Tuesday and Thursday, and by its nature can be seen to address a need in seasonal poverty, helping to provide a basic physiological need.[141] In the terminology of Paul Johnson, it was an environmental social risk, and he highlights that severe weather events causing temporary welfare need required specific measures to meet that need.[142] Soup kitchens were one such instrument to combat the risk associated with bad weather and its consequences.

The evidence is that soup kitchens were largely run and administered by women. Mary West at Charlbury appealed for donations, received the contributions, made emergency loans to the soup kitchen fund, and personally ran the venture from the vicarage.[143] One third of the 12 subscribers in 1898 were female.[144] Four were of independent means, five were local tradesmen, one a clergyman, one a surgeon, and one of an unidentified occupation.[145] In 1887, one of the donators was Lord Dillon of Ditchley Park, who in periods of heavy snow was 'to be seen daily in his sleigh dispensing with his own hands soup and gifts of game'.[146] The Charlbury Soup kitchen ran for at least 41 years between 1857 and 1898.

[140] CNDM, July 1892.
[141] CNDM, July 1892.
[142] Johnson, 'Risk', 227.
[143] CNDM, December 1882, January 1892, and July 1892.
[144] CNDM, March 1898.
[145] CNDM, March 1898; 1901 National census, RG12/1178/11.
[146] JOJ, 15 January 1887.

At Benson, the soup kitchen opened in late December and continued to early March with soup initially sold at 1d per quart, later reduced to ½d a quart. It lasted from at least 1884 until 1910 and was a well-established and organized part of welfare provision in the parish. In 1888 the managing committee was composed of eight local women and the vicar who together comprised the honorary subscribers.[147] The committee met when required, normally November, December and March, to plan the kitchen each year, and then to formally close the kitchen and review expenditure after the winter. They met at Colne House in Benson, home of Mrs Powell who was a member of the managing committee. In 1888 they agreed to purchase a new 25 gallon portable copper in which to make the soup which gave the added advantage that it could be moved to the home of whoever was to make the soup for that year. Mrs Ann Dearlove, a widow living on her own means (but not a committee member) was appointed to produce the soup that year, and with the acquisition of the new copper the volume produced increased from the previous 20 gallons weekly.[148]

The honorary subscriptions raised £7 10s in 1890, whilst the sale of soup brought in £2 1s 5d, representing a return on the purchase of 319%. An increasing trend at the end of the nineteenth century was to supplement direct philanthropic giving with fundraising. In February 1889 the Benson Brass Band performed at the National Schoolroom to raise money for the soup kitchen.[149]

[147] OHC, Benson Soup Kitchen minute book, PAR 28/13/A4/1.
[148] 1891 national census, RG12 / 986 / 123 / 3; OHC, Records of Benson Soup Kitchen, PAR 28/13/A4/1.
[149] JOJ, 23 February 1889.

### 4.6.3 Further evidence

A seasonal soup kitchen also existed at Burford, again linked to bad winter weather, where a room was hired at 1s a day to prepare and serve the soup at the Cotswold Arms.[150] At Shipton under Wychwood 40 families benefitted from the kitchen run from the Beaconsfield Hall,[151] and at Great Milton, Kent's charity provided the honorary element of the cost of running the soup kitchen from 1880.[152] In the year to January 1843, this latter charity gained £64 interest on the capital of £1,574 subject to endowment in 1816. The funds were spent on direct charity with the purchase of great coats, bonnets, shoes, books for the school and schoolmaster's wages. As well as schoolmaster's pay and Elliston & Cavell children's bonnets at Whitsun, by 1863 the charity subsidized coal purchase for 78 families.[153] In 1866 there was a change of trustees including the appointment of the Rev. Edward Sturges, newly assigned to the parish. The following year saw change with the charity supporting self-help initiatives and grants were made to the parish coal club and the provident society, to the clothing club from 1874 (locally called the mothers' meeting), and to soup kitchen from 1880. The Rev. Mr Richardson had carried out this change as direct charity was gradually withdrawn and self-help support introduced.

Herbert Louis Samuel, the prospective Member of Parliament for South Oxfordshire, conducted a face-to-face social investigation at Great Milton in 1892. When interviewing George Allen, a farm labourer, Samuel noted that he talked of Kent's charity and that '£2 to the mothers meeting, £2 to the soup

[150] JOJ, 16 February 1895; WDM, March 1891.
[151] JOJ, 16 January 1886.
[152] OHC, Kent's charity account Book, 1840-1916, PAR 171/13/5C/1.
[153] ibid., 29. 60 families received 9s 6d from their coal bills, 14 families 7s and four families 4s 9d.

kitchen, Soup 2ce a week in winter months. All who ask get it.'[154] The name of the clothing club (mothers meeting) at Great Milton confirms these were not simply financial transactions, but provided an opportunity for women to meet, socialize and engage in discussion.

The Kidmore End kitchen supplied soup twice a week and tickets were purchased from the vicarage at 2d a gallon. In 1861 almost 480 gallons were sold in just two months.[155] The soup kitchen was organized by Mary Fuller, a farmer's wife of Dyson's Lodge, Kidmore End, and an income and expenditure account of 1861 identifies that 11 ounces of meat, 6½ ounces of rice and ⅔ pint of peas was used for each gallon of soup, together with onions and root vegetables.[156]

| Receipts | £ | s. | d. | | Expenditure | £ | s. | d. |
|---|---|---|---|---|---|---|---|---|
| Brought forward | 4 | 18 | 5½ | | 331 lbs beef at 6d | 8 | 5 | 6 |
| From offertory | 1 | 3 | 0 | | 4 bushells, 6 gallons of peas at 9d | 2 | 2 | 9 |
| J.G. Biggs Esq. | 1 | 1 | 0 | | 195 lb of rice at 2d | 1 | 12 | 6 |
| Rev. F. Flemyng | 1 | 0 | 0 | | 2 lbs pepper at 1s 4d | | 2 | 8 |
| Rev. W.C. Risley | 1 | 0 | 0 | | Carrots and parsnips | | 9 | 0 |
| January 239½ gallons of soup at 2d | 1 | 19 | 11 | | Onions | | 5 | 10 |
| Ditto for February 239¼ gallons | 1 | 19 | 10½ | | Women's labour 17 days | | 17 | 0 |
| Expenditure beyond receipts | | 13 | 0 | | | | | |
| **Total** | **13** | **5** | **3** | | **Total** | **13** | **5** | **3** |

**Figure 4.21 - Income and expenditure account of Kidmore End Soup Kitchen, 1861.[157]**

A woman was hired at 1s a day to prepare over 28 gallons of the beef and vegetable soup. The cost of production was almost three times the income of purchases by the poor, representing 190% return on their expenditure.

[154] Parliamentary Archives, Notebook of Herbert Louis Samuel, SAM/A/4, 40.
[155] Joan Dils, *Rural Life in South Oxfordshire1841-1891: Cane End, Kidmore End, Gallowstree Common, with an appendix on Emmer Green* (Sonning Common, 1994).
[156] 1861 national census, RG9/883/34/13.
[157] Dils, *Rural Life,* 29.

### 4.6.4 The benefit and extent of soup kitchens

From the sparse evidence certain characteristics can be identified of rural soup kitchens that were a feature of the mid- to late Victorian era. They were either pure subscriber-based, charitable organisations or increasingly as the century progressed, they required the element of self-help, at least paying for some part of the cost of production. The latter would be described in Gorsky's model of social provision as a hybrid of voluntarism and benevolence but with characteristics of subscriber institutions and a self-help element.[158] What cannot be deduced for certain is whether they were secular. No evidence exists either way other than in none of the reports there is any indication of exclusion on religious grounds. At Brightwell, Berkshire the Rev. James Haldane Stewart recorded that 'everyone was allowed to buy except Master Tradespeople'.[159] Organization began by widow Cooper at the Rectory on Thursday afternoons, preparing vegetables and other ingredients, and two coppers were lit at 5.00 a.m. on Friday morning for the soup to be ready for 12.15 p.m. She was paid 1s 6d for her work plus meals on both days. Two children were hired on Fridays at 4d each plus breakfast to constantly stir the soup to prevent it burning. Such efforts were seasonal in nature implemented to support those who found times difficult in adverse weather conditions due to a temporary cessation of employment or other hardship.

[158] Gorsky, *Patterns of Philanthropy,* 16.
[159] Mark Spurrell, *The Brightwell Parish Diaries,* Oxfordshire Record Society, vol. 62, (Oxford, 1998), 103.

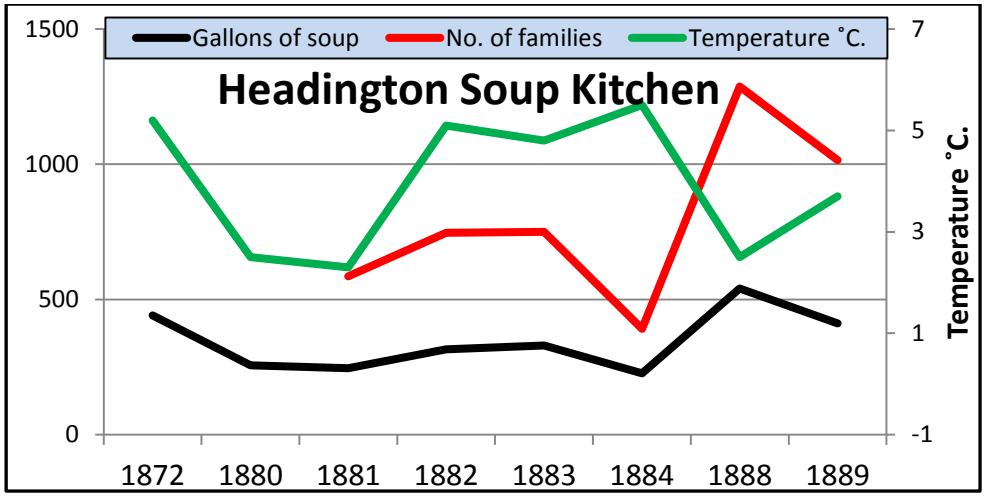



**Figure 4.22 - Comparison of the number of gallons of soup made, the number of families receiving soup, and average winter temperatures.**[160]

Given their seasonal nature, it is reasonable to expect some correlation between the number of users, or amount of soup produced, with winter temperature. However, a comparison at Headington demonstrates no such correlation.[161]

Subscribers were generally the professionals of the area or those of independent means, occasionally endowed charities, and almost without exception, they involved the local parson. Soup kitchens were provided for the normally self-sustaining poor, the elderly or otherwise needy, and were only available on one or two days per week.

| | Year | Return |
|---|---|---|
| **Aston** | 1880 | 139% |
| **Burford** | 1891 | 227% |
| **Charlbury** | 1891 | 194% |
| **Charlbury** | 1896 | 230% |
| **Kidmore End** | 1861 | 232% |
| **Average** | | **204%** |

**Figure 4.23 - Percentage of benefit return on soup kitchen purchases.**[162]

[160] OHC, Extracts from St Andrew's Parish Magazine, Headington, 1869-1886, P1/MS/6/12; Parker, Legg, and Folland, 'A new daily Central England Temperature Series', 317-342.
[161] A Pearson's correlation returned a neutral figure.
[162] Data from OWDB.

All organisations provided a very healthy financial return for the goods purchased, on average receiving soup that cost more than treble the amount paid. In terms of the overall welfare provision in the village, soup kitchens provided a local response to a particular seasonal need that may be more severe in some years than others, and where other social provision was deficient.

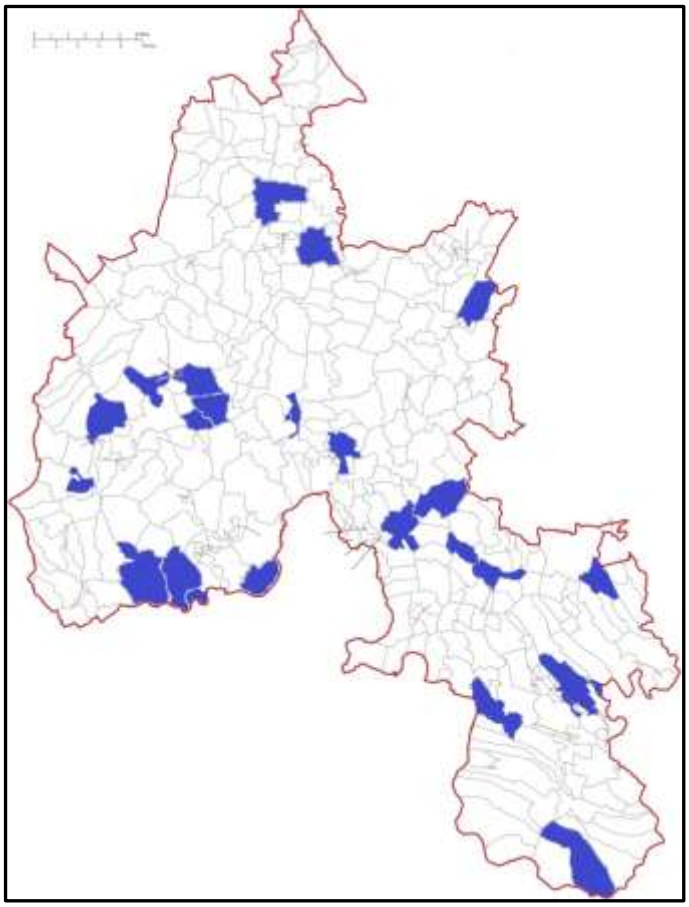


**Figure 4.24 – Rural Parish Soup Kitchens, 1850-1912.**[163]

The identification of soup kitchens through contemporary records provides only a glimpse of their extent. Their nature did not generally leave substantial records and their position in the rural environment has attracted little attention from historians, but for some it provided a vital service to the more vulnerable in

[163] Data from OWDB.

society. From the evidence adduced this was not simply an urban phenomenon. The state was insufficiently responsive to deal with short term rural crises through the poor laws. Friendly Societies did not cater for unemployment, permanent or temporary, and other village charities or mutual aid societies could not insure against such environmental social risk.

## 4.7 Lying-in, Nursing and Medical Aid Clubs

### 4.7.1 Health provision for the poor

A variety of similar welfare societies aimed at supporting the poor and encouraging self-help existed alongside coal and clothing clubs with varying degrees of philanthropy. There was a long tradition of subscriber health establishments in the form of hospitals, with the Radcliffe Infirmary, opened in 1770, being the dominant Oxfordshire example.[164] Gorsky's study of Bristol found a rapid decline of endowments in the early nineteenth century, and only endowments to hospitals continued to thrive and grow.[165] Not a physiological need, like shelter, food and clothing, health need was seen by all as an essential provision to the poor. Institutions such as the great hospitals treated patients without charge although the cost of transport to, and hopefully from hospital could place a local burden. Treatment locally was seen as important, and many friendly societies provided medical treatment as part of their insured risk for members, but not for spouses, children and non-members.

A variety of health initiatives were introduced in the nineteenth century, and at an increased pace from the 1890s. Childbirth was always a time of risk for

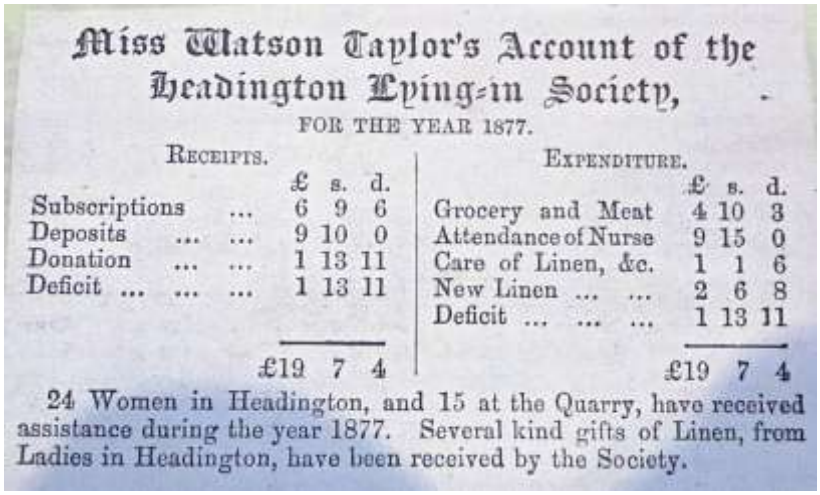
[164] See www.ouh.nhs.uk/hospitals/jr/radcliffe-infirmary.aspx (accessed 31 January 2012) for a brief history of the Radcliffe Infirmary.
[165] Gorsky, *Patterns of Philanthropy, 33-34.*

mother and child and many alternative schemes were introduced through lying–in, nursing, or midwife schemes. Self-supporting dispensaries and medical clubs also provided support at times of ill health.

### 4.7.2 Lying-in

Lying-in was the period of recuperation after childbirth, frequently a month, and was a time of high mortality risk for mother and child.[166] This period of recuperation was seen as an essential health preventative measure, and lying-in societies provided assistance for poor married women during confinement. At Headington, there was no regular payment but with a single deposit of 5s groceries to the value of 1s 4½d were provided, together with 2 lbs of meat, the use of a box of linen for five weeks, assistance of a nurse, and where required, a medical practitioner.[167] Established in 1863, an average of 27 women per year took advantage of this society but it relied heavily on honorary subscriptions, on average adding 4s 3½d to each deposit payment representing an 86% return for the user. This was far higher than many other self-help societies and expenses exceeded the means of the society. It was subsequently closed in 1879.

[166] J. Morris Slemons, *The Prospective Mother. A Handbook for Women during Pregnancy*, (London, 1912), Chapter XI, 'The Lying-in period'. Digitized copy, www.gutenberg.org/cache/epub/7129/pg7129.html (accessed 29 January 2012).
[167] OHC, Parish Magazine of St Andrews, Headington, March 1869, P1/MS/6/12, 11.



Miss Watson Taylor's Account of the Headington Lying-in Society,

FOR THE YEAR 1877.

| Receipts. | £ | s. | d. |
|---|---|---|---|
| Subscriptions ... | 6 | 9 | 6 |
| Deposits ... ... | 9 | 10 | 0 |
| Donation ... ... | 1 | 13 | 11 |
| Deficit ... ... ... | 1 | 13 | 11 |
| | £19 | 7 | 4 |

| Expenditure. | £ | s. | d. |
|---|---|---|---|
| Grocery and Meat | 4 | 10 | 3 |
| Attendance of Nurse | 9 | 15 | 0 |
| Care of Linen, &c. | 1 | 1 | 6 |
| New Linen ... ... | 2 | 6 | 8 |
| Deficit ... ... ... | 1 | 13 | 11 |
| | £19 | 7 | 4 |

24 Women in Headington, and 15 at the Quarry, have received assistance during the year 1877. Several kind gifts of Linen, from Ladies in Headington, have been received by the Society.

**Figure 4.25 - Headington Lying-in Society accounts, 1877.**[168]

Miss Isabella Watson-Taylor of Headington Manor House was treasurer for the lying-in society.[169]

The Kidmore End Lying-in Society was established and run along similar lines. Already established by 1865, it was to provide a doctor, midwife, linen and first clothing for a new born baby.[170] The benefit was valued at 10s, very similar to the benefit from the Headington club. This was one of the few welfare instruments targeted specifically at women, and was also a feature of benefit in those friendly societies accepting female members. The extensive records concerning claims for lying-in are explored in a case study of Whitchurch in chapter five.

### 4.7.3 Medical aid clubs

The Society for Promoting the Objects of the Self-supporting Dispensaries was established on 22 March 1830, and a year later it produced the society's plan entitled *Supporting Charitable and Parochial Dispensaries*.[171] The object of the

[168] ibid. February 1878, 544
[169] 1881 national census, *RG11/ 1496/ 100/ 33.*
[170] Dils, *Rural Life in South Oxfordshire*.
[171] Report of the Society for Promoting the Objects of the Self-Supporting Dispensaries, *Self-Supporting Charitable and Parochial Dispensaries,* (1831).

society was to promote self-supporting dispensaries as a way of preventing the industrious classes from falling into pauperism through the ill-health or sickness of men, their wives and families. The extension beyond the adult male went further than most friendly societies, and the society sponsored greater discrimination in the giving of charity, to check mistaken charity, and to ensure charitable giving was used to better effect. The report identified how the self-sustaining poor, through ill-health, could pauperize an entire family, making them chargeable to the parish and with the effect of them losing their self-respect.[172] No doubt the motivation for the society and its report was encouraged by the general concern over the level of pauperism and consequential rates.

Henry Lilley Smith, surgeon to the infirmary at Southam, Warwickshire, 12 miles north of Banbury, was the promoter of the scheme and the paper promoted self-dependence, 28 years before the publication of Samuel Smiles's *Self Help*, and 14 years before Smiles's first speech on the subject.[173] The plan was to establish a self-supporting dispensary in every market town for 'patients who cannot afford to pay in the usual manner'.[174] The dispensary would provide free medical treatment and drugs and all medical practitioners in the district would be part of the scheme. The self-sustaining poor would make a small contribution if recommended by a clergyman or two 'respectable' householders, whilst the remainder could be admitted on recommendation from overseers or, honorary subscribers or the dispensary itself. Children under 15 were admitted free. This format was similar to many of the clubs formed later in the century

[172] ibid. 2.
[173] Smiles, *Self-Help*.
[174] Report of the Society for Promoting the Objects of the Self-Supporting Dispensaries, (1831), 8.

with honorary subscription supporting self-help, but with the element of direct charity to the pauper classes. Parishes were expected to support the centralized dispensary according to their population from the poor rates.

Atherstone in Warwickshire had been one of the first towns to trial a self-supporting dispensary in 1829 and it rapidly grew with 721 'free' members, those who contributed from the self-sustaining poor.[175] Not all dispensaries or medical aid clubs were established exactly according to Henry Smith's principles, but they spread rapidly.[176] Schemes were promoted heavily through letters to the editors of the regional press.[177] The Deddington and Steeple Aston Self-Supporting Dispensary was established in 1835 with a surgeon appointed to each parish, a year before the establishment of the Lower Heyford and Steeple Aston Friendly Society.[178] A Medical and Surgical Club was established in 1836 at Hook Norton for the 'labouring classes and journeymen tradesmen'.[179] The society had 478 members in 1839. The medical practitioner(s) formed part of a governing committee alongside honorary subscribers and representatives of the beneficiaries of the service.[180] It was a system that expanded rapidly in the years after the introduction of the new poor law.

Henry Smith continued to promote self-supporting dispensaries through the *British Medical Journal*, but friendly societies adopted the principles of medical insurance and were the mainstay of general practice work for the poor

[175] ibid. 13.
[176] J. Aaron, Letter to the editor entitled 'Self-Supporting Dispensaries', *The London Medical and Surgical Journal,* vol.5 (1834), 727-729.
[177] For example, JOJ, 19 December 1835.
[178] Alan Crossley, 'Parishes: Steeple Aston', A History of the County of Oxford: Volume 11: Wootton Hundred (northern part) (1983), 21-44; Morley, (2011), 264.
[179] *The Guardian or Poor Law Monthly Register*, May 1839.
[180] Bloor, 'Club Practice', 310-315.

throughout the remainder of the nineteenth century.[181] However, some medical aid clubs continued to be established, such as at Woodstock in 1868, for the town and neighbouring villages. The committee of six elected to run the club included four Woodstock residents, Mr Phipps of Hanborough and Albert Oliver of Stonesfield.[182] The latter was a stonemason and member of the Stonesfield Friendly Society in 1868. He was the promoter of temperance within the club discussed in chapter two. Membership of the Woodstock Medical Aid Society was 1d a week, payable quarterly in advance, and was open to all men, women and children over 12 months of age. Dr Gregory White of Woodstock and Mr Smallbone of Eynsham were appointed medical officers, and by December 1868 the society had a membership of over 100.[183]

Many villages were served by medical clubs established in medium sized towns, such as Bicester, Chipping Norton and Witney, and by 1880s they were a feature even of small parishes, such as Milton under Wychwood and Churchill.[184] A reformed Deddington Provident Medical Society had over 200 members in 1894.[185]

Self-supporting dispensaries and medical aid clubs were a significant part of the foundation of modern general practice.[186] The specific clubs, along with engagements by friendly societies, were 'contract practices' with medical practitioners engaged by groups of individuals who spread the risk, and hence achieved coverage, through reduced cost. In some urban areas, medical

[181] Henry Lilley Smith, Letters to the editor, *British Medical Journal*, 6 March 1850, 136, and 6 April 1855, 328-329.
[182] JOJ, 9 May 1868.
[183] JOJ, 26 December 1868.
[184] CNDM, December 1881; Oral history of Edith Whyte, www.thetyne.com/school/his-ansonmyfather.htm, (accessed 22 February 2010).
[185] JOJ, 3 November 1884.
[186] Bloor, 'Club Practice', 310.

societies were run as commercial enterprises, but this was not the case in rural Oxfordshire.[187] They provided an added element to the overall welfare provision available to the labouring rural poor.

### 4.7.4 Nursing associations

Urban forms of nursing associations were first seen in Oxfordshire in 1871 with the establishment of the Banbury Nursing Association, and the Acland District Nursing scheme in Oxford in 1879. They became a feature of the rural welfare provision at the very end of the nineteenth century.[188]

> District Nursing was the care of the sick poor in their own homes. Nurses would normally visit patients at intervals, and therefore see many patients in a day.[189]

Rural Associations were first organized at Ockley, Surrey in 1883 and spread to many parts of the country in the following years, arriving in Oxfordshire in late 1891 with the North Oxfordshire Nursing Association.[190] Established by the Hon. Mrs Brassey of Heythrop Park, the society adopted the rules of the Ockley society and extended membership to the rural parishes of Chipping Norton Union. The area was divided into three branches of Heythrop, Sarsden and Charlbury. A decision was made that Chipping Norton, Over Norton and Salford should stand alone as its own association, although the North Oxfordshire Nursing Association soon strayed beyond the Union boundaries.

The term district nurse was not used in rural associations in nineteenth-century Oxfordshire, but they were part of the movement that shaped later nursing care

[187] ibid., 312.
[188] Alan Crossley, 'Banbury: Charities', A History of the County of Oxford: Volume 10: Banbury hundred (1972), 124-127; Elaine Denny, 'The emergence of the occupation of district nursing in nineteenth century England', unpublished PhD thesis, University of Nottingham (1999), 213.
[189] ibid., 4.
[190] JOJ, 2 January 1890.

in the community. Membership of the nursing association was available to all, but on a sliding scale of membership according to class.

| | Annual subscription | Weekly fees |
|---|---|---|
| Labourers | 2s | 2s |
| Artisans, school teachers and servants | 3s | 3s |
| Farmers and Tradespeople | 5s | 5s |
| Gentry | 10s | 10s |

**Figure 4.26 - Subscription rates for North Oxfordshire Nursing Association, 1892.**[191]

An annual subscription was payable by each member, and if they required the attention of a nurse, they also paid the weekly fee for the time of their assistance. Cases of infection or confinement attracted a double rate of weekly fee due to the extra work involved. Member subscriptions were supported by honorary contributions. Non-members could call upon the nursing association, but at a weekly fee that was approximately 50% higher than members' fees.

Nurses were recruited and those that needed training were sent to St Mary's Nurses Home in Plaistow, West Ham, established in 1889 by Thomas Given-Wilson.[192] The establishment also proved a sound recruiting ground for new nurses. The training undertaken was the London Obstetrical Society certificate that gave practical and theoretical training on attendance of mothers and babies, but no hospital training in care for the sick was thought necessary.[193] As well as modern nursing duties, they were expected to assist the ill with general domestic tasks such as changing bed linen, looking after children, cooking and

[191] idem.
[192] W.R. Powell, 'West Ham: Churches', A History of the County of Essex: Volume 6 (1973), 114-123.
[193] Denny, 'District Nursing', 221.

ironing.[194] However, clothes washing was deemed as step too far as it took the nurse away from her primary duties. Heythrop district employed four nurses in 1894, and in exceptional times used additional auxiliary nurses.[195] The four nurses for the district were based at Heythrop, Chastleton, Enstone, and Swerford or Tew. In addition, at times of underemployment of nurses, they were loaned out to other associations. In 1899, North Oxfordshire lent nurses to Andoversford, Bourton on the Water, Campden, Hewell, Kenilworth, Kingston, Market Bosworth, and Moreton in Marsh in neighbouring counties, whilst borrowing from Thame and Ramsden at times of full capacity.[196]

| Name | Parish | Designation |
|---|---|---|
| **Hon. Mrs Brassey (Treasurer and chair)** | Heythrop | |
| **Lady Dillon** | Ditchley | |
| **Hon. Mrs Dillon** | Spelsbury | |
| **Mrs Harris** | Swerford | Rector's wife |
| **Mrs Phillips** | Enstone | Vicar's wife |
| **Mrs Kendall** | Little Tew | Vicar's wife |
| **Mrs Knott** | Great Rollright | Curate's wife |
| **Mrs Neild** | Dean | Farmer's wife |
| **Miss Barlow** | Great Tew | Farmer's wife |
| **Miss Whitmore-Jones (secretary)** | Chastleton | Living on own means |

**Figure 4.27 – Management committee of North Oxfordshire Nursing Association, 1892.[197]**

The association was run by a small management comprised exclusively of women. The income for 1893 from all sources totalled £137 9s 2d, with expenditure at £112 13s 4. The level of membership was not extensive given

[194] JOJ, 9 April 1892.
[195] JOJ, 14 April 1894.
[196] JOJ, 12 May 1900.
[197] JOJ, 2 April 1892.

the number of parishes covered with a total of 185 subscribers by the end of 1893.

| Designation | No. |
|---|---|
| Gentry | 23 |
| Farmers, etc. | 27 |
| Artisans | 35 |
| Labourers | 100 |
| Total | 185 |

**Figure 4.28 - Member designation for 1893.**[198]

However, membership grew strongly and by 1899 it covered 66 households in the parishes of Great and Little Tew alone.[199]

Several other nursing associations soon followed in the county with Thame being the centre of the South Oxfordshire Nursing Association, and Woodstock that of the Mid Oxfordshire Nursing Association. They were both based upon the North Oxfordshire model. Others covered one or a group of parishes, such as the Wilcote Nursing Association that covered five parishes.[200]

[198] idem.
[199] DDM, April 1899.
[200] WG, 22 June 1895, and JOJ, 16 May 1896.

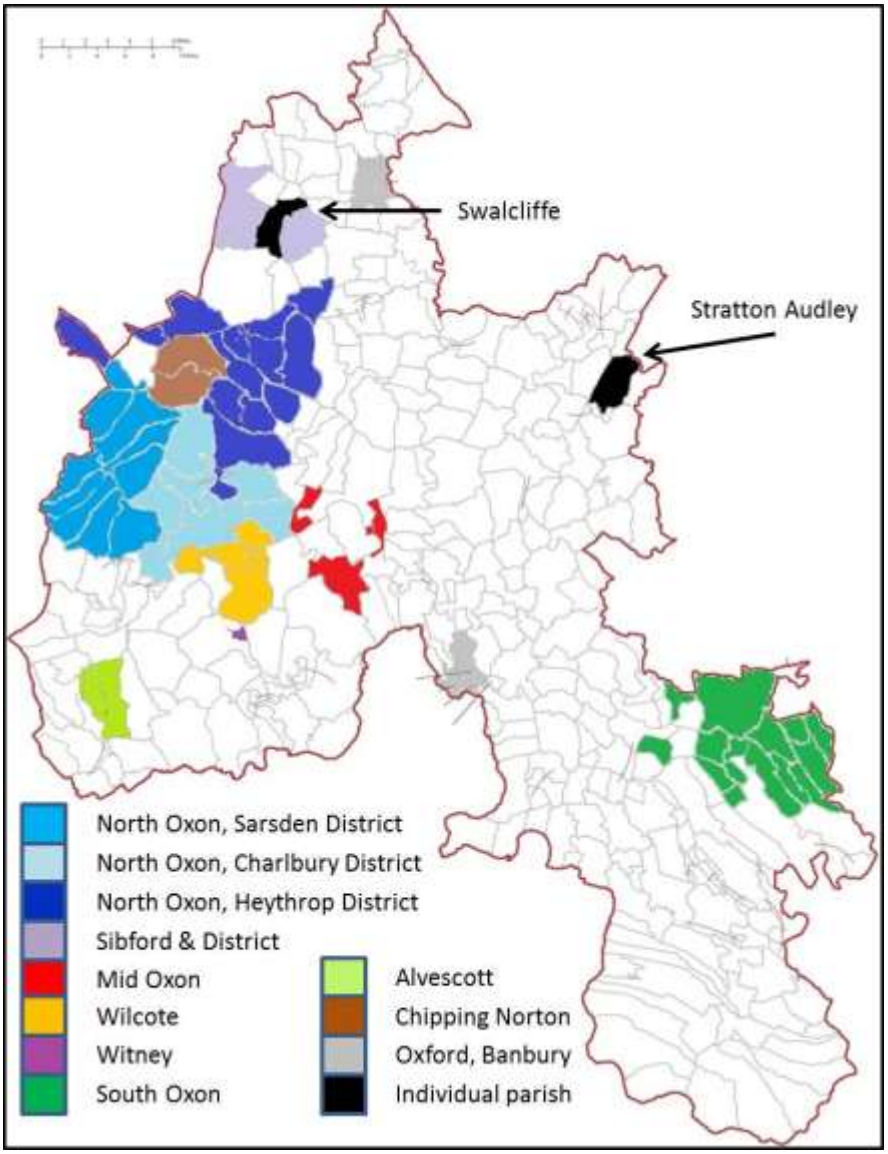



**Figure 4.29 - Nursing Associations in Oxfordshire, 1871-1914.**[201]

The coverage of nursing associations depicted was the minimum coverage at the end of the nineteenth and early twentieth century. Eventually they spread across the whole county and were the forerunner of the district nursing scheme. After a slow start, they provided an extensive health resource available at an affordable rate to the poor. No primary records have been identified for Oxfordshire nursing associations and their history in the county has been

[201] Data from OWDB. The parishes contained within the Mid-Oxfordshire, Witney and Kencot/Alvescot Nursing Associations are not fully known and only those confirmed are shown on the map. In 1899 Chipping Norton and Over Norton became a district of the North Oxfordshire Nursing Association. In 1914, it was proposed that Swalcliffe became part of the Sibford Nursing Association.

established largely through newspaper and deanery magazine reports. However, what has been established is a vibrant movement, supported financially and administratively by women but maintaining the ethos of self-help. They offered the Victorian family a further opportunity to insure against risks encountered in daily life.

### 4.7.5 The benefit and extent of health clubs

In common with many other welfare instruments, assistance for the health of the poor was initiated and organized at a local level. Most schemes covered just one, or at most a group of parishes. They exhibited characteristics in common with most self-help schemes in the form of contribution from the poor, supported by honorary subscription; unpaid administrators, predominantly women; and benefit that was believed to help the health of the poor. Nursing Associations stand alone as the sole form of welfare that was open to all members of the community, from labourer to gentry.

Self-help aimed at health issues supported the benefit given by friendly societies and provided an alternative for men and some women. However, due to the limited number of all-female friendly societies, or those accepting both sexes, in Oxfordshire medical aid, lying-in, and nursing clubs provided the only supported health provision for women and children in many places outside the poor law. Regular coverage for children was available for the first time provided subscriptions could be met. However, until the nursing associations of the last decade of the nineteenth century, such assistance relied upon the chance, and the personal interest and enthusiasm of individual promoters. They were rarely long lasting or widespread.

Membership of one of the forms of health welfare enabled members to address basic safety needs, as defined by Abraham Maslow. It was likely that membership of such clubs would only be taken by the poor who had, or were already addressing their basic physiological needs, and food, clothing and shelter (including heating) were no longer a challenge to provide. As the nineteenth century progressed, and there became fewer members of the pauper class, such initiatives gained increased prominence in more rural labourers' lives.

### 4.8 Other welfare support

In addition to the initiatives described, isolated examples occur of boot and shoe clubs as an alternative to a clothing club, whilst penny clubs were a late-Victorian phenomena, encouraging saving, and they were frequently used as a substitute for targeted welfare. The Brize Norton Penny Bank was for coals, clothing or rent. Amounts of 1d or upwards could be saved each week and were invested in the Post Office Savings Bank. Collections were made every Monday at the schoolroom between 5.30 and 6.30 p.m.[202] Such savings could be withdrawn at any stage, but those who did withdraw before year end did not benefit from the bonus added through honorary subscription. However, the main categories of self-help clubs have been described in this chapter.

One organisation present in the small market towns was a relief committee funded by honorary subscriptions. Identified at Burford, Charlbury, Chipping Norton, Bloxham and Deddington in north Oxfordshire, they were formed by groups of individuals interested in supporting the poor; in essence, a local

[202] WDM, January 1880.

emergency planning committee. They were invoked during harsh winter weather when many were temporarily thrown out of work. At Bloxham, tickets were distributed for coal, groceries and bread, and during the winter of 1895, 54 people applied for aid in the first week.[203] At Charlbury, the relief committee gave financial support to the soup kitchen when it was operating, whilst elsewhere some short term work was supplied, frequently in the form of road maintenance.[204]

There was not common agreement on the best approach to welfare provision whilst encouraging thrift and self-help. In 1874, Edward Marshall of the Manor House, Sandford St Martin wrote to the editor of *Jackson's Oxford Journal* expressing his views.

> There are at present rival Penny Banks' in almost every parish. There are Clothing Club and Coal Club and possibly others, which are carried on according to a penny scale, for the members of each family. The funds at the end of the year are distributed with interest derived from subscriptions. The money is returned under restrictions, and has not, therefore, the same moral influence in the discipline of character as it would have if the return were made in cash and not in articles.[205]

Marshall preferred the Cassington Provident Society approach. In 1885, other concerns were raised when it was argued that no clergyman could occupy a living in the Oxford Diocese if he did not have independent means due to the need to contribute to Sunday school, coal clubs, clothing clubs and other forms of benefaction.[206] What is clear is that many parishes found the variety of welfare instruments to be a useful addition to supporting the poor and their presence in most parishes in some form or another was widespread, especially

[203] DDM, February 1895.
[204] CNDM, December 1882.
[205] JOJ, 5 December 1874.
[206] JOJ, 22 August 1885.

for the last quarter of the nineteenth century. Some clubs lasted well into the twentieth century but generally state welfare provision took on much of alleviating the burden of poverty.

### 4.9 Chipping Norton and Deddington Deanery Parishes

Whilst the irregular survival of original documents relating to the variety of welfare instruments prevents a full view of their spatial distribution, in two areas a comprehensive picture can be identified for the late Victorian era. The Chipping Norton and Deddington Deaneries provide useful boundaries for sub-regions of the county to be studied, with extensive runs of deanery magazines supplementing evidence available elsewhere.

Eleven coal clubs have been identified for the 28 parishes in the Chipping Norton Deanery together with 14 clothing clubs.[207] No other welfare instruments have coverage above 30% although many of the smaller parishes had access to clubs in neighbouring settlements. Others parishes grouped together to provide the opportunities such as Fifield with Idbury and Churchill cum Sarsden. In the remainder, their population was either too small to support a club of their own, such as Chastleton, or were dominated by a much larger neighbour, as in the relationship between Over Norton and Chipping Norton. Few parishes had no dedicated schemes, and it is almost certain that Radford, Gagingwell, Lidstone, and Cleveley would all have been part of the Enstone schemes. Heythrop and Chastleton, two small parishes, had no identified schemes. Heythrop House was run down in the early part of the nineteenth century, and

[207] idem.

largely abandoned by the Earls of Shrewsbury after a fire in 1831.[208] It was not until after 1870 when the estate was purchased by Albert Brassey that the house was refurbished, and the population rose to 250.

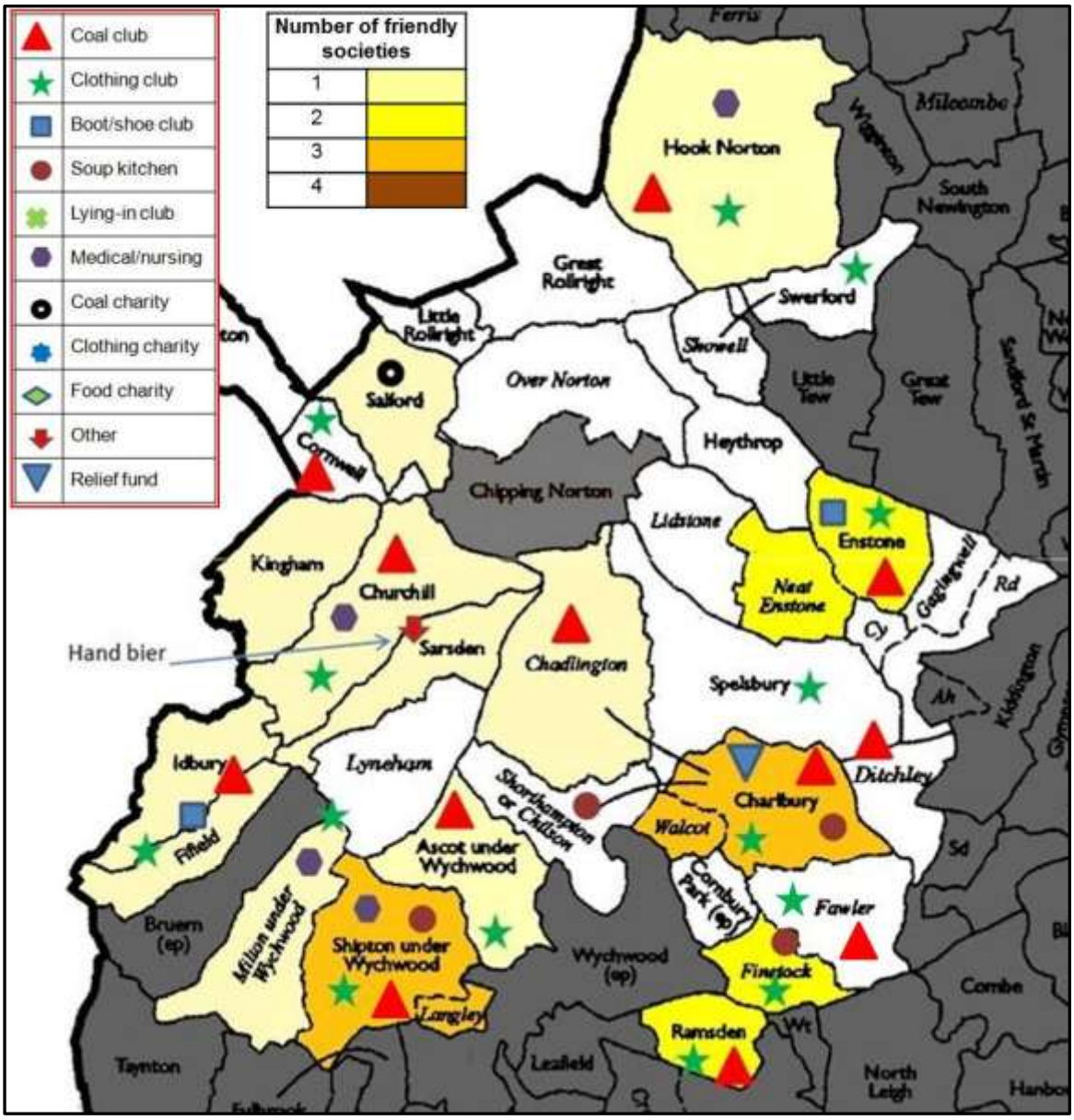



**Figure 4.30 - Chipping Norton Deanery alternative welfare provision, 1871-1912 (excluding the North Oxfordshire and Chipping Norton Nursing Associations).[209]**

There was also commonality between those parishes that had independent welfare clubs and those with friendly societies. Only Swerford, Spelsbury and

[208] Alan Crossley, 'Parishes: Heythrop', A History of the County of Oxford: Volume 11: Wootton Hundred (northern part) (1983), 131-143.
[209] Data from OWDB.

Cornwell had common welfare instruments but no friendly society. With the addition of the nursing associations, the depth and spread of available welfare as an addition or alternative to the poor law provided comprehensive coverage and choice for labouring families. In many places, there was such coverage that enabled a market to operate with individual families making choices of which schemes to belong.

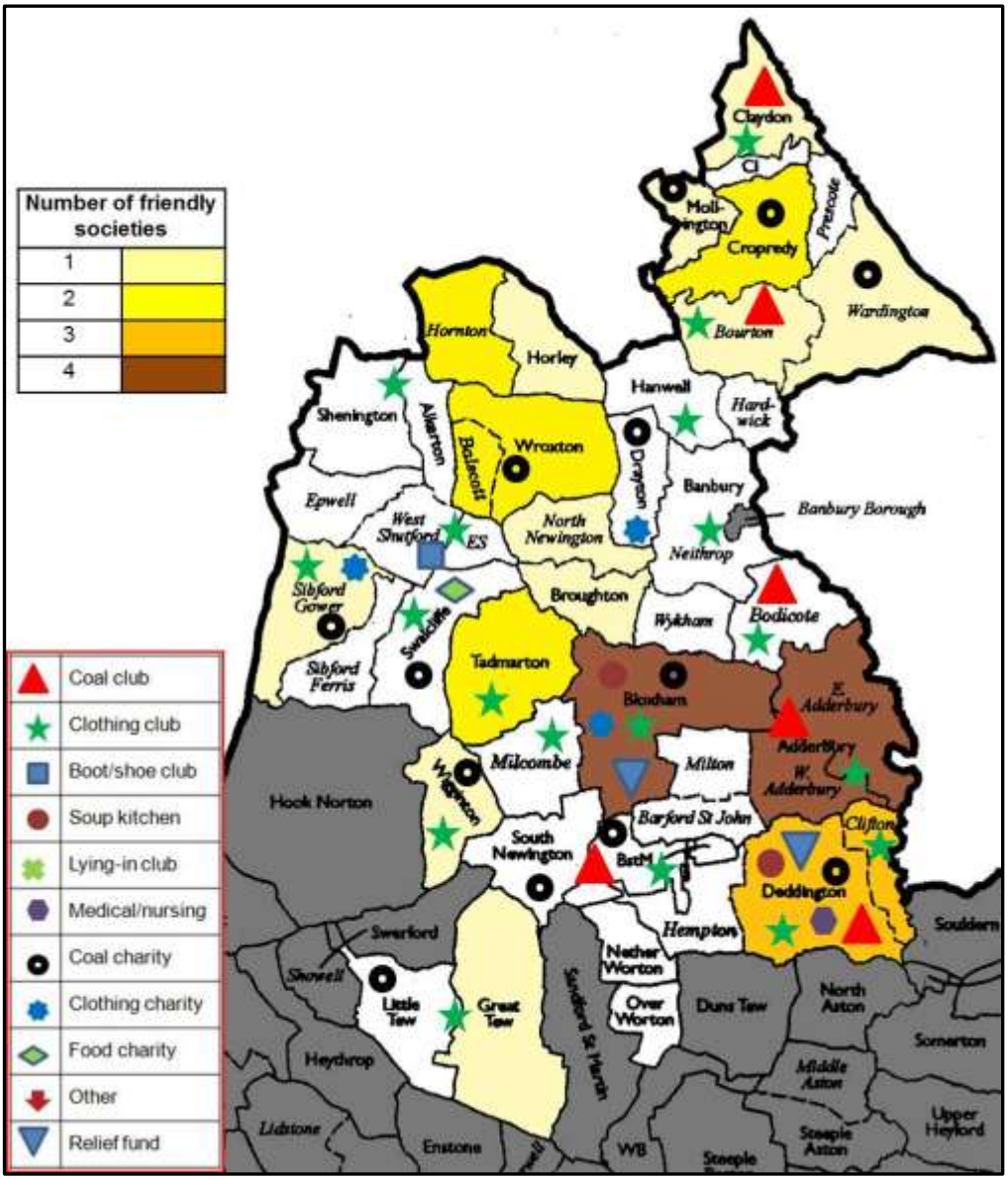
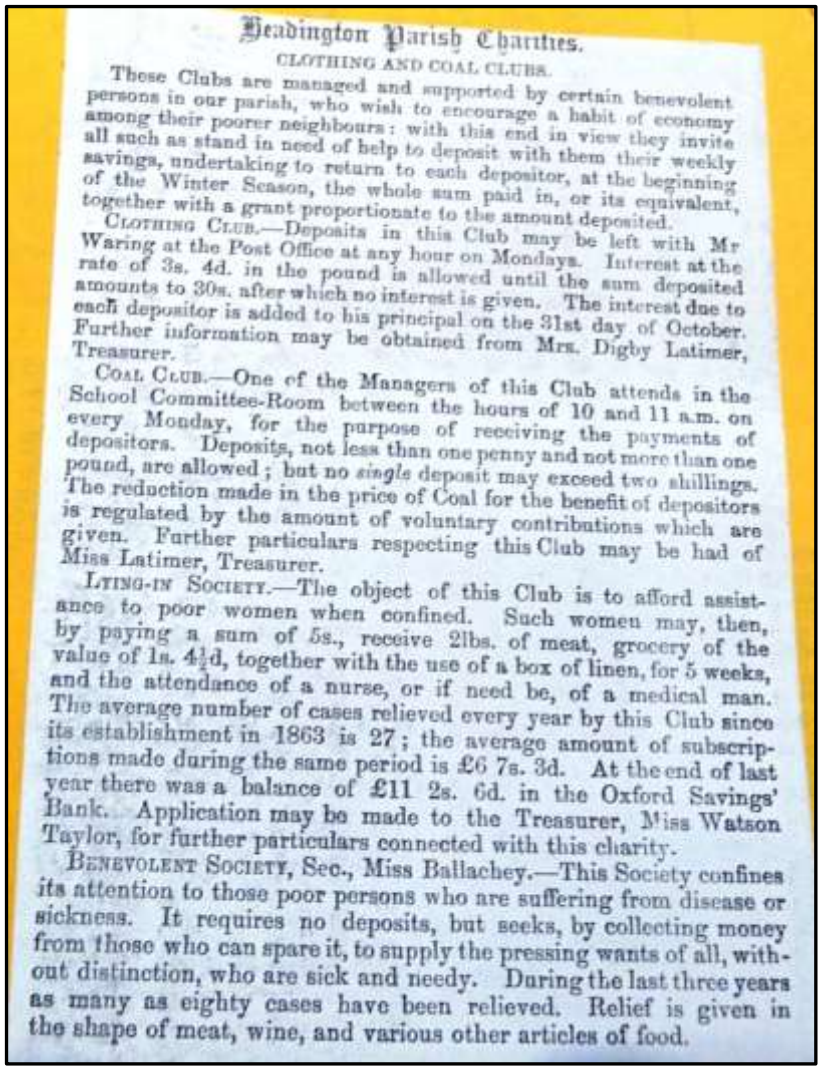



**Figure 4.31 - Deddington Deanery alternative welfare provision, 1871-1912 (excluding the Banbury, Sibford and Swalcliffe Nursing Associations).**[210]

[210] Data from OWDB.

A similar pattern is demonstrated in the Deddington deanery with clothing clubs the most frequent welfare provision followed by Coal clubs. Only at Barford St Michael is both a coal club and coal charity evident, with the latter providing limited support to paupers.



Headington Parish Charities.

CLOTHING AND COAL CLUBS.

These Clubs are managed and supported by certain benevolent persons in our parish, who wish to encourage a habit of economy among their poorer neighbours: with this end in view they invite all such as stand in need of help to deposit with them their weekly savings, undertaking to return to each depositor, at the beginning of the Winter Season, the whole sum paid in, or its equivalent, together with a grant proportionate to the amount deposited.

CLOTHING CLUB.—Deposits in this Club may be left with Mr Waring at the Post Office at any hour on Mondays. Interest at the rate of 3s. 4d. in the pound is allowed until the sum deposited amounts to 30s. after which no interest is given. The interest due to each depositor is added to his principal on the 31st day of October. Further information may be obtained from Mrs. Digby Latimer, Treasurer.

COAL CLUB.—One of the Managers of this Club attends in the School Committee-Room between the hours of 10 and 11 a.m. on every Monday, for the purpose of receiving the payments of depositors. Deposits, not less than one penny and not more than one pound, are allowed; but no *single* deposit may exceed two shillings. The reduction made in the price of Coal for the benefit of depositors is regulated by the amount of voluntary contributions which are given. Further particulars respecting this Club may be had of Miss Latimer, Treasurer.

LYING-IN SOCIETY.—The object of this Club is to afford assistance to poor women when confined. Such women may, then, by paying a sum of 5s., receive 2lbs. of meat, grocery of the value of 1s. 4½d, together with the use of a box of linen, for 5 weeks, and the attendance of a nurse, or if need be, of a medical man. The average number of cases relieved every year by this Club since its establishment in 1863 is 27; the average amount of subscriptions made during the same period is £6 7s. 3d. At the end of last year there was a balance of £11 2s. 6d. in the Oxford Savings' Bank. Application may be made to the Treasurer, Miss Watson Taylor, for further particulars connected with this charity.

BENEVOLENT SOCIETY, Sec., Miss Ballachey.—This Society confines its attention to those poor persons who are suffering from disease or sickness. It requires no deposits, but seeks, by collecting money from those who can spare it, to supply the pressing wants of all, without distinction, who are sick and needy. During the last three years as many as eighty cases have been relieved. Relief is given in the shape of meat, wine, and various other articles of food.

**Figure 4.32 - Entry in Headington Parish Magazine, 1869.**[211]

For individual parishes outside this area, such as Headington and Great Milton where extensive records survive, a similar pattern of widespread welfare provision is revealed. Parishes understood the risks to the poor and evidence

[211] *St Andrews Parish Magazine*, Headington, March 1869, 11.

from Headington demonstrates they actively promoted the schemes and gave choice to families.

In addition to the four schemes promoted in the parish magazine, Headington had an extensive seasonal soup kitchen, each with honorary donors and members.

| | Coal club | | | | Clothing club | | | | Soup kitchen | | | | Lying-in | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | £ | s | d | Members | £ | s | d | Members | £ | s | d | Members | £ | s | d | Members |
| **1869** | 10 | 8 | 0 | 208 | 5 | 0 | 6 | 62 | | | | | | | | |
| **1872** | | | | | | | | | 10 | 7 | 4 | | | | | |
| **1873** | | | | | 5 | 16 | 0 | 123 | | | | | | | | |
| **1874** | 11 | 6 | 6 | | | | | | | | | | 6 | 5 | 6 | 32 |
| **1877** | 12 | 14 | 6 | 74 | | | | | | | | | 6 | 9 | 6 | 39 |
| **1880** | | | | | | | | | 7 | 15 | 6 | | | | | |
| **1882** | 10 | 6 | 0 | | 6 | 7 | 0 | 149 | | | | 746 | | | | |
| **1883** | 9 | 15 | 6 | | 4 | 9 | 0 | 157 | | | | 750 | | | | |
| **1884** | 4 | 6 | 0 | 190 | 7 | 16 | 0 | 120 | | | | | | | | |

**Figure 4.33 - Honorary benefit donated and number of subscribing members for four self-help initiatives, Headington, 1869-1884.**[212]

The honorary contributions to self-help initiatives at Headington can be pieced together from the available information, and on average, they contributed a total of £31 3s 4d per annum. The lying-in club included the parish of Headington Quarry, established in 1849, but the other welfare instruments appear to have been confined to just Headington parish. Membership numbers are not available for every year but an indication of the fluctuating membership of each welfare instrument can be determined.

## 4.10 How Could the Poor Afford Subscriptions?

A social investigation at Great Milton in 1892 identified the household budget of Henry Matthews, a 35 year old farm labourer earning 12s 6d a week. He lived

[212] Data from extracts of St Andrew's Parish Magazine, Headington, OHC, 1869-1886, P1/MS/6/12.

with his wife, two young children, and his father-in-law who contributed to the household budget. This identified that £4 16s 2d, representing 11.3% of household cash expenditure was spend on a variety of self-help elements.

| Self-help expenditure | £ | s | d |
|---|---|---|---|
| Foresters club | 1 | 7 | 6 |
| Children life assurance | | 13 | 0 |
| Father-in-law's insurance | 1 | 6 | 0 |
| Children's bank | | 6 | 8 |
| Coal club | | 10 | 0 |
| Mother's meeting (clothing club) | | 13 | 0 |
| **Total** | **4** | **16** | **2** |
| Total household cash budget | 42 | 7 | 10 |

**Figure 4.34 - Annual household budget of Henry Matthews of Great Milton, 1892.**[213]

Rowntree's detailed social investigation for 1911-1912 in *How the Labourer Lives* relied largely upon official government data and face-to-face interviews with wives in 42 households, acknowledging that it was they who managed the household budgets.[214] Ten of the households were from Oxfordshire and seven were labourers at the lowest end of the income scale. The data captured included income and expenditure, charitable receipts and any land, such as allotments or gardens capable of delivering produce. All Oxfordshire respondents revealed expenditure on insurance, six households spending 3d a week and one 4d a week. There is no explanation of the term 'insurance' and the level of payments could reflect friendly society subscriptions of 3s or 4s a quarter. Simple life assurance from a child could also account for the 3d a week, as with Matthews' budget. The average weekly outgoing on fuel and clothing is included, but no mention is made of welfare clubs, or the additional

[213] Parliamentary Archives, Notebook of Herbert Samuel, SAM/A/4, 45-58.
[214] Rowntree and Kendall, *How the Labourer Lives*.

honorary subscriber contributions made to member households. It could be that that the seven households chosen by Rowntree had no friendly society membership and received no bonus on payment to coal or clothing clubs, but this must be highly questionable. It is certainly in contrast with the spending pattern of the Matthews's household and that of others in Great Milton, where 'Almost all of the men in the village belong to one or the other' [friendly society in Great Milton].[215]

| | Average | Average (excl. high & low) |
|---|---|---|
| **Coal clubs** | 38% | 28% |
| **Clothing clubs** | 26% | 26% |
| **Soup kitchens** | 212% | 205% |
| **Lying-in clubs** | 80% | 80% |

**Figure 4.35 - Comparison of average of benefit returns from a variety of welfare instruments.[216]**

The relative returns on each type of support is indicative of the importance placed by the honorary donors on each element. Soup kitchens were evidently seen as most worthy and important initiatives gaining the highest support relevant to the receivers' contributions. Child birth was a high risk time for both mother and child and infant mortality was also a high priority, whilst self-help clubs for clothing and fuel were worthy of support, but not at the level of other, more pressing initiatives.

## 4.11 Maslow's Hierarchy of Need and the Welfare System

One approach to understanding the temporal change in the nature of social provision is to consider Abraham Maslow's 'Hierarchy of Needs'.[217] This model

[215] Parliamentary Archives, Evidence of Henry Pocock, domestic gardener, notebook of Herbert Samuel, SAM/A/4, 10.
[216] Compiled from data in the OWDB.

is most widely used in business management, social work and public health to assist in interpreting human behaviour. Maslow described a wide range of basic human needs and placed them in a social context.

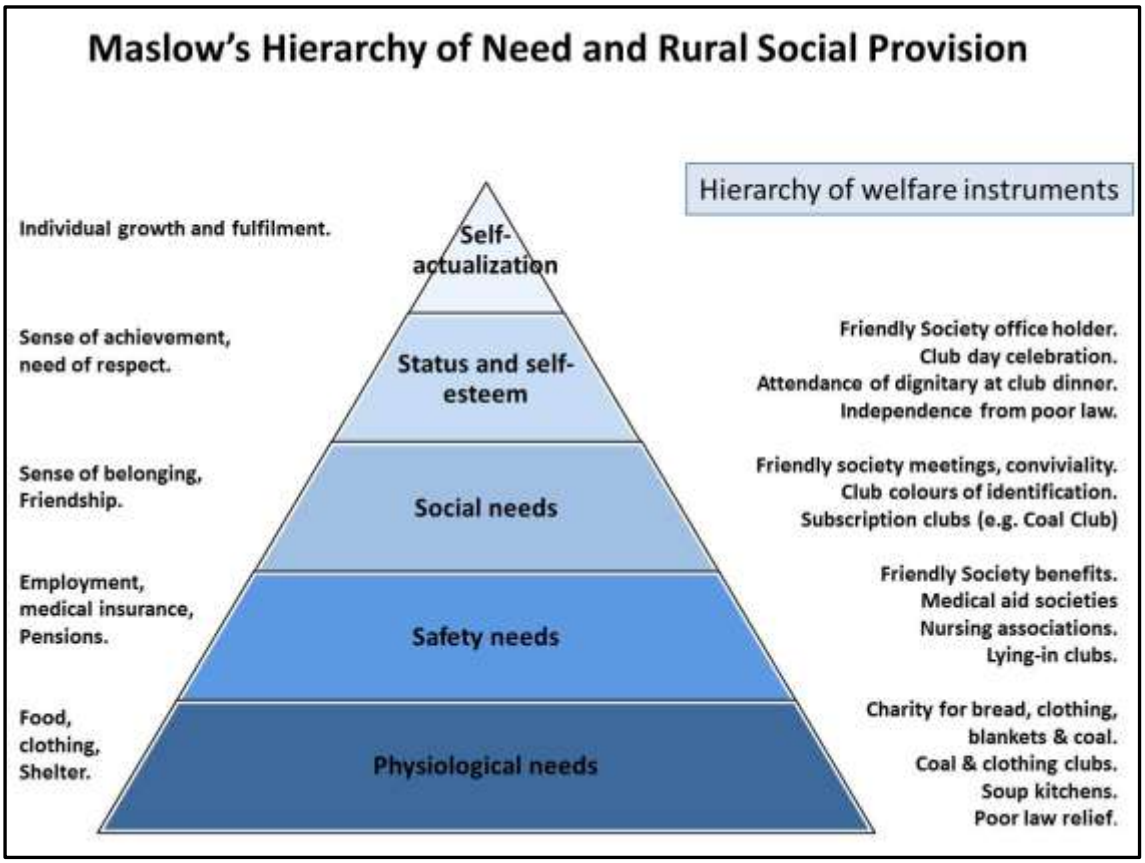



**Figure 4.36 - Maslow's Hierarchy of Needs mapped against 19th-century welfare provision.** [218]

In his hierarchy, physiological needs, the basic needs to sustain life of food, clothing and shelter, are pre-eminent. Only when these are satisfied, will individuals be motivated to look for security of employment, medical insurance and pensions to ensure their safety needs, the second level in the hierarchy.[219] Physiological and safety needs together form a band defined as 'existence' and are the most difficult to ignore.[220] Once the basic existence level is met, social needs become important and the need for a sense of belonging and friendship.

[217] William E. Glassman, *Approaches to Psychology,* (Buckingham, 1979), 269-278.
[218] Michael Coates, *Psychology and Organzations,* (Oxford, 2001), 36.
[219] Idem.
[220] Glassman, *Approaches to Psychology,* (2002), 272.

Organized meetings and clubs would be examples of partly satisfying this need. The final two tiers of the model relate to self-esteem, the need of a sense of achievement and respect from others, and to self-actualization, relating to individual growth and fulfilment.

Maslow's theory at one level is simple but in reality much more complex. An individual who has experienced or witnessed a higher need may find it assumes greater importance.[221] Where the application of Maslow's model is in the social field, supporting members from a variety of vulnerable populations, physiological needs are the area primarily targeted. 'Maslow's hierarchy of human social needs is a helpful tool to prioritize needs in relation to particular social problems'.[222] In the nineteenth century there was no reason why any pauper should not attain the basic physiological needs of food, clothing and shelter although that meant, as a last resort, entering the workhouse. After 1834, the self-sustaining labouring class sought to mitigate the risk of accepting in-relief and one way of achieving that was to take advantage of the array of welfare instruments with their substantial degree of self-help and mutual aid. It was true voluntarism, outside the auspices of the state provision through the poor law. In many ways, the nature of the welfare instrument in a particular community was irrelevant. Its effect was that it either reduced the actual cash expenditure of a household on basic physiological needs, or enabled the purchase of a greater proportion of goods or services to support themselves and their family. The saved element could be spent elsewhere on the

[221] Idem.
[222] Yvonne A. Unrau, Peter Gabor & Richard M. Grinnell, *Evaluation in Social Work*, (Oxford, 2007), 125.

household, either to support other physiological needs or to meet other regular payments for friendly society or other insurance payments.

### 4.12 A Fresh View on Welfare

At the beginning of the nineteenth century social provision was largely the remit of the local overseers of the poor under statutory provision, and together with endowed charities met the basic physiological needs of those vulnerable members of the community who could survive on their own. Friendly Societies addressed an aspect of safety needs through medical insurance and as evidenced elsewhere, could provide a form of old age pension when the member became too old to work. They also began to address other needs providing a structure and purpose to socialisation. With that came the sense of belonging afforded by membership strengthened by the democratic nature of the club. Club identity confirmed this and club colours associated with the overt display at the funerals of members and on club day confirmed that belonging.

Analysis of the variety of welfare instruments provides evidence of a well-developed parish welfare system, the elements combining to reduce risk in the lives of those who could not survive without support in time of crisis. This chapter has explored the extent of welfare provision within local communities to support the self-sustaining labouring classes. Direct charity did exist in the later nineteenth century but increasingly it was used to support self-help clubs, especially for the provision of coal and clothing. Some elements of the various models discussed by Gorsky are evident.[223] Collective responsibility as proposed by Margaret Sidney can be seen in many elements, including the

[223] Gorsky, *Patterns of Philanthropy*, 16. See chapter 1, pp. 37-38 of this thesis for commentary on Gorsky, Sidney, and Gray.

formation of the relief committees.[224] Gray's linear model is also evident with fewer new endowed charities, with existing ones being changed to support voluntarism rather than being direct charity.[225] This can clearly be seen from the application of Kent's charity at Great Milton prior to state intervention with the 1911 Liberal reforms.[226] The newer social histories that concentrate on class formation are somewhat less evident here than within friendly societies. In fact, many elements of welfare provision at a local level were run by an oligarchy, or a small group of village elite. That said, it was still an individual choice whether a particular family decided to seek benefit from one of the welfare instruments as evidenced with the coal and clothing clubs at Benson. It represented organized forms of provision on terms that reflected needs, and reflected the attitudes of providers and recipients in a shared experience. Gorsky proposed a complex interplay between legislation and private effort, and certainly guidance from the Charity Commissioners in the latter nineteenth century enabled endowed charity money to be used to support voluntary clubs. There was a complex mesh of philanthropy with many component parts, although the grander scale subscriber institutions such as hospitals were of limited use to the wider population in individual rural parishes. This is the one area where Gorsky's study of urban Bristol differs from rural Oxfordshire.

[224] Sidney, *Charitable effort in Liverpool*.
[225] Gray, *A History of English Philanthropy*.
[226] OHC, Kent's charity account book, PAR 171/13/5C/1.

# CHAPTER 5 WHITCHURCH PARISH WELFARE SYSTEM

## 5.1 Introduction to Whitchurch

This chapter provides a detailed examination of how one community responded to the elements of need and crisis through statutory support, charity, self-help and mutual aid after the Poor Law Amendment Act 1834. It examines the local nature of poor law provision, the extent of self-help through friendly societies and the typology of the various philanthropic and voluntary organisations that formed a holistic parish welfare system in one rural community, the ecclesiastical and civil parish of Whitchurch on Thames. It reveals a complex system of welfare instruments that were available to the poor to mitigate the risk of various life factors, and to gain benefit from charitable support. The complexity, inter-relationship and membership of each element are examined to fully understand the dynamics of welfare provision in a nineteenth-century rural community.

### 5.1.1 Geography and topography

Whitchurch is situated on the Oxfordshire bank of the river Thames, opposite Pangbourne and six miles north-west of Reading. Nestled in the south-west corner of Oxfordshire the western and southern boundaries are defined by the river. A flat flood plain is backed by a steep escarpment as the land rises from 40 metres to 145 metres at the north of the parish, an area that sits at the southern-most end of the Chilterns Hills. A small part of the parish is located across the river in Berkshire although the population of this area was very low with the 1871 census recording just five houses and 26 residents.

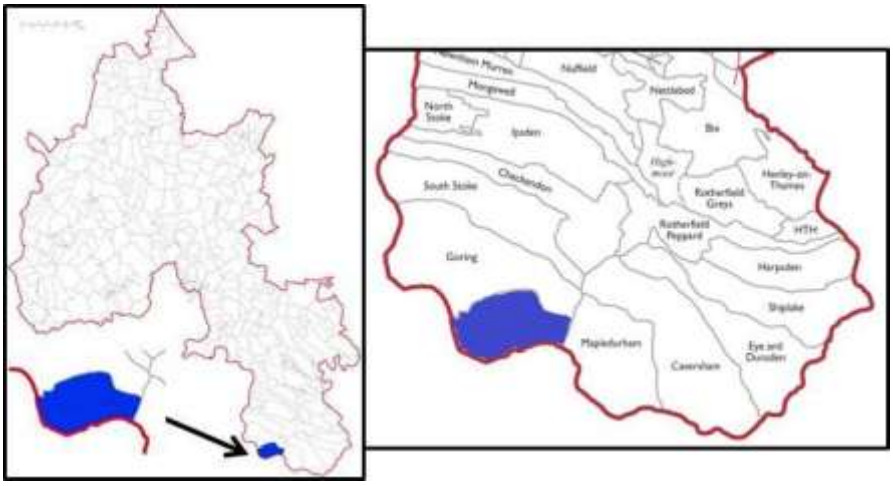



**Figure 5.1 - Whitchurch in Oxfordshire.**

Whitchurch benefited from a wooden toll bridge across the Thames from 1793 that was replaced with a more substantial structure in 1853 and an iron bridge from 1903.[227] This was the first bridge upstream from Reading, and until 1837 downstream from Wallingford when a wooden bridge was built at Goring. The nearest town in Oxfordshire was 12 miles distant at Henley on Thames, the administrative centre of the petty session and county court district. Oxford was 22 miles away and with transport routes to other parts of Oxfordshire being under-developed, the parish was predominantly influenced by the urban pull of Reading for trade. The Post Office received letters from there and the only scheduled carrier in the village in mid-century was to and from Reading.[228]

[227] Kelly's *Directory of Oxfordshire*, (London, 1907), 350.
[228] *Post Office Directory of Berkshire, Northamptonshire and Oxfordshire 1854* (London, 1854), 612.

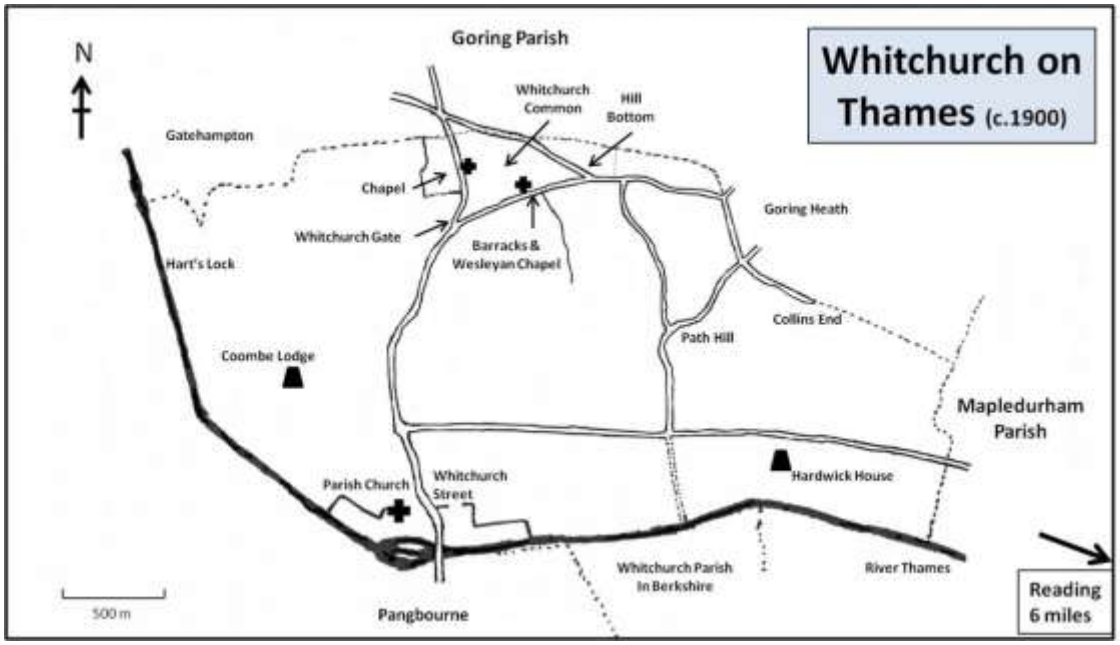



**Figure 5.2 - Map of Whitchurch on Thames.**[229]

Parliamentary enclose of the 110 acres of Whitchurch Common and seven other acres of waste within the parish took place after the passing of an Act in 1810 with the open fields having been enclosed much earlier. The Common had been part of an extensive section of waste in south Oxfordshire that incorporated two areas of Goring Heath and the Woodcote Common to the north and north-east of the parish.[230] Whitchurch parish was a dispersed settlement, with Whitchurch, Whitchurch Hill, and Path Hill being the three larger settlements.

### 5.1.2 Population and employment

The village saw growth of population through the first half of the nineteenth century but did not experience substantial decline like many Oxfordshire

[229] Adapted from a map by John Slatter, *Some Notes on the History of the Parish of Whitchurch, Oxon* (London, 1895)
[230] Rickman J. Godlee, *A Village on the Thames*, (London, 1926), 36.

parishes during the second half of the century. The change in population over the two halves of the century mirrored the average of the county as a whole.

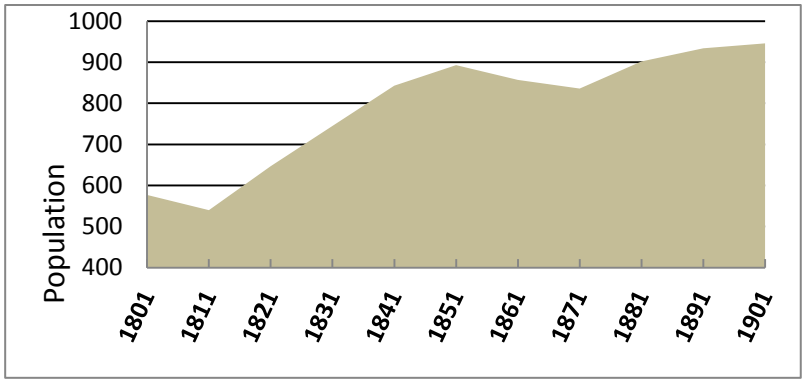



**Figure 5.3 - Whitchurch parish population 1801-1901.**[231]

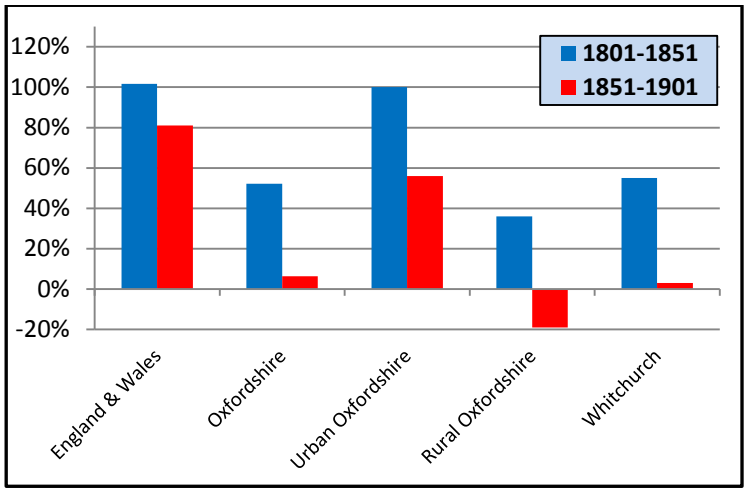



**Figure 5.4 - Population change between 1801-1851 and 1851-1901.**[232]

An assessment of the parish at the commencement of the Bradfield Poor Law Union in 1835 noted a greater proportion of woodland than in many areas and that the parish contained many gentry although the 1831 census recorded just three male servants aged over 20 years.[233] Agricultural labourers comprised 62% of the male population over 20 that year with other labourers and servants a further 5%.[234] With the presence of gentry and several large houses, there

[231] William Page, *Victoria County History of the County of Oxford*, vol. 2, (1907), 220.
[232] Ibid., 213-224; PP, *Census Returns of England and Wales*, 1911. Vol. II., 1912-13, vol. CXI, [Cd. 6259], 68-74.
[233] Assessment of parishes by Assistant Poor Law Commissioner, 10 February 1835, MH 12/162.
[234] PP, Abstract of Population Returns of Great Britain, 1831, XXXVI, [149] (1833).

were 17 gardeners, gardeners' assistants, and gardeners' labourers recorded in the 1871 census and 78 female servants in 1881 by which time the proportion of males employed in agriculture had reduced to 32% and an absolute decline from 121 to 75 was evident between 1831 and 1881. The only different feature of the craft employment profile from an average agricultural village in Oxfordshire was the presence of a number of basket makers.[235] It was noted in 1835 that coal was very expensive in the area and fuel for the poor came largely from the woods and commons although the benefit to each household was insubstantial.[236]

### 5.1.3 The rectors and gentry

The living of Whitchurch was a rectory under the patronage of the Lord Chancellor, later of the Bishop of Oxford and had a healthy gross income of £450 per annum, mostly from land rent.[237] Many rectors were largely absent from the parish until the Pluralities Act 1838 and the first permanently located Rector was the Rev. Edward Moore who took up residence in 1840 and remained until his death in 1880, aged 88.[238] A graduate of Brasenose College, Oxford he had been Rector of Gysleham, Suffolk for 23 years until his induction to Whitchurch. Moore played a pivotal part in welfare provision for the parish in the mid nineteenth century but in 1845 the Bishop of Oxford, Samuel Wilberforce described him as, 'painstaking' and 'a churchman rather than a Pus[eyite]'.[239] Ten years later he further commented that the Rev. Edward

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[235] Pamela Horn (ed.), *Village Education in Nineteenth-Century Oxfordshire,* Oxfordshire Records Society vol .51, (Oxford, 1979), liii.
[236] TNA, Assessment of parishes, 1835, MN 12/162.
[237] Gardener's *History, Gazetteer & Directory of Oxfordshire 1852*, (Peterborough, 1852), 728.
[238] *Crockford's Clerical Directory 1878*, (London, 1878), 659.
[239] Pugh and Pugh, *The Diocese Books of Samuel Wilberforce*, 21.

Moore 'had little hold over his parish' but that he read 'well but too dramatically'.[240]

The Rev. Edward Moore was succeeded by the Rev. John Slatter, a founder member of the British Meteorological Society and aged 63 at his induction. The Rectory was built in 1835, near to the church and a Wesleyan Methodist Chapel was erected in 1845 on the southernmost part of the Common.[241] There was no branch of the National Agricultural Labourers Union in Whitchurch, but the neighbouring parish of Goring had a branch of Reading District in the 1870s.[242]

The parish had a number of substantial families, and 14 gentry and three other farmers are recorded in 1854.[243] Two large mansions at Coombe Lodge and Hardwick House were the homes of the Gardner and Lybbe-Powys families. A free school for boys and girls was established in 1812 by Samuel Gardner, supported by subscriptions and in 1854 was attended by 60 children. It was the primary source of education in the village and from 1873 was supported by a government grant as well as subscriptions until taken over by Oxfordshire County Council in 1903.[244]

### 5.1.4 Typicality

A question that must be addressed is how typical was Whitchurch of a nineteenth-century Oxfordshire village? Whitchurch had several unusual features. Its continued population growth in the second half of the nineteenth century, its high level of gentry residents, employment alternate to agriculture

[240] ibid., 310.
[241] Tiller, *Church and Chapel in Oxfordshire,* 112.
[242] *The Labourers' [Union] Chronicle* (1872-1875).
[243] *Post Office Directory of Berkshire, Northamptonshire and Oxfordshire 1854,* (London 1854), 611.
[244] Horn, *Village education,* liv.

through serving gentry households, belonging to a poor law union comprised mostly of places in another county, the presence of one of only three rural female friendly societies in the county, the dominance of transport and economic links to a town outside the county, and as will be seen, a poor law union with a controversial approach to management of the poor all combine to make Whitchurch different. Another major feature is the extensive survival of records relating to welfare provision for one place in Oxfordshire, exposing it to a detailed parish study.

In his review of parish typology in Oxfordshire, Song identifies Whitchurch as being 'strongly closed' in character.[245] His assessment uses British parliamentary reports from 1831 and earlier to establish whether the nature of parishes as 'open' and 'closed' determined, or were a product of, how poor laws and settlement were implemented in rural areas in Oxfordshire. Song relies upon the definition contemporary to the early nineteenth century where a closed parish featured one, or a maximum of three major landowners with similar aims, who controlled the labour supply and exercised control over the activities of residents. He does acknowledge that modern studies have considered differing variables, and when considering the attributes put forward by Mills to identify whether a parish was open or closed, a different conclusion is reached.[246] Whitchurch could best be described as 'weak open' by mid-century.

The administration of the Bradfield Poor Law Union was very different from most Unions, as will be seen, and poor rates were reduced through the actions of the Board of Guardians rather than pressure from the ratepayers of

[245] Song, 'Parish typology', 203-224.
[246] Dennis R. Mills, *Lord and Peasant in Nineteenth-Century England,* (London, 1980).

Whitchurch. It had a large and growing population, eight public houses and beer houses, at least four shops and many craftsmen listed in 1850s trade directories.[247] In 1851, 20% of attendances recorded in the religious census were at the Wesleyan chapel whilst the 1844 rate book records 11 occupiers in possession of land greater than 20 acres with nine different owners.[248] The presence of such a large spread of land ownership without tight control over housing or other activities would not be expected in a closed parish.

As the nineteenth century progressed the parish became more open. The village became 'the site of many large houses, the homes of persons with independent means, whose households comprise a number of domestic servants', becoming a village of rural homes or retirement for the gentry. The economy, social profile and attitudes changed.[249]

## 5.2 Poor Law Administration

### 5.2.1 The old poor laws

The administration of the old poor laws in Whitchurch in the early nineteenth century was unremarkable but reflecting the significant difference in delivery from place to place.[250] There was no parish workhouse, a form of the 'roundsman' system was utilized and the parish did not have a select vestry. Whitchurch had adopted the system of relief based upon the Speenhamland bread scale.[251] The rate in the pound for poor rates at Easter 1803 was 5s 3d, higher than the county average of 4s 4¼d (excluding the City of Oxford) but

[247] *Gardner's, History, Gazetteer & Directory,* (1852), 727-729; *Post Office Directory,* (1854), 612.
[248] Tiller, *Church and Chapel,* 112; OHC, Whitchurch Rate Book 1844, PAR 287/5/F3/3.
[249] Slatter, *Some Notes on the History of the Parish of Whitchurch, Oxon,* (London, 1895), 134.
[250] John Langton, *The Geography of Poor Relief in Rural Oxfordshire, 1775-1834*, Research Paper no. 36, School of Geography, University of Oxford (Oxford, 2000), 53.
[251] TNA, Assessment of parishes, 1835, MH 12/162.

there was great variation reported between county parishes.[252] During the previous year 11% of the population (65 people) were supported permanently on out relief, whilst a further 45 people received some relief during the year. The available evidence indicates a typically paternalistic approach by the overseers and relief was delivered face-to-face within the community. Recipients and their particular circumstances were known to those granting relief.

The activities of the Whitchurch parish overseers in the period immediately prior to the implementation of the Poor Law Amendment Act 1834 provide an insight into the management and support of the poor under the old poor laws. The Overseer's Book covering the period 1817 to 1835 reveals a wide array of enterprises that met the specific want of those in need of support. The overseers and churchwardens were farmers, those of independent means and a builder, resident in the parish.

Eighteenth-century relief can be summarized as being directed towards unemployment, childbirth, old age, clothing, rent payment, bedding, fuel, burial costs and occasionally food.[253] In addition, specific needs that now appear generous were also met according to circumstances such as the provision of tobacco or wine.

> Parochial organisation ensured a face to face connection of administrators and the poor; while generous terms of relief and often humble officers facilitated agreement and mutual respect between the ranks and orders of parish society.[254]

[252] PP, *Abstract of Answers and Returns, 1803-04*, XIII, (175).
[253] Snell, *Annals of the Labouring Poor*, 109.
[254] ibid., 104

Joseph Palmer, a farmer, was the Whitchurch Overseer for 1817/1818 and that year paid out a variety of benefits from the parish rate to 89 households from 135 families (66%) listed in the 1821 census. Benefit was directed to the male head of household, or to a widow or spinster if there was no adult male, irrespective of the qualifying recipient. In November 1817 Francis Burgess was allowed 9s for 'woman ill & nurse', and in the following January 11s 6d for '2 pr of shoes for the girls'.[255]

| | | |
|---|---|---|
| Shoes | Work on roads | Meat (mutton) |
| Linen | Unemployment pay | Nursing |
| Clothing | Coal | Funeral expenses |
| Rent | Wood and carriage | Medical bills |

**Figure 5.5 - Description of benefits paid by the overseer of Whitchurch parish, 1817/1818.[256]**

A reduction in spending by overseers was demanded through parliamentary reports, especially in 1818, but this was not heeded at Whitchurch as support for the poor with clothing continued.[257] A widow received 3s 6d a week, a man who was ill was paid between 6s and 10s for a week, whilst an ill woman received 5s or 6s. For work undertaken on behalf of the parish in lieu of relief, such as work on the roads, a man was paid between 9s and 10s a week. The benefit paid in Whitchurch during the year amounted to £788 2s 9½d with the total expenditure of the overseer being £865 17s 8½d.

In January 1819 a list of all labourers 'belonging to and residing' in the parish was made by the Vestry that identified 65 labourers, of which there were 15

[255] OHC, Whitchurch Overseer's Book, 1817-1835, PAR287/14/F1/2.
[256] idem.
[257] Mark Blaug, 'The Poor Law Report Re-examined', *The Journal of Economic History,* xxiv, (1964), 229-245.

men capable of work but unemployed.[258] An agreement had been reached between the farmers to employ labourers in a proportion equal to their rateable value above £20.[259] The distribution of labourers was not by choice, but by lot with labourers' names placed in a hat and drawn by the farmer. Employment was guaranteed until the following Lady Day (25 March).

The vestry met seven times in January 1819 to address the issue of unemployment amongst the agricultural labourers but one farmer who did not attend vestry meetings, Mr Wilder, rejected the scheme. He agreed to take on three labourers although his proportionate share was estimated at six and a half labourers. To prevent further burden on the farmers, the gentlemen of the village agreed to employ the three remaining labourers. The scheme employed at Whitchurch was a humane version of the roundsman system that had begun in the eighteenth century.[260] It did not involve the common practice of sending the labourers round to each farmer in turn to request work, but the ballot assigned an approximate going rate of weekly-wages to each labourer of between 6s and 10s depending on their ability.

[258] OHC, Whitchurch Vestry Minute Book, 1802-1846, PAR287/2/A/1, 132-138.
[259] ibid. 132
[260] Snell, *Annals of the Labouring Poor,* 36.

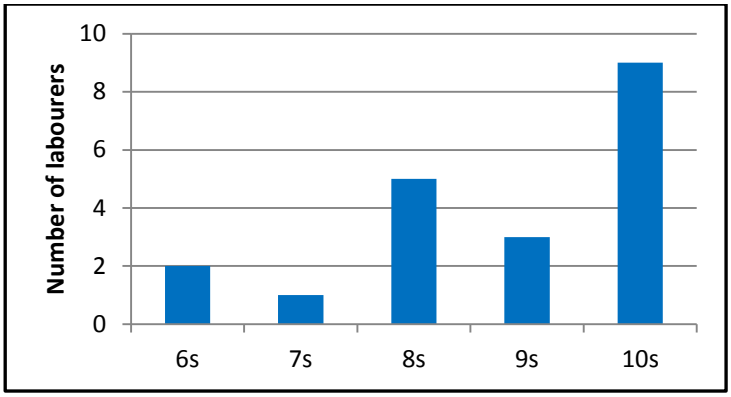



**Figure 5.6 - Wages of unemployed labourers subject to the roundsman system at Whitchurch, January 1819.**[261]

This was roughly comparable with agricultural labourers' wages and there is no evidence wages were directly supported or enhanced by the poor rates, although clearly such action prevented a higher rate. However, the roundsman system came in for severe criticism in the 1820s 'as further stripping the labourers of all initiative and respect'.[262] The unemployed labourers were generally the less able or more troublesome, and it was perceived that the roundsman system made them worse 'by their indolent habits they thus acquire'.[263] However, the system employed at Whitchurch continued until at least 1830.

### 5.2.2 The pre-1834 experience; the Williams family

Stephen Williams was baptized at Whitchurch on 5 October 1766, the son of John and Sarah. He married at Whitchurch and his seven children were all baptized there between 1798 and 1811, six surviving to adulthood. Stephen or his family received benefit from the overseers at various times, including a period of 15 of the 18 years after 1817. Only in 1822, 1823 and 1824 during this

[261] OHC, Whitchurch Vestry Minute Book, 1802-1846, PAR287/2/A/1, 140.
[262] Brundage, *The English Poor Laws,* 56.
[263] Rose, *The English Poor Law,*, 56.

period was no benefit paid, a time when the number of potential wage earners in the family unit was at its maximum and life-cycle poverty was at a minimum.

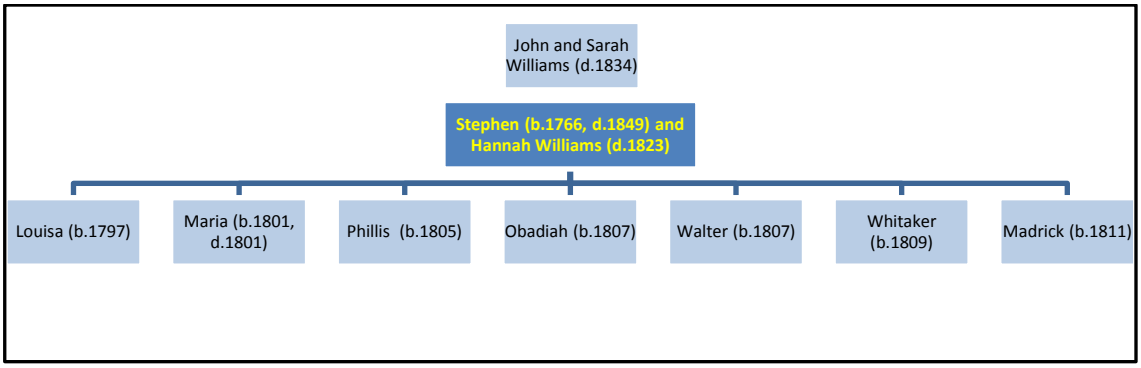



**Figure 5.7 - Family tree of Stephen Williams of Whitchurch.**

In 1804 Stephen Williams applied to the Vestry for a house to live in with his wife and children, and was given a vacant house at Path Hill for the annual rent of £2 2s.[264] In 1812 the overseers enquired of the Vestry the appropriate relief to be paid to Williams and his family who were clearly in some difficulty. Stephen's wife, Hannah suffered continued ill health, receiving sickness payments in 1817. Her health deteriorated further and in 1823 when she was allowed mutton in June by the overseer, and wine throughout July, August and September until her death. James Holmes, a baker but also the local undertaker, was paid 10s 5d for her funeral from the poor rates.[265]

The youngest child of the family, Madrick, was disabled, being described as a 'cripple' and 'lame' in the overseer's book. In April 1825 the overseer paid 2s 6d for linen for him whilst he was at Oxford and 7s 6d for coach hire for his return to the parish in June. A further 11s 6d was expended sending him back to Oxford in March 1826 where he stayed until his return, again by coach, in June. Madrick's journeys to Oxford were almost certainly to the Radcliffe Infirmary,

[264] OHC, Whitchurch Vestry Minute Book, 1802-1846, PAR287/2/A/1, 23 January 1804.
[265] TNA, National census 1841, *HO107/882/9/10/1.*

established as a charitable hospital in 1770.[266] From June 1826 Madrick (aged 15) was allowed 2s 6d a week continuing until January 1832. When aged 21, he was funded 8s 6d to buy leather for a wooden leg. This enabled him to undertake some work and he was paid for working on the roads, and for breaking and wheeling stones in the following years as well as periods of benefit for being unemployed. Wider medical care supported by overseers, such as infirmary attendance and the purchase of artificial legs, was identified as a regular occurrence under the old poor laws.[267] In 1841 Madrick was living with his brother, Walter, at Path Hill, Whitchurch and ten years later with his sister, Louisa, in Reading.[268]

Stephen's daughter, Phillis was assisted to leave the parish when aged 21. She was given £1 6s 6d in February 1826 for a smock and clothes to go into service and in April the overseer paid 2s 6d for her journey to Oxford. She married Thomas Dodd, an agricultural labourer, at Whitchurch 19 months later. In 1841 they were living at Pangbourne with eight children.[269] Phillis's older sister, Louisa had married at age 21 and moved from the parish to Mapledurham, then Reading. The remaining three sons, Obadiah, Walter and Whitaker remained in Whitchurch and all received benefit from the overseers between 1828 and 1833, either for sickness, unemployment, or work on parish business. There was an attempt to apprentice Obadiah (aged 23) at parish expense with a baker at Reading in 1830 but this did not come to fruition.[270] Surveys of unemployed labourers in the parish identified Obadiah, Madrick, and Whitaker as three of

[266] Alan Crossley and C.R. Elrington, 'Public Services', *A History of the County of Oxford: Volume 4: The City of Oxford*, (1979), 350-364.
[267] See Brundage, *The English Poor Laws*, 17; and Williams, *Poverty, Gender and Life-cycle*, 45-49.
[268] 1841 National Census, HO107/882/9/20; 1851 National Census, HO107/1692/321.
[269] 1841 National Census, HO107/25/11/10.
[270] OHC, Whitchurch Vestry Minute Book, 1802-1846, PAR287/2/A/1, 14 December 1830.

the 20 unemployed on 13 November 1832, and Whitaker was one of eight men still unemployed the following March.[271] In 1837 Obadiah was convicted for trespass in search of rabbits, and there is no trace of him in Whitchurch thereafter.[272]

This was not the full extent of support for the Williams family during this 18 year period. Stephen's mother, Sarah was a widow in 1817 and received 5s a week. She continued to receive benefit, though reducing to 2s 6d or 3s when she was provided lodging with a Mr Harper. In May 1834 Sarah became ill and was supported by the parish with the provision of a nurse for 2s, but died at approximately 90 years of age. On 10 June James Holmes was paid by the overseers for the funeral, a coffin at a cost of £1, and 4s 7d for bread, cheese, and beer for a wake.

The support for the Williams family was typical of many at Whitchurch who needed care in the period. The level of support and variety of interventions by the overseers was specific to each person or family, and took account of their personal circumstances.[273] The activities of the overseers were heavily curtailed after 1834 and the personal link between ratepayer and recipient of relief was broken with the formation of the poor law unions.[274]

### 5.2.3 The new poor law

In January 1835 the Whitchurch vestry resolved to seek to be part of the Bradfield Union (Berkshire) rather than form part of an Oxfordshire union.[275]

[271] ibid., 13 November 1832 and 25 March 1833.
[272] OHC, Certificate of conviction of Obadiah Williams, 18 May 1837, QS 1837/3/L1/3.
[273] Williams, *Poverty, Gender and Life-cycle*, 131.
[274] Snell, *Annals of the Labouring Poor,* 105.
[275] TNA, Record of Whitchurch vestry meeting, 21 January 1835, MH 12/162.

The two neighbouring parishes of Goring and Mapledurham followed and the Assistant Poor Law Commissioner, Edward Gulson, accepted their arguments. In February 1835 he recommended the three Oxfordshire parishes join with 26 Berkshire parishes to form the Bradfield Union.[276] The rationale for permitting this was that the Reading Petty Sessions were half the distance than to Henley, communication to Reading and that part of Berkshire was superior to that in Oxfordshire, and that Reading was the market town of Whitchurch farmers. This union was supported by the gentry, farmers, and ratepayers of Whitchurch but it was a decision that was later to be regretted. However, at that time the Assistant Commissioner reported that, 'The gentry, clergy and persons of intelligence all support the workhouse system' and that 'Only twenty people of common intelligence in the 29 parishes were anxious of the new poor law'.[277]

The boundaries of poor law unions were determined through local consultation by the Assistant Commissioners and Gulson, together with Richard Hall recommended the shape of Unions in Oxfordshire and Berkshire. The main principle followed was for Unions to be based upon market towns, thus maintaining local identities, whilst taking account of population size. In Oxfordshire, some were large in the area covered and others much smaller, such as the Headington Union. Nine Unions were entirely within the county whilst 37 Oxfordshire parishes were included in six non-Oxfordshire based Unions.[278] Song suggests that cross-county Unions between Oxfordshire and Berkshire were easier to negotiate than in other areas due to the joint Assistant

[276] TNA, Assessment of parishes, 1835, MH 12/162.
[277] idem.
[278] Chris Gillam and Kate Tiller, 'Poor Relief 1834-1948', Tiller and Darke, *An Historical Atlas*, 144-145. This does not include two outlying parishes that were transferred to Buckinghamshire in 1844.

Commissioners covering the two counties.[279] However, he incorrectly places Whitchurch and the neighbouring Goring and Mapledurham in the Wallingford Union. The Bradfield Union included settlements from three counties, with one township from Hampshire.

Record keeping at Whitchurch prior to the Union system was much better than many parishes, although it was difficult for Assistant Commissioner Gulson to ascertain the number of paupers in the parishes or any accurate information concerning their age, calling, occupation, family make-up, cause of the need for relief, whether able bodied or their employment status.[280] The new Union structure maintained improved record keeping concerning these issues at the selected centre, Bradfield, just over four miles from Whitchurch. The entire union was comprised of agricultural parishes stretching south to Hampshire, east to the borders with Reading and west towards Newbury.

The Bradfield Poor Law Union attracted controversy from an early stage and throughout the nineteenth century administered a hard-line regime within what was nationally a theoretically uncompromising approach to the poor. In 1836 the Board of Guardians resolved that labourers in work and earning a wage who received medical assistance would receive the benefit as a loan that was expected to be repaid. The Union was divided into three divisions and Medical Clubs were formed for each by the Board as insurance against medical and surgical need. The club was open to the agricultural classes and members paid according to their personal circumstances.[281] Single members paid three

[279] Byung Khun Song, 'Continuity And Change in English Rural Society: The Formation of Poor Law Unions in Oxfordshire', 328, *English Historical Review,* vol. 11, no. 114 (1999), 314-338.
[280] TNA, Assessment of parishes, 1835, MH 12/162.
[281] TNA, Rules of Bradfield Union Medical Club, MN 12/163.

shillings per annum, with a graded scale up to five shillings for a man, wife and children with payments due quarterly, half-yearly or annually. Additional benefit could be purchased by a married woman for medical attendance during her confinement on payment of the prohibitive amount of one guinea, to be paid a month before childbirth was due. Medical attendance was by one of the three doctors employed by the Union to attend to the poor. There were no honorary subscribers to the medical club and its costs were underwritten by the Bradfield Union.

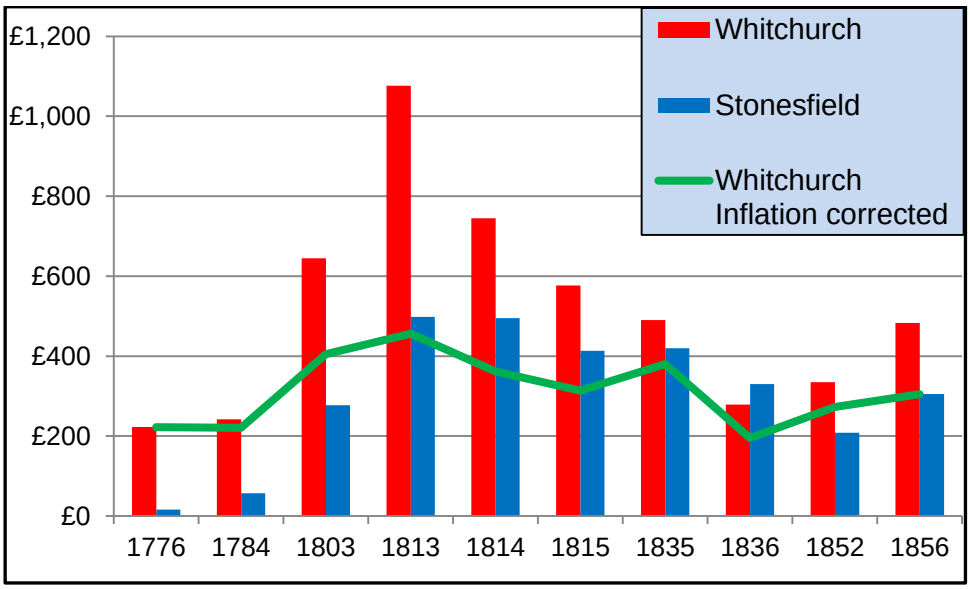



**Figure 5.8 - Amount expended on the poor, Whitchurch and Stonesfield, 1776-1856.**[282]

The amount spent by Whitchurch on the poor did fall after the formation of Bradfield Union but it continued a trend that had been established since the end of the Napoleonic War.

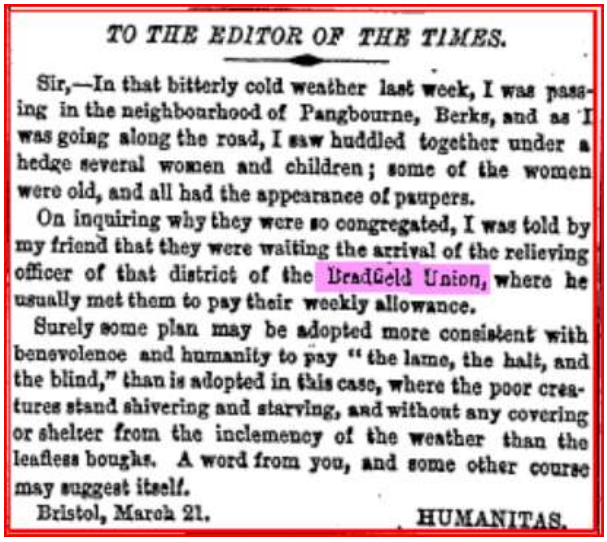
In February 1837, the harsh regime of the Bradfield Union was cited in a debate on medical treatment and practice under the Poor Law Amendment Act in the

[282] Data from various PP reports and English Consumer Prices data.

Houses of Parliament.[283] John Walter, former editor of *The Times* and Whig MP for Berkshire, raised several cases of the poor in distress in the Union being required to repay their loans obtained for medical treatment, and distress warrants being issued by the courts for those who did not pay. He was extremely critical of the Bradfield Union, and although not renowned as a successful politician or public speaker, he opposed much of the 1834 Poor Law Amendment Act and worked assiduously on projects for poor relief.[284] He resigned soon after the debate in 1837.

The extreme measures of the Bradfield Union were further drawn to national attention in a letter to the editor of *The Times* on 13 April 1838. It bemoaned the medical club and loan system deployed and repeated a claim of success by the Union in that, "the children of the poor are sent out earlier to work". The anonymous writer reported that boys were working on farms between 5.00 a.m. and 7.00 p.m. and farmers were taking advantage of the cheap youth labour. Further articles appeared in *The Times* and it was claimed that 'This Union has long engaged the sinister reputation of being one of the most pinching and severe in the whole county' and that the Guardians of the Bradfield Union were 'on trial before the country'.[285] The activities of the Bradfield Union appeared in *The Times* on seventeen further occasions in the second half of 1844, including a protracted dispute between the Union and poor law commissioners. At this time the Board of Guardians comprised 19 farmers, a gentleman, a miller and a clerk, demonstrating the dominance of the local middle-class elite.[286]

[283] Hansard, 24 February 1837, vol. 36, 996-1002.
[284] Richard D. Fulton, 'Walter, John (1776–1847)', *Oxford Dictionary of National Biography*, (Oxford University Press, 2004 - online edition, May 2007) [http://ezproxy.ouls.ox.ac.uk:2117/view/ article/28637, accessed 25 May 2011].
[285] *The Times*, 4 June 1844.
[286] TNA, Election result of Bradfield Union Board of Guardians, MH 12/165.



TO THE EDITOR OF THE TIMES.

Sir,—In that bitterly cold weather last week, I was passing in the neighbourhood of Pangbourne, Berks, and as I was going along the road, I saw huddled together under a hedge several women and children; some of the women were old, and all had the appearance of paupers.

On inquiring why they were so congregated, I was told by my friend that they were waiting the arrival of the relieving officer of that district of the Bradfield Union, where he usually met them to pay their weekly allowance.

Surely some plan may be adopted more consistent with benevolence and humanity to pay "the lame, the halt, and the blind," than is adopted in this case, where the poor creatures stand shivering and starving, and without any covering or shelter from the inclemency of the weather than the leafless boughs. A word from you, and some other course may suggest itself.

Bristol, March 21. HUMANITAS.

**Figure 5.9 - Article from *The Times*, 24 March 1845.**[287]

In 1845 Henry Lybbe-Powys of Hardwick House, Whitchurch wrote complaining of the treatment of William Weller, an agricultural labourer aged 65.[288] Weller had injured his leg and had been confined to his house from early May for at least eight weeks. The Union refused outdoor relief, except in the form of a loan, on the grounds that he had two sons who should provide. Weller would not burden himself with debt and refused the loan. Powys intervened, identifying that the sons were Weller's step-sons and that they would or could not support him with the consequence that he would starve. William Weller and his wife were members of the Whitchurch Coal Club and the impact of his injury and the consequences of the refusal of the Union to provide relief are visible in the records. Since joining the club in March 1841, they had never missed a payment but upon his injury, the fortnightly coal club payments were missed from 26 May and for two further fortnights in the next two months.[289] Eventually these were paid but clearly the gentry of Whitchurch were far from enamoured with the approach of the Union.

[287] *The Times,* 24 March 1845.
[288] *The Times*, 21 June and 11 July 1845.
[289] OHC, Whitchurch Coal Club book, 1841-1878, PAR 287/13/F2.

### 5.2.4 The Bland Garland era

The discontent at Whitchurch surfaced again in 1888 when H. J. Holmes applied to the Local Government Board, successor to the Poor Law Board, on behalf of Whitchurch to leave the Bradfield Union and with other Oxfordshire parishes form a new Union, a request that was rejected.[290] Thomas Bland Garland had introduced a draconian approach to poor law administration in 1871 on taking over the chairmanship of the Board of Guardians. Garland was born in Newfoundland in 1819 but of English descent. He attended university in Valparaiso, Chile in 1845 and became a civil engineer by profession. He spent 27 years in Chile, Peru, and Bolivia before returning to England in 1872.[291]

As managing director of several companies, he secured many government contracts, including the development of the railways, water supply and mining contracts. In Bolivia and northern Peru, he established the first large scale sea-water distillation project and secured a valuable water supply for domestic and other purposes in a largely arid area. He also built two major railway lines, implemented fresh water supply for Valparaiso and built a large, ornate iron market, produced in England and shipped to South America. In 1872, his uncle gave Thomas a life interest in his property at Hillfields House, Burghfield, Berkshire. He was a landowner, farming 200 acres, a magistrate, and Director of the Bilbao River and Cantabrian Railway Company in Spain until his death in 1892.[292]

[290] TNA, Letter from H. J. Holmes to Poor Law to Local Government Board, 9 May 1888, MH 12/175.
[291] Michael G. Mulhall, *The English in South America*, (Buenos Aires, 1878), 358.
[292] 1871 national census, RG10/1276/62/27 and 1881 national census, RG11/1298/38/14; Institute of Civil Engineers, Minutes of Proceedings, vol.109 (1892), 428-428.



**Figure 5.10 - Thomas Bland Garland, 1868.**[293]

On appointment, Bland Garland had immediately closed the opportunity for outdoor relief to any new recipients whilst continuing to support those already in receipt.[294] This saw a reduction of those receiving outdoor relief from 999 in 1871 to just 29 in 1891, all of whom were part of the original 1871 recipients. This applied equally to all paupers including widows and those with children. The only option was indoor relief at the workhouse and the numbers here also reduced from 259 to 120, thus providing 'proof' of his view that outdoor relief generated greater reliance on indoor relief. In 1876, medical aid was only available by loan with few exceptions. He promoted his work through the presentation of a paper, 'From Pauperism to Manliness' given to the London Charity Organisation Society in 1891 who supported a motion that outdoor relief and almsgiving by clergy should be reduced.[295]

Bland Garland's approach was not unique but only a few other poor law unions adopted a similar approach, such as Whitechapel (London) and Brixworth

[293] Portrait of Thomas Bland Garland, Arthur Lucas, photographer, London.
[294] T. Bland Garland, *From Pauperism to Manliness: the Story of the Bradfield Union,* a paper presented to the Charity Organisation Society, London on 23 April 1891.
[295] idem.

(Northamptonshire). Many Unions were more responsive to the plight of the poor and Boards of Guardians took a pragmatic approach. The tactics, especially as they related to the elderly, came under close scrutiny in The Royal Commission on the Aged Poor 1895,[296] and whilst some spoke in favour many witnesses gave evidence against the approach as being too draconian. Bland Garland had been motivated by a campaign against out-door relief, prompted by George Goschen who was President of the Poor Law Board from 1868.[297] Snell points out that the overall significance of this strategy should not be exaggerated, but in places such as Bradfield Union, 'the effects were thorough-going in the deep misery and ill feeling they produced.'[298] This was true to an extent in Bradfield but it implies that after 1834, and especially in the 1870s, the poor law was the only means of support to the poor. As shall be seen, the holistic welfare system that was established at parish level in Whitchurch after 1834 and was widespread by the time of Bland Garland's interventions, provided extensive support at parish level. The Union was not the sole means of supporting those in need and outdoor relief only ever supplemented other income from family, non-cash income, charity, friendly societies and other self-help initiatives.[299] The alternative provision at Whitchurch will now be explored in detail.

[296] PP, *The Royal Commission on the Aged Poor*, XIV [c.7684], (1895).
[297] Snell, *Annals of the Labouring Poor,* 262.
[298] ibid., 264.
[299] ibid., 291.

## 5.3 Friendly Societies

### 5.3.1 Early societies

At Easter 1803 Whitchurch had no friendly society but by 1813 the parish had 71 members, almost certainly in one, unregistered society.[300] The previous national census of 1811 had recorded 113 families of which 83 were chiefly employed in agriculture, indicating Whitchurch had a high penetration of friendly society membership by 1813. The Whitchurch Friendly Society was established in 1830, but the rulebook of that year makes clear that it was a continuation of a previous form of the society, almost certainly the one established by 1813. It was enrolled in 1831 and accepted both male and female members.[301]

The Bradfield Poor Law Union was both controversial and innovative. In 1835 it produced a prospectus for a union friendly society whose rules were enrolled the following year. The society was due to be under the control of the honorary members and provide sickness, death and old age benefit. Edward Gulson, Assistant Poor Law Commissioner, brought the friendly society to the attention of John Shaw-Lefevre, one of the three national Poor Law Commissioners.

> I have been trying for some time to get them Union clubs instead of Parish – and this is the first time I have succeeded to this extent – In Wallingford I have <u>half</u> a Union Club for sick &c – but here I have I think the best of all – and I would have all the Union Medicals under their appliance and partake of the profit.[302]

Gulson himself was controversial and had attracted much criticism from the medical profession with the introduction of tendering for Union medical

[300] PP, *Abstract of Answers and Returns*, XIII, [175], (1803-04); PP, *Abstract of Answers and Returns*, XIX [82], (1818).
[301] TNA, Rulebook of Whitchurch Friendly Society, FS 3/319/10.
[302] TNA, Letter from Edward Gulson to John Shaw-Lefevre, dated 13 November 1835, MH 12/162.

services, but Shaw-Lefevre was suitably impressed and ordered further copies of the prospectus.[303] The development of this friendly society, alongside the Medical Club previously described, was a clear attempt to move welfare provision from the ratepayer to the poor themselves 'to combat idleness and waste'.[304] This was a thinly disguised attempt to reduce rates that failed, under the catch-all theory of self-help.

| | Whitchurch Friendly Society | | Bradfield Union Benefit Society | Collins End Friendly Society | Whitchurch Women's Friendly Society |
|---|---|---|---|---|---|
| **Established** | October 1830 | | 1836 | 2 April 1840 | 25 March 1860 |
| **Type of Society** | Permanent – enrolled 4 April 1831 | | Permanent - enrolled 5 April 1836 | Registered – 5-year dividing | Unregistered - annual dividing |
| **Age at admittance** | 16-30 years | | 16-50 years | 18-40 years | Married, or if single over 21 |
| **Gender** | Male and female | | Male and female | Male only | Female only |
| **Entry fee** | 12s if aged 16, increasing 2s for each year over 16 up to 30 years (i.e. maximum £2) | | | 5s | None |
| **Entitlement** | After 2 years | | | After 6 months | Immediately |
| **Quarterly subscription** | **Male** | **Female** | | | |
| | 4s | 2s | | 4s | 2s |
| **Weekly sick benefit** | 8s for 16 weeks, 4s thereafter | 4s for 16 weeks, 2s Thereafter | | 9s for 16 weeks, 4s 6d thereafter | 3s |
| **Burial** | £5 | £2 10s | | £5 | 10s |
| **Other benefit** | | 10s for four weeks lying-in | | Up to £10 for militia substitute if selected | 12s for four weeks lying-in |
| **Notes** | Last known 1885 | | Must reside in Bradfield Union. Last known 1836 | Last known in 1845 | Annual division in clothing vouchers. Dissolved 1882 |

**Figure 5.11 - Comparison of friendly societies available at Whitchurch, 1834-1885.[305]**

The Bradfield Union Friendly Society had 200 members in 1841 but does not appear in any of the reports of the Registrar of Friendly Societies, or in subsequent records of the poor law commissioners (or its successor bodies, the Poor Law Board or Local Government Board) and the Bradfield Union

[303] The *Provincial, Medical and Surgical Journal* reported on the reports of the Poor Law Committee during 1840 and 1841 and Edward Gulson was regularly criticized for his lack of understanding.
[304] BRO, Prospectus of Bradfield Union Benefit Society, (1835), D/EWi F14.
[305] TNA, Rulebook of the Whitchurch Friendly Society, FS 3/319/10; BRO, prospectus of Bradfield Union Benefit Society, D/EWi F14; TNA, rulebook of the Collins End Friendly Society, FS 1/578/88; OHC, Whitchurch Women's Friendly Society rules, PAR 287/13/F3/1.

correspondence files at TNA beyond 1841. It failed to establish itself as an alternative to the parish clubs in the Union.[306]

A further village friendly society was established in 1840 at the Collins End Public House, one of the hamlets in the parish situated in the north-east, adjacent to Goring Heath. A male-only club, it provided similar benefits to the Whitchurch Friendly Society but its entry rules were more attractive to the labouring class with a lower entry fee, a much shorter period before the member became free and it accepted new members at an older age.[307] The extended introduction to the rules, justifying the rationale and aims of the society, was identical to that of the Whitchurch Friendly Society with only the name of the society differing. Many of the rules were also identical. The society had no limitation on the geographical origin of its members and two of the three members who signed the rules of 1845 resided in Goring Heath, a hamlet of the neighbouring parish of Goring and close to Collin's End. James Brown was a carpenter and Thomas Higgs a woodman and agricultural labourer. However, the Whitchurch Friendly Society outlived it by 40 years.

### 5.3.2 Whitchurch Women's Friendly Society

Welfare provision for women was well-embedded into Whitchurch parish with the Whitchurch Friendly Society and Bradfield Union Medical Club but 1860 saw the formation of a women's friendly society, one of only three all-female societies in Oxfordshire before the introduction of female affiliated order branches very late in the nineteenth century. Established by the Rev. Edward Moore, the society was open to married women, or unmarried if aged over 21

[306] TNA, Letter dated 1 February 1841 to the poor Law Commission, MH 12/163.
[307] TNA, Rulebook of Collins End Friendly Society, FS 1/578/88.

years and was an annual dividing society. The society proved popular with between 50 and 60 members for most of its existence, rising to 87 at its cessation in 1882. Of the 167 households in Whitchurch in 1871, one third of families benefited by the welfare coverage from this society. Subscriptions were in line with the Whitchurch Friendly Society and benefits varied only slightly.

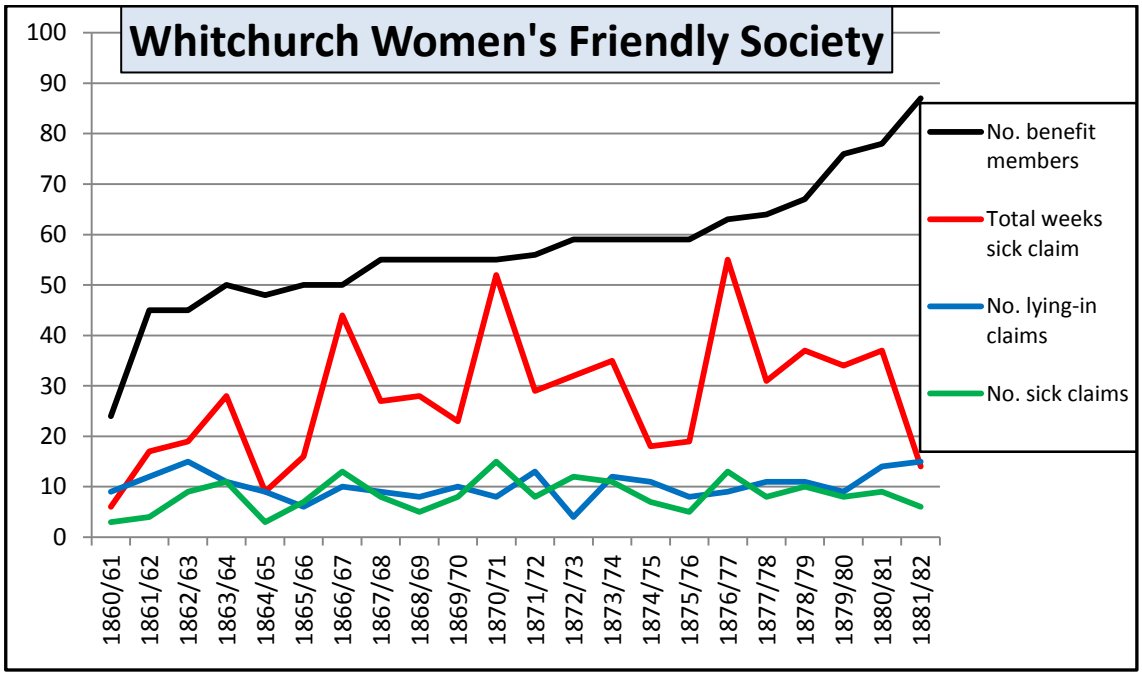



**Figure 5.12 - WWFS – annual total of members and claims, 1860-1882.**[308]

Like male friendly societies, the Women's Friendly Society was primarily for those who needed help in times of financial hardship, through sickness and to assist with burial costs. The society also supported members at childbirth through lying-in payments. Four-fifths of member's spouses came from the labouring classes and this occupational profile reflects that of male societies with some craftsmen but few traders belonging. In the 1881 census just 101 women in Whitchurch (40%) declared an occupation.

[308] OHC, Whitchurch Women's Friendly Society (WWFS) rules, PAR 287/13/F3/1.

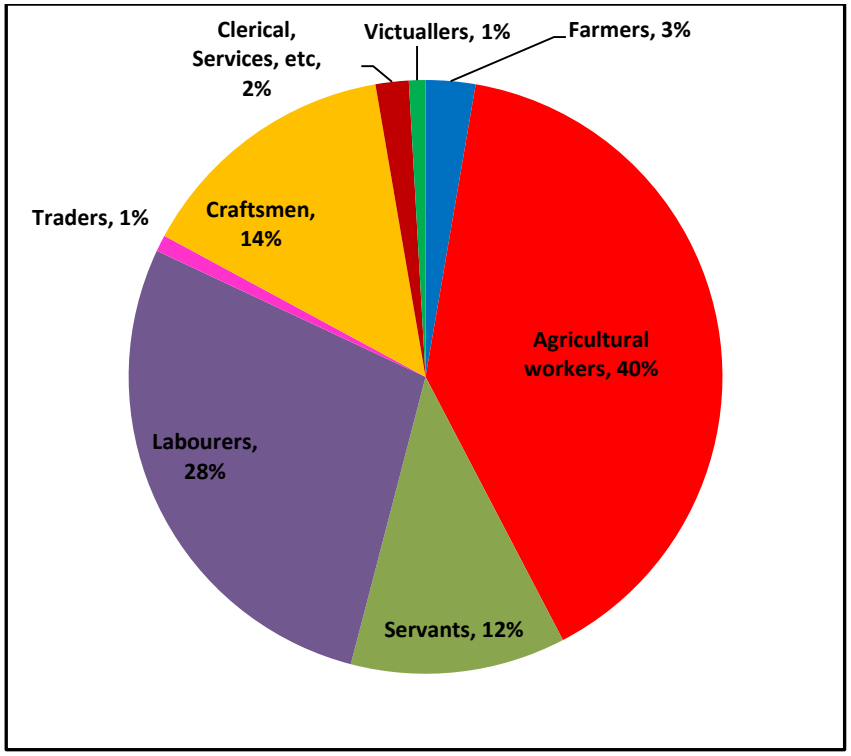



**Figure 5.13 - Occupations of the husbands of WWFS members, 1860-1882.**[309]

The occupational structure of members' spouses reflects the predominance of the labouring classes as members of friendly societies. In comparison with then overall male population, the membership profile has less traders wives than the entire population and a greater proportion of agricultural and other labourers.

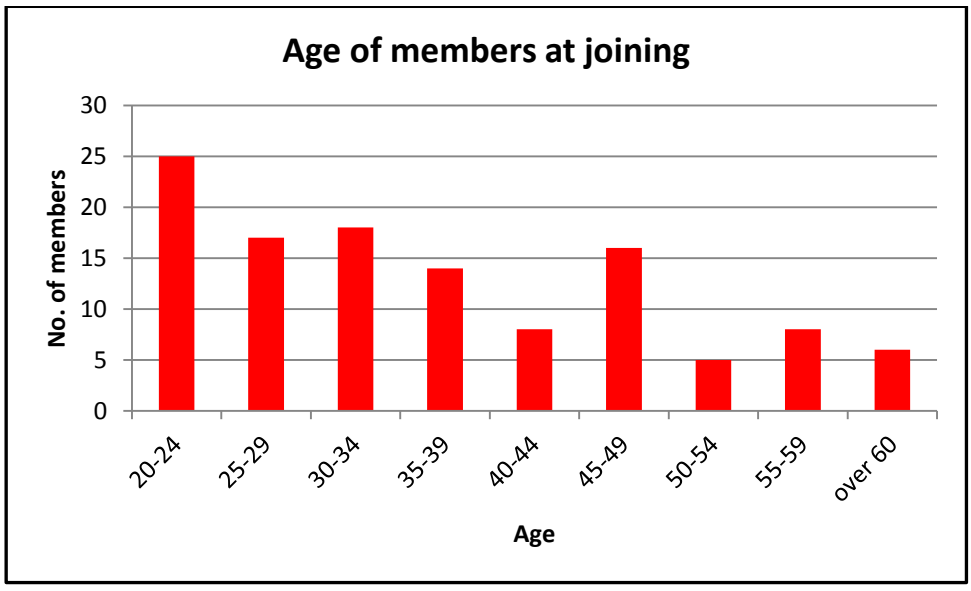



**Figure 5.14 - Age of members at the time of joining WWFS, 1860-1882.**[310]

[309] OHC, WWFS rules, PAR 287/13/F3/1.

Unlike most male societies, there was no maximum age of joining and the age distribution of new recruits reveals a significant proportion of older ages although those under 35 years were most numerous.

### 5.3.3 Childbirth and lying-in

It is clear from analysis of the membership and benefit book that women chose carefully if and when to join. The period of loss of wage income and high health risk at childbirth was an especially important time. Sixty-five per-cent of women who claimed for lying-in benefit during the 22 years of the society made their first such claim within the first year of joining and 91% within the first two years. Only one mother gave birth to her first child more than three years after joining.

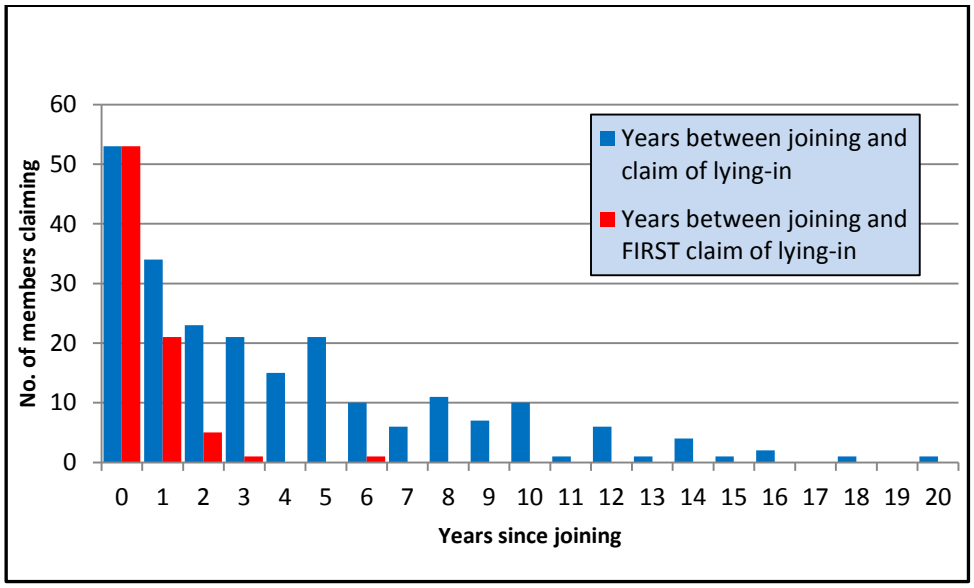



**Figure 5.15 - WWFS, period between joining and claims for lying-in, 1860-1882.**[311]

Barry Reay in *Microhistories: Demography, Society and Culture in Rural England, 1880-1930* utilized family reconstitution to examine fertility in three Kent parishes by the use of vital records, birth and marriage dates.[312] His

[310] OHC, WWFS rules, PAR 287/13/F3/1.
[311] OHC, WWFS rules, PAR 287/13/F3/1.
[312] Reay, *Microhistories*.

innovative work explored the fertility control measures of spacing and stopping, deliberate actions practised by a wife to help control the timing of birth or cessation of motherhood.[313]

The Whitchurch Women's Friendly Society also provides opportunity to explore these concepts using lying-in claim data. The figure above shows the period between claims for lying-in by members and the preponderance of between one and three years indicates choices were made by the mother. Double the number experienced two years between claims than one year, a feature that would occur if spacing mechanisms were being utilized. Had they not, a greater proportion of periods of one year would be evident. The same chart also indicates that attempts at stopping by some mothers failed, as Reay hypothesized would be expected, with examples of eight (the mother's fifth child), ten (fifth child) and thirteen years (sixth child) between births.

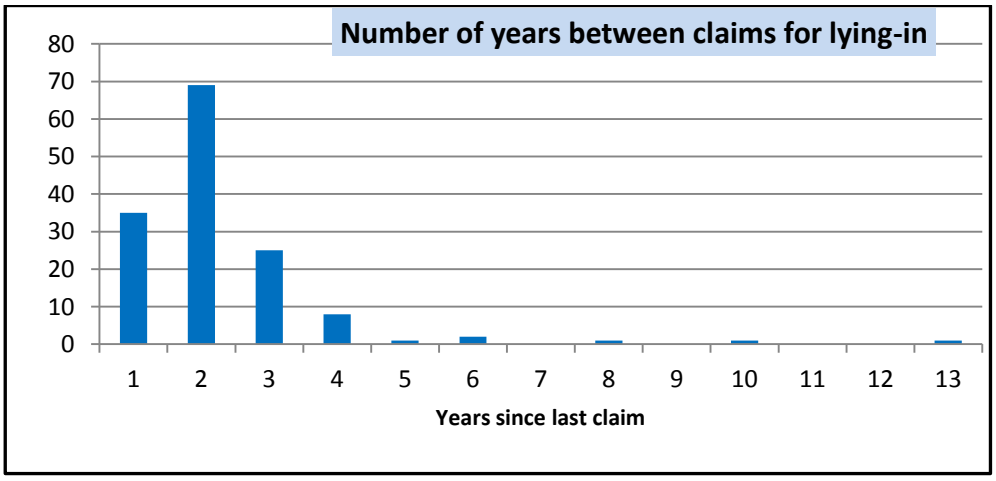



**Figure 5.16 - WWFS, period between claims for lying-in, 1860-1882.**[314]

The changes identified by Reay in reduced child births after the Poor Law Amendment Act 1834, achieved by spacing and stopping, were well supported

[313] ibid., 56.
[314] OHC, WWFS membership book, PAR 287/13/F3/1.

by welfare measures, such as financial assistance at time of confinement as achieved by membership of the Women's Friendly Society. The provision of insuring against one of the key times of financial pressure in the family lifecycle would support such planning as has been identified, as well as securing funds to pay for medical treatment if it was required.

Emma Bartlett was the wife of Joseph, a journeyman blacksmith and they married in 1864. They had ten children who were all born in Whitchurch. Emma and Joseph had their children at remarkably regular intervals during the first 20 years of their marriage, Emma being 43 at the time of birth of her last child. The family already had two children when she joined the Women's Friendly Society on 25 March 1869, the same day the family also joined the Whitchurch Coal Club. Their next child, Ebenezer, was born within three months of joining the friendly society, a feature repeated with many other members. Joining whilst visibly pregnant was clearly not a barrier provided the woman was married.

| Event | Joseph and Emma Jane Bartlett | | Time between events (in years) |
|---|---|---|---|
| Marriage | | Quarter 2, 1864 | |
| Birth | Frederick Thomas | Quarter 3, 1865 | 1.25 |
| Birth | Olive Louisa | Quarter 2, 1867 | 1.75 |
| Birth | Ebenezer Joseph | Quarter 2, 1869 | 2 |
| Birth | Albert George | Quarter 2, 1871 | 2 |
| Birth | Edith Georgina | Quarter 4, 1873 | 2.25 |
| Birth | Clarence | Quarter 1, 1876 | 2.25 |
| Birth | Agnes Emma | Quarter 4, 1877 | 1.75 |
| Birth | Alice | Quarter 4, 1879 | 2 |
| Birth | Hephzibah | Quarter 4, 1881 | 2 |
| Birth | Percy Ambrose | Quarter 3, 1884 | 2.75 |

**Figure 5.17 - Marriage and childbirth of Emma and Joseph Bartlett, 1864-1884.**[315]

[315] OHC, Parish Record Transcripts of Whitchurch.

The regularity of childbirth as displayed in the figure above does indicate Emma deployed spacing to attempt to achieve two years between childbirth. She was also either successful in stopping or naturally could not conceive more children after the birth of Percy. In the thirteen years of her membership, Emma claimed once for five weeks sickness in the 1880-1881 year and seven times for lying-in benefit during her membership of the society.

### 5.3.4 Other benefits

The relative importance of the benefit elements of the Women's Friendly Society is apparent from the benefits paid out. The traditional friendly society payments for sickness and burial comprised less than 9% of benefit disbursements during the 22 years of the society. Lying-in payments were larger but the greatest monetary benefit was in terms of the annual division of surplus funds. Uniquely, this society did not divide in cash but in clothing tokens and it represented 79% of all benefit paid. The Whitchurch Women's Friendly Society was a hybrid of a friendly society and a clothing club. For the payment of two shillings per quarter, members were entitled to a share of the annual division which varied between 12s and 15s. This represented a return on payments of between 150% and 187% due to the valuable honorary subscriptions. Those members who had received benefit of one guinea or more in any one year were not entitled to share in the end of year division.

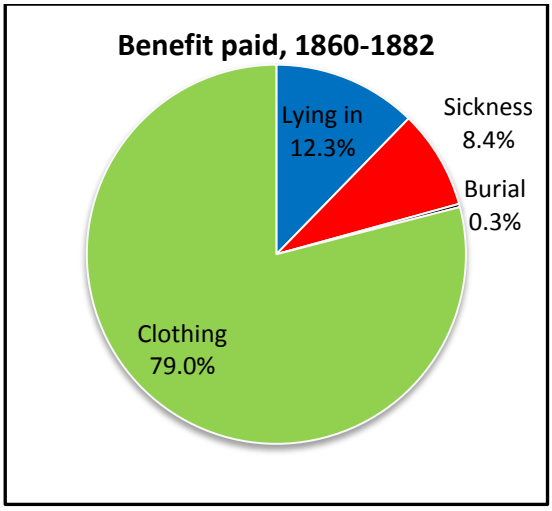



**Figure 5.18 - Benefit payments of WWFS, 1860-1882.**[316]

The honorary members of the Women's Friendly Society contributed financially each year sums between 10s and £5. They varied in number between six and twelve over the lifetime of the club but there was a core of six families that contributed in at least 16 of the 21 years. The honorary members were largely from the village elite, those termed 'gentry' in the contemporary trade directories.

| Designation | No. subscribers |
|---|---|
| Mrs | 11 |
| Miss | 2 |
| Mr | 7 |
| Colonel/Captain | 2 |
| Reverend | 2 |

**Figure 5.19 - Honorary members of WWFS, 1860-1881.**[317]

In 1874, eight of the nine gentry families mentioned for Whitchurch in Harrod's trade directory were honorary members, including the rector.[318] That year, as well as eight gentry, two honorary member families were of independent

[316] OHC, WWFS membership book, PAR 287/13/F3/1.
[317] OHC, WWFS membership book, PAR 287/13/F3/1.
[318] *Harrod's Directory of Oxfordshire,* (1876), 84.

means, one was a surgeon and two were traders, one a grocer and one a cordwainer. In every year of the Women's Friendly Society, the Lybbe-Powys family from Hardwick House and Gardeners from Coombe Lodge were subscribers. Female honorary members made over half the subscriptions. The Rev. Mr Moore was the manager of the Society and although no records concerning its foundation survive the rules indicate it was under his management.[319] He made an honorary contribution of £3 for the first 19 years of the society until his death in 1880. The Rev. Mr Moore's successor, the Rev. John Slatter made a contribution of £2 in 1881 but the society then folded with a note in the account book indicating the small surplus balance after division in 1882 was to go towards a lying-in charity. The influence of the rector in the type of welfare instruments available is clearly displayed in this example.

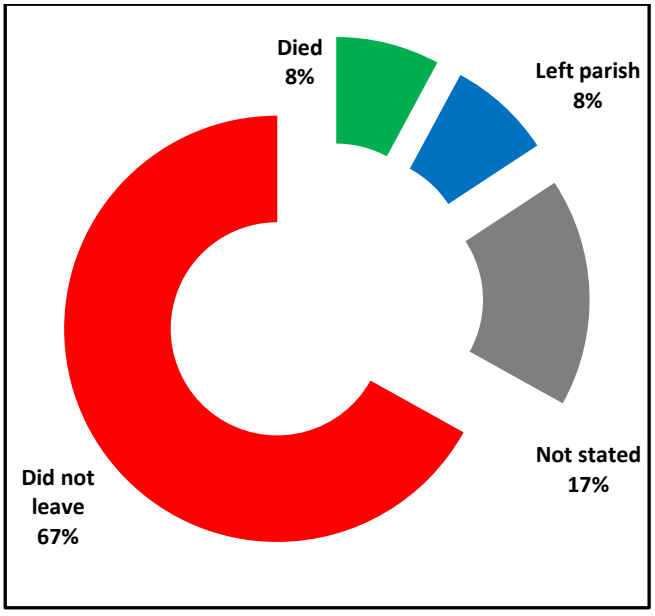



**Figure 5.20 - reason for members leaving the WWFS, 1860-1882.**[320]

Members leaving the parish had to withdraw from the society, circumstances that affected 8% of members. This was in contrast to most friendly societies

[319] OHC, Rules of the WWFS, PAR 287/13/F3/1.
[320] OHC, WWFS membership book, PAR 287/13/F3/1.

that permitted distant members. Two-thirds of members, once joined remained in the club until its demise in March 1882. Of those 'not stated', some would have left by choice as they saw no further benefit for them in maintaining membership. What is clear is that household budgets were complex and families made active decisions about their cash expenditure on a regular basis depending upon their overall income and liabilities. It is well established that wives held the cash of the household budget and managed this expenditure.[321]

### 5.3.5 The female claimant conundrum

One aspect of the Whitchurch Women's Friendly Society remains unclear. The high proportion of women residents that did not declare an occupation in the census is reflected in society membership. How then did the payment of sickness benefit work for the women members? Elizabeth Gutteridge, aged 56 in 1871 was the wife of a journeyman blacksmith but had no occupation of her own declared in the census of that year.[322] Yet, she received 12s benefit for four weeks sickness benefit during 1871. Rule 5 of the society stated, 'Every woman afflicted with illness, so as to be disabled from work, to receive Three Shillings a week'.[323] Elizabeth could have benefited from sickness pay as she was unable to undertake casual or seasonal labour, or simply that she was unable to support her household through illness, thus recognizing the non-cash benefit of her toils to the family unit. In similar vein, Caroline Turner received 27 weeks sickness pay between 1861 and 1881 although none of the three censuses during that period recorded an occupation for her.[324] She was the

[321] For example, see Rowntree and Kendall, *How the Labourer Lives*, and Snell, *Annals of the Labouring Poor*, 357.
[322] National census, 1871, RG10/1277/12/15.
[323] OHC, Rules of the WWFS, PAR 287/13/F3/1.
[324] National census 1861, 1871, and 1881, RG9/744/62/8, RG10/1277/8/7, and RG11/1300/15/23.

wife of Stephen Turner, an agricultural labourer until widowed in 1873. She made sickness claims whilst a widow and prior to her second marriage to Henry Day, a shepherd in 1877. Either these women were employed but it was not stated in the census, their employment and hence sickness benefit was either part-time or seasonal, or they were paid as being unfit for work within the household. Other studies of female societies have also been unable to fully explain this aspect. Topping simply notes the fact,[325] whilst Lord makes an implicit assumption that members of female friendly societies were in paid employment.[326]

### 5.3.6 Overall membership

The average age of members of the Women's Friendly Society over the 22 years of existence showed a steep rise during the first six years of the club, followed by a long period of stability at 48.5 years. There was then a sudden fall of average age in the final years. Using a polynomial regression line, the figure below closely reflects the change over time plotted against the number of members. The changes can partly be explained by the low turnover rate of members, with the earliest members ageing as the society progressed. Once stabilized, the average age of members of the society was consistent due to the balance between new members and leavers. However, there was clearly a variation in the final four years of the society.

[325] Topping, 'Welfare, Class and Gender', 188.
[326] Lord, 'Weighted in the Balance', 100-112.

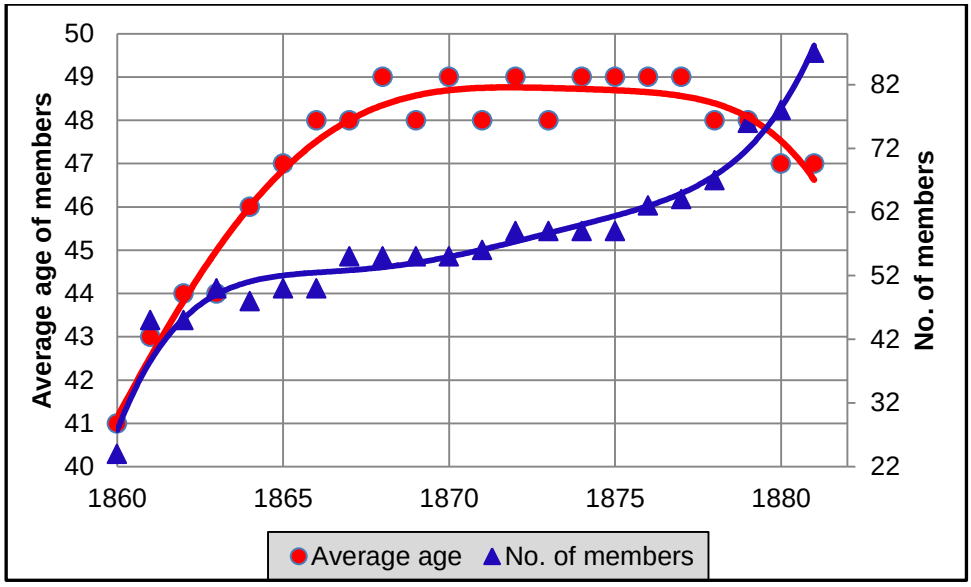



**Figure 5.21 - Average age of WWFS and number of members, 1860-1882.**[327]

After 1878 a rapid increase of new, younger members led to a much reduced average age and a steep rise in claims for lying-in payments from an average of 38 weeks payment for the middle years of the society to 56 weeks in 1880 and 60 in 1881. This had several consequences that led to the demise of the society. The clothing club dividend dropped from 14s to 12s per member, expenditure on benefits increased and the amount available to be carried forward was significantly reduced. Without increased member or honorary subscription the society would become insolvent. A decision was clearly made to cease the Women's Friendly Society with the intent of forming a lying-in charity. There is no evidence of the latter being formed as the new Rector brought his own views to bear.

[327] OHC, WWFS membership book, PAR 287/13/F3/1.

## 5.4 Alternative Welfare Provision

### 5.4.1 An holistic welfare system

The Poor Law provided a place of last resort for Whitchurch residents in the Bradfield workhouse. Outdoor relief was limited, medical aid available only on loan or by subscription to a medical club and pauperism seen as avoidable in most cases. However, for the destitute the Union did provide the minimum physiological need. Friendly Societies, in their various guises, provided security against sickness, burial costs and lying-in, and in the case of the Women's Friendly Society, assistance with clothing through self-help and honorary subscription. However, the overall welfare system in Whitchurch was far more complex with an array of welfare instruments through endowed charities and subscription clubs. Snell's proposal discussed earlier that the activities of the Overseers were heavily curtailed after 1834 is examined further in this section.[328] It has already been established that lying-in and clothing for the poor continued to be supported by village elite through honorary subscriptions to the Women's Friendly Society, a move from non-contributory to conditional, contributory charity. The evidence is that the welfare support after 1834 was actually enhanced, more comprehensive and gave individual families choice.

### 5.4.2 Endowed charities

At the commencement of the nineteenth century, endowed charities were the dominant form of voluntary giving to the poor. Most parishes had some endowments, normally detailed for a specific purpose, so in 1834 when the new Poor Law was enacted, Whitchurch was not devoid of alternative social

[328] Snell, *Annals of the Labouring Poor*, 105.

provision. Endowed charities still dominated with food, clothing and heating being the target of such relief. Whistler's Bread Charity dated from 1626 and initially led to the distribution of bread to 14 'poor people' every Sunday.[329] By the nineteenth century the custom of distribution had changed to every second Sunday with as many loaves as 4s 4d could buy. Jackson's Bread Charity was established in 1837 as an endowed charity for the poor with a capital bequest of £100 and as the century progressed, distribution followed that of Whistler's charity.[330] A Coal Charity was formed in 1813 from the income of over five acres of land awarded to trustees at the time of enclosure of Whitchurch Common for the benefit of 'poorer inhabitants'.[331] Snell suggests that access to parish charities enhanced parish belonging,[332] and with this I would include those self-help organizations supported by an element of honorary subscriptions.

A further endowment had been made by Thomas Cresswell in his will of 1726, commonly known as the Great Coat Charity. This was to purchase three cloth coats for 'poor ancient men of Whitchurch parish, which do not receive alms' and two further coats for men of the neighbouring Goring parish.[333] Investment and good management of the charity led to a healthy capital fund and by the 1840s up to 15 great coats were distributed annually between the two parishes. Individuals could receive more than one Great Coat in their lifetime and between 1833 and 1844 eleven men received their third coat and five their fourth. The average space measured on mean, median and mode all indicate

[329] Slatter, *History of Whitchurch,* 144.
[330] ibid, 147
[331] idem.
[332] Snell, *Parish and Belonging,* 114
[333] OHC, *Great Coat Charity book*, PAR284/13/F1/1.

eight years as being the length between issue, although with a wide range of between four and 15 years. The age at first receipt was variable although many men were aged 50, but others much younger. Decisions on distribution appear to have been made upon the two factors of age and need with recipients being nominated by the Rectors of the two parishes.

In 1842, an endowment of £300 from Robert Pigou saw its dividends applied to purchase red cloaks annually for poor women of Whitchurch. The first three were for women over 60 years and any cloaks able to be purchased from the interest above that number were for women over 40 years,[334] and were to be distributed on the day before the feast of St Thomas (21 December). The charity continued beyond 1895 but has echoes of the badging of the poor as locally, red cloaks would be readily recognisable as a charitable gift. It is not clear if this distinction was deliberate.

A blanket charity of unknown origin was in operation at Whitchurch between 1841 and 1849, distributing blankets, rugs, and sheets.[335] It is likely this was supported wholly by honorary subscriptions, as in other places, but no financial accounts of the charity survive.

[334] Slatter, *History of Whitchurch*, 148.
[335] OHC, Records of Whitchurch Blanket Charity, 1841-1849, PAR 287/13/F2.

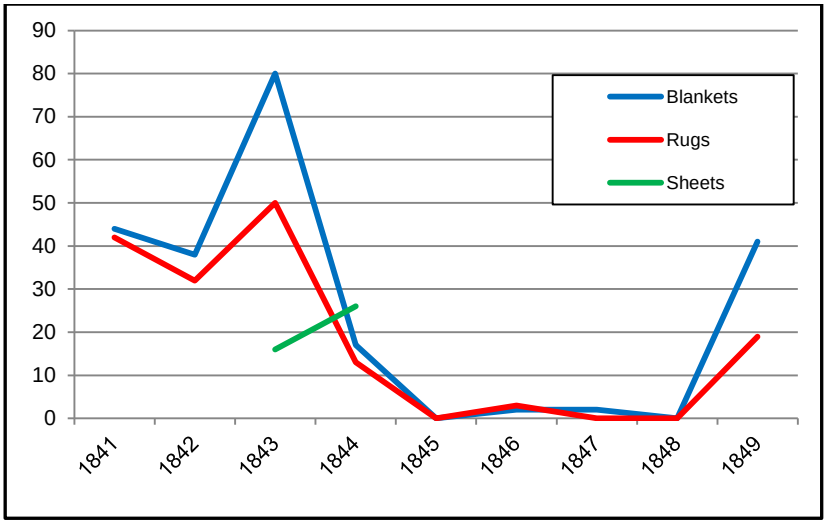



**Figure 5.22 - No. of blankets, sheets and rugs distributed, 1841-49.**[336]

At its peak operation, 80 blankets were distributed to 77 poor families in 1843 and many also received sheets. The middle years of 1844 to 1848 saw little activity but a final distribution was made in 1849. A total of 121 family units received benefit from the charity during its nine years of existence, and with an inhabited housing stock of 165 in 1841 the benefit penetrated to 73% of households.

### 5.4.3 Taxation relief

One aspect of welfare support for the poor that is often overlooked is taxation relief. In the nineteenth-century personal taxation was limited and the dominant form was taxation on land and property. The 1844 Whitchurch Rate Book identifies 81 occupiers listed who did not pay their rates as payment was recorded as either 'arrears not recoverable' or were 'legally excused'.[337] All except one were occupiers of a small house and garden. This indicates 58% of the units rated that contained dwellings were exempt from payment of between

[336] OHC, Blanket Charity, 1841-1849, PAR 287/13/F2.
[337] OHC, Whitchurch Rate Book 1844.

6d and 1s 9d taxation. This can be compared to the 66% of households that received benefit from the Overseer in 1817/1818. In his study of Oxford, Dyson identifies one-third of householders were recorded as not paying rates in 1830s and he identifies this measure as a potential indicator of poverty.[338] The tax relief benefit in itself was not large and the criteria used for rate exemption are unclear but there was increased rating of the poor after 1834, partly in a belief that it would encourage ill feeling amongst the poor against relief claimants and would actively encourage friendly societies.[339] Some with small rateable values paid whilst others with larger rates did not, indicating a process not solely based on rateable value was used. Williams identified that at Westoning, Bedfordshire all labourers in irregular work and 80% of labourers in full time work were exempted from paying the poor rates in 1837.[340] Whether formal or otherwise, outgoings for self-help initiatives were taken into account when poor law rates were written off indicating such self-help was seen as more important to the local community than simply increasing the poor rate fund. Tax relief was a legitimate action to help the poor. No rent records for any of the large Whitchurch estates survive, but rent relief is also likely to have been deployed as a measure to assist the poor alongside debt forgiveness.

### 5.4.4 Subscription clubs

The evidence in this chapter to date has built a cumulative picture of alternative measures to help the poor, or where the poor helped themselves, in Whitchurch. The Poor Law after 1834, poor rate exemption, friendly societies

[338] Richard Dyson, 'Welfare Provision in Oxford During the Latter Years of the Old Poor Law, 1800-1834', 947, *The Historical Journal*, vol. 32, 4, (2009), 943-962.
[339] Snell, *Annals of the Labouring Poor,* 123.
[340] Samantha Williams, 'Earnings, Poor Relief and the Economy of Makeshifts', 44, *Rural History*, vol. 16, 1, (2005), 21-52. Williams recognized Poor Rate exemption as a benefit to the poor.

and endowed charities have been examined, as well as measures targeted specifically at women. The Whitchurch Women's Friendly Society also incorporated a clothing club with strong philanthropic element. The full range of measures that were in place at Whitchurch is represented in the figure below.

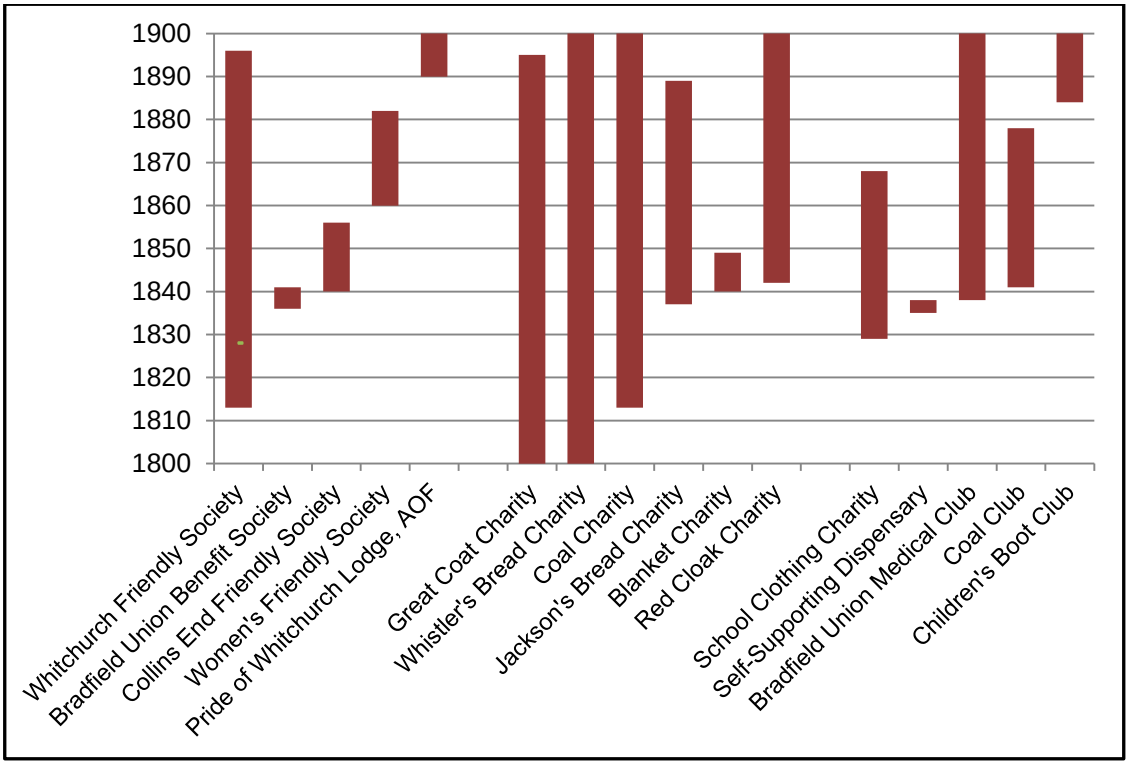



**Figure 5.23 - Timelines of available help and self-help for the poor in Whitchurch, 1800-1900.**[341]

Until 1834, social provision rested with endowed charities, gifts from the Overseers and with the honorary support for the Whitchurch Friendly Society, providing some support in the form of bread, clothing and coal for the poor, and sickness and burial for those who could afford the friendly society subscriptions. From 1840, at least nine welfare instruments outside the Poor Law were available to the poor of Whitchurch until the end of the century.

In September 1835 a local initiative was launched with the object,

[341] Data from OFSD and OWDB.

> To enable the labouring classes resident in Whitchurch to ensure themselves and their families for medical and surgical assistance through sickness or accident.[342]

The Whitchurch Self-Supporting Dispensary was a membership club for working men, their wives and children with a graded scale according to who was covered. As well as medical attendance, appropriate vaccinations were made available to members. Payments could be made yearly, half-yearly or quarterly and the dispensary commenced at Michaelmas 1835. The rationale and rules of the dispensary were very similar to the later Bradfield Union Medical Club, established in 1838 and it appears the Whitchurch initiative was a pioneer of that club which succeeded it. There are scant records of the dispensary and it is unclear who established it but it was likely to have been the local medical professional.

There is no evidence of a separate clothing club in Whitchurch and the Women's Friendly Society provided that support after 1860. However, the Whitchurch school accounts identify that in 1838 four residents gave £9 8s 6d as honorary subscribers to clothing, an amount only 6d less than was given to run the school.[343] Work to produce cloaks, smocks and other children's clothing was given to local residents, such as widow Weller who was paid 12s for making 24 smocks. The only income from the families was the children's pence given on attendance. Those who benefited from the school clothing contributed a small amount. The charitable clothing subscription via the school was in existence in 1829, and continued to be accounted for separately from the donations to maintain the school until 1838. For the following three years, the

[342] BRO, Whitchurch Self-Supporting Dispensary rules, EWi F14.
[343] OHC, Account records of the Whitchurch School, PAR287/14/F1/1.

sacrament money was used to fund this charitable purpose, after which it was included in the overall bequests given to maintain the school until at least 1868.

### 5.4.5 Whitchurch Coal Club

In 1841 the Whitchurch Coal Club was formed as a self-help society with voluntary subscriber support, and 79 families paid 6d per fortnight on a Monday, between March and December 1841 saving 10s towards the purchase of winter coal.[344] Five families withdrew during the first year but subsequent withdrawals were infrequent, just 28 in the following 37 years, and were usually caused by death or the family moving out of the parish. Six honorary subscribers donated £18 17s in 1841 and added to the £36 12s 6 of benefit subscriptions, it was sufficient to purchase 40 tons of Wednesbury coal from Edward Ashley. He was born in Birmingham and in 1851 was a coal boat master and victualler of the Swan Inn, Whitchurch.[345] His fifth child had been born in Oxford in 1842 but by 1844 he had moved to Whitchurch where he remained settled and was later described as a coal merchant. The combination of boat-man, river or canal-side publican, and coal-merchant was widespread, and Ashley was part of a family that had similar employment along the extent of the Oxford Canal and River Thames in Oxfordshire.[346]

The final element of the Oxford Canal, connecting the Thames to the midlands, was opened in 1796. Coal delivered by sea and waterways from south Wales or north-east England was more expensive than that delivered by canal from Warwickshire and Staffordshire. Waterways remained the most important heavy

[344] OHC, Whitchurch Coal Club records, PAR 287/13/F2/1.
[345] National census 1851, HO107/1691/513/43.
[346] Mary Prior, *Fisher Row: Fishermen, Bargemen & Canal Boatmen in Oxford, 1500-1900*, (Andover, 2011), re-print from 1982, 213, 240-241.

freight mode of transport in the area until the Great Western Railway was connected to Bristol in 1841, coinciding with the commencement of the Coal Club, and the competition of nearby Pangbourne station may have been a main cause for an immediate reduction in the cost of coal from 27s per ton to a maximum of 24s a ton until the crisis of 1872-1876 as detailed in the previous chapter.[347]

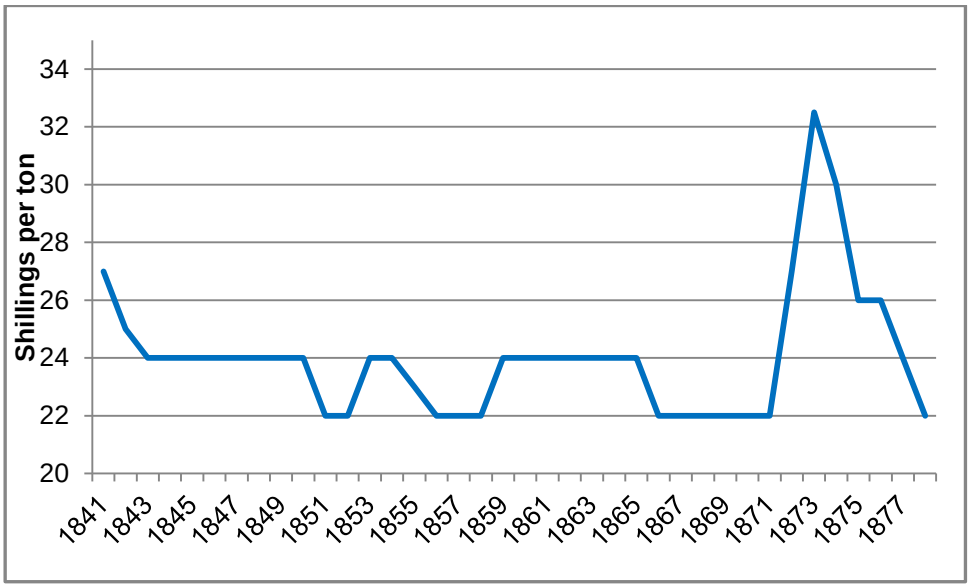



**Figure 5.24 - Price paid for coal by Whitchurch Coal Club (WCC), 1841-1878.**[348]

The additional cost due to the crisis in the price of coal was absorbed by the honorary members at Whitchurch and coal club members had to pay no more for their coal. The honorary members acted as insurance against the risk of fluctuating prices.

[347] Trinder, 'Rivers and Canals', and 'Railways', (2010), 104-105 and 108-109.
[348] OHC, WCC records, PAR 287/13/F2/1.

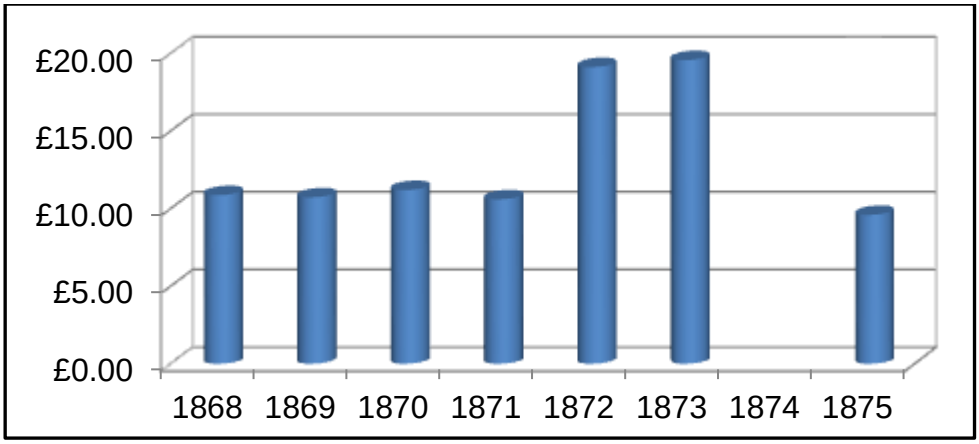



**Figure 5.25 - Value of honorary subscription to WCC, 1868-1875.**[349]

The coal was likely to have been purchased throughout the summer and in 1841 was stored in a coal shed leased by the club from Mr Pearman for £1 11s 6d per annum. In addition, poor rates of 2s 6d were paid on the coal shed between 1844 and 1848, after which they appear to have been exempted. Before Christmas, coal was weighed and distributed by two local labourers paid for from the fund, a task that took four and a half days to complete. In many other parishes, local farmers donated carts and undertook this role free of charge – an honorary subscription in kind. The additional honorary subscriptions represented a 51% increase on the members' savings for the year.

[349] idem. The account for 1874 is not entered into the Coal Club book.

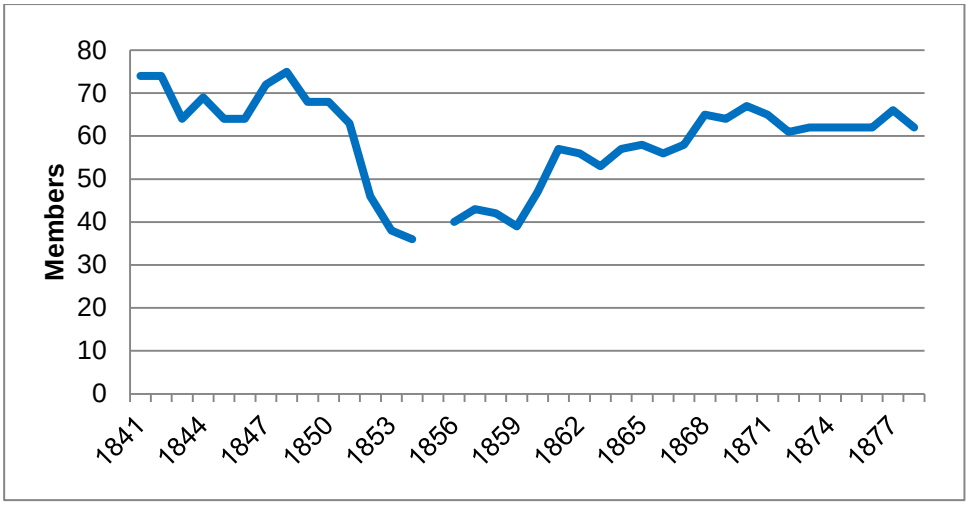



**Figure 5.26 - WCC membership, 1841-1878.**[350]

The Coal Club membership and payment book recorded not only the member, but the spouse or status as a widow(er) and the number of children in the family. A total of 144 adults with 198 children received member's benefits in 1841 and represented 46% of homes and 40% of the residents of Whitchurch.[351] The records of the Coal Club survive for the years 1841-1878, coinciding with the incumbency of the Rev. E. Moore (1840-1880). He was a voluntary subscriber every year and no evidence survives to suggest the club existed before or after his tenure. It is clear he was the driving force behind the club and it remained largely stable in administration throughout the period just changing to monthly payments of 1s in 1874.

There was a temporal difference in the occupational makeup of the coal club families. In 1851, one male and five female members of the Coal Club, with an average age of 64, were receiving parish relief at the time of the census, half of all widow(er) members. All six paupers completed the 20 fortnightly payments of 6d that year. Twenty years later, just one widow member was on parish relief

[350] OHC, WCC records, PAR 287/13/F2/1.
[351] PP, *Abstract of Census of Great Britain, 1841*, XXII, [496], (1843), 234.

out of ten widow(er) members. Over the same period the proportion of agricultural labourers fell and general labourers increased, reflecting changing working opportunities.

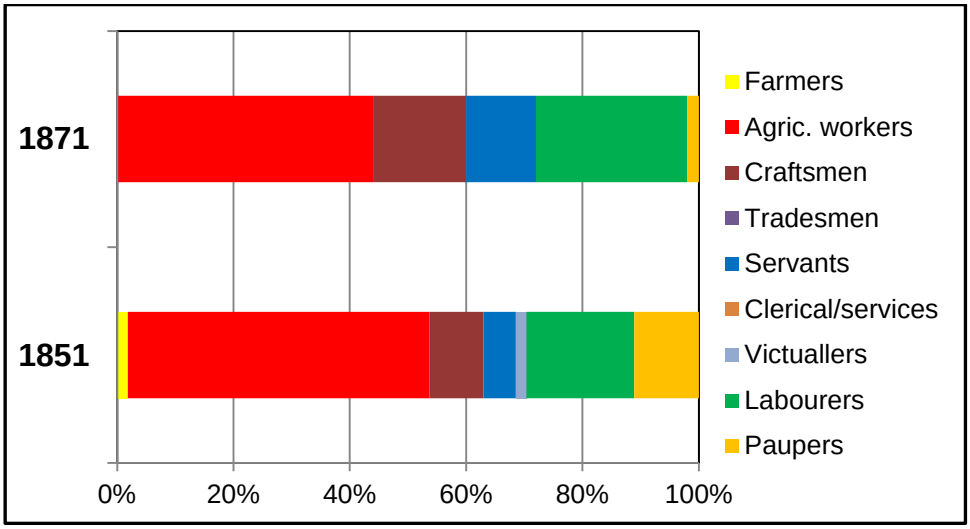



**Figure 5.27 - Occupational comparison between Whitchurch Coal Club members, 1851 and 1871.**[352]

It is unclear how the Coal Charity interacted with the Coal Club as it must have done with the Rector being a trustee of the charity, but was likely to have supported the destitute paupers.

The total benefit subscription collected each fortnight is only recorded in the Coal Club book for the one year of 1844. All other years indicate payments but it is not possible to discern whether they were made on the day, in arrears or advance. However, for 1844 a clear picture emerges. The figure below compares the total expected income if all members paid 6d per fortnight, reflecting the reduction of 71 to 69 members through the year, and the actual total sum paid.

[352] OHC, WCC records, PAR 287/13/F2/1.

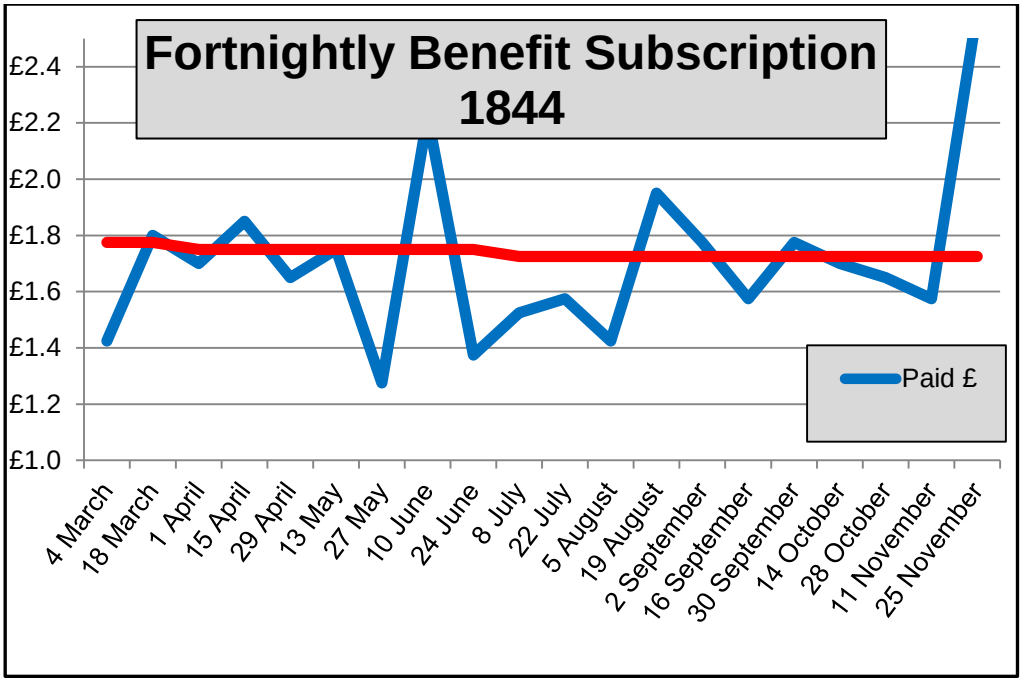



**Figure 5.28 - WCC, sum of fortnightly benefit subscriptions, 1844.**[353]

The date of lowest payment on 27 May, which is over four standard deviations below the mean average, is immediately followed by 10 June which is five standard deviations above the mean, indicating something abnormal. Monday 27 May 1844 was Whit Monday, a day celebrated as a holiday in Whitchurch, and was the likely club day.[354] The Coal Club collection was still made, but clearly many families made the choice to spend money elsewhere for that week. The following fortnight was a day for catch-up payments. The final day for the collection of subscriptions in 1844 was on 25 November, and the number of payments was greater than ten standard deviations above the mean. It was clearly a date on which all amounts needed to be settled to ensure the addition of the bonus from honorary subscriptions.

[353] ibid.
[354] Morley, *Oxfordshire Friendly Societies*, 7-8.

### 5.4.6 Honorary subscribers

The role of annual honorary subscribers was of great importance to the promotion of self-help amongst the poor and the education of children. The following provides a comparative view of honorary subscriptions to the village school and three welfare instruments. From this comparison a number of temporal changes can be identified. At the earliest date, six honorary subscribers gave one or two guineas each to the school and four of them gave a further £2 7s 1½d each to clothing resulting in rather similar amounts being given to each. In 1853 there was one less subscriber to the school but each giving substantially more so the total amount subscribed came to over four time that of 15 years earlier. The school clothing fund had ceased to be recorded as a separate gift and was included in the overall amount subscribed to the school. Four of the five subscribers also gave £1 12s 9d to the coal club.

| Comparative hon. subscriber payments, 1838, 1853, 1868 and 1873 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1838 | | School Clothing | | | | | | School | | |
| Subscribers | | £ | s | d | | | | £ | s | d |
| Rev WA | Hammond | 2 | 7 | 1½ | | | | 2 | 2 | |
| Mrs | Hammond | | | | | | | 1 | 1 | |
| Mr | Powys | 2 | 7 | 1½ | | | | 2 | 2 | |
| Mrs | Powys | | | | | | | 1 | 1 | |
| Mrs | Pigou | 2 | 7 | 1½ | | | | 2 | 2 | |
| Mr | Gardiner | 2 | 7 | 1½ | | | | 1 | 1 | |
| | | £9 | 8s | 6d | | | | £9 | 9s | 0d |

| 1853 | | | | | Coal Club | | | School | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Subscribers | | | | | £ | s | d | £ | s | d |
| Mr Samuel | Gardiner | | | | 1 | 12 | 9 | 10 | | |
| Admiral | Fowler | | | | 1 | 12 | 9 | 10 | | |
| Mrs | Pigou | | | | 1 | 12 | 9 | 10 | | |
| Rev. E. | Moore | | | | 1 | 12 | 9 | 10 | | |
| Capt | Bacon | | | | | | | 5 | | |
| | | | | | £6 | 11s | 0d | £45 | 0s | 0d |

| 1868 | | WFS | | | Coal Club | | | School | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Subscribers | | £ | s | d | £ | s | d | £ | s | d |
| Late Mr | Gardiner | 5 | | | 1 | 4 | 2 | 10 | | |
| Mr | Lybbe | 5 | | | | | | 10 | | |
| Mr | Fanning | 5 | | | 1 | 4 | 2 | 10 | | |
| Mr A. | Forbes | 2 | | | 1 | 4 | 2 | 5 | | |
| Mr W. | Wood | 2 | | | 1 | 4 | 2 | 5 | | |
| Mr John | Willan | 1 | | | 1 | 4 | 2 | 5 | | |
| Rev. E. | Moore | 3 | | | 1 | 4 | 2 | 10 | | |
| Mr W. | Wentworth | | | | 1 | 4 | 2 | 10 | | |
| Mrs | Wentworth | | | | 1 | 4 | 2 | | | |
| Mr | Blythe | | | | 1 | 4 | 2 | | | |
| Capt | Fowler | | | | | | | 5 | | |
| | | £23 | 0s | 0d | £10 | 17s | 6d | £70 | 0s | 0d |

| 1873 | | WFS | | | Coal club | | | School | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Subscribers | | £ | s | d | £ | s | d | £ | s | d |
| Mr S | Gardiner | 5 | | | 2 | 3 | 6 | 10 | | |
| Mr P | Lybbe-Powys | 5 | | | 2 | 3 | 6 | 10 | | |
| Mr | Fanning | 5 | | | 2 | 3 | 6 | 10 | | |
| Rev. | Moore | 3 | | | 2 | 3 | 6 | 10 | | |
| Mrs | Baker | 3 | | | | | | | | |
| Mr | Wood | 2 | | | 2 | 3 | 6 | 5 | | |
| Mrs | Willan | 1 | 1 | | | | | | | |
| Mrs | Camroux | 1 | 1 | | | | | | | |
| Miss G | Wood | 1 | | | | | | | | |
| Mr | Sellwood | | 10 | | | | | | | |
| Mr | Forbes | | | | 2 | 3 | 6 | | | |
| Mr | Willan | | | | 2 | 3 | 6 | 5 | | |
| Mr | Cameroux | | | | 2 | 3 | 6 | | | |
| Mr E | Blythe | | | | 2 | 3 | 6 | 2 | | |
| Capt | Fowler | | | | | | | 5 | | |
| Mrs | Baker | | | | | | | 5 | | |
| Mr J | Blythe | | | | | | | 5 | 5 | |
| | | £26 | 12s | 0d | £19 | 11s | 6d | £67 | 5s | 0d |

**Figure 5.29 - Comparative annual honorary subscriptions at Whitchurch.[355]**

[355] Data from OWDB.

A further 15 years on there had been a dramatic change with over double the number of honorary subscribers giving two-thirds more to the school and coal club. In addition, seven of the same gentry gave to the Women's Friendly Society at a rate of half that given to the school, but more than double that given to the coal club. This trend continued and five years later in 1873 there were 17 different philanthropic subscribers, six of whom supported all three elements including the Rector and the inhabitants of the two main houses of Hardwick and Coombe Lodge. The remainder made choices where to direct their charitable giving. Mrs Baker, Miss Wood, Mrs Willan and Mrs Camroux only gave to the Women's Friendly Society. The father of Miss Wood and husbands of Mrs Willan and Mrs Camroux gave to the school and coal club. In summary, the school attracted the highest amount of financial contribution, almost exclusively by male subscribers. The Women's Friendly Society received the next largest amount and attracted a number of female subscribers whilst the coal club was again almost exclusively male. There were nine or ten subscribers to each.

The wives and daughters of the local gentry frequently took the role of 'Lady Bountiful' during the Victorian era, supporting or directing local charitable efforts.[356] They willingly took the opportunity to express themselves in organizing and promoting local causes. As well as contributing financially, they would be actively involved in fund raising, decision making and administration. Miss Georgina Wood, a subscriber to the Women's Friendly was the daughter of William Binns Wood of Whitchurch Street, a man of independent means. She

[356] Pamela Horn, *Life as a Victorian Lady,* (Stroud 2007), 59.

first contributed in 1873 when aged 36 and continued to do so until the conclusion of the society.

## 5.5 The Whitchurch Parish Welfare System

### 5.5.1 Multiple recipients of benefit

The motivation for giving was both philanthropic and charitable, and was voluntarism outside the action or authority of the state. The presence of a substantial number of people of independent means enabled such widespread giving but it is also clear that they were encouraged by the lack of caring support given by the poor law union as evidenced by the levels of dissatisfaction from several prominent residents. Whilst poor rates may have been reducing, the resident elite could view at first hand the plight of the poor and identify and fund appropriate welfare instruments. Tension between those who had face to face contact with the poor, and a remote Board of Guardians is well evidenced in the diary of George James Dew, relieving officer for the Bicester Union. His care and understanding was in contrast to the cold bureaucracy of the Guardians.[357]

The choice of self-help welfare instruments supported by honorary subscription reflected the sentiments and beliefs of the time. Gorsky suggested in his study of Bristol that rapid population growth through immigration was a motivation for an increase in philanthropic associations.[358] What is clear is that the Poor Law Amendment Act 1834 curtailed many activities of individual charity of the parish

[357] Horn, Oxfordshire Village Life, 5.
[358] Gorsky, *Patterns of Philanthropy,* 122-123.

overseers. Individual and collective philanthropy beyond the rates took that place in the delivery of a local welfare system.

A substantial benefit of this local case study is the ability to examine how the different welfare instruments, including poor law provision and friendly societies, interacted with each other to provide a comprehensive welfare system. It is unfortunate that no membership records of any of the male friendly societies exist for Whitchurch, although a more general picture of membership and an occupational profile has been established in chapters two and three. However, comparison can be made for those instruments where the records survive. One starting point is the 78 families receiving rate relief in 1844. Of this cohort, 49 (61%) were members of the coal club paying 10s per annum. Figure 5.30 extends this analysis further and examines the cohort of those receiving rate relief with coal club membership, those who had received a great coat within the preceding ten years and those who received benefit from the blanket charity between 1841 and 1849. Only ten of the 78 families who received rate relief did not benefit from any of these alternative welfare instruments within the timescale used, whilst 22 families benefited from all four and 74% received benefit from at least three.

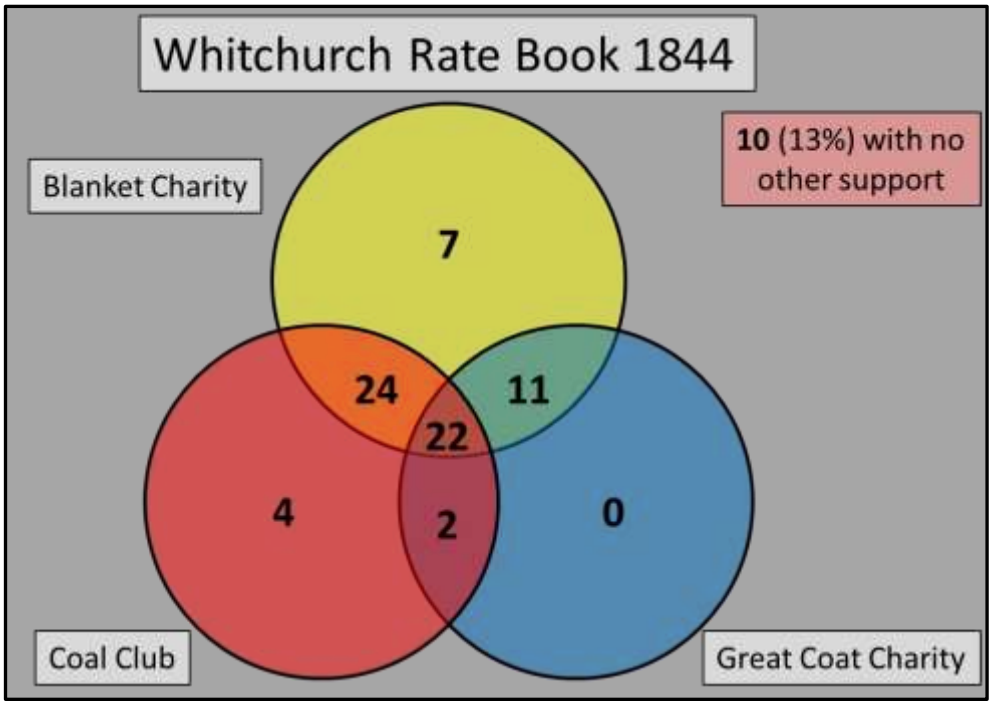



**Figure 5.30 - 78 occupiers receiving rate relief in 1844 and also in receipt of welfare benefit.**[359]

The data can be view from many directions. For example, 69 of the 78 coal club members in 1841 received benefit from the blanket charity during the following eight years. What is consistent is the multiplicity of welfare instruments that affected many families. Maria Gutteridge was born in Whitchurch 1837, the eldest of eight children of James, a journeyman blacksmith, and Elizabeth Gutteridge who lived at Whitchurch Gate. Maria's family received one blanket and one rug in 1841 and again in 1843, as well as two sheets in 1843 and 1844 from the blanket charity. A note against the 1844 award states, 'daughter sick for many months confined to her bed'.[360] They were members of the coal club between 1841 and 1851, and again between 1856 and 1874. Elizabeth also joined the Women's Friendly Society in 1860 although it was a year after the birth of her last child, and she remained a member until her death in 1876. Maria married George Lambourne, an agricultural labourer, in December 1859

[359] OHC, WCC and Blanket Charity records, PAR 287/13/F2/1; Whitchurch Great Coat Charity book, PAR 287/13/F1/1; Whitchurch Rate Book 1844, PAR 287/5/F3/3.
[360] OHC, Whitchurch Blanket Charity records, PAR 287/13/F2/1.

and they joined the coal club in March 1860, remaining members every year until its demise in 1878. Their first child was born in 1861, and Maria joined the Women's Friendly Society the following year where she received lying-in benefit for nine more children and 31 weeks sickness pay until the society ceased in 1882.

Stephen Williams, who was discussed in detail earlier, was nominated for his first great coat in 1819 (aged 53), his second in 1834 (aged 68), and his last in 1841 (aged 75). He was shown as being a rat-catcher in the 1841 census when living alone, and again at the time of the second marriage of his son, Walter in 1843. The role of rat-catcher was one appointed by the parish overseers, a useful role but partly aimed at reducing parish unemployment. He benefited from the blanket charity in 1844 with the award of one blanket. He was not a member of the coal club from its formation in 1841 and he died on 21 October 1849 aged 83. He was probably receiving his fuel from the parish coal charity.

Whitaker Williams, Stephen's son, and his wife Lucy received a blanket in 1842. They joined the coal club in its first year and remained until Lucy's death in 1846. Whittaker was excused payment or 1s 1d rates in 1844. One year after Lucy died, Walter and Eliza Williams joined the coal club for five of the next six years. Eliza joined the Women's Friendly Society in 1861 until the death of her husband in 1867. The Williams family continued to benefit from the integrated welfare system present at Whitchurch after the changes to poor law provision.

### 5.5.2 Age profile of welfare instruments

The average age of recipients of welfare instruments can be assessed when sufficient data is available. This assists in identifying the intended target group

for charitable benefits and membership for contributory clubs. This is useful in an historical study where there is an absence of any rules that define any age limitations of recipients or members.

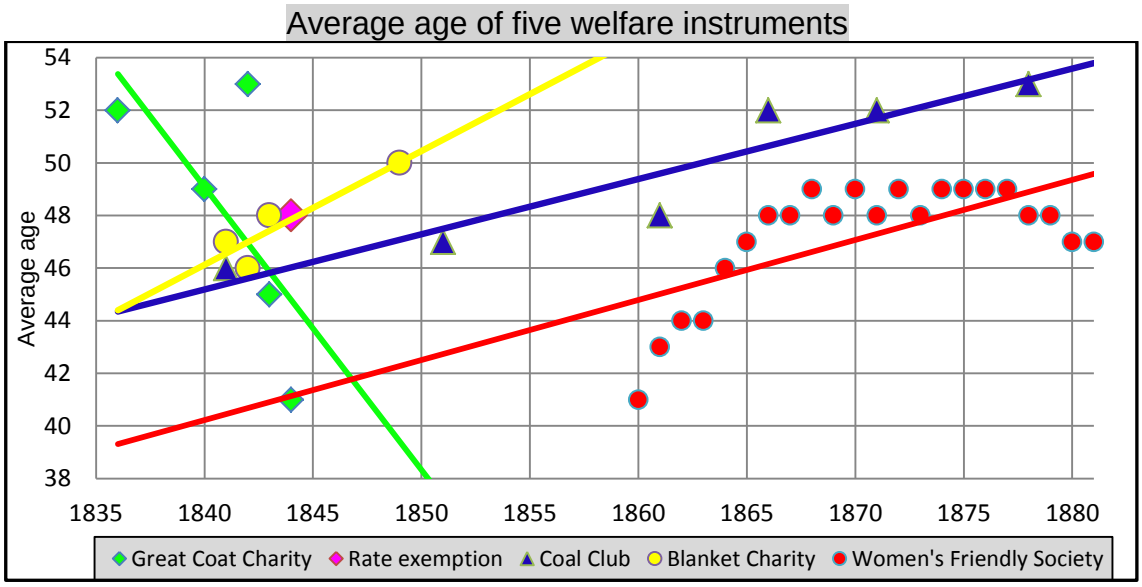



**Figure 5.31 - Recipients of various welfare instruments, 1835-1881 with linear trend lines.**[361]

Those occupiers exempted in the 1844 rate book had an average age of 48, slightly higher than coal club members but in line with Blanket Charity recipients at the same period. The linear trend lines of the coal club and Women's Friendly Society indicate the average age of the former was consistently five years older than the latter. The lying-in benefits and sickness payments when absent from work of the Women's Friendly Society would assist in attracting a younger membership. The increasing average age of coal club members reflected the improving health of the population during the nineteenth century and hence their longevity.

Rate relief and the Blanket Charity welfare were targeted at an older age group. The profile of recipients of the Blanket Charity appears unusual at first view.

[361] The Great coat data point at 1836 combines all years 1834 to 1839, and the data point at 1840 combine the years 1840 and 1841 due to insufficient data for individual years.

The first three years of 1841 to 1843 are closely grouped in the age range 46 to 48 whilst the 1849 average age was 50. This was the final year recorded for the charity and followed several years of near inactivity. However, 37 of the 41 recipients in 1849 had also received similar support in the earlier 1841-1843 period and this difference simply reflected the ageing population, most in need from the charity.

The Whitchurch Coal Club was still in existence in 1878 and there was substantial cross membership with the Women's Friendly Society. Three-quarters of coal club members also belonged to the Women's Friendly Society, and 70% of the friendly society were also coal club members. Only nine of the 63 coal club members in 1878 were never members of the Women's Friendly Society. Coal club membership costs were greater than those of the Women's Friendly Society with payments of 6d fortnightly, amounting to an equivalent of 3s 3d quarterly, albeit payments were only made for 40 weeks per year. For the 10s annual subscription, supported by charitable voluntary subscriptions, half a ton of coal was delivered in late December representing an average of 21% return on savings. The combination of coal club and friendly society provided comprehensive social provision, paid for by or in the name of wives and widows for heating, clothing, sickness, maternity and burial outside the poor law.

There is some evidence of direct welfare support for the young in Whitchurch, and 1883 saw the commencement of a Boot Club for children, recorded in the Whitchurch School Log Book.[362] This was a subscription club and distribution was made in December each year. In winter, soup was sent to the school for

[362] Horn, *Village Education,* 100, 135, 144, 151.

poor children, but no evidence survives of a winter soup kitchen for the wider population. [363]

The distinct profile of Whitchurch as a rural settlement with the presence a large number of gentry had an impact on the provision of welfare. In 1851, Henry Powys of Hardwick House had 13 live-in servants, eight female and one male.[364] Five of the lowest skilled servants, such as the under maid, kitchen maid or 'boy' were from Whitchurch, Goring and Mapledurham. The remainder were all from further afield and all 13 were unmarried, a pre-requisite of service at this time. None drew on any of the parish benefits and in any event could have been chargeable to another parish. However, with service came care and through illness servants were supported by the master. Charles Gardener at Coombe Lodge had ten live-in servants of a similar profile. The 1850s and 1860s were a time or rapid growth in the number of servants in households.[365] The situation was little changed in 1891, with F Freeman of the much smaller Walliscote House having seven live-in single servants, six male and one female, none of whom were local. Allowing for the element of high numbers of gentry and servants, the penetration of the various welfare instruments was significant.

### 5.6 The Significance of the Whitchurch Study

Changes in charitable giving had taken place in the eighteenth century, and at the beginning of the nineteenth century social provision was largely the remit of the local Overseers of the Poor under statutory provision. Together with

[363] For example, Mrs Forbes of Swanstone House, wife of a barrister on 7 January 1887, Horn, *Village Education*.
[364] 1851 census, HO 107/1691.
[365] Pamela Horn *Life in a Victorian Household,* (Stroud, 2007), 49.

endowed charities and some subscriber institutions, this met the basic physiological needs of those vulnerable members of the community who could survive on their own. Families with particular need could be catered for by special grants or purchases by the parish overseers. Friendly Societies addressed an aspect of safety needs through medical insurance and as evidenced elsewhere, could provide a form of old age pension when the member became too old to work. They also began to address other needs providing a structure and purpose to socialisation. With that came the sense of belonging afforded by membership strengthened by the democratic nature of the club.

A significant shift took place with the introduction of the Poor Law Amendment Act 1834. Statutory responsibility moved from parish to poor law union and distanced the payment of taxes from decision making on spending. This necessitated the standard application of policies without local decision making and was far less responsive than before. To replace the bespoke provision of support to the poor present prior to 1834, a wide array of local initiatives were developed and implemented after that date. Many of these had been promoted by the Society for Bettering the Conditions and increasing the Comforts of the Poor in the late 1790s.

Nineteenth century Whitchurch-on-Thames provides evidence of a well-developed welfare system comprising a range of welfare instruments to reduce risk in the lives of those who could not survive without support in time of crisis. Martin Gorsky charts the speedy decline of new endowments in the early

nineteenth century,[366] largely due to rapid urban growth. Only with endowments to voluntary institutions, such as hospitals was growth evident in Bristol. The trend from endowed charity is seen later in Whitchurch but there is very limited evidence of direct support from the parish to larger voluntary institution projects associated with towns.

Many of the contributory welfare instruments in Whitchurch appear to have died out by the end of the nineteenth century, or at least records do not survive to confirm their existence. The drastically reduced number of paupers, both an absolute and proportional decline not solely due to the draconian measures of the poor law union, clearly had an effect although an element of lifecycle and seasonal poverty would still have been relevant and in need of local support until the Liberal reforms of 1911 saw the beginning of the welfare state. The agricultural hardships endured in many places after 1875 placed stress on many village systems. The population growth sustained in Whitchurch for the nineteenth century and demand for labour to serve the growing gentry helped cushion negative factors, but Whitchurch saw its first decline in population by the time of the 1901 census. The views of the Rev. John Slatter also held sway with his support for welfare initiatives that extended beyond parish boundaries. Friendly society membership by the end of the nineteenth century was almost universal within the adult male population, negating the need for welfare relief.

This study establishes a clear approach of moral philanthropy developed after 1834, with those that have some money to spare acting in a way that does not directly intervene in someone else's life, but through the club system enables individuals to make a choice. If they chose to help themselves, the reward was

[366] Gorsky, *Patterns of Philanthropy*, 33-34.

a bonus for their thrift. They were honorary donors doing good and with no obvious harm in a form of philanthropy that encompassed mutual aid with conditional, honorary-subscriber contributions. However, it was not a judgemental gift relationship that imposed conditions, such as church attendance but was not without its moral prerequisite. Unmarried mothers could not benefit from the Women's Friendly Society.

In general, welfare in Whitchurch through the nineteenth century was targeted at lifecycle poverty and the basic physiological needs of adult members of the community with a range of welfare instruments beyond state provision and supported by friendly societies. The support of village elite, especially the Rector was instrumental in picking up the particular needs of the poor after 1834 from the overseers.

It is tempting to suggest that the activities of the Bradfield poor law guardians were the catalyst for the extensive welfare provision in Whitchurch. This hypothesis would hold strong were it not for the evidence highlighted in chapter four that the use of such welfare instruments, and indeed many others not present at Whitchurch such as a winter soup kitchen, were widespread throughout the county. The role of the Rev. Mr Moore in implementing many of the initiatives is clear. It is also evident that his successor, the Rev. Mr Slatter took a different direction. Evidence of this can be elicited from his involvement with the Central Oxfordshire Friendly Society. He announced the intention of forming this society at Oxford Town Hall on 7 December 1859.[367] The society was managed by honorary members and was similar to a county society, although it was a dividing society. It had several branches and membership

[367] JOJ, 10 December 1859.

across a swathe of the county south of Oxford. Slatter was still involved with the society in 1894 at its dissolution and had been managing it on a voluntary basis in its final years.[368] He clearly supported organizations with a wider remit rather than parochial institutions.

The survival of records for many of the measures promote Whitchurch as a case study and the general findings of the existence of an holistic welfare system at parish level can be transferred to other rural parishes. None of the approaches to support the poor were unique; in fact many were widespread as seen in chapter four, but the record linkage available in this case study has presented detail unavailable elsewhere.

[368] TNA, Records of the Central Oxfordshire Friendly Society, FS 4/42/226.

# CHAPTER 6 **CONCLUSION**

## 6.1 The Complete Parish Welfare System

This thesis has analysed the role of friendly societies in rural Oxfordshire after the 1834 Poor Law Amendment Act. It has tested the hypothesis that each parish had its own welfare system of which friendly societies were a part. Chapter two established the degree of coverage of friendly societies in Oxfordshire, as well as their type and complexity, revealing they were an integral part of nineteenth-century rural life. They were autonomous organisations that were largely created by the labouring class as they followed the ideals of self-help, mutual-aid, and thrift. Friendly societies were democratic in nature and demonstrated a rich variety of innovation and development. They were a microcosm of many aspects of Victorian life including religious change, temperance, migration, class consciousness and conflict. Attempts at social control, increased leisure, and association, and a bourgeoning state all reflect themes of historical change during the period. The detailed study elicits a depth of accurate evidence from a range of sources to demonstrate that Oxfordshire was not a backwater of the friendly society movement, but revealed a fierce independence of thought and action.

In official records there was an underestimation of the number of societies in the county, something that has affected the views of those friendly society historians who have relied upon reports of the Registrar of Friendly Societies and have seen Oxfordshire as an area that did not immediately embrace them. This study has revised that view and also called into question the position of other counties that have yet to be subject of such in-depth analysis. It also

identifies the importance of independent, local societies and how, without appropriate investigation, they may be dismissed as irrelevant or missed altogether. Oxfordshire was never at the forefront of county development, but the timing, extent, and spread in both rural and urban areas was consistent with other rural counties in many aspects. Whilst various historians from Gosden to Fisk have under-reported the number of affiliated order branches in Oxfordshire, even the corrected level reveals they were far from successful with many failures of early IOOFMU lodges in particular. Unlike the East Riding of Yorkshire, it was independent clubs that dominated in villages and small towns with unregistered societies forming a significant proportion. There was a rejection of the ritual and lack of independence of the affiliated order branch in most rural communities. The research behind this thesis has now positioned Oxfordshire in its correct place in friendly society development as an area that was well served by friendly societies, with a greater importance of independent societies than was generally the case.

The comprehensive study of an individual society in its wider social and economic context is rarely achievable due to the length of existence or survival of primary source material. Stonesfield was an open village, and the friendly society was not only the longest lasting society in the county, but a wealth of administrative records survived enabling extensive analysis. The society had a broad membership profile and involved all sectors of the village as benefit members, honorary members, club officials or trustees. It is clear that throughout its existence it played an integral part in parish life, delivering an efficient health insurance scheme and investing capital into the development of slate mining that provided welcome additional income for village workers. The

development of vertical mining of Stonesfield slate enabled expansion and longevity that may not have occurred without friendly society intervention. A prudent approach to the financial management of the society through strong rules enabled the society to flourish as the heart of the community. As population pressure saw many young men leave the village in the 1860s, and again in the 1890s, the society aided the migrant worker by continuing to insure the risk associated with sickness in a new community through distant member arrangements. It provided superannuation for its eldest members, and only after a regrettable division of funds in 1880 did it enter technical insolvency. Stonesfield was unusual in Oxfordshire in that it displayed little other welfare provision beyond the poor law and pervading friendly society.

The extent of alternative welfare in rural parishes as part of the social economy is demonstrated in chapter three. The many creative welfare instruments, their widespread availability, and the nature of their financial arrangements saw collaboration between labouring classes and those that could afford, and chose, to give. Such benefaction was not unconditional, and required effort on behalf of the labourers to save before they received their reward of a bonus that was added to their spending power. This represented the growth of a consumer society for welfare within the labouring classes with choice in most villages, and a choice that was widely used by the resident families to defray the cost of basic physiological need. It was in contrast to pre-1834 when charity was seen as part of income in an economy of makeshifts. Short-term crises were also approached in a similar way. Adverse winter weather did not generally result in the unconditional giving of charitable alms. Soup for the poor was expected to be purchased, not obtained free, albeit often at one-third of cost price.

Nevertheless, the principle was well established after mid century as household budget management became increasingly complex with a need for labouring families to save on weekly, fortnightly, monthly, and quarterly cycles for the variety of welfare instruments to which they subscribed.

A full picture of two deaneries demonstrated the variety and depth of welfare available, validating the hypothesis that extensive parish welfare systems were widespread, and the norm from which only the parishes of low population deviated. Even then, many welfare instruments were available across parish boundaries to benefit those smaller parishes. The use of Maslow's hierarchy of needs model to demonstrate how individual elements of local welfare systems correlated with physiological, safety, social, and self-esteem levels has added understanding to the choices individuals and their families made according to their personal circumstances. Joyce identifies the aspiration to fraternity, evident in this study through friendly societies and other associational forms, as an outcome of a culture that brought 'meaning and dignity to a life of poverty and toil by emphasising order and control'.[1]

The parish of Whitchurch provided a model study given the survival of a wealth of primary source material for a range of welfare instruments with only male friendly society administrative records absent. This enabled record linkage showing the complex nature of welfare provision. At least nine welfare instruments were available at all times during the period under review in addition to the back-stop of the poor law. The linkage between recipients of a number of mechanisms to support the poor displayed wide usage but also that

[1] Patrick Joyce, *Visions of the People,* (1995), 341.

there was personal choice. The difference in welfare support for the poor before and after 1834 is starkly contrasted in the case study of Whitchurch. The opportunity for parish overseers to provide bespoke welfare provision prior to 1834 was not delivered under the parish union system. The Bradfield Union was far from typical in England, but the evidence from chapter four identifies the extensive parish welfare system at Whitchurch was representative of most parishes in the county. Only parishes of low population, or where other local circumstances such as lack of will from the incumbent and village elite combined, did parish residents lack such extensive assistance. Although poor relief was administered centrally, the parish remained an important institution for welfare provision.

Two major changes are seen from the evidence. Direct charitable giving through endowments rapidly diminished in opportunity and value of benefit after 1834. Occasionally, an individual endowment did grow in its assets, such as Whitchurch Great Coat Charity, but generally their real value reduced. At the same time there was a change to welfare that was delivered through a variety of instruments where saving or some contribution was conditional for receipt.

The Whitchurch case study, together with the evidence from previous chapters, establishes that parishes had their own welfare systems to support the poor. Some instruments were preventative, some were crisis response, but when combined they provided a holistic system of support and self-help throughout the life-cycle that assisted in reducing paupership and keeping all but the destitute out of the workhouse.

Re-evaluation of Gorsky's model of social welfare provision in the light of the wealth of parish resources identified in chapters four and five, confirms it stands up to general scrutiny.[2] All of the initiatives identified fall into the hybrid category that traverses subscriber institutions and mutual aid, representing the collaboration evident in support for the poor outside the statutory relief from the poor law unions. Gorsky's model, based upon his urban study of Bristol, was skewed towards the larger philanthropic institutions, such as hospitals. Whilst rural residents did have access to institutions such as the Radcliffe Infirmary, the locally provided and funded welfare instruments were of greater immediate importance.

The collaboration between local elites and the wider poor was at the heart of village communities throughout the nineteenth century and beyond. Friendly societies, coal clubs, clothing clubs, soup kitchens, medical clubs, and nursing associations all required both groups to be participants, either in an active role or in in a passive, permissive role. It was subject to tensions, especially generated by class consciousness, trade unionism, and disagreement over alcohol and celebrations, but overall the local welfare systems survived. The individual instruments within a parish welfare system could change over time but the system was enduring through the coincidence of interest in the outcome leading to an enduring system that informed the proposers of the welfare state.

Many historians have viewed the poor law after 1834 and examined its effectiveness or otherwise, but none have investigated the micro-history of integrated parish welfare beyond statutory provision in Victorian rural England

[2] See page 37 of this thesis.

demonstrated in this thesis. Friendly societies have now been placed as part of an integrated system in the wider welfare of the age. This work fills a gap in the historiography of rural welfare provision, and it is hoped further regional comparisons are undertaken to strengthen the understanding of this vital element of social history.

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Trinity term, 2012

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