

' Marry - Stitch - Die - or Do Worse '?

**Female self-employment and small business proprietorship in
London c.1740 - 1880.**

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Abstract

'Marry - Stitch - Die - or Do Worse' ran a *Times* newspaper leader in 1857.¹ Yet a significant proportion of the adult female population at this time were surviving without a husband, particularly in London. This thesis focuses on the activities of such women who never married, were deserted or became widowed. Sometimes labelled 'redundant', 'distressed' or 'failed' by their contemporaries, they were frequently unsupported. In the face of substantial barriers to paid employment, this thesis argues that self-employment and small business proprietorship was often a viable option. The evidence presented suggests a somewhat different picture to that often generalised for all middle and upper class women in the nineteenth century - that of retreat into the private sphere of home to become the 'angel in the house'. A wide variety of sources have been drawn upon to examine women's use of small business proprietorship as a strategy in nineteenth century London, including published diaries, trade cards, opinion pieces, trade directories and insurance records. In addition, it is argued that it is only by following the female proprietor home that we can begin to understand the role of proprietorship in women's work-life strategies. Record linkage has been used to obtain more detailed and consistent information on the families and household's of female proprietors than that available from trade directories or newspaper advertisements. Common stereotypes of women in business in this period relating to age, marital status and so on have been assessed in the light of this evidence. This research has revealed that these stereotypes have some truth in their application to women engaged in the production and typically 'male' trades but that such trades represent only a small fraction of the experience and activities of female proprietors.

¹ Quoted by B.L. Smith, *Women and Work* (London, 1857), p.16.

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Abbreviations

EWJ	<i>English Woman's Journal</i>
FRO	Family Records Office, London.
Sun Fire	Sun Fire Office, fire insurance policy registers, Guildhall Library, London.

Introduction

'Marry - Stitch - Die - or Do Worse' ran a *Times* newspaper leader in 1857.¹ These were the work-life choices presented for women of the middling sort in the nineteenth century.² At this time social rhetoric held that woman's proper role was marriage and her proper place was in the home. The following is an anonymous quote taken from the *Saturday Review* in 1859:

Married life is a woman's profession, and to this life her training - that of dependence - is modelled. Of course by not getting a husband, or by losing him, she may find that she is without resources. All that can be said of her is she has failed in business, and no social reform can prevent such failures.³

Such prescribed behaviour was reinforced by a lack of appropriate training opportunities for women. Hence in occupational terms, women of the nineteenth century who needed or wanted to work found themselves to be in a marginal position. In addition, even those parties seeking to reform women's access to work, were as keen to promote ideas of 'suitable' and 'genteel' options for the 'distressed gentlewomen', who being unsupported were thrown on the mercy of the public marketplace. Women who needed to earn an income had to grapple with the competing forces of gentility, respectability and need. As J.D. Milne wrote:

A woman in the middle ranks, when cast on her own exertions, has two courses before her. Either she may endeavour to gain the means of subsistence in a way in some measure fitting her previous station in life; or, unable to do this, she may leave that status to join the ranks below.⁴

Jobs detracted from women's standing in middle class society and jobs deemed suitable to meet standards of feminine behaviour, that could 'be pursued without endangering their virtue, or corrupting their manners', were not plentiful.⁵

¹ Quoted by B.L. Smith, *Women and Work* (London, 1857), p.16.

² The middling classes of the late eighteenth and nineteenth century were a very broad social and economic group, stretching far up and down the income scale. Not all could provide for their daughters in life or death. It is generally conceded that in London they fell within three occupational groups: 1) The trades people and shopkeepers of the City of London and Westminster. 2) The manufacturing, carrying, and servicing trades based on the Port and the out-parishes of Surrey and Middlesex. 3) Belonging to the middling classes by reason of status if not always by income, professional men and artists. See L.D. Schwarz, 'Income distribution and social structure in London in the late eighteenth century', *Economic History Review*, 32 (1979), p.254.

³ Anon., *Saturday Review*, 12 November, 1859. Reprinted in O. Kenyon, *Women's Voices. Their Lives and Loves Through Two Thousand Years of Letters* (London, 1995), p.99.

⁴ J.D. Milne, *Industrial and Social Position of Women in the Middle and Lower Ranks* (London, 1857), p.129.

⁵ P. Wakefield, *Reflections on the Present Condition of the Female Sex* (London, 1798), pp.9-10.

Even if it can be assumed that the role of wife and mother was a preferred one, historical research has shown that this was not an option for a significant proportion of the female population. Nineteenth century commentators frequently asserted this reality. The following is a quote from an essay by Elizabeth Wolstenholme:

It is assumed in the face of the most patent facts that all women marry and are provided for by their husbands; whilst nothing is more plainly to be seen by those who will open their eyes, than these three things: -1. That a very large minority of women do not marry. 2. That of those who do marry, a very considerable proportion are not supported by their husbands. 3. That upon a very large number of widows (more than one-third of the widows in the country), the burden of self-maintenance and of the maintenance of children is thrown.⁶

Women were left on their own, or effectively on their own, by the death, desertion, sickness or chronic unemployment of their husbands. Often they had children to raise, and sometimes dependent adults to support.⁷ Yet despite many women's need to work, including women of the middling classes, they faced formal and informal restrictions on their participation in the economy as paid employees. In the words of a self-proclaimed lady:

The men have not only excluded the women from partaking of the sciences and employments, by long prescription, but also pretend that this exclusion is founded in their natural inability: there is, however, nothing more chimerical; for whether we consider the sciences in themselves, or the organs whereby a knowledge of them is acquired, we shall find both sexes equally disposed.⁸

Such barriers of custom and prescription, she argued, often led to their destitution:

Women are deprived of every means of making a fortune by their abilities; the sciences and employments are both shut upon them; therefore being less able to parry the misfortunes and inconveniences of life, they must necessarily be more affected with them.⁹

Similarly, Priscilla Wakefield reflected on the disincentive of the inequality of reward which women faced in employment. 'A heavy discouragement to the industry of women', this inequality pervaded 'every species of employment performed by both sexes'.¹⁰

⁶ E.C. Wolstenholme, 'The Education of Girls, its Present and its Future', in J.E. Butler, (ed.), *Women's Work and Women's Culture. A Series of Essays* (London, 1869), p.319.

⁷ J. Humphries, 'Female headed households in early industrial Britain: the vanguard of the proletariat?' *Labour History Review*, 63:1 (1998), p.31.

⁸ Anon, *Female Restoration by a Moral and Physical Vindication of Female Talents: in opposition to all dogmatical assertions relative to disparity in the sexes* (London, 1780), p.43.

⁹ *Ibid.* p.43.

¹⁰ Wakefield, *Reflections*, p.151.

Across the period, contemporary writers continued trying to draw attention to the pitfalls awaiting the woman without a marriage partner. For example, the following is extracted from Josephine Butler's *The Education and Employment of Women*:

The economical position of women is one of those subjects on which there exists a 'conspiracy of silence'. While most people, perhaps, imagine that nearly all women marry and are supported by husbands, those who know better how women live or die, have rarely anything to say on the subject.¹¹

Of particular concern among these reformers was the inappropriate or inadequate education of women, particularly of the lower middle-class. In *Women's Work and Women's Culture*, Wolstenholme warned:

You who have daughters, wives and sisters, whom you guard tenderly from present evils, take care that you are not preparing for them graver evils when you are no longer able to provide for them ... If your affection be anything more than that common form of selfishness which considers women as the mere playthings of men, you will look further into the future than you have yet done, and will prepare differently for the days which may come to all, which *will* come to many of your dear ones.¹²

It was also frequently argued that there were simply too many women, a notion most vociferously put forward by W.R. Greg in his treatise *Why are Women Redundant?*

The problem, which is so generally though so dimly perceived, and which so many are spasmodically and ambitiously bent on solving...appears to resolve itself into this: that there is an enormous and increasing number of single women in the nation, a number quite disproportionate and quite abnormal...There are hundreds of thousands of women – not to speak more largely still – scattered through all the ranks, but proportionally most numerous in the middle and upper classes, - who have to earn their own living, instead of spending and husbanding the earnings of men.¹³

Greg's solution was enforced emigration! Alternative solutions were offered. The wife of J.S. Mill, Harriet Taylor, wrote a particularly passionate plea for the free choice of women in regard to their occupation. Current restrictions she reasoned were based on customs alone and she remarked distastefully:

...the miserable expediencies which are advanced as excuses for so grossly partial a dispensation, would not be sufficient, even if they were real, to render it other than a flagrant injustice.¹⁴

¹¹ J.E. Butler, *The Education and Employment of Women* (Liverpool, 1868), p.3.

¹² Wolstenholme, 'The Education of Girls', p.330.

¹³ W.R. Greg, *Why are Women Redundant?* (London, 1869), p.5.

¹⁴ H. Taylor, 'Enfranchisement of Women', in J.S. Mill, *Dissertations and Discussions. Political Philosophical and Historical Vol.2* (London, 1859), p.419.

The result, she argued was injustice to individuals to the detriment of society. Furthermore, she pleaded: ‘The maternity argument deserts its supporters in the case of single women, a large and increasing class of the population.’ Nor, she argued, was motherhood the desired ‘career’ of all women by nature, but rather the only career officially open to them.¹⁵ The solution she offered lay in free choice of employment for all:

Let every occupation be open to all, without favour or discouragement to any, and employments will fall into the hands of those men or women who are forced by experience to be most capable of worthily exercising them. There need be no fear that women will take out of the hands of men any occupation which men perform better than they. Each individual will prove his or her capacities, in the only way in which capacities can be proved – by trial; and the world will have the best faculties of all its inhabitants.¹⁶

Similarly, Arthur Young, barrister and professor of political economy, addressing an audience on the benefits of unrestricted competition, cajoled his audience to consider free choice of employment for women. The surplus of women would always prevail, he argued, unless the barriers to their employment were broken down, thereby providing the country with a new fund of labour:

Many women who are now supported at the expense of others, or on private property of their own, would, if a pleasant, profitable, or honourable career were opened to them, embark in it joyfully, instead of passing their lives, as at present they do, in a process as nearly allied as possible to vegetation.¹⁷

Of course not all women found idle vegetation an option. For the daughters of trade and the lower middle-class generally, survival often depended on their own ability to obtain a livelihood - to switch spheres from the private home to the public world of work and often back again. In the face of substantial barriers to paid employment, both in terms of training and the need for gentility, this often meant turning to self-employment and small business proprietorship. This could provide, as found in studies of the twentieth century ‘one clear accommodation tactic’.¹⁸

Reaction not retreat

This thesis draws on a modern argument and applies it historically. It uses what can be called the *Marginal Person Thesis*, which proposes that it is often those individuals who find themselves to be marginal in the occupational structure who turn to small business

¹⁵ Ibid. p.427.

¹⁶ Ibid. p.423.

¹⁷ A. Houston, *The Emancipation of Women from Existing Industrial Disabilities: Considered in its Economic Aspect* (London, 1862), p.28.

¹⁸ S. Marlow and A. Strange, *The Effect of Labour Market Discrimination on Women’s Expectations of Self Employment* (Warwick Business School, Working Paper No 10, 1992), p. 8.

proprietorship, as an alternative to deprivation in the labour market. This theory has most commonly found its expression in studies examining the role of ethnic and religious minorities in the small business marketplace. Originally proposed by Weber, several theorists have argued that there is a positive relationship between nonconformism and economic development. This debate has largely been focussed on the period now roughly described as the Industrial Revolution. Hagen has demonstrated that nonconformist entrepreneurs did indeed play a disproportionate role in this period of Britain's economic history. Constituting only seven per cent of the population, they provided almost half of the major innovators in manufacturing. However, Hagen rejects Weber's thesis that the causal link operated through dogma. Rather he argues, the push factor is embedded in the reaction of children to 'retreatist' fathers who had been rejected by society because of their dissent. It was with withdrawal of status respect from a specific group, when they felt alienated and aware of prejudice against them, that they were energised into business roles.¹⁹ More recently and focussing on the post war twentieth century, Goffee, Scase and Pollack have also highlighted the role of discrimination in promoting business proprietorship. Here, they are less concerned with innovational entrepreneurship than Hagen et al and instead focus rather on proprietorship as a means of creating a livelihood:

Those who, through lack of credentials or actual discrimination, cannot compete equally for jobs have traditionally sought economic gain and personal success through proprietorship.²⁰

Religion is just one level on which occupational marginality can and has been created. Such marginality, by whatever means it is created, due to the necessity of economic and personal survival is thus a primary determinant of the propensity to create ones own employment. Curran and Stanworth offer the following summary:

...specific individuals through a combination of influences - educational experiences, adult career deprivations, family experiences - are rendered socially marginal or outsiders in relation to the social groups with which they normally interact. Their ways of escaping the resulting psychological stress may vary but one possible route is into small business enterprise.²¹

Hence the Marginal Person Thesis seeks the key precipitating factors associated with entry into small business proprietorship in the individual's environment rather than simply in the person.

The Marginal Person Thesis can also be applied to women. The late eighteenth and nineteenth centuries saw a narrowing of employment opportunities for women of the 'middling

¹⁹ J. Mokyr, *The Economics of the Industrial Revolution* (London, 1985), p. 17.

P. Mathias, 'Entrepreneurs, Managers and Business Men', in Mathias & Davis (ed.), *Enterprise & Labour* (Oxford, 1996), p.15.

E. Hagen, *The Economics of Development* (Homewood, 1975).

²⁰ R. Goffee and R. Scase and M. Pollack, 'Why some women decide to become their own boss', *New Society*, 9 (1982), p. 410.

²¹ J. Curran, *Bolton Fifteen Years On: A Review and Analysis of Small Business Research in Britain 1971-1986* (London, 1986), p. 19.

sort', a marginalisation that intensified with the rise of Victorian dogma that marriage and motherhood were the true vocation of women. Not all women could live by this image. Anderson has estimated from the 1851 British census that some 1.8 million adult women were unmarried or widowed, and therefore that 8.9 per cent of the adult female population were surviving without a husband.²² Indeed, the Registrar General noted that in 1851 women outnumbered men to a significant degree, especially in London. Here, between the ages of 20 and 40 there were 119 women to every 100 men of this age. Those between 40 and 60 years of age exceeded men by 116 to 100 and between 60 and 80, by 137 to 100.²³ Therefore by default or choice, a substantial number of these women must have turned to the economic marketplace for their survival. However, they faced formal and informal restrictions on their participation in the economy as paid employees. Therefore, this thesis seeks to examine the evidence in London for their utilisation of self-employment and small business as a means of survival. This proposal of 'reaction rather than retreat' into the home for this group of women, represents a substantial break away from the traditional picture of the Victorian middle-class woman as the dependent, private sphere 'angel in the house'.

The depiction of retreat into the home originated with the argument by Clark (1919) and Pinchbeck (1930) that the rise of the increasingly market oriented economy, characterised by profit, specialisation and the division of labour, resulted in a re-definition of gender roles and a withdrawal of women from the economic marketplace. This was particularly true of women of the 'middling ranks', who with the separation of home and workplace, could no longer assist their husbands in trade.²⁴ As the middle classes grew in number and influence it became increasingly important for them to establish a clear and separate identity, distinct from the luxury of the landed classes and the disorderly life of the working class population.²⁵ This separate spheres model has become the centrepiece of research into Victorian occupational roles; the domestic and home-based realm of the women opposed against the public, economic marketplace of the man.

However, too rigid an application of this paradigm can result in the complex reality of women's lives being subsumed by the more abstract debate about categories of analysis and the symbolic relations of the sexes. Whilst authors such as Davidoff and Hall have sought to illustrate the 'hidden investment' middle-class women provided for their male relatives 'public' activities, forays into the world of female entrepreneurship have been few and far between and

²² M. Anderson, 'The social position of spinsters in mid-Victorian Britain', *Journal of Family History* (winter, 1984), p.378.

²³ Parliamentary Papers. Session 4, November 1852 - 20 August 1853. Volume LXXXVIII - Part 1. 1852-1853 Accounts and Papers. 32nd Volume - Part 1, p.xxvii.

²⁴ A. Clark, *Working Life of Women in the Seventeenth Century* (London, 1919; reprinted London 1968, 1982, 1992).

I. Pinchbeck, *Women Workers and the Industrial Revolution, 1750-1850* (London, 1930; reprinted London 1969, 1981).

²⁵ L. Davidoff and C. Hall, *Family Fortunes. Men and Women of the English Middle Class 1780-1850* (London, 1987).

C. Hall, 'The early formation of Victorian domestic ideology', in C. Hall, *White, Male and Middle Class* (Cambridge, 1992).

have rarely extended into the nineteenth century.²⁶ In the introduction to his book *Emigrant Gentlewomen*, Hammerton argues that historians have done more to fill out the stereotype of the 'distressed gentlewoman' than to subject it to critical scrutiny.²⁷ The middle-class woman, as 'the angel in the house' of the capitalist man,²⁸ has been held up as the living, breathing target, for which working-class women were to aim. In fact, Vickery points out, when historians have researched the activities of particular individuals or groups, rather than the social theories which allegedly hobbled them, middle-class women in the nineteenth century emerge as no less spirited, capable and diverse a crew than women in any other class or century.²⁹

Yet the stereotypes of women in business have remained strong. They include:

- 1) the inheriting widow, past her prime and likely to reduce the business in size and diversity or to sell it off.
- 2) the reluctant widow-caretaker of a deceased husband's business, keeping the business ticking over until her eldest son came of age and could take over the mantle.
- 3) the supporting sisters forced into the public marketplace by necessity. These female siblings joined together in order to brave the stormy seas of commerce, selecting some modest venture as their vessel, usually a haberdashery or millinery shop.
- 4) And there is also the stereotype of the distressed gentlewoman, sometimes labelled 'failed', 'redundant', 'distressed' or 'superfluous' by her contemporaries. A businesswoman not by choice but by necessity.

These stereotypes were encouraged by contemporary writers such as J.D. Milne, whose analysis of the 1851 census occupational tables concluded, with little evidence but much professed experience, that:

...the individuals returned in this table are almost entirely widows, who on the death of their husbands have continued business for the support of

²⁶ L. Davidoff and C. Hall, 'The hidden investment: Women and the enterprise', in P. Sharpe (ed.), *Women's Work. The English Experience 1650-1914* (London, 1998).

See also,

P. Earle, *The Making of the English Middle Class. Business, Society and Family Life in London 1660-1730* (London, 1989), chapter 6.

M. Hunt, *The Middling Sort. Commerce, Gender and Family in England 1680-1780* (London, 1996).

M. Prior, 'Women and the urban economy: Oxford 1500-1800,' in M. Prior (ed.), *Women in English Society 1500-1800* (London, 1985).

²⁷ Hammerton, *Emigrant Gentlewomen* (London, 1979), p.11.

²⁸ Much quoted title of the poem by Coventry Patmore. For a literary analysis see: C. Church, 'Victorian masculinity and the Angel in the House', in M. Vicinus (ed.), *A Widening Sphere. Changing Roles of Victorian Women* (London, 1990).

²⁹ A. Vickery, 'Golden age to separate spheres? A review of the categories and chronology of English women's history', in P. Sharpe (ed.), *Women's Work. The English Experience 1650-1914* (London, 1998), p.300.

themselves and their families. Glancing over the list of occupations, and referring to experience, the reader can corroborate this. These women-bakers, grocers, shop-keepers, general-dealers, innkeepers, keepers of lodgings, are, for the most part, widows of small tradesmen.³⁰

No doubt many women in business were widows, but Milne takes little account of their age, nor considers whether they had in fact continued in their own business or sold off an inherited business and set-up as a grocer, dealer or so on as an alternative. This information could not be obtained from the census. The link between widowhood and business was assumed and rested on assumptions about what women could do and should do, not what they actually did. The strength of such contemporary rhetoric has had an impact on the study of women in business by historians, and examples of women who fitted the stereotypes of care-taking widows and cohabiting sisters have frequently been brought to light. Yet their actual prevalence is little tested due to the limitations of trade directories, novels, opinion pieces, the census abstracts and so on. This thesis uses an alternative starting point and extensive record linkage to investigate the activities and households of London's female proprietors and unveils an assortment of unsupported women, - the spinsters, the widows, the deserted wives, and the married women for whom idle domesticity was the stuff of novels. It questions whether these stereotypes were true of female proprietors in particular trades only, namely the needle trades or the production trades. And demonstrates that the options and consequently the characteristics of would-be proprietors were in fact much more varied.

London

This thesis focuses on the evidence for female entrepreneurial activity in the diverse metropolis of London, Britain's largest Victorian commercial centre. London was so very much bigger than any other town in the country that the lives of the inhabitants were inevitably different to those of people living in other towns, where the local landed society could continue to dominate many aspects of town life. Family life in London was necessarily different from that of those people who lived within a few miles of their birthplace. Relatives were less likely to live at hand and households often included non-family members such as servants, employees and lodgers. Also, the employment experience was often different because the metropolis operated at the other end of the urban spectrum to the single-industry town. It was not a single homogeneous bloc, functioning in a uniform manner. It consisted of a set of distinct but interdependent economic districts in which diverse, small workshop production dominated. According to the 1851 census, close to 70 per cent of employers had less than five employees. As the Registrar General noted, 'The most impressive feature of industry is not that the few are so large, but that the many are so small.'³¹ So here, perhaps more than anywhere else in Britain, we might expect to find women taking advantage of the opportunities for the small business proprietor.

³⁰ Milne, *Industrial and Social Position of Women*, p.177.

³¹ D.R. Green, 'The metropolitan economy: Continuity and change 1800-1939', in K. Hoggart & D.R. Green (eds.), *London. A New Metropolitan Geography* (London, 1991), p.15-16.

With colonial expansion, the Port had brought London boundless business, creating riverside handling and processing industries - timber, sugar, tobacco, rum, molasses. In 1799 the West India Company, which had suffered greatly from pilfering on the open Thames-side wharves, began building a dock complex on the Isle of Dogs: half a mile long, encompassing twenty-four acres and able to berth over 600 ships. Further docks followed: the London Docks at Wapping (1805), and the East India at Blackwall (1806). Surrey Docks was established on the south bank of the river and St Katharine's Dock by The Tower in 1828. Booming trade and the rise of steam sailing demanded further construction to house larger vessels. The Royal Victoria Dock opened in 1855 and the Millwall Dock in 1868. The 1880's brought the Albert Dock in West Ham and Tilbury, twenty-six miles downstream.³² Such massive capital investment in the docks acted as a stimulus to the metropolis generally.

At Victoria's accession in 1837, London's built-up area reached north to the Regent's Canal and south to Clapham and Camberwell; west to Paddington and east to Limehouse. It was six miles across.³³ However, it was not until 1851 that London became a full census division and had its boundaries defined. By then the population had reached 2,363,641. In 1750, when London housed about 11 per cent of England's total population, its inhabitants numbered around a quarter of this figure (575,000).³⁴ Such massive population growth had filled the old core and overflowed into the surrounding districts.³⁵ Contemporary, Horace Walpole noted:

So prodigiously the population is augmented. I have twice been going to stop my coach in Piccadilly, thinking there was a mob, and it was only nymphs and swains sauntering or trudging.³⁶

The population explosion took place largely in the new outer London, the ring of parishes surrounding the City, Westminster and Southwark. From Marylebone to Hackney in the north, from Richmond to Lambeth in the south, this ring contained some 300,000 inhabitants in 1700, over 500,000 in 1800, and nearly 1,900,000 by 1851.³⁷

The boundaries adopted were by and large those defined in 1888 by the London County Council (See Figure 1). However until the formation of the LCC, London would remain very fragmented. In 1855, *The Times* newspaper described it as:

...rent into an affinity of divisions, districts and areas...Within the metropolitan limits, the local administration is carried on by no fewer

³² R. Porter, *London. A Social History* (London, 1994), p.186-189.

³³ *Ibid.* p.239.

³⁴ Green, 'The metropolitan economy', p.11. Figure taken from *London County Council, London statistics*, Vol. 35 (1930-31), p.23.

E.A. Wrigley, 'A simple model of London's importance in changing English society and economy, 1650-1750', in J. Patten (ed.), *Pre-Industrial England: Geographical Essays* (Folkestone, 1979), pp. 191-192.

³⁵ Green, 'The metropolitan economy', p.10-11.

³⁶ Porter, *London*, p.99.

³⁷ L.D. Schwarz, *London in the Age of Industrialization* (Cambridge, 1992), p.8.

than 300 different bodies deriving powers from about 150 different local Acts.³⁸

Hence London was famously polycentric and while the City was unchallenged as the hub of international trade and finance, its population constituted only a small part. In particular, the City of Westminster offered the City of London a powerful rival. The two authorities were often described as the twin locations of a 'commercial' East End and a 'consumerist' West End. The latter, an 'urban amphitheatre' for entertainment and conspicuous consumption, offered a plenitude of fashionable shops, theatres and smart residential squares.³⁹ During the course of the eighteenth century the two centres were joined together but the duality of east and west continued.

The West End / East End divide carried great significance to London's inhabitants, explained Robert Southey in around 1800:

Whenever a person says that he lives at the West End of the Town, there is some degree of consequence connected with the situation: For instance, my tailor lives at the West End of the Town, and consequently he is supposed to make my coat in a better style of fashion: and this opinion is carried so far among the ladies, that if a cap was known to have come from the City, it would be given to my lady's woman, who would give it to the cook, and she perhaps would think it prudent not to inquire into its pedigree.⁴⁰

A draper warned that each district of London possessed certain peculiarities and idiosyncrasies of its own such that it is 'in vain to strive to force a trade that is not adapted to a district'.⁴¹ He continued:

Taking the trade altogether in Holborn, after a few years' persevering hard work in my part - never losing a chance, sticking to my business closely, although I managed to get along very well, and made money every year - I came to the conclusion that the same exertion made in another neighbourhood would have been productive of greater results and would have borne more fruit.⁴²

Observing the strength of the drapery business in the west of London, he resolved to move his business there instead.⁴³

As the anonymous draper found, the location of a business within London often dictated the success and status of the venture. London was a diverse community and local knowledge was key for the small business proprietor. Therefore, the study of London, a great metropolis, offers a diverse canvas for the study of female self-employment and small business

³⁸ Porter, *London*, p.240.

³⁹ C. Harvey, E. Green and P.J. Corefield, 'Continuity, change, and specialization within metropolitan London: the economy of Westminster, 1750-1820', *Economic History Review*, 52:3 (1999), pp.472-473.

⁴⁰ Porter, *London*, p.95.

⁴¹ Anon, *Reminiscences of an Old Draper* (London, 1876), p.223.

⁴² *Ibid.* p.226.

⁴³ *Ibid.* p.233.

proprietorship. And yet, particularly for the nineteenth century, female entrepreneurial activity within its boundaries has been neglected.

The image originally presented here cannot be made freely available via ORA due to copyright reasons.

Figure 1: London County Council Borough Boundaries.⁴⁴

Sources & methodology

The thesis is based on a variety of sources including: policies insuring business property from fire; census occupational tables and enumerators returns; trade card collections; trade directories; trades press; women's periodicals and advice books; and the occasional surviving memoir and diary. The sources traditionally relied upon to examine women's work, namely the census occupational tables, do not distinguish adequately between employees and the self-employed or employers. Furthermore, the census has long been regarded as an under-enumeration of women's work and especially of women in business. The collection of the census data was not value-free and if marketplace participation was recorded at all, the

⁴⁴ Porter, *London*, p.256.

occupational role of a woman was more likely to be recorded as that of an employee than as a businesswoman in her own right.⁴⁵ In addition, the manner in which individual occupations were abstracted, the headings under which they were put and the way in which the headings were grouped changed from census to census. For example, in 1841 householders were advised that the 'profession &c of wives, or sons or daughters living with and assisting their parents but not apprenticed or receiving wages, need not be inserted'. In 1851, however, householders were instructed that 'the occupations of women who are regularly employed from home, in any but domestic duties, [are] to be distinctly recorded', and similar instructions were given in other years. However, householders and enumerators appear to have varied in the extent to which they regarded women's employment outside the home and paid work within it as an occupation overriding their 'domestic duties'. Lown has found that in Essex it was common practice for the enumerators to omit any occupational designation for married women.⁴⁶

As Higgs has pointed out, it is important to note that householders were not asked to say what work was performed by the members of their households but what was their 'rank, profession or occupation' which could be seen in terms of a social as opposed to a productive role.⁴⁷ Between 1851 and 1871, census clerks were instructed to abstract the wives of innkeepers, lodging-house keepers, shopkeepers, butchers, farmers and shoemakers under special terms such as 'shoemaker's wife', because they were 'supposed to take part immediately in their husband's business'. (The separation of home and work was not absolute in the eyes of the nineteenth century census.) Even if women had specific occupations they could still find themselves abstracted under these headings.⁴⁸ Hence a job is not simply a series of physical or mental activities; it is intimately connected with an individual's social position and the perception of that social position by others. He writes:

The process of accumulating, arranging and analysing census data was not a value-free exercise, especially with regard to the work of women. The figures in the occupational tables are not 'hard facts' or 'raw data'. They were constructed by men (in the specific sense of members of the male gender) who had certain assumptions about the position of women in society. In broad terms, women tended to be defined as dependants, whatever their productive functions...⁴⁹

Hence, many self-employment and small business ventures have gone unrecorded in the census.

⁴⁵ E. Higgs, 'Women, occupations and work in nineteenth-century censuses', *History Workshop*, 23-24 (1987), p.70.

⁴⁶ J. Lown, 'Gender and class during industrialisation: a study of the Halstead silk industry in Essex, 1825-1900' (unpublished PhD thesis, University of Essex, 1983), p.335. Paraphrased in Higgs, 'Women, occupations and work', pp.62-63.

⁴⁷ Higgs, 'Women, occupations and work', p. 63.

⁴⁸ Higgs, 'Women, occupations and work', p. 70.

⁴⁹ Higgs, 'Women, occupations and work', p. 61.

An alternative means of examining women in business is the analysis of trade directories. Their listings are extremely useful for record linkage purposes. However, trade directories provide partial coverage of business communities and tend to include the better establishments, on the better streets, in the better parts of town. Businesses heavily reliant on local custom such as small provision shops and the provision of laundry services are under-represented. There is also a tendency for the businesses operated by married women to be hidden under the name of their husbands. In addition, partnerships listed by surname only make it difficult to extract those of female proprietors. Therefore, although a key trade directory has been utilised in this thesis it was not used as the base from which to extract a body of female proprietors.

As an alternative, and in an attempt to obtain a broader business type in terms of both size and location, the fire insurance policies of the Sun Fire Office have been utilised to extract a data-set of female proprietors based on the policies taken out by women to cover business assets. The policies are easily accessible in bound volumes at the London Guildhall Library, Manuscripts section. However, for the majority of the nineteenth century there are no indexes or existing data-sets and it was necessary to examine each hand-scribed policy - a lengthy, time consuming process. Therefore, a sample of years for which the surviving policy registers are complete were selected (1747, 1761, 1851 and 1861). The first two dates provided a means of analysing change over time. In addition, the latter two dates also correspond with the census and thus permitted comparisons with the census abstracts and record linkage with the enumerators' returns. In addition, for comparative purposes and in order to assess changes in the economy as a whole, the policies taken out by businessmen in each of the selected years were examined. A five per cent sample was judged feasible and sufficient in size to enable comparisons and some generalisations. Each insurance policy lists the policy number, the policyholders name, address and occupation and the value of the goods insured, including business assets in the form of stock, utensils, fixtures, livestock and goods in trust.

Linking the policies of the Sun Fire Office with the census enumerators returns reveals a great deal of information on the personal circumstances of the female business proprietors. Linkage, undertaken using the name and address given in the policy registers, provides information on their household size, marital status, age, relationship to head of the household, siblings and offspring, servants and live-in employees. Such information can be used to assess the proprietorial motives of these women and the constraints under which they had to make choices and to build a work-life strategy. Beyond the case study, this is a new approach to the study of women in business in the British context.

Research questions

Questions this thesis will address include: What kinds of businesses did women operate in and did this differ across the selected dates? Were the needle trades their only respectable option, as the *Times* newspaper leader suggested: 'Marry-Stitch-Die or Do Worse'?⁵⁰ Did male and female

⁵⁰ Presumably to 'Do Worse' was to enter into prostitution.

proprietors inhabit different trades and sectors? How comparable were women's business ventures with those of men? What is the relationship between female small business proprietorship and status in the household? What proportion of female proprietors were spinsters? And what proportion were widows? Did their choice of trades differ? And what proportion were 'care-taking' inherited businesses for their sons? Were there any married female proprietors? Did their unmarried counterparts tend to live in small households with their sister(s), as popular fiction liked to suggest? How old were these women and is there any evidence that small business proprietorship was a middle and old age survival strategy? Did any have children and if so, did the corresponding childcare demands influence their choice of trade? Were female proprietors employers? And did they have servants? Or, did family members fulfill these roles? Where did they ply their trade - did they cluster in particular locations of the metropolis? Finally, how can we gauge the success of their ventures? How did self-employment and small business proprietorship relate to notions of suitable work and the desire for gentility? Could the independence gained from small business proprietorship retain for women some measure of respectability unobtainable through paid work? In conclusion, this thesis will ask of the data whether all female business proprietors were really 'distressed gentlewomen' and whether examples can also be found of aspiring women, not thrown on the mercy of the market by desperation but rather by choice?

Chapter summary

The thesis is broken down into three sections. Section one provides context. Chapter one, *Historiography on Women & Work* surveys the relevant historiography. The chapter offers a survey of approaches and published work on women's work and women's businesses. It points out the paucity of empirical work on women's entrepreneurial activity in the nineteenth century. It outlines the paradigm of separate spheres through which women's lives have been viewed, incorporating existing critiques. Chapter two, *Women, Business and Barriers to Entry*, covers traditionally presented barriers to business entry and practice and analyses them in terms of the evidence uncovered by previous studies. It includes topics such as the guilds, apprenticeship (formal & informal), credit and loans, bookkeeping, and networks. The chapter also incorporates changes in the style of retailing e.g. window displays, glazing, price ticketing, and use of ready money and the impact of these changes on women's ability to engage in retail business. The chapter asks which aspects of commerce acted as barriers to women engaging in business and which acted as bridges, enabling their participation.

Section two provides further discussion of the key sources utilised in this thesis and presents the key findings. Chapter three, *Insuring Her Assets*, is broken down into two parts. Part one, *Fire Insurance Policies as Historical Evidence* provides a background to the use of

insurance policies and registers as evidence, including contextual information on the Sun Fire Office, the policies of which provide a key source for this thesis. Part two, *Analysis of the Sun Fire Office Policies*, presents an empirical analysis of the data-set of female policyholders with the Sun Fire Office, extracted from unindexed, handscribed policies held in the manuscripts repository of the London Guildhall Library. Questions relate to the types of trades women were involved in across time. Comparisons are made with a data-set consisting of a five per cent sample of male policyholders, and with trade directories and the census abstracts. Chapter four, *Minding Her Own Business*, is a more discursive reflection on the findings of Chapter three: Part two, utilising information on the nature of different trades from contemporary guides, trade directories, opinion pieces and other sources. It also incorporates visual evidence in the form of trade cards as an illustration of women's involvement in production, retail, retail / production, and service sector trades.

Chapter five, *The Household of the Female Business Proprietor*, presents the results of archive research and record linkage. This chapter provides an analysis of the results of record linkage between the Sun Fire policyholders and the census returns. It offers a new approach to the study of women in business by asking questions about their personal circumstances and characteristics. It is vital to consider this information - on their marital status, age, number of young children and older children residing in the home, employees, servants, boarders and lodgers, the size of their households and status of the proprietor in the household - if we are to gain a true reflection of the nineteenth century businesswoman. The chapter reviews such evidence in light of common assumptions about proprietors such as the propensity of sisterly cohabitation and the care-taking of businesses for growing sons. It is broken down into two parts. Part one, *The Household of the Common Trade Proprietor*, focuses on the results of linkage for the female policyholders engaged in the ten most common trades in 1851 and 1861. Part two, *The Household of the Production Trade Proprietor*, focuses on the results of linkage for those policyholders engaged in production trades and compares and contrasts these with the findings from Part one. Part three, *The Female Headed Household*, compares the linkage findings with data on female headed households across the UK.

Section three of the thesis offers further findings and reflections, particularly on the importance of retaining respectability for women who had to work. Chapter six entitled *The Suitable Working Woman* outlines in more detail the increasing pressures on women to retain respectability and aspire to gentility as the nineteenth century progressed. It examines various guidance publications and women's magazines, including the *English Woman's Journal* and the *Association for the Promotion of Female Employment*, regarding concepts of 'suitable work for women'. This material is woven around the case studies of Sarah Geals and Mary Ann Ashford whose court case and memoir respectively detailed their choices and concerns regarding work,

business, money and marriage. This backdrop is used to highlight the relationship between notions of gentility, work choices and the role of self-employment and small business proprietorship in securing or losing respectability.

Finally, Chapter seven, *A Little Enterprise: Lodging-House Keeping and the Accommodation Business*, focuses on a business that could be carried on within the protection and safety of the four walls of the home. Lodging-house keeping was acknowledged as a suitable income generation method for women in the nineteenth century due to its perceived close proximity to the domestic sphere. The Sun Fire records provide information on a number of female lodging-house keepers at mid-century. This information is compared and contrasted with the London Post Office Directory and the census abstracts. In order to provide information on the personal characteristics and circumstances of the lodging-house keepers, the results of census linkage are also included. The chapter includes an examination of women's role in low lodging-house keeping, which facilitated prostitution - an activity that was in direct conflict with their sisters pushing for social reform. The quantitative data is accompanied by contemporary opinion pieces and surveys including those of Kingsbury, Mayhew, and Shaftsbury. The second half of the chapter moves on to an analysis of female policyholders who insured property, or rent on properties, in addition to their dwelling. This information is used to make a tentative assessment of women's utilisation of property and rental markets as an avenue of income generation.

1 Historiography on Women & Work

The early influence of Marxist and socialist history has ensured that ‘work’ has had a central place in the writing of eighteenth and nineteenth century women’s history.⁵¹ However, work has primarily been defined as wage labour, mainly in factories and domestic handicraft production, or unpaid labour in the domestic environment. Although the 1980’s brought innovative research on the role of gender in middle-class formation, this did not progress, on the whole, into an investigation of the working lives of middle-class women. Avdela’s recent review of ten volumes of the journal *Gender and History* (1989-98) found strikingly few articles on middle-class professions.⁵² As a result, women’s work has come to be viewed through the concentric prisms of working-class drudgery, middle-class symbolism and theoretical abstraction.

Women’s history & politics

In the early twentieth century there was a burst of historical scholarship when a generation of educated and newly empowered women sought to add the female experience to the historical record. However, the popularity of the work of such women as Alice Clark, Ivy Pinchbeck and Wanda Neff followed the fortunes of the women’s rights movement, as it weakened between the years 1920 to 1960 their work was virtually suppressed.⁵³ Rediscovered in the 1970’s, their contribution has helped to take women’s history beyond ‘women worthies’ and into the realm of what Lerner terms ‘contribution history’.⁵⁴ This second wave of women’s history casts its

⁵¹ For a selection of broad commentaries see:

E. Richards, ‘Women in the British economy since about 1700’, *History*, 59 (1974).

M. Berg, ‘What difference did women’s work make to the industrial revolution?’, *History Workshop*, 35 (1993). Berg argues the labour of women and children dominated the expanding industries of the Industrial Revolution. Hence, their exclusion from the narrative has radically distorted our understanding of economic trends.

S. Horrell and J. Humphries, ‘Women’s labour force participation and the transition to the male-breadwinner family, 1790-1865’, in P. Sharpe (ed.), *Women’s Work. The English Experience 1650-1914* (London, 1998). Reprinted from *Economic History Review*, 48 (1995).

For a selection of localised commentaries see:

P. Hudson and W. R. Lee (eds.), *Women’s Work and the Family Economy in Historical Perspective* (Manchester, 1990).

⁵² E. Avdela, ‘Work, gender and history in the 1990’s and beyond’, *Gender and History*, 11:3 (1999), p.530.

⁵³ L. Gordon, ‘Women’s history’, in J. Gardiner (ed.), *What is History Today?* (London, 1988; reprinted 1992), p.93.

⁵⁴ The writing of women’s history is not a twentieth century phenomenon, as is sometimes thought. Davis has pointed out that in one form the genre goes back to Plutarch, who composed little biographies of virtuous women. In the fourteenth century Boccaccio continued this collective memorial of ‘women worthies’ and half a century later in c.1405, the more frequently acknowledged Christine de Pisan penned *La Cite des Dames*. In the eighteenth century Catherine Sawbridge MacCauley, author of the 8 volume *History of England*, had her contemporary reputation honoured by the title ‘Dame Thucydides’ and the erection of a statue in her likeness entitled ‘History’. See N. Z. Davis, ‘Women’s history in transition: The European case’, in J.W.W. Scott (ed.), *Feminism and History* (Oxford, 1996).

illuminating gaze on struggles for women's rights, the winning of suffrage, the organisational and institutional history of the women's movements and on its leaders.⁵⁵

However by the late 1970's there was an increasing realisation that adding women to the received historical account did not necessarily change anything substantive in the manner of writing history. In the words of Fox-Genovese: 'Adding women to history is not the same as adding women's history.'⁵⁶ This awakening prompted an examination of sex roles and a corresponding drive to have history re-written in this fresh light. It was no longer seen as sufficient to add 'new' women's history to 'old' men's history. Indissolubly linked, neither was adequate without the other.⁵⁷ Historians of women's history had so far used a traditional conceptual framework and tried to fit women's past into the empty spaces of historical scholarship. Only a re-writing of history could free women from the categories and value systems that considered 'man' the measure of significance.⁵⁸

Central to this fresh perspective was the proposition that the relation between the sexes was in fact a social and not a natural one. Encouraged by the feminist pressure for equal opportunities and bolstered by anthropology, women's historians argued that female roles in society are defined by social constructions not biological realities. Ortner's work provided armour for the debate:

...their [women's] pan-cultural second-class status could be accounted for, quite simply, by postulating that women are being identified or symbolically associated with nature, as opposed to men, who are identified with culture. Since, it is always culture's project to subsume and transcend nature, if women were considered part of nature, then culture would find it 'natural' to subordinate, not to say oppress, them.⁵⁹

Thus the social foundations of women's subordination became central to the re-writing process and the placing of women's history within history.⁶⁰ The new-found social politics of women's

⁵⁵ G. Lerner, 'Placing women in history', in M.B. Norton and R.M. Alexander (eds.), *Major Problems in American Women's History* (Lexington, MA, 1996), p.3.

⁵⁶ E. Fox-Genovese, 'Placing women's history in history', *New Left Review*, 133 (1982), p.6.

⁵⁷ A. Davin, 'Redressing the balance or transforming the art? The British experience', in S.J. Kleinberg (ed.), *Retrieving Women's History* (Oxford, 1988), p.77.

N.Z. Davis, 'Women's history in transition: The European case', in J.W.W. Scott (ed.), *Feminism and History* (Oxford, 1996), p.93.

E. Hobsbawm, 'Man and woman in Socialist iconography', *History Workshop*, 6 (1978), p.121.

E. Fox-Genovese, 'Placing women's history', p.29.

⁵⁸ Lerner, 'Placing women in history', p.3.

⁵⁹ S.B. Ortner, 'Is female to male as nature is to culture?', in R. Zimbalist and L. Lamphere, *Women, Culture and Society* (California, 1974), p.73.

⁶⁰ P. Sharpe, 'Introduction', in P. Sharpe (ed.), *Women's Work. The English Experience 1650-1914* (London, 1998), p.4.

S. Humphries, 'Women's history', in J. Gardiner (ed.), *What is History Today?* (London, 1988; reprinted, 1992), p.87.

G. Bock, 'Challenging dichotomies in women's history', in M.B. Norton and R.M. Alexander (eds.), *Major Problems in American Women's History* (Lexington, MA, 1996), pp.8-9.

history founded its base camp in Marxist historiography. It was here that the genre began to express itself in terms of class struggle – the oppressors (men) and the oppressed (women). Marxist analysis offered even the most distant affiliates, categories and analytical devices through which they could escape ‘worthy’ or ‘contribution’ history. The great power of the Marxist interpretation was that it not only described a separation of spheres for men and women, but also offered an explanation of the way in which that separation served the interests of the dominant class. It broke away from biological determination to highlight social constructions camouflaging social and economic service, a service whose benefits were unequally shared.⁶¹

However, the engagement with Marxism was not to turn into the anticipated alliance. A sense of frustration arose among many that if ‘class’ as an analytical category was to remain sex blind, then the woman question could never seriously be addressed within a purely Marxist framework. This is because it is one thing to extend the tools of class analysis to women and quite another to maintain that women are a class. On the contrary, Kelly-Gadol stresses; women belong to social classes and are at the same time a category unto themselves. ‘We are the social opposite, not of a class, a caste, or of a majority, since we are a majority, but of a sex: men.’⁶² Marxist historical analysis, by identifying class struggle as the motor of history pushes the question of sexual divisions and differences to the periphery of the historical process. In contrast, feminists wanted to place the social relation of the sexes at the centre of the debate. It was necessary, they argued, to distinguish women’s subordination as a sex from class oppression. Inequality between men and women was not just a creation of capitalism; it was a feature of all societies. A separate phenomenon, it needed to be studied in connection with, rather than simply as a response to, changes that occurred in the organisation and control of production. To this end, the term ‘patriarchy’ has been levered as an analytical tool in an effort to describe this vital distinction.⁶³ Such contradictions have resulted in an ongoing debate as to the root cause of the power imbalance between men and women in society and especially work - class or sex. This has encouraged different strands to the writing of women’s history. These strands are not always distinct, competing themes but rather they often merge and overlap. As Hall points out, although many feminists might not have wanted complete alignment with Marxism they nonetheless wanted a working partnership.⁶⁴

Central to the Marxian paradigm is the importance of ‘work’ – the most important, the primary human activity. Put simply, the ownership of the means of production by one class allows them to benefit from the exploitation of the labour power of the non-owning class. The

⁶¹ L. Kerber, ‘Separate spheres, female worlds, woman’s place: The rhetoric of women’s history’, *Journal of American History*, 75:1 (1988), p.14.

⁶² J. Kelly-Gadol, ‘The social relation of the sexes: Methodological implications of women’s history’, *Signs*, 1:4 (1976), pp.813-814.

⁶³ S. Rowbotham, ‘The trouble with patriarchy’, in S. Rowbotham, *Dreams and Dilemmas* (London, 1968; reprinted 1983), p.208.

S. Alexander, ‘Women, class and sexual differences in the 1830’s and 1840’s: Some reflections on the writing of a feminist history’, *History Workshop*, 17 (1984), p.127.

⁶⁴ C. Hall, *White, Male and Middle-Class* (Cambridge, 1992), p.6.

system is only able to persist because the superstructure – dominant ideas, beliefs and values – disguises reality or persuades the exploited that such a system is justifiable. Inspired by different political imperatives, socialist-feminists, nonetheless retained work as a central epistemological focus. An impassioned group of scholars set out to document the historical patterns of the division of labour; women's constantly subordinated position in the labour market; the connections between their paid and unpaid work; and their experiences of and responses to exploitation. Their subject matter was predominantly, though not always, working-class women's work.

In this way, women's history came to be closely linked with labour history, itself often synonymous with the working-class labour movement.⁶⁵ Writers of women's history sought to rectify the male bias in labour history both in terms of subject matter and focus:

For most labour historians work has meant waged work done in mine or workshop or building site or dock or steelworks – not outwork or laundry or service, let alone unpaid domestic labour. And struggle has also been defined in a partial way, concentrating on issues relating to wage and employment...⁶⁶

They redressed the balance by detailed studies of female paid labour in agriculture, and sweated trades or engaged in a re-evaluation of 'work' to include unpaid domestic work.⁶⁷ This was most clearly visible in the forum provided by the *History Workshop* and its journal founded in 1975. Centrality therein was given to class struggle and to industrial and economic questions, particularly those 'hidden from history' because at odds with the dominant modes of historical publication and research.⁶⁸

Hence in the twentieth century the writing of women's history has always had a political dimension. Its emergence and development has been intertwined with the women's movement generally and the vision of 'woman' as a political category. The feminist approach to the past has sought to use history to explain the more recent status of women and to discern in

⁶⁵ Avdela, 'Work, gender and history' p.528.

S. Leydesdorff, 'Politics, identification and the writing of women's history', in A. Angerman and al, *Current Issues in Women's History* (London, 1989), p.11.

H. Rose, 'Women's work: Women's knowledge', in J. Mitchell and A. Oakley (eds.), *What is Feminism?* (Oxford, 1986), p.161.

E. Hobsbawm, 'Labour history and ideology', *Journal of Social History*, 7:4. (1973), p.372.

R.J. Evans, *In Defense of History* (London, 1997), p.196.

⁶⁶ A. Davin, 'Feminism and labour history', in R. Samuel (ed.), *People's History and Socialist Theory* (London, 1981), pp.177-178.

⁶⁷ See S. Alexander, 'Women's work in nineteenth century London; A study of the years 1820-1850', in J. Mitchell and A. Oakley (eds.), *The Rights and Wrongs of Women* (London, 1977)

S. Alexander et al, 'Labouring women: A reply to Eric Hobsbawm', *History Workshop*, 8 (1979).

J. Rendall, *Women in an Industrialising Society: England 1750-1880* (Oxford, 1990).

S. Rowbotham, 'Interview', in MAHRO, *Visions of History* (Manchester, 1983), p.57.

A. Oakley, *Housewife* (London, 1974).

⁶⁸ R. Samuel, 'History Workshop, 1966-80', in R. Samuel (ed.), *People's History and Socialist Theory* (London, 1981), pp.411, 413, 414.

the past the degree of, and trends in, female exploitation.⁶⁹ In the words of Alexander and Davin:

...when we are rejecting our present society for its inequality and exploitation and challenging not only the institutions but also the mystifications by which these are maintained, we must challenge too, and overthrow, the mystified version of the past through which people are taught to accept the present.⁷⁰

Feminists have often harnessed the re-writing of history to strengthen their cause, arguing the past is integral to our understanding of the present. Yet, they argue, the traditional historical account was written to explain and justify the status quo, the male dominated class society. The feminist movement campaigned for a historiography women could identify with, a line of predecessors grappling with the same problem - sex oppression.⁷¹ Feminists pursued the idea that sisterhood in this oppression led to an evolving consciousness. Implicit and sometimes explicit in such accounts was the assumption that the private sphere operated as a pressure cooker, generating pent-up frustrations which eventually exploded as mass female politics.⁷²

Furthermore, given the early influence of labour history it is hardly surprising that women's history has been perceived as a political tool. Labour history was by tradition a highly political subject, and one which was for a long time practised largely outside the universities. As Hobsbawm remembers, in its early stages it was ideological and narrowly political. It aimed to give the working-class a voice and identified itself with the labour movement.⁷³ Similarly, the first national conference of the women's liberation movement was held at Ruskin College, Oxford - the trade union college. Women's historians also often taught and wrote from outside the university sector, especially the Workers Education Authority. The WEA was founded in 1903 to provide university level courses to workers. It aspired to be an educational partnership between trade unions, universities, government educational bodies, and other working-class organisations, such as the co-operative movement. It employed many young historians such as Anna Davin, Sally Alexander and Sheila Rowbotham. Indeed the latter has commented: 'There was a very organic connection between our historical work and our political work.'⁷⁴

Independent research groups were founded, such as *The London Feminist History Group*, providing a forum for discussion and debate. Also located in Birmingham, Manchester and Bristol, these groups provided support and stimulus for researchers otherwise facing isolation and even hostility.⁷⁵ In addition, autonomous research centres such as the *Feminist*

⁶⁹ O. Hufton, 'Women in history I: Early modern Europe', *Past and Present*, 101 (1983), p.126.

⁷⁰ A. Davin, 'Women and history', in M. Wandor (ed.), *The Body Politic. Writings from the Women's Liberation Movement in Britain, 1969-1972* (London, 1972), p.215.

⁷¹ Ibid. p.224.

⁷² J. Ravel, 'Masculine and feminine: The historiographical use of sexual roles', in M. Perrot (ed.), *Writing Women's History* (London, 1992 English translation), p.93.

A. Vickery, 'Golden age to separate spheres?', p.298.

⁷³ E. Hobsbawm, 'Labour history and ideology', p.371-372,377.

⁷⁴ Rowbotham, 'Interview', pp.65, 66, 67.

⁷⁵ A. Davin, 'The London Feminist History Group', *History Workshop*, 9 (1980), p.192.

Library in London and the *Feminist Archive* in Bath were formed in an active attempt to compensate for shortcomings in conventional collections.⁷⁶ The *History Workshop Journal*, within which many researchers found their first forum, had itself held an early preoccupation with movements of popular resistance. Samuels, one of the journals founding members, writes of how the journal occupied a political as well as a historiographical territory and 'implicitly challenged that chinese wall between past and present.'⁷⁷

He argued that our knowledge of the past is crucially shaped by the preoccupations we bring to bear on it, and that we can only interpret the evidence within the limits of an imaginative vision which is itself historically conditioned. Similarly, Carr, in his famous analogy likened facts to fish swimming about in a vast and sometimes inaccessible ocean. What the historian catches depends partly on chance, but mainly on what part of the ocean he or she chooses to fish in and the tackle they choose to use.⁷⁸ Samuel's argued that this is by no means as disabling as it may appear. Although our own experience may blunt our perceptions in certain directions, it sharpens them in others, giving us access to meanings that were not available to the historical actors at the time. A large part of the historian's work, he adds, consists in escaping from the categories of thought in which the historical documents are conceived.⁷⁹

Thus, inspired by socialist history and the recovery of 'history from below', early British women's history developed in dialogue with the labour movement and class politics.⁸⁰ Rarely did the historiography venture into the self-employment or business ventures of middle-class women. Rather, middle-class women were extracted from much of the economic and social reality of their daily lives and partitioned firmly within the separate spheres debate, as the dominant ideology's role models for working-class women. As the debate around the hierarchy of analytical categories and theoretical approaches gained in ferocity, so too did the strength of this Victorian domesticity thesis.

Separation of home and work

Both Clark's *Working Life of Women in the Seventeenth Century* (1919) and Pinchbeck's *Women Workers and the Industrial Revolution 1750 - 1850* (1930)⁸¹ were the product of

⁷⁶ A. Davin, 'Redressing the balance', p.65.

⁷⁷ Samuel, 'History Workshop, 1966-80', pp.412,415,416.

⁷⁸ E.H. Carr, *What is History?* (London, 1961; 2nd edition 1987), p.23.

⁷⁹ R. Samuel, 'History and theory,' in R. Samuel (ed.), *People's History and Socialist Theory* (London, 1981), pp.xlv, xlvii.

⁸⁰ Hall, *White, Male and Middle Class*, p.16.

⁸¹ A. Clark, *Working Life of Women, in the Seventeenth Century* (London, 1919; reprint London 1982).

extended research within the environs and influences of The London School of Economics and Political Science (LSE).⁸² These substantial and in-depth works directly reflected the LSE's focus on uncovering the causes and consequences of industrial and agricultural revolution. - Despite their emphasis on different historical periods, a central concern of both writers is the impact of the rise of industrial capitalism on women's experience of work. Although they disagree on the chronology and nature of the impact, both authors depict a transition in labour market participation somewhere between 1600 and 1850. The separation of home and workplace into factory or workshop is key to both writers analysis of transition. Clark infers that this new distinction restricted women's economic opportunities by removing their access to informal training and involvement in their husband's trade.⁸³ In contrast, Pinchbeck viewed the division in a more positive light, arguing that in the long-term it freed women from the horrors of pre-industrial working conditions. She acknowledged a loss of work opportunities but saw this as favourable, freeing women to devote their energies to childcare and homemaking.⁸⁴

Vickery has argued that it is likely that Clark and Pinchbeck's models of 'separation' were at least loosely informed by contemporary theories on the subjection of women, particularly that of Friedrich Engels. His book, *The Origin of the Family, Private Property and the State*, argued that the transition to individualistic commercial society drove a wedge between the public world of work and the private household, consigning the sexes to different arenas.⁸⁵ This model, captured and reiterated in the influential texts of Clark and Pinchbeck, has proved particularly enduring in the historiography of women's work. It is within this model of 'separate spheres' that we find the economic experiences of middle class women carefully marginalised. Clark and Pinchbeck depict a withdrawal of women from production and trade, whether their own or their husbands, and for the wealthier tradeswomen this meant an increasing non-work, home-based, 'private' existence.⁸⁶

Continuity versus change

Clark and Pinchbeck's arguments have not been accepted without criticism. However critiques have predominantly been concerned with inaccuracies in their narratives of sweeping economic change, few writers have concerned themselves with the evidence for the withdrawal of women

I. Pinchbeck, *Women Workers and the Industrial Revolution, 1750-1850* (London, 1930; reprint London, 1969).

⁸² For further information on the LSE research agenda see:

J. Thirsk, 'Foreward', in M. Prior (ed.), *Women in English Society 1500-1800* (London, 1985).

⁸³ A. Clark, *Working Life of Women*, pp. 235, 296.

⁸⁴ Pinchbeck, *Women*, pp. 307, 314.

⁸⁵ A. Vickery, 'The Neglected Century: Writing the History of Eighteenth Century women', *Gender & History*, 3:2 (1991).

⁸⁶ For example:

Clark, *Working Life of Women*, p.302.

Pinchbeck, *Women Workers*, pp.315-316.

For examples of continued support of this model see:

Thirsk, 'Foreward', p.15.

C. Hall, 'Private persons versus public someones: Class, gender and politics in England, 1780-1850', in C. Hall, *White, Male and Middle Class* (Cambridge, 1992).

into domesticity. The emphasis is undoubtedly a reflection of the significant revision of the traditional picture of industrial revolution. It is important to point out, Clark and Pinchbeck were writing at a time when the traditional 'industrial revolution' had not been called into question. More recently, quantitative analysis has enabled a re-examination of the economic trends, changing the landscape of economic history. Crafts, Mokyr and Wrigley have argued for a picture of continuity rather than discontinuity in the economy's development.⁸⁷ This in turn has led those who specialise in women's work to re-draw the economic environment in which their subjects operated.

Hill begins her survey of women's work in the eighteenth century with a considered valuation of Pinchbeck's contribution. Hill's chief concern in outlining the context of her subjects is to redress Pinchbeck's economic narrative. She points out that factory work did not become the over-riding experience of the many. A great part of the nineteenth century saw small-scale domestic handicraft industry, operating within the home or workshop, persist alongside Pinchbeck's factories.⁸⁸ Similarly, Clark's polarisation of capitalist and pre-capitalist society has been criticised for its lack of underlying economic analysis. In their introduction to the 1982 reprint of Clark's book, Chaytor and Lewis note that few of the developments usually associated with the early modern period are discussed therein. It contains no mention of inflation, enclosures, land ownership and tenure, changing attitudes to wealth and poverty, banking, international finance, war, or overseas trade. Rather Clark is content to make frequent reference to what she terms 'modern life'.⁸⁹

Indeed much of Clark's analysis rests on the prophesied breakdown of pre-industrial production patterns of domestic and family industry by the monolithic force of Capitalism: 'That force which, while producing wealth beyond the dreams of avarice, has hitherto robbed us of so large a part of the joy of creation.'⁹⁰ To Clark, capitalism and its sidekick waged labour erased the egalitarianism of economic endeavour within the family.⁹¹ In the words of Thirsk, she delivers us: '...a somewhat idealistic picture of family life under a regime of near self-sufficiency in the seventeenth-century.'⁹² The notion that such harmony ever existed in the organisation of the home has increasingly been called into question. Middleton offers stern warnings against such generalisation and over-simplification of economic organisation under the feudal mode of production. Middleton's article 'Women's labour and the transition to pre-industrial capitalism' tackles false assumptions about the sexual division of labour and

⁸⁷ N.F.R. Crafts, *British Economic Growth during the Industrial Revolution* (Oxford, 1986).

J. Mokyr, 'Has the Industrial Revolution been crowded out? Some reflections on Crafts and Williamson', *Explorations in Economic History*, 24 (1987).

E.A. Wrigley, *Continuity, Chance and Change. The Character of the Industrial Revolution in England* (Cambridge, 1988).

⁸⁸ B. Hill, *Women. Work and Sexual Politics in Eighteenth-Century England* (London, 1989), see chapter 1: Pinchbeck and After, and chapter 2: The Social Context.

⁸⁹ M. Chaytor and J. Lewis, 'Introduction', in A. Clark, *Working Life of Women in Seventeenth Century* (London, 1982), p.xxvi.

⁹⁰ Clark, *Working Life of Women*, p. 308.

⁹¹ *Ibid.* pp. 6, 296.

⁹² Thirsk, 'Foreward', p.11.

concludes that the effects of the process of transition from feudalism to industrial capitalism were both more complicated and uneven than the 'pessimism' model suggests.⁹³ In the introduction to their anthology on women's work, Hudson and Lee stress that only a desaggregated, regional and sectoral approach will allow us to view the subtleties of women's economic lives.⁹⁴ Similarly, Simonton has argued that men and women's complementary and mutual dependency of activities does not mean they were equal. Women's status in the workplace was not necessarily determined by their participation in it but by gendered meanings attached to it.⁹⁵ In addition, the transition to large-scale centralized work places was protracted. The implication of such criticisms is that Clark's 'golden age' is not quite so golden, nor are Pinchbeck's radical economic changes quite so radical.

Hence, there has been a re-writing of the economic backdrop to the experiences of working women. A much smaller proportion of writers have reviewed Clark and Pinchbeck's arguments in relation to middle-class women and particularly those involved in urban trades. Those that have delved into the debate include Earle, Hunt, Prior, Wright and Sanderson.⁹⁶ Clark, who saw the ultimate occupation of all women as motherhood and marriage, saw a withdrawal of women from trade into idleness.⁹⁷ Pinchbeck supports the withdrawal argument but does nonetheless distinguish trade or businesswomen as a special category, conceding them a chapter all of their own.⁹⁸ Here, as in the rest of her book, she disagrees with Clark's chronology for transition, whilst nonetheless presenting a similar causation for withdrawal – the separation of home and work (or in this case home and business). Unlike Clark, she does concede women a role outside of marriage and notes the existence of skilled trades left almost entirely in the hands of women – millinery, mantua making, embroidery and the role of the sempstress. However, Pinchbeck's recognition of the economic role of women in trade is short

⁹³ C. Middleton, 'Women's labour and the transition to pre-industrial capitalism', in L. Charles and L. Duffin (ed.), *Women and Work in Pre-Industrial England* (London, 1985).

⁹⁴ P. Hudson and W.R. Lee, *Women's Work and the Family Economy in Historical Perspective* (Manchester, 1990), See introductory commentary.

⁹⁵ D. Simonton, *A History of European Women's Work 1700 to the Present* (London, 1998), p.167.

⁹⁶ Earle, *The Making*, Chapter 6.

P. Earle, *A City Full of People. Men and Women of London 1650-1750* (London, 1994), Chapters 3 and 4.

P. Earle, 'The female labour market in London in the late seventeenth and early eighteenth centuries', in P. Sharpe (ed.), *Women's Work. The English Experience 1650-1914* (London, 1998).

M. Hunt, *The Middling Sort. Commerce, Gender and the Family in England 1680-1780* (London, 1996).

M. Prior, 'Women and the urban economy: Oxford 1500-1800', in M. Prior, (ed.), *Women in English Society 1500-1800* (London, 1985).

S. Wright, 'Holding up half the sky: Women and their occupations in eighteenth-century Ludlow', *Midland History*, 14 (1989).

E.C. Sanderson, *Women and Work in Eighteenth-Century Edinburgh* (Basingstoke, 1996).

⁹⁷ Clark, *Working Life of Women*, p.296. NB. Clark devotes a chapter to middle-class women's achievements in the 'professions'.

⁹⁸ Pinchbeck, *Women Workers*, Chapter 12.

lived. In keeping with her model of industrial capitalism, the women ultimately withdraw to their separate sphere.⁹⁹ She concludes:

It is only necessary to contrast the vigorous life of the eighteenth century business woman, travelling about the country in her own interests, with the sheltered existence of the Victorian woman, to realise how much the latter had lost in initiative and independence by being protected from all real contact with life.¹⁰⁰

It is in Earle's work on the urban tradeswoman, that we find the most explicit criticism of this 'golden-age to withdrawal' dichotomy. He claims many of the trends, most notably relegation into what he terms 'feminine trades', can be found in the latter half of the seventeenth century. His analysis of the church court depositions of 1,436 London women collected between 1695 and 1725 led him to conclude that there was an extreme gender division of labour already in existence.¹⁰¹ As early as 1700, he argues, there was very little partnership between husband and wife. There were 396 women in his sample who said that they either worked to support themselves or to supplement their husband's income from trade. Earle stresses only 46 of these women, or just under 12 per cent, could be said to be in partnership with their husband and most of these engaged in work belonging more to the 'feminine sphere' than to that of men.¹⁰² Of course, his evidence represents only a small sample. Nonetheless, it is evidence which directly contradicts Clark's claim that in the golden age of the late seventeenth century, the majority of wives found scope for productive activity in their husbands' businesses. As for un-married women, Earle notes that eighteenth century commercial London finds them in significant numbers, albeit also in the 'feminine trades'. He estimates that some one in five of all working women opted to run businesses.¹⁰³

Other studies have questioned whether the businesswoman disappeared as the eighteenth century progressed. Wright's examination of occupations in the Midland town of Ludlow found that an increasing number of female household heads were involved in trade across the century. Furthermore, she found that of 148 women bereaved between 1710 and 1749, just under half carried on their husband's trade and that over the period an increasing percentage of widows did so.¹⁰⁴ Sanderson's study of the Edinburgh trading community also reveals the extensive role of women in business, with women as young as twenty setting up in trade. She concludes that in the Scottish urban context there is little evidence to suggest any objection to single women exerting their economic effort outside the home.¹⁰⁵

⁹⁹ Ibid. pp. 287, 293, 315.

¹⁰⁰ Ibid. p. 316.

¹⁰¹ Earle, *A City Full of People*, pp. 113 - 120.

¹⁰² Ibid. p.122.

¹⁰³ Ibid. pp. 148 - 149.

NB. Earle uses a sample of Sun Fire Office policy registers for the years 1726 to 1729.

¹⁰⁴ Wright, 'Holding up half the sky', pp. 56, 59.

¹⁰⁵ Sanderson, *Women and Work*, pp. 2, 170, 168, 105.

Nonetheless, the notion of a withdrawal into domesticity and idleness has proved enduring in the historiography of the late eighteenth and early nineteenth century. One reason for this is the evidence regarding a contraction of wage earning opportunities for women. Richards 1974 paper 'Women in the British economy since about 1700: An interpretation' surmises that something like one third of the potential female labour supply was not normally employed. Industrialisation, far from emancipating women, led to a contraction of some of their traditional functions in the economy. Given that women are potentially a very substantial part of the labour force, he puzzles that industrial capitalism should have utilised their potential in so modest a fashion. He resolves this by revealing the situation to be one of structural unemployment. – The loss of traditional opportunities being greater than the creation of new openings for women. This erosion of opportunity being compounded by the increasing supply of potential female labour provided by the general growth of population. More recently, Horrell and Humphries have updated and empirically documented Richard's position.¹⁰⁶

The middle-class and separate spheres

This vision of 'redundant women' has provided an encouraging stimulus to the domesticity / idleness thesis. Its primary support however has been provided by theories on the formation of middle-class identity and the popular proposition that the notion of separate spheres was integral to that process. Briggs has stated that the concept of social class is a product of the large-scale economic and social changes of the late eighteenth and early nineteenth century. Before the rise of 'modern industry' writers on society spoke of ranks, orders and degrees. Nonetheless, even in the early eighteenth century, between the nobility and commonality were growing numbers of 'middling sorts'.¹⁰⁷ It is commonly accepted that both the middling sorts, followed by the middling class, were varied in occupation but could predominantly be characterised by their involvement in commerce.¹⁰⁸ Nenadic has suggested that, in the Scottish context, the commercially preoccupied constituted at least 80 per cent of the total.¹⁰⁹ However, she goes on to stipulate:

It is not enough to identify a group who were neither the aristocracy and landed, nor rural workers and urban labourers and call them the middle 'class'. It is necessary also to understand the ways in which this group had a 'sense of class' – something that crossed the variations in economic function, wealth and urban situation – and demonstrate where, when and how this evolved.¹¹⁰

¹⁰⁶ Richards, 'Women in the British economy', pp. 337, 338, 344, 345, 348.

Horrell and Humphries, 'Women's labour force participation'.

¹⁰⁷ A. Briggs, 'The language of class in early nineteenth-century England', in A. Briggs and J. Saville (eds.), *Essays in Labour History* Vol. 1 (London, 1967), p. 52.

¹⁰⁸ E. Royle, *Modern Britain. A Social History. 1750-1985* (London, 1990), p.102.

¹⁰⁹ S. Nenadic, 'The rise of the urban middle-class', in T.M. Devine. and R. Mitchison, *People and Society in Scotland Vol. 1, 1760-1830* (Edinburgh, 1988), p.111.

¹¹⁰ *Ibid.* p.118.

Consumerism and its predicator wealth contributed to this 'sense of class'. Hence, she argues, as the ability to maintain a non-working wife was an index of wealth and consequently status, 'separate spheres' for men and women became a central and unifying aspect of the middle-class.¹¹¹

Many writers on the early Victorian period have supported this line of reasoning. Davidoff and Hall's *Family Fortunes* has to some degree dominated this landscape. They argue that gender and class always operate together. In the middle-class context this partnership is particularly striking due to the tension at the heart of its very ideology – between a belief in a free market economy and a commitment to the importance of maintaining social order. This unease, they argue, found its voice in an attachment to some aspects of traditionalist and paternalistic thinking. Furthermore, the fear of economic and political disorder as a result of the counter-revolutionary French wars (1790-1815) encouraged separation of social categories, exaggerating differences between groups, including men and women. Claims for middle-class recognition as an economic and political group were thus refracted through a gendered lens. Masculine identity was equated with an emerging concept of 'occupation', while women remained within a familial frame.¹¹²

According to Hall, this re-formulation of gender roles could still be accommodated within classical liberal theory. Although Locke rejected familial authority as the model for political authority, he nonetheless saw the development of rationality as hand in hand with a split between public and private – reason versus passion. Rousseau, she points out, categorised man in terms of his limitless potential for rationality and abstract thought. In contrast, he saw woman as physical, sensual, deficient in rationality and incapable of rational thought. This was reflected in wider society where the attributes of gender were also counterpoised as oppositions.¹¹³

Alongside counter-Jacobinism and classical liberal thought, a third influence has been woven into the formation of middle-class identity – religion. Most of the attention here has focused on Evangelicalism. A reform movement working 'within' the Church of England, this group held as its central aim the reform of manners and morals – the creation of a new ethic. It was the religious consciousness of England after all, they argued, which determined her political condition. Reform by example, from the aristocracy downward, was the way forward. By the end of the French wars, Hall writes, much of this responsibility had filtered down to rest on the shoulders of the middle class.¹¹⁴

Alexander writes of Evangelicalism as sanctifying the family, along with industriousness, obedience and piety, as the main bulwark against revolution. It is here, she argues, that the Victorian ideal of womanhood originated. The woman, as wife and mother, was

¹¹¹ Ibid. p.121.

¹¹² Davidoff and Hall, *Family Fortunes*, pp. 20-22, 30.

¹¹³ Hall. 'Private persons', pp. 153-155.

¹¹⁴ C. Hall, 'The early formation of Victorian domestic ideology', in C. Hall, *White, Male and Middle Class* (Cambridge, 1992), pp. 78-80.

the pivot of the family and consequently the guardian of all Christian and domestic virtues.¹¹⁵ The position of the woman in the family had always been central to the Evangelicals attempt to reconstruct daily life, adds Hall, but it was the debate about the nature and role of women produced by the French Revolution, which 'opened the floodgates of manuals from Evangelical pens.'¹¹⁶ The prolific writings of both men and women often focused on women's responsibilities within the home. The domestic abode was seen as one place where realistic attempts could be made to curb sin. It was down to the women of the household to sustain and even improve the moral qualities therein. A woman's true focus, wherever financially possible, should be the home.¹¹⁷ In this domain she provided a haven from the corrupting influences men faced daily, a juxtaposition epitomised in Coventry Patmore's poem 'The Angel in the House'.¹¹⁸

Thus we have been presented with three sweeping themes which are said to have been central to the formation of middle-class identity and separate spheres. But even if these themes have contributed to 'ideas' of womanhood, there must be evidence of legal, economic and financial tools of this female subordination if the prescribed withdrawal of middle-class women into the private sphere is to be seen as reality. True, the Reform Act, excluded women from the vote. However, other barriers to public participation are proving more contentious. Vickery's *The Gentleman's Daughter*, illustrated that the public / private dichotomy had multiple applications, which only sometimes mirrored a male / female distinction, and then not always perfectly.¹¹⁹ Goodman has challenged what she terms 'the false opposition' between public and private. They represented 'ideal poles', she argues, whose meanings were constantly contested.¹²⁰ Similarly, in a study of several generations of women in the Paget family, Peterson found a great variety of experiences. She concluded that we need to transcend the stereotype of the middle-class woman restricted to the private sphere:

Even as an ideal, the angel in the house did not belong to these families.
She was the dream of the lower middle class... To her the angel was an

¹¹⁵ Alexander, 'Women's work', p.61.

¹¹⁶ Hall, 'The early formation', p.82.

¹¹⁷ Hall, 'The early formation', pp. 83, 84, 86, 90.

Examples of influential Evangelical writings include:

H. Moore, *Essays Principally Designed for Young Ladies* (London, 1777).

H. Moore, *Thought on the Importance of the Manners of Great to General Society* (London, 1788).

T. Gisborne, *Duties of the Female Sex* (London, 1801).

¹¹⁸ For a literary analysis of Patmore's poem see:

C. Church, 'Victorian masculinity and the Angel in the House', in M. Vicinus, *A Widening Sphere. Changing Roles of Victorian Women* (London, 1990).

¹¹⁹ A. Vickery, *The Gentleman's Daughter. Women's Lives in Georgian England* (London, 1998), pp.288, 290-291.

¹²⁰ D. Goodman, 'Public sphere and private life: toward a synthesis of current historiographical approaches to the old regime', *History and Theory*, 31 (1992), pp.1-2, 19-20.

ideal, a model of the gentlewoman that she aspired to become, little knowing that the angel she admired did not exist.¹²¹

In her survey of European women's work, Simonton also found that the model of separate spheres, rigidly applied, obliterates the differences between women and discounts their varied experiences.¹²²

It is not difficult to find the romanticised ideal in lectures, prose or poetry. For example, Alfred Tennyson's 'The Princess' written in 1847:

...but this is fixt
 As are the roots of earth and base of all;
 Man for the field and woman for the hearth:
 Man for the sword and for the needle she:
 Man with the head and woman with the heart:
 Man to command and woman to obey;
 All else confusion.¹²³

Such 'separate characters' are an equally prevalent theme in Ruskin's work, most notably in his lecture 'Of Queen's Gardens', published in 1865. Therein he depicts man's power as active, progressive and defensive, whereas that of a woman is directed at 'sweet ordering' and arrangement.¹²⁴ However, as Alexander has cautioned, we have to pick our way through this '...labyrinth of middle-class moralism and mystification and resolve questions, not only that contemporaries did not answer, but in many cases did not even ask.'¹²⁵ It is possible to find dissenting voices among Ruskin's and Tennyson's contemporaries. Florence Nightingale's *Cassandra* (1852) begged that women like her could throw off the shackles of 'domestic duties' in favour of 'occupations'.¹²⁶ Mary Wollstonecraft, writing sixty years before her, similarly reasoned that women could not be confined to merely 'domestic pursuits'. She argued for equality in educational provision, thereby allowing women to participate in the inherent rights of mankind.¹²⁷

The true meanings behind the discourse are difficult to decipher. Vickery suggests that the stress on the proper female sphere in Victorian discourse may have signalled a growing concern that more women were seen to be active outside the home rather than proof that they were confined.¹²⁸ Indeed, following his examination of large samples of parish data on occupations, Lindert ponders the difficulty of interpreting 'labels' with the passage of time. He cautions that they cannot be taken as directly representative and at best provide a rough set of

¹²¹ M.J. Peterson, 'No angels in the house: The Victorian myth and the Paget woman', *American Historical Review*, 89:3 (1984), p.708.

¹²² Simonton, *A History of European Women's Work*, p.169.

¹²³ Shaw, *Man Does, Woman Is*, p.14.

¹²⁴ J. Ruskin, *Sesame and Lilies* (Kent, 1887), p.91.

¹²⁵ Alexander, 'Women's work', p.63.

¹²⁶ Extract reprinted in Shaw, *Man Does, Woman Is*. pp. 101-102.

¹²⁷ M. Wollstonecraft, *A Vindication of the Rights of Woman* (London, 1992), pp.300, 302-303.

¹²⁸ Vickery. 'Golden age to separate spheres?' p.309.

impressions.¹²⁹ Roberts' analysis of changing concepts of occupation since medieval times reveals that there was no uniform concept of work in early modern England. Occupational designations, he argues, did not bear a direct relationship to the character of work actually undertaken. Particularly in towns with elaborate guild structures, they served to confer a legal and fiscal identity as much as an economic one. However, he notes, the work of a great many men, like women in general, was seasonal, sporadic, comprised of multiple employments or unemployment, and was often pursued without apprenticeship. Yet despite such complexities, occupational designations were still used extensively for men in contemporary documents, whereas for their female equivalents they were not. He postulates, '...record-keepers persisted in assuming that women merely 'did' various kinds of work, whereas their husbands were identified by them.'¹³⁰

In conclusion, the metaphor of 'separate spheres' has been central in the advance of women's history and the history of feminism. It has been used to illustrate the subordination of women to the capitalist power of men – a demonstration of what would happen to women if the family purse permitted. In this way, it has been used to provide evidence of the need for social and political empowerment in the present and as a demonstrator to the women's liberation movement of 'how far we have come'. However this has sometimes resulted in the model's 'sloppy' metaphorical use. In the words of Kerber:

When they use the metaphor of separate spheres, historians referred, often interchangeably, to an ideology *imposed on* women, a culture *created by* women, a set of boundaries *expected to be observed* by women.¹³¹

The domestic woman / public man dichotomy has erroneously been taken as a description of social reality, whereas it is often an ideological construct. As Shapiro writes, by dividing the history of men and women into separate histories of public and private life, the stories that emerge are inevitably inflected throughout by the desires and expectations of the period under investigation. Rather, she suggests, 'permeability' and 'overlap' describe more accurately than 'separation'.¹³² Although there is no doubt that the concept of separate spheres figured significantly in the self-representation of historical actors. The problem lies not in the emergence of the ideology, but in the confidence that the representations and prescriptions mirrored practice.

¹²⁹ P.H. Lindert, 'English occupations, 1670-1811', *Journal of Economic History*, 14 (1980), pp. 693, 701.

¹³⁰ M. Roberts, 'Words they are women, and deeds they are men. Images of work and gender in early modern England', in L. Charles and L. Duffin (eds.), *Women and Work in Pre-Industrial England* (London, 1985), pp. 138, 139, 152.

¹³¹ Kerber, 'Separate spheres', p.17.

¹³² A. Shapiro, 'Introduction:History and feminist theory, or talking back to the Beadle', *History and Theory. Beiheft*, 31 (1992), p.4-5.

2 Women, Business & Barriers to Entry

In London businesses tended to be small and the boundaries between production and retail were very porous. This had certain advantages. Small business entrepreneurs maintained close contact with the market and were able to respond quickly to changes in demand. Secondly, many trades required little start up capital and therefore barriers to entry were low, for men at least. The cost of setting up and access to sufficient capital flows was only one of the barriers women faced in the pursuit of a business of their own. In addition, the law could complicate their successes, particularly if they were married and their husband claimed their profits.

Common law

The inferior legal position of women in this period is often presented as one of the major barriers against women participating in business. The position of wives under common law is held up as evidence of the impracticality of women engaging in trade. As a *'femme covert'*, a married woman's property, alongside herself, came under the protection and influence of her husband. Sir William Blackstone, author of *Commentaries on the Laws of England* writes:

By marriage the husband and wife are one person in the law: that is, the very being, or legal existence of the woman is suspended during the marriage, or at least is incorporated and consolidated into that of the husband.¹³³

This no doubt operated as a substantial barrier to entry, after all Davidoff and Hall argue that the loss of opportunities to earn increased the dominance of marriage as the only survival route for middle class women.¹³⁴ Yet there is significant evidence that for many women marriage was simply not an option and not all marriages secured a lifetime of support.

Spinsters fared better under the common law than married women because as *'femme sole'* they held rights to their own property. Wives, having no legal identity apart from their husband and no property under their control during marriage, could not enter into contracts or incur debts except as their husband's agent, and therefore could not sue or be sued. However, this is not the end of the wife's tale. Diametrically opposed to the coverture of common law were the principles and practices of equity. Developed over the centuries to correct injustices and omissions of the common law, the equity courts had come to recognise a wife's right to property separate from her husband. By prenuptial agreements, 'marriage settlements', a woman or her family and friends could designate certain property as being her 'separate estate', free from her husband's common law rights of possession or control. The trustee was obliged to carry out the terms of the settlement or, in the absence of specific terms, to deal with the

¹³³ Quoted in Hill, *Women, Work and Sexual Politics*, p.196.

¹³⁴ Davidoff and Hall, 'The hidden investment', p.240.

property according to the instructions of the married woman. Thus, according to Holcombe, a married woman with a separate estate in equity enjoyed virtually the same property rights as an unmarried woman. She could receive the income from her settled property and spend it as she pleased. She could make her separate property liable for debts that she incurred, and she could sue and be sued with respect to her separate property in the courts of equity.¹³⁵

Critics have been quick to point out that the prospect of a 'separate estate' in equity was open only to the wealthiest women. However, Erickson has discovered that ordinary women also circumvented the more incapacitating aspects of coverture by means of marriage settlements of a simpler type. This had not previously been recognised by historians because the documents themselves – usually simple bonds that could be sued as any common debt – have not survived. However, Erickson argues that the shadow of these settlements can be seen in probate accounts. These records offer a snapshot of an estate a year after all the debts of the deceased have been settled. The executor or administrator of a will was required by ecclesiastical law to file an account of their handling of the estate. It is possible to discern where a widow, filing her husband's estate, has deducted the amount of money for which she (or technically her sureties) had contracted before marriage. Erickson's examination of a sample of these probate accounts indicates that, at the very least, ten per cent of ordinary women employed pre-marital property settlements.¹³⁶

Hence, the existence of marriage settlements, or their financial equivalents, even for women of the lower classes, challenges those arguments that suggest that the legal framework was an absolute subordinator of women. The common law framework was devised in medieval not Victorian times, when land constituted the chief form of property. The equity court system developed precisely because of the omissions under the common law, as new forms of property developed. Thus whatever the characteristics of the English legal system in this period, they cannot be said to be purely a tool of the Victorian domestic ideology. Further evidence for this can be found at the local level where common law recognised 'borough custom', the local regulations which often made provision for married women to own property for the purpose of trade if her husband agreed to it. If so, he forfeited his legal right to his wife's business assets. This converted the wife of a freeman from the status of '*femme covert*' into '*femme sole merchant*' with the legal rights of an independent trader.¹³⁷ Although it has been argued that the right gradually fell into disuse, in the nineteenth century borough custom still held sway in London.¹³⁸

Nonetheless, the combination of trade and marriage did bring its problems. Mary Holl and Ann Turner set up as milliners in the late eighteenth century. Mary financed her entry into

¹³⁵ L. Holcombe, 'Victorian wives and property. Reform of the married women's property law, 1857-1882', in M. Vicinus (ed.), *A Widening Sphere. Changing Roles of Victorian Women* (London, 1990), p.7.

¹³⁶ A.L. Erickson, *Women and Property in Early Modern England* (London, 1993), pp. 150, 225-227.

¹³⁷ Earle, *The Making*, pp. 159-160.

¹³⁸ Prior, 'Women and the urban economy', p.103.

business with 250 guineas from her separate estate and £340 loaned to her by her husband, Joseph. She soon bought out her partner and was doing well enough by the end of the year to claim 60 guineas in net profit. She ran her business as a *femme sole*, separate and distinct from her husband. However, a couple of years later Mary's business began to fall on hard times and her husband, also in business, went bankrupt. Mary tendered a bill of sale for her stock in trade and effects to her principal creditor, Mr Clement, assuming she would be able to continue running the business. However, Mr Clement reached a separate accommodation with the assignees on Joseph's bankrupt commission and turned the bill of sale over to them. Mary's other creditors, who had not been included in this deal, became very agitated. They pointed out that as Mary had financed the business out of her own separate estate that they should be paid in full before Joseph's creditors. However the latter were not inclined to honour Mary's claim that she was running a separate trade. The dispute degenerated into a free for all in which both sets of creditors tried to seize as much of Mary's stock as possible.¹³⁹ Mary pleaded:

Alas, alas, why wou'd you not put some confidence in me, your not doing so has undone both you and my self, you I fear, in the loss of your debt, or a great part of it, and me in the everlasting anguish of mind, in not fulfilling my engagements, so very separate from Mr.Holl, that many of my Creditors did not even know I was a married woman, and it was upon my Industry and the punctuality of my payments, that my Credit was founded.¹⁴⁰

Given that she was a *femme sole*, she should only have been liable for the £340 originally put into the business by her husband, Joseph. In this case however, the category of *femme sole*, proved too weak to protect her.

Hence, Hunt has commented that 'there was a way in which the whole conception of profit was gendered'.¹⁴¹ Husbands were barred under the *femme sole* rules from helping their wives with their trades on pain of becoming liable for the debts, yet they continued under common law to have the right of disposition of their wives' profits. *Femme sole* rules ensured that husbands could receive gain from their wives' trading activities without having to shoulder either the labour or the financial risk. But even when husbands refrained from taking their wives' profits, the expectation was that a woman's earnings would go to family expenses. A man, on the other hand, had considerably more latitude to plough his profits back into his own business.¹⁴²

Nonetheless, not every wife fell foul of her husband's creditors. Stories such as Mary's outline the worst case scenario. But there were other barriers such as pregnancy and the care of very young children that could significantly hinder a woman's ability to conduct a trade, certainly if she was without the help of servants or family members. William Hart praised his

¹³⁹ Hunt, *The Middling Sort*, pp.140-141.

¹⁴⁰ *Ibid.* p.125.

¹⁴¹ *Ibid.* p.141.

¹⁴² *Ibid.* p.139.

wife, Ann, for her willingness to work to support the household. His autobiography is a rare survival of non-prescriptive memoir writing. William went to work in London as a Cooper in the late 1790's, eventually taking a job as an under foreman with the West India Dock Company. In 1804 he married Ann and together they produced seven surviving children.¹⁴³ Despite her successive confinements, Ann often worked on small business ventures with her husband or alone. Four years after their marriage, to improve their income, they moved to a house from which they could run a small haberdashery shop. It was intended that the shop would provide a means for Ann to obtain additional monies. However, a third pregnancy and the care of two young children made the task too difficult. William writes:

We left our little house in Shadwell to go into business, which we did. We took a house in Cannon Street, St. Georges in the East, June 1808 with a view to go into the Haberdashery line and to sell women's and children's shoes, for my wife to try and get a little help, but we soon found it impracticable, for my wife having young children to attend to had but little time for business.¹⁴⁴

He makes no mention of servants to assist Ann at home or in the shop and it would seem he himself continued to work at the Docks. Although young children and pregnancy worked against the success of this venture, Ann continued, with some success, to sell small items of haberdashery on the side.¹⁴⁵ As the children became a little older, Ann would have more success with her endeavours. In 1832, William was made redundant from the Docks on a pension of £30 a year. This was far from sufficient to maintain his family. He writes:

...I was too far advanced in years to work in the large cooperages making heavy work. However, the Lord kept me from great perplexity of mind. I had a good partner. She therefore set up a little school for children...¹⁴⁶

It was not just spinsters who turned to teaching. A number of women, like Ann, found the establishment of small schools a means of creating their own business and income. For example, Mrs Barber, Mrs Chassaing, Mrs Delatre, Mrs Howes, Mrs Luck, Mrs Meall, Mrs Meeson and Mrs Naisby,¹⁴⁷ Mrs Beeby, Mrs Brown, Mrs Drake, Mrs Pemberton, Mrs Pritchard and Mrs Rogers¹⁴⁸. The tradecards of all these female proprietors are now held in the Guildhall Library, London. Partnerships with other women were common in school keeping. The more educated could form quite expensive and organised establishments. For example that of Mrs

¹⁴³ W. Hart, *The Autobiography of William Hart, Cooper, 1776-1857. A Respectable Artisan in the Industrial Revolution*, in P. Hudson and L. Hunter (eds.), *The London Journal*, 7:2 (winter, (1981), pp.144-145.

¹⁴⁴ *Ibid.* p.68.

¹⁴⁵ *Ibid.* p.73.

¹⁴⁶ *Ibid.* p.73.

¹⁴⁷ Heal Collection, Guildhall Library, London, No. 104.

¹⁴⁸ Bank Collection, Guildhall Library, London, No. 104.

Pritchard and Miss Wakefield and also that of Miss Ravenscroft, advertisements for which can be seen in Figures two and three.

An examination of the Post Office London Directory reveals just how many women turned to the business of school keeping in the nineteenth century. In 1851, there were 747 private schools listed. Female proprietors were responsible for 438 of these (58.6 per cent). By 1862, there were 1077 private schools, 764 of which were kept by women, that is 70.9 per cent. Furthermore, this high proportion may well be an under enumeration as the directory probably excluded some of the smaller, less expensive day schools. Of the schools run by women listed in the Post Office Directory for 1851 and 1862 respectively, 40 and 37 per cent used the prefix 'Mrs', 14 and 16 per cent were run in combination with other women, and 46 and 47 per cent were operated by spinsters.

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Figure 2: Mrs Pritchard and Miss Wakefield's Establishment.¹⁴⁹

¹⁴⁹ Guildhall Library, London, Trade Card Collection, Box 22 Pri-Rob.

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Figure 3: Miss Ravenscroft's French and English Establishment.¹⁵⁰

Hence, arguments relying on the legal framework as a barrier to entry for all women are misrepresentative in their emphasis on the experience of the married woman. Furthermore, in the light of separate estates, borough custom, and the evidence of trade cards and diaries, the experience of the married proprietor was somewhat more varied and less restrictive than often assumed.

Like Ann Hart, widows also often needed to turn their hand to some means of livelihood. Mary Ann Ashford, motivated by a lack of authentic life stories of working women, wrote her own life story for publication in 1844. In *The Life of a Licensed Victualler's Daughter*

¹⁵⁰ Guildhall Library, London, Trade Card Collection, Box 22 Pri-Rob.

she describes how, on the death of her first husband, she was 'advised by some who knew her to go into business'.¹⁵¹ However, she had five children in her care and was fearful to risk the money left to her. She lamented:

My husband had an excellent private connection, and had I been in a shop in the neighbourhood, and got a person who would have done me justice into my employ, I could have supported my family well.¹⁵²

As her husband had been a sergeant shoemaker in an army school, she was left no business to continue. Nonetheless, needing to secure an income, she settled on a retailing berth within the school, selling fruit and cakes to the boys therein. Competition was fierce. She writes:

Had I known the terms I was to have it on, I certainly would not have accepted it, as another person who was a maker of sweet-meats was admitted, and I stood no chance with such a competition.¹⁵³

Many women that did overcome barriers to entry and successfully established businesses did so in what has become known as the 'feminine sphere', mainly consisting of food provision and the needle trades. Sanderson has argued against a tendency in the literature to be dismissive of such ventures. To do so, she writes, is to disregard not only the skill that was demanded within these trades but also the independence that they provided their female masters. It seems strange she adds, that when women work by the needle historians dismiss this as a feminine occupation, whereas when men sew it is regarded as an occupation which gives identity and status, that of tailor or upholsterer, for example.¹⁵⁴

Guilds, apprenticeship & training

Simonton has argued that the nature of the trades open to girls, the terms of service and the levels of premiums demanded suggest a devaluation of female work and status. Her study of records for Essex and Staffordshire between 1750 and 1799 revealed that three-quarters of girls in trade apprenticeship went to textiles, mainly millinery and mantua-making. Although she found that the remaining girls were bound in trades across the economy, she noted that apprenticeship records are not a true reflection of the extent and nature of women's work, nor do they necessarily accurately reflect their training opportunities, which were not always formalised.¹⁵⁵ Yet, she adds, occupational training may not have been the most significant feature of female apprenticeship.¹⁵⁶

¹⁵¹ M.A. Ashford, *Life of a Licensed Victualler's Daughter. Written by Herself* (London, 1844), pp.20, 50-61.

¹⁵² *Ibid.* pp.72-73.

¹⁵³ *Ibid.* p.74.

¹⁵⁴ Sanderson, *Women and Work*, p.75.

¹⁵⁵ Simonton, *A History of European Women's Work*, pp.51-52.

¹⁵⁶ D. Simonton, 'Apprenticeship: Training and gender in eighteenth-century England' in M. Berg (ed.), *Markets and Manufacture in Early Industrial Europe* (London, 1991), pp. 244-246.

In general, lack of training, in the form of an apprenticeship to a freeman of a guild, would appear to have been a declining barrier to entry into traditional trades. Glass' analysis of the admissions to the Freedom of the City of London indicates that apprenticeships declined significantly as a route to entry. In 1690, 86 per cent of admissions, that is 1,590 cases, were on the basis of a completed apprenticeship, this had fallen to 67 per cent (n=755) by 1750 and to 53 per cent (n=546) by 1800. Entrance by the alternative methods of patrimony and redemption increased over the period by 10.3 and 22.8 per cent respectively to account for 17.7 and 29.5 per cent of admissions by 1800.¹⁵⁷ In addition, for many new trades limited periods of training sufficed.¹⁵⁸ Nonetheless, since women had less to gain from the formalities of indenturing, they or their families may have been less interested in finding suitable placements. Certain of the advantages of apprenticeship were not obtainable for girls. They could not usually gain the freedom of the corporation, nor did apprenticeship necessarily enhance their trading or political position as it did for men. Largely restricted from the guilds and the advantages of collectivity, women were seen by men not as trading partners but as threats to their own position.¹⁵⁹

Widows have always been conceded a special place in these arguments. This is because under common law they were awarded '*femme sole*' status and the various guilds often granted them freeman status in view of their husbands service. Hill notes many examples of widows taking over their husband's farm, shop or trade and makes particular reference to publishing, innkeeping and the stationary trades.¹⁶⁰ Similarly, Earle argues that many London widows ran a diverse array of businesses, but he cautions that only small proportions of them were living well.¹⁶¹ However, there has been a tendency to underplay the role of widows by emphasising those cases where women are known to have hired foremen or were care-taking the business until the eldest son had completed his apprenticeship. Davidoff and Hall, for example, have argued that widows were regarded as 'temporary incumbents of an enterprise', not expected to aspire beyond self-support.¹⁶² Barker's study of the printing trades tackles this point. She finds that of 437 women identified as running some type of business across the eighteenth century, 155 can be positively identified as widows. Many of these appear to have chosen to continue the business, rather than sell it or employ someone else to run it.¹⁶³

¹⁵⁷ D.V. Glass, 'Socio-economic status and occupations in the City of London at the end of the seventeenth century', in A.E.J. Hollaender and W. Kellaway (eds.), *Studies in London History* (London, 1969), p.385, Table 9.

¹⁵⁸ Simonton, 'Apprenticeship', pp. 230, 233.

¹⁵⁹ Simonton, 'Apprenticeship', p.233.

¹⁶⁰ Hill, *Women, Work and Sexual Politics*, p.242.

¹⁶¹ Earle, *The Making*, p.167.

This is based on D.V. Glass' sample of 1692 poll tax records which reveal very few women were taxed above the basic rate of 1s. per quarter. See D.V. Glass, 'Socio-economic status and occupations in the city of London at the end of the seventeenth century', in A.E.J. Hollaender, and W. Kellaway (eds.), *Studies in London History* (London, 1969).

¹⁶² Davidoff and Hall, 'The hidden investment', p.252.

¹⁶³ H. Barker, 'Women, work and the industrial revolution: Female involvement in the English printing trades c.1700-1840', in H. Barker and E. Chalus (eds.), *Gender in Eighteenth-Century England* (Essex, 1997), p.91.

Economic activity among widows is largely attributed to their recognition by the guilds. – The proposition being that the ‘exclusiveness of the freedom’ acted as a major barrier to entry for other women. It is certainly true that many guilds recognised widows, which meant they had the right to take apprentices and sometimes hold shares in company stock e.g. the Stationers’ Company of London.¹⁶⁴ However, several writers have suggested that the lack of recognition for other women did not act as the great hindrance it might at first seem. Firstly, it has been argued that the guilds were only able to enforce their exclusiveness in a very arbitrary manner. Prior detailed several cases of this in Oxford, where women openly ran textile related businesses much to the annoyance of the Tailors and Mercer’s Guilds.

The duty of enforcing the London guilds' monopoly had, by the early eighteenth century, devolved very largely upon individuals, neighbouring craftsmen or shopkeepers, who were prepared from indignation, malice or the prospect of reward, to bring proceedings against competitors who did not have freeman status. Although the wardmote inquest formally presented those who followed trades or kept open shops without being free, the successful prosecution of an unfreeman depended upon the willingness of local inhabitants to come forward to give testimony. There were certain incentives not to testify. It was necessary for a freeman of the City to be temporarily disfranchised before he could bear witness in a City court. Unless the City guaranteed to renew his freedom free of charge at the close of the trial, he might be put to the expense of customary fees all over again.¹⁶⁵

The influence of the traditional trade guilds was waning as new forms of consumer industry re-characterised the market place. This was particularly true of the textile trades where the advent of the woman’s over-garment, the mantua, and the increase in demand for ready-made clothing opened up new channels for female economic activity.¹⁶⁶ In addition, the economic benefits of admission to the freedom of a London Company had become far less evident than in former years. In the first half of the eighteenth century, most of the guilds passed through a difficult transition from necessary economic fraternities to wealthy proprietorial fellowships. During the transitional period, the freedom of the guilds offered neither the economic advantages of earlier centuries nor the honorific significance of more recent times. Yet few of the Companies were earning enough from the rents of their urban property to be able to ignore the proportion of their budget which they raised from their members by fees, fines and quarterage. According to Kellett, their books show the systematic advancement of freemen - even in some cases reluctant foreigners who had been coerced into joining the Company - through the various offices, each office involving the expenditure of large sums upon dubious privileges. In Kellett's words:

¹⁶⁴ Ibid. p.99.

¹⁶⁵ J.R. Kellett, 'The breakdown of gild and corporation control over the handicraft and retail trade in London', *The Economic History Review*, 10:3 (1958), p.385.

¹⁶⁶ Prior, 'Women and the urban economy', pp.111-113.

There was a limit to the number of times the hat could be passed around amongst company freemen and liverymen, and the heavy personal expense involved in gild membership both led to complaints within the companies and stiffened opposition from unfreemen.¹⁶⁷

However, he cautions that the system was not abandoned. Rather, he argues that it was overhauled and made more flexible and effective. In 1750, the Corporation introduced a system of controlled licensing of non-freemen. The surviving license books reveal Companies anxious to escape the limitations of the employment of journeymen without overthrowing gild regulation altogether. As Kellett writes:

On the whole the system of licensing was timely and served as a method of keeping some legal tabs on crafts which would otherwise have been compelled to defy the Corporation; it helped to prevent the Common Council's Acts from being brought into contempt by widespread non-observance.¹⁶⁸

Coinciding with the Corporation's concession of Licence Books was the first of an extensive series of Acts clarifying and reinforcing the legal powers of most of the Companies which were still active in trade or craft regulation. Between 1750 and 1778 the Apothecaries, Armourers and Braziers, Bakers, Blacksmiths, Brewers, Clockmakers, Cooks Cordwainers, Cutlers, Distillers, Farriers, Feltmakers, Founders, Leathersellers, Painter-Stainers, Plumbers, Poulterers, Saddlers, Scriveners, Tallow-Chandlers, Tinplate-Workers and Upholders procured Acts of Common Council reaffirming their right to compel enrolment of those practising their trade.¹⁶⁹

In the early nineteenth century, at least on paper, the whole system of guild privilege remained unimpaired. Retail shopkeeping and most handicraft trades were legally confined to freemen. However, by mid century most of the Companies had changed, from bodies possessing a practical connection with their trade to corporations concerned primarily with the administration of their valuable freehold and trust estates and with sponsoring charitable and educational activities. Finally, in 1856 all laws and customs preventing persons other than freemen of the City of London from carrying on business by retail or exercising any handicraft were formally abolished.¹⁷⁰

Cost of setting up

Even if guild exclusiveness and apprenticeship training were weakening barriers to entry, it is argued the cost of setting-up in business was an increasing one for women. Hunt notes that attractive shop facilities, including glass windows, shop fixtures, and the like, were becoming more and more important. Consumers were coming to expect greater diversity in terms of stock, which necessitated large and costly inventories. Such rising costs, she argues, probably made it

¹⁶⁷ Kellett, 'The breakdown', p.387.

¹⁶⁸ Ibid. pp.389-390.

¹⁶⁹ Ibid. p.390.

¹⁷⁰ Ibid. p.394.

harder for women to obtain the wherewithal to set up in business.¹⁷¹ But as she acknowledges herself in an earlier chapter, setting-up in business was difficult and precarious for everyone.¹⁷² Furthermore, Davidoff and Hall have taken care to point out that women were a source of credit for the businesses of others, having made up 20 per cent of loan capital traded in late eighteenth century towns.¹⁷³ It may well have been increasingly costly to establish a business, but it cannot be said that middle-class women lacked the financial means. Some women could be quite ambitious and resourceful. Arthur J. Munby recalled:

...a handsome young woman of twenty-six, who, having begun life as a servant of all work, and then spent three years in voluntary prostitution amongst men of a class much above her own, retires with a little competence, and invests the earnings of her infamous trade in a respectable coffee house.¹⁷⁴

Trade cards, billheads and broadsides provide a rarely utilised source of evidence that women set up and survived, at least for a time, in a variety of trades. Although the surviving collections (Bank, Heal, and Guildhall) are dominated by examples from the eighteenth century and many are undated, it is possible to identify a selection from the turn of the nineteenth century. For example: the trade cards of Elizabeth Gallaway, tobacco and snuff seller (See Figure 4); Julia Booth, an engraver and printer based at Saint Andrew's Hill, Doctors Commons;¹⁷⁵ Hannah Cross, a copper plate seal engraver and printer from Leadenhall Street;¹⁷⁶ and Ann Abraham who operated a child bed and ready made linen warehouse in Houndsditch. Ann's card is anxious to inform the reader that: 'Orders for the East & West Indies executed on the shortest notice.'¹⁷⁷

¹⁷¹ Hunt, *The Middling Sort*, p.145.

¹⁷² Ibid. p.23.

¹⁷³ Davidoff. and Hall, *Family Fortunes*, pp. 211, 279.

¹⁷⁴ Recounted in J.R. Walkowitz, *Prostitution and Victorian Society. Women, Class and the State* (Cambridge, 1980), p.24.

¹⁷⁵ London Guildhall Library, Trade Card Collection, Box 3 Bir-Bre. Dated 1824.

¹⁷⁶ Ibid. Box 7 Cra-Der. Dated 1830.

¹⁷⁷ Ibid. Box 1, Aar-Ban. Dated 1816.

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Figure 4: Elizabeth Gallaway, tobacco & snuff seller.¹⁷⁸

Trade cards, billheads and broadsides varied in their level of illustration but frequently utilised textual description to communicate the proprietor's good standing, connections, the quality of their stock, the extent of their skill and breadth of their experience, and the respectability of their clientele. Even poetry was penned for promotional purposes:

¹⁷⁸ London Guildhall Library, Trade Card Collection, Box 10 Fie-Gal.

**Female
Reform Bill**

Ladies,
If you wish to *buy*,
Cheaper than ever, go and try,

Babb's (High Holborn).

That's the place,
To suit your *Purse*, and Charm your *Face*.
The Largest Stock in London's there,
The Newest Patterns, *rich and rare*.

Bonnets.

Tuscans, Dunstables, Silks and Straws.

Caps.

Lace, Tulle, Blond, Appliqué, and Gauze;
Habit shirts, Collars, Canzoves, Capes
Of every kind, and various shapes,
In English style, all British made,
As patronised by

Queen Adelaide.

An endless choice will there be found.
One shilling each, and some *One Pound*.

Then thither hasten, in a trice,
for now they sell at *Wholesale Price*.
Now *ladies!* now - your *attention fix*.

**For Babb's 296,
HIGH HOLBORN.**

Dealers and Milliners supplied on the very Lowest Terms

Figure 5: Babb's of High Holborn.¹⁷⁹

¹⁷⁹ Ibid. Box 1 Aar-Bar. c.1830.

Prior to the 1760's the dominant item of shop publicity was the hanging signboard. More practical and better understood than the written word at this time, the signboard dominated the media marketplace. Over time, the signs became larger and larger and more and more elaborate until they constituted a nuisance by blocking light to the narrow streets and – because of the insecurity of their dilapidated supports – they became a menace to the safety of the public. Ambrose Heal recounts how in 1718 one enormous sign in Bride Lane fell, bringing down the front of the house and killing four people. A commission of enquiry resulted but nothing immediately came of it.¹⁸⁰ However, the obstruction and the danger posed to pedestrians in stormy weather, did eventually lead to prohibition by law in the City of London and neighbouring Westminster.¹⁸¹ From 1762 business proprietors turned their energies to the production of trade cards, in many cases reproducing on their cards the sign they had been obliged to withdraw.

Originally paper, printed from plates engraved by local craftsmen, the trade card served as an aide-memoir for customers, an invoice, a receipt form and often a price list.¹⁸² Furthermore, when a proprietor invoiced a customer, it was common practice to include a copy of the trade card on the billhead. The printed paper version of the trade card was an all-purpose jotter, bearing the proprietors name and address – or before the introduction of street numbering, a long-winded indication of where he or she was to be found. The paper later became a card, and the term 'trade card' came into being. The earliest trade cards were printed by letterpress from type but the introduction of commercial engraving, and later lithography, allowed almost unlimited pictorial and decorative treatments. Hogarth, Bartolozzi and Bewick were among the great names that accepted commissions to work on trade cards. However, the decorative conventions adopted by trade engravers became more or less standardised. As with the stock block of the letterpress printer, stock images appeared, copied from one to another.¹⁸³ With advances in printing and literacy, single sheet posters or bills, also referred to as broadsides, also became an extremely common form of advertising.¹⁸⁴

Such modes of advertising were more common than newspaper advertisements due to the heavy duties imposed on newspapers and the extra charge for advertisements. Thus the high price of newspapers narrowed the limits of their application. Until the repeal of the stamp duty, few people purchased newspapers for themselves. As Sampson states:

¹⁸⁰ A. Heal, *The Sign Boards of Old London Shops* (London, 1945), p.2.

¹⁸¹ T.R. Crom, *Trade Catalogues 1542 to 1842* (Florida, 1989), p.6.

Lillywhite, *London Signs* (London, 1972), p.xvii-xviii.

¹⁸² M. Rickards, *Encyclopaedia of Ephemera: A Guide to the Fragmentary Documents of Everyday Life for the Collector, Curator, and Historian* (London, 2000), p.334.

¹⁸³ *Ibid.* p.334.

¹⁸⁴ P. Parley, *The Book of Trades, Arts & Professions* (London, 1855), p.115.

...many news vendors' chief duty was to lend *The Times* out for a penny per hour, while a second or third day's newspaper was considered quite a luxury by those whom business or habit compelled to stay at home, and therefore who were unable to glance over the news – generally while some impatient person was scowling waiting his turn – at the tavern, bar or coffee-house.¹⁸⁵

Furthermore, such taxes acted as a considerable check to the number of notices appearing in the press. Stamp duty on newspapers was first imposed in 1713 and was one halfpenny for half a sheet or less, and one penny if larger than half a sheet but not exceeding a whole sheet. In addition, a very heavy tax was charged upon every notice published in a purchasable paper. According to Sampson, until 1833 this was no less than 3s and 6d upon each advertisement, irrespective of length, content or subject matter. The total abolition of advertisement duty did not take place until 1853. The stamp duty on newspapers was not abolished until 1855 and was followed in 1861 by the repeal of paper duty.¹⁸⁶ Hence, it was not until the second half of the nineteenth century that circulation of the penny paper took off and advertising therein became a major mode of promotion. Accordingly, the newspaper advertisement, until this time, was an accessible means of business promotion only for the most established of proprietors.

Access to credit

What of access to loans and credit? Were women taken less seriously? In her examination of the businesses of milliners and dressmakers in Boston, Gamber has argued that gender was bound to affect the nature of the relationship between debtor and creditor. She writes:

...a curious blend of paternalism and economic self-interest characterised wholesalers' attitudes toward their customers. To be sure, these two qualities did not always meld together; businessmen were often torn between compassion and profit.¹⁸⁷

Deeply embedded cultural assumptions influenced supposedly rational business behaviour. She continues, 'paternalism in business was more than a sugar coating for hard-boiled economic imperatives.'¹⁸⁸ This behaviour was no less evident in London at this time. A draper recalled:

¹⁸⁵ H. Sampson, *A History of Advertising* (London, 1874), p.9.

¹⁸⁶ *Ibid.* pp.10-11.

¹⁸⁷ W. Gamber, *The Female Economy. The Millinery and Dressmaking Trades 1860-1930* (Illinois, 1997), p.160.

¹⁸⁸ *Ibid.* p.165.

...a poor woman, who had been left a widow, got her friends to advance her sufficient money to open a small shop, and she came to us for an assortment of cut lengths, and laid out upwards of two hundred pounds with us. We did our best for the widow, and everything she had - quarters of dozens of hosiery, and such goods - were all neatly papered up for her, and the descriptions outside plainly written in text hand, and a dozen yards of linen and similar goods put up into neat rolls, ready for retailing, and this person became a steady customer to us afterwards.¹⁸⁹

Davidoff and Hall have argued that it was more common for a woman to inherit or raise a lump sum of money, like the widow in the draper's shop, than to establish a viable credit chain to support an ongoing enterprise. Banks, they argue, remained wary of lending to women so that their sources of credit continued to be mainly kin and friends well into the period when men were turning to other institutional sources. This general lack of commercial credibility was an important factor in the limited scale of women's business operations.¹⁹⁰ It is difficult to retrace the decision making process of creditors considering tradeswomen as potential borrowers. However, Newton has examined the 'opinion books' and 'character books' of a variety of English joint stock banks in order to assess to what extent judgements about clients (regardless of gender) were made on subjective criteria such as reputation, social standing and virtue, as opposed to the objective criteria of financial statements and profits.

Joint stock banks, from inception in 1826 until the 1870s, conducted business at a very localised level and on personalised terms. Opinion and character books were maintained as a method of reducing the risks associated with lending to customers. The information collected provided a means of assessing the creditworthiness of the individuals involved and, possibly, of the specific projects.¹⁹¹ Newton adds:

Directors of a typical pre-1860 joint stock bank - relatively small with few branches - were often themselves also businessmen, involved in local industries and commerce and were, therefore, a part of the fabric of immediate business networks.¹⁹²

Reputation and virtue were recognised as a form of warranty in this business world. However care must be taken in interpreting the language and judgements recorded by these banks. Newton argues that the language and perceptions contained in the bank archives differed from those of contemporaries in a non-business or non-banking environments. Hence, virtue related to the ability to make repayments rather than morality. She writes:

¹⁸⁹ Anon, *Reminiscences*, pp.145-146.

¹⁹⁰ Davidoff and Hall, *Family Fortunes*, p.278.

¹⁹¹ L. Newton, 'Trust and virtue in English banking: The assessment of borrowers by bank managements at the turn of the nineteenth century', *Financial History Review*, 7:2 (2000), pp.177-181.

¹⁹² *Ibid.* p.181.

...despite discussions of potential borrowing customers' individual reputations for 'soundness' and trustworthiness, a clear and 'objective' assessment of the ability to repay was also being considered. Repayment was ultimately the most important criterion for bank managements and, in assessing this ability, both 'objective' and 'subjective' criteria were utilised.¹⁹³

Virtue was a proxy for the probity of the client. Hence, if the 'reputation approach' was underpinned by more practical, pragmatic and objective judgements, perhaps businesswomen, assuming good credit histories and a sound businesses, would not have faced as great a difficulty in acquiring bank credit as initially thought. There is also some evidence that wholesalers exercised some generosity towards their female customers that were struggling. For example, the case of Mrs Gadderrer as recounted by her grand-daughter:

When my mother, Jane Gadderrer, was about seven years old, her father became surety for a man, who soon after went to America, and he had to pay a sum which left him almost penniless; which took such an effect on him, as he was strictly honourable, that he died in a few months after, leaving my grandmother involved in serious difficulties. A meeting of creditors took place, and they were very good and kind, particularly the firm of Hale and Co., ale brewers, of Redcross Street; who, knowing Mrs Gadderrer to be an honest as well as an industrious woman, prevailed on the rest to let her remain in the house for a year, to pay ready-money for what she wanted in, and see if, by instalments, she could pay off any of her late husband's debts. She succeeded, and soon cleared herself.¹⁹⁴

Her grandmother continued successfully in business at the City Arms, Lombard Street for ten further years until her death, when the business passed to her daughter, Jane.

It is also likely that women did have access to local credit networks. Lemire has argued that women habitually initiated many of the arrangements for petty borrowing. They worked as informal pawnbrokers, organised loans for friends, acted as agents for moneylenders and assessed risk in guaranteeing the character of potential creditors, male and female. Even in the face of increased legislation, some women persisted as informal pawnbrokers and, possibly, moneylenders as well. In addition, individual loans were commonly secured by pawning domestic artefacts over which women tended to exercise control.¹⁹⁵ However, legal and structural changes did impact on the organisation of small-scale credit as the nineteenth century progressed. There was an increasing effort to control and regulate lending, removing it from informal hands such as pledge women, petty pawnbrokers, and neighbourhood tradesmen and women, confining and regulating the profits on even minor loans. However, Lemire argues,

¹⁹³ Ibid. p.189.

¹⁹⁴ Ashford, *Life of*, pp.8-9.

¹⁹⁵ B. Lemire, 'Petty pawns and informal lending: Gender and the transformation of small-scale credit in England, c.1600-1800', in K. Bruland and P. O'Brien (eds.), *From Family Firms to Corporate Capitalism* (Oxford, 1998), p.134.

although increasingly marginalized, independent petty traders continued to function on the margins of the formal commercial sector, offering credit from their front rooms or street corners.¹⁹⁶ Winstanley has also argued that the mid-nineteenth century restrictions on legitimate pawnbrokers, obliging the recording of all transactions for inspection, controlling the charges and even business hours, resulted in the growth of illegal concerns. The increasing demand for small, short-term loans spawned many unsupervised 'dollyshops' and moneylenders, which threatened to undermine the licensed trade's existence.¹⁹⁷ It is likely that those women refused credit by official pawnbrokers could obtain it from their unofficial counterparts.

There is also some evidence that women created female economies of financial support through wills and inheritance. Hunt has highlighted the case of Eleanor Coade (1733-1821), one of the few women in trade from this period of history that still holds a reputation in present day. A lifelong spinster, Coade set up in the 1760's as a manufacturer of a type of tastefully modelled artificial stone that came to be called coadestone. When she died at almost 90 years of age she distributed her money among various charities and sixty-odd relatives and friends. Two-thirds of her bequests to individuals were to women, and more than half of these to spinsters and widows. Where she gave money to married women it was often in the form of trusts 'for their separate use' so that their husbands could not appropriate the money. In one case she actually ordained that if the woman died intestate the money would go to her daughters, not her husband or sons, thus ensuring it would stay in the female line into the next generation.¹⁹⁸

Green has found from an examination of a one in three sample (n=288) of London women's wills in 1830 that when it came to appointing a universal heir, or residual legatee, the tendency was to favour women over men. Sisters, daughters and nieces tended to be favoured to a greater extent than brothers, sons and nephews. However, closer inspection of the marital status of the testator revealed that spinsters tended to favour female heirs to a greater extent than did widows. Not surprisingly, as far as widows were concerned children, especially daughters, were the most important beneficiaries. For spinsters, the main beneficiaries were siblings, notably sisters, and their sister's children, especially nieces. Good female friends and trusted servants could also find themselves provided for. As Green reflects, the pattern of inheritance confirms the significance of kinship networks.¹⁹⁹ His tentative findings also lend some support for the existence of a female economy of financial support. Such bequests not only assisted daughters in their chances of securing a husband, they also gave them an income to invest actively in business or more passively in bonds, stocks and shares.

¹⁹⁶ Ibid. pp.127-130.

¹⁹⁷ M.J. Winstanley, *The Shopkeeper's World 1830-1914* (Manchester, 1983), p.183.

¹⁹⁸ Hunt, *The Middling Sort*, p.144.

¹⁹⁹ D.R. Green, 'Charity begins at home: Women, wealth and inheritance among the London middle-class 1800-1860', draft paper for the European Social Science History Conference (The Hague, Netherlands, 27 February - 2 March 2002), pp.14-16. Copy courtesy of D.R. Green.

Networks

Hunt has argued that, certainly until the end of the eighteenth century, women banded together to compensate for their lesser access to capital. Women passed on skills and contacts and a specialised knowledge of which they were proud and that they knew was worth something in terms of money and prestige, in relatively informal ways.²⁰⁰ In the nineteenth century however, the flow of trade and information extended beyond the reach of local neighbourhood networks. Women traders, in cultural terms at least, became more marginal. The growing prestige of larger networks, promoted by directories and other bourgeois forums, spelled a corresponding loss for local systems, which were often small-scale and based on verbal transactions.²⁰¹

Indeed, Hunt argues, the real significance of town and trade directories is the way they highlight what women were not doing.²⁰² Very much in evidence in the directories, especially in the 'gazette' section, is a substantial 'industry' devoted to managing the junctions between manufacturing, marketing, finance, long-distance transport, law and government, and civic and commercial activism. Middling men monopolised virtually all this integrative work and at the same time benefited from the numerous benefits that accompanied it: trade opportunities, jobs in the local or national bureaucracy, cultural prestige, political power and connections, opportunities to learn new skills, and access to 'insider' knowledge. In the directories, women held relative few positions in these areas, if any. Hence, Hunt argues that the assemblages of individuals exhibited in the directories, whether actual civic bodies or merely fictive groups of alphabetised names, was a powerful testimony to the complexity of relationships and symbolic power²⁰³. The directories also reveal another facet of the gendering of the market: the rise of men's civic associations. These had the further advantage of bypassing the more local, more feminine, more socially conglomerate, and more tradition-bound networks of family, neighbourhood and church - precisely what supported the small-scale trading activities in which women could be found.²⁰⁴

Nonetheless, for certain sections of society, evidence remains of women's attempts to organise, work and train collectively. *The Society of Industrious Females* was an organisation of 60 women who came together in London in 1832 to win for themselves 'a fair distribution of the products of our labour' through the co-operative production of clothing which they sold at Owen's Labour Exchange in Gray's Inn Road.²⁰⁵ In March 1834, James Morrison created a 'Women's Page' in his newspaper, *The Pioneer*. It represented an important forum for women, at least of the working classes. *The Pioneer* was the second most widely read working-class newspaper of the period, with copies available in pubs, meeting halls and coffee houses.²⁰⁶ Within Owenism, women were encouraged to participate in the regular classes. In 1842, the 7th

²⁰⁰ Hunt, *The Middling Sort*, p.127.

²⁰¹ Ibid. p.131.

²⁰² Ibid. p.131.

²⁰³ Ibid. p.131.

²⁰⁴ Ibid. p.132.

²⁰⁵ B. Taylor, *Eve and the New Jerusalem. Socialism and Feminism in the Nineteenth Century* (London, 1983), p.88.

²⁰⁶ Ibid. pp.96-97.

Annual congress reported that 29 branches had 'social institutions' of which eight seated over 1000. In addition, 22 branches held regular classes, nine held day-schools, and 20 branches had libraries of their own. Taylor writes:

Women were usually encouraged to participate on an equal basis in all these educational activities, from the sexually-integrated class in chemistry held in a hired room over a pub at the Dalkeith branch, to the separate 'family classes' offered in many branches from 1830 on.²⁰⁷

Owenite women also organised classes for themselves, of which the best documented example was 'The Ladies Class'. Established by the women of the London A1 branch in 1844, the class began with a few women in March and quickly grew to some 60 members. The cost of membership was 2d. a week. The class was self-governing, with its own elected executive who also sat on the local branch executive. Classes in reading, writing and arithmetic were reported to go so well that an advance into moral and physical science was urged.²⁰⁸ While such forums were not the equivalent of the men's civic associations, they offered women a means passing on knowledge and information.

The demise of the Owenite movement made it possible for middle-class women to organise various feminist reform campaigns without being accused of socialist aims.²⁰⁹ Some men were made uneasy by the prevalence of such groups of women. For example, William Cobbett, who exclaimed: 'There are, in almost every considerable neighbourhood, a little squadron of she-commanders'.²¹⁰ In his book, *Advice to Young Men and (Incidentally) to Young Women, in the Middle and Higher Ranks of Life*, Cobbett warned:

Women are a sisterhood. They make common cause in behalf of the sex; and, indeed, this is natural enough, when we consider the vast power that the law gives us over them. The law is for us, and they combine, wherever they can, to mitigate its effects. This is perfectly natural, and, to a certain extent, laudable, evincing fellow-feeling and public spirit: but when carried to the length of 'he sha'n't,' it is despotism on the one side, and slavery on the other. Watch, therefore, the incipient steps of encroachment...²¹¹

However, the reforming networks, in their fight to improve the economic and social position of women, prized respectability and moral purity as the cornerstones upon which to build change. Just as the existing Victorian rhetoric emphasised the differences between women and men, so too did they. They redefined the differences as a source of strength and sought to promote activities most fitting for the special talents and qualities of women.

²⁰⁷ Ibid. p.231.

²⁰⁸ Ibid. pp.235-236.

²⁰⁹ Ibid. p. 278.

²¹⁰ W. Cobbett, *Advice to Young Men and (Incidentally) to Young Women, in the Middle and Higher Ranks of Life* (London, 1829, reprinted 1863), p.181.

²¹¹ Ibid. p.180.

Income from investments

It has been argued that even for those women that did have the financial means, the increasing number of alternative avenues for investment tended to deflect women from setting up in business. Hunt has highlighted the rise of relatively safe investments such as the various stock and annuity schemes that flowed from the foundation of the Bank of England in 1694. Although she admits that statistical evidence is lacking, she uses anecdotal evidence to support her argument that these new forms of investment probably tipped the balance away from trade.²¹² Davidoff and Hall also write of women's propensity to turn away from economic activity. They argue widows and spinsters formed the core of those investors requiring a steady income without administrative worries. They point to the variety of sources and types of income, including rents, which provided a living to those who wished for a 'genteel competence' not requiring active intervention.²¹³

Earle's study of London has supported the rise of 'rent based income', arguing that it must have been regarded as a more genteel, domestic activity. However, property leasing can not be described as a purely domestic service. It was grounded in the commercial arena. – A financial contract was entered into between the owner of the property and the tenant, often supported by various obligations of the landlady *or* landlord. Renting out property was a continuous public sphere, business activity.²¹⁴ The landlady certainly existed. William Hart's diary makes reference to one such character in his own experiences of house hunting:

The landlady was an aged woman, a Mrs Clapton living in Ratcliff Highway. She accepted me directly without raising the rent. This I considered a blessing of god, as small houses were very much wanted, and several persons endeavoured to get it out of my hands. They would have given her more money, but the old lady stuck to her integrity and would not let them have it.²¹⁵

Perhaps it is not surprising that she was an 'old' lady. Morris has illustrated in his study of the male middle-class property cycle, that businessmen were willing to exchange the rewarding but risky rate of return on trade for the lower reward but greater stability of the unearned or rentier income as they grew older.²¹⁶ In the light of this, an alternative perspective might be to examine women in business in terms of such a life- and property cycle.

Therefore, women did face barriers of entry into business. However, the barriers were not the same for all women. Marital status, age and family connections influenced the advantages and disadvantages of would-be female proprietors. Start-up capital could be

²¹² Hunt, *The Middling Sort*, p.146.

²¹³ Davidoff and Hall, *Family Fortunes*, pp. 277, 212.

²¹⁴ Earle, *A City Full of People*, p.150.

²¹⁵ Hart, *The Autobiography of William Hart*, p.56.

²¹⁶ R.J. Morris, 'The middle-class and the property cycle during the industrial revolution', in T.C.Smout (ed.), *The Search for Wealth and Stability* (London, 1979), p.110.

obtained from a number of sources and it has been argued that women were a significant source of credit in this period. In contrast, although the law could be problematic, it was more likely to be a lack of training that circumvented their business options. Whilst a lack of formal training should not be over-stated as a barrier, a general lack of exposure and experience would certainly have been prohibitive. Nonetheless, in other ways London's marketplace probably had less barriers than many others. Businesses tended to be small and hence capital and labour needs were less onerous, customers were plentiful and borough custom beyond the City allowed women to engage in trade if they so chose.

3 Insuring Her Assets

Part 1: Fire insurance policies as an historical source

Recognition that fire insurance policies are of potential value in areas of historical enquiry, beyond the history of the insurance business, developed as a result of the debate about the role of capital formation in industrialisation. The archives of the insurance industry are amongst the oldest and largest collections of business records in Great Britain. As insurance became widespread, particularly from the second half of the eighteenth century onwards, economic and social change was clearly reflected in the history and archives of the industry.²¹⁷ Indeed insurance is a function of these changes and especially wealth. In the words of Trebilcock:

It stems from a change in the balance between the level of riches and the level of risks. It makes its most rapid strides when both riches and risks are growing in new ways. As economic prosperity advances, the potential for amassing property grows – but so too does the penalty for losing it. As property accumulates, so also does the risk to property.²¹⁸

Although not the oldest class of insurance, fire business was the earliest type of insurance to achieve corporate status. With the Great Fire of London (1666) still remembered, Dr Nicholas Babon, a speculative builder, established the first fire office near the Royal Exchange in 1681. The Insurance Office for Houses on the Backside of the Royal Exchange was a mutual scheme for house insurance, guaranteed by a property investment fund. The trust deed allowed Babon's firm to insure up to 10,000 houses. The Insurance Office went out of business in around 1710. The Corporation of London also began to offer fire insurance in 1681, but it had withdrawn from the business by the following year. The Friendly Society for Securing Houses from Loss by Fire fared somewhat better, entering the scene in 1683 and issuing 23,000 policies before its demise in 1730. It was not until the Hand-in-Hand in 1696 that a lasting fire insurance business was founded.²¹⁹ This was followed by the Sun Fire Office in 1710, the Union in 1714, the Westminster in 1717, the London in 1720, and the Royal Exchange in 1720. Together these constituted the first major wave of British fire insurance foundations.

The initiatives were of three types: mutual societies like the Hand-in-Hand and the Union, unincorporated companies like the Sun (effectively extended partnerships) and

²¹⁷ H.A.L. Cocherell and E. Green, *The British Insurance Business* (Sheffield, 1994), p.xi.

²¹⁸ C. Trebilcock, *Phoenix Assurance and the Development of British Insurance. Vol.1:1782-1870* (London, 1994), p.3.

²¹⁹ Cocherell and Green, *The British Insurance Business*, pp.26-28.

B. Henham, *Hand in Hand. The Story of the Hand in Hand Fire and Life Insurance Society 1696-1996* (London, 1996), pp.9-19.

privileged chartered monopolies like the Royal Exchange. The mutuals were the classic associations of small traders and shopkeepers clubbing together for the defence of their small capital. Here, the customers for fire insurance were also the shareholders. The chartered companies were the only insurance ventures permitted to enjoy limited liability for shareholders under the terms of the Bubble Act of 1720: legislation designed to curb the speculation underlying the South Sea financial fiasco. The unincorporated companies lacked limited liability but possessed great flexibility in their choice of markets. Both chartered and unincorporated insurance companies were basically speculative enterprises, preserves of the wealthy and influential. As Trebilcock writes:

Rather than humble cliques bent on risk-evasion, these were congeries of great wealth bent on further lucrative risk-taking; they were moved less by the fire-threat to small capitals than by the potential for investment that they saw in the large capitals accruing from fire premiums.²²⁰

Perhaps the best example of this was the Sun Fire Office, founded as the Exchange House Fire Office in 1708 by Whig Charles Povey, and renamed in 1710. There were 24 members of the Sun who paid £20 each for interest in the company. They bore the burden of all expenses and losses and similarly received the profits. The premium income during the first year of business was little more than £200. Indeed, no dividend on the 24 shares was declared until 1714, when £10 was paid to each manager. However, by 1720 they had issued over 17,000 policies and claimed to insure sums totalling £10 million. By this time the Sun had moved from its first quarters in Causey's Coffee House near St.Paul's to two rooms in a house belonging to Mrs. Alice Garway next door to the Amsterdam Tavern in Sweeting's Rents. They would remain there until the threat of demolition encouraged a move to the New South Sea House on Threadneedle Street in around 1727.²²¹

²²⁰ Trebilcock, *Phoenix Assurance*, p.7.

²²¹ P.G.M. Dickson, *The Sun Insurance Office 1710-1960* (London, 1960), pp.39-40, 33,43.

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Figure 6: Trade card and policy heading.²²²

The Sun's relatively simple organisation during its early years was primarily due to the modest scope of its insurances. They were limited in both amount and area. Until 1719, £1000 was the maximum coverage allowed: £500 on a house and £500 on goods. In January 1719 the goods item was extended to £1000 for those insured within the London Bills of Mortality. However, the policyholder was still forbidden to acquire further cover from another fire office, because if they did so then their Sun policies became void. Also, despite Povey's original intention of establishing country agencies, at this time policies were still largely confined to the metropolis.²²³

Along with the other early fire offices, the Sun was compelled to form its own fire brigade. The most suitable men for this work were the watermen from the Thames who were clad in the distinctive livery of their company. The following is an extract from the original proposal forms issued in 1710 and reprinted in a company pamphlet:

For the farther encouragement of all persons there are actually employed in the service of the office thirty lusty able-body'd firemen who are cloath'd in blue liveries and having silver badges with the Sun mark upon their arms, and twenty able porters likewise, who are always ready to assist in quenching fires and removing goods having given bonds for their fidelity.²²⁴

It was the practice of each insurer to issue a badge or fire mark to be affixed to the building that was insured. The Sun issued a mark with a rotund human face, surrounded by a halo of sixteen rays, 8 direct and 8 wavy. It was wrought in lead and painted a bright golden colour. The fire mark was to prevent fraud by obtaining an insurance policy by indirect means after a house had

²²² Anon, *Sun Insurance Office Ltd of London* (London, 1932), p.5.

²²³ Dickson, *The Sun Insurance*, p.38.

²²⁴ Anon, *Sun Insurance*, p.8.

been burned. As the fire brigade would not service a house unless a mark was affixed, a property was not considered to be secure until the mark was in position. It also provided advertising for the company. Eventually, the formal and lengthy titles of the insurance offices were replaced by the names of their marks.²²⁵

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Figure 7: Sun Fire Office illustration.²²⁶

²²⁵ E.A. Davies, *An Account of the Formation and Early Years of the Westminster Fire Office* (Glasgow, 1952), p.14.

²²⁶ Anon, *Sun Insurance*, p. inside front cover.

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Figure 8: Sun Fire Office mark.²²⁷

By the second half of the eighteenth century the fire insurance market had changed markedly in character. The major London companies increased the pace of their expansion into the provinces. The mechanism they utilised was the agent system. Agents appointed by the companies were responsible for the ordering of new business, the collection of premiums, and the presentation of receipts to London. The distribution of insurance through agencies had been suggested by Charles Povey as early as 1708, and the directors of the Sun Fire Office had provided for the appointment of agents from 1710 onwards. Only 30 agents were appointed by the Sun in its first twenty years, but by 1786 there were as many as 123 including a spinster and two widows.²²⁸

Agents came from many walks of life. The preference was for people with good local connections. They generally ran their agencies as a second line to their major occupation, usually some form of business activity. In the eighteenth century small traders and retailers, local clerks and other small local business people typically took on the role. In the nineteenth century a broader range of people became involved. Retailers, merchants, commission agents, teachers, surveyors of taxes, clerks in various professions including banks, estate agencies, railway and canal offices and so on were all recruited. Solicitors also took on agencies and constituted 25 per cent of all country agents for the Sun Fire Office in 1846. Women were occasionally recruited. In 1807 the Sun grudgingly admitted that Mrs Buchanan, their Glasgow agent, was ‘very active and as attentive to the business as a female can possibly be expected to be’.²²⁹

²²⁷ Anon, *Sun Insurance*, p.11

²²⁸ Cocherell and Green, *The British Insurance Business*, p.29.
Dickson, *The Sun Insurance*, p.70.

²²⁹ D.T. Jenkins, ‘The practice of insurance against fire, 1750-1840, and historical research’, in O.M. Westall (ed.), *The Historian and the Business of Insurance* (Manchester, 1984), p.24.

Jenkins has argued that perhaps the only thing these agents had in common, besides their respectability and local contacts, was their lack of experience or training in fire insurance. They were issued with printed instructions that rapidly became more complex as the nineteenth century progressed. Occasionally offices incurred substantial losses through the errors of agents. But, on the other hand, many agents did gain valuable experience and came to be highly respected by their employers, who were frequently willing to depend on their judgement. This experience, he adds, could be a family asset as some agencies were passed on from father to son, husband to wife and occasionally through several generations.²³⁰

Agents were required, by most if not all offices, to provide a financial guarantor – the guarantee ranging from £100 to several thousand pounds, depending on the size of the agency. However, effort was rarely made to check the financial standing of the guarantors and even less was done to check that the guarantee remained viable. After a number of frauds and bankruptcies in the 1790's and the discovery that some guarantees were worthless, the Sun Fire Office began to institute regular checks. In 1804, out of 168 agents employed, the Sun discovered that 54 were in default with their payments to head office, owing £10,000 in premiums. However, problems with agents aside, in general the London offices were able to maintain a greater degree of control and therefore consistency over their business than in the provinces. There, the relatively small number of policies relating to any one place meant that it was rarely financially justifiable to regularly employ specialised local staff. However, with London business forming a large proportion of their activities for major insurance offices (an average of around 50 per cent for the Sun Fire Office between 1750 and 1850), they were able to retain a skilled and experienced staff of inspectors, surveyors and other professionals in the capital.²³¹

The Sun Fire Office insurance policy registers

The policy registers were the head office compilations of orders for insurance from all branches and agencies. It was new business and augmented renewals that they recorded. According to Beresford, simple renewals rarely involved the issue of a new policy, annual renewals were automatic and information was only scrutinised by the company after seven years.²³² The policy registers summarised relevant information about the building or contents underwritten on each policy. The information reproduced in the registers was geared to the rating of each risk and the control of the insurance premium. Consequently, most entries in the registers describe building materials, neighbouring properties, and occupational hazards associated with each insurance. The risks were classified according to the established formula of Common Insurance, Hazardous Insurance, and Doubly Hazardous Insurance. The first category covered brick and stone buildings not used for hazardous trades. The second covered timber and plaster buildings

²³⁰ Ibid. p.24.

²³¹ Ibid. pp. 22-25.

²³² M.V. Beresford, 'Building history from fire insurance records', *Urban History Yearbook* (1976), p.11.

or brick and stone buildings housing hazardous trades. The final category covered timber and plaster buildings used for hazardous trades and all premises of sugar bakers, distillers, china and glass manufacturers and other dangerous trades. This classification system was generally followed until the late nineteenth century, although the Sun Fire Office added special categories for steam-powered mills and refineries after 1794.²³³ After 1825, a continuous stream of information about all classes of risk passed between the fire offices, ultimately culminating in the formation of a fire insurance tariff or cartel. From the 1850's these 'tariff offices' were publishing specifications and tariffs for warehouses and for corn, flax, woollen and cotton mills. By 1860, the offices had formed area committees, with twice yearly general meetings for all offices concerned in the tariffs. The sharing of expertise and underwriting experience standardised and improved fire insurance services.

The policy registers provide information on more properties than found in other business sources. They document ownership, construction and value of businesses not found elsewhere. As Beresford points out:

The economic historian, whose God is not always that of the big battalions, must be grateful that, when private records are lacking, the policy registers have survived to document such a wide range of capital investment.²³⁴

However, despite attention drawn to policy registers and the realisation of the wealth and variety of information in the registers, there has been surprisingly little and limited use of them. Furthermore as Jenkins has noted:

Of the many fire insurance records that survive undoubtedly of most interest are those relating to the Sun Fire Office, both because of their comprehensiveness and because of the dominance of that company. Even in 1830, with all the new formations and competitive pressures, the Sun was still almost twice as large, measured by premium income, as any other office...²³⁵

Along with the Phoenix (1782) and the Royal Exchange (1720), the Sun Fire Office dominated the London insurance market. By the 1790's its gross premium income, at over £100,000 per annum, was considerably larger than the fire business incomes of its rivals. The Sun's Secretary computed in 1802 that his own office covered sums amounting to £79 million, the Phoenix £56.9 million and the Royal Exchange £36.9 million.²³⁶

²³³ Cocherell, and Green, *The British Insurance Business*, p.43-44.

²³⁴ *Ibid.* p.388.

²³⁵ Jenkins, 'The practice', p.12.

²³⁶ Dickson, *The Sun Insurance*, p.73.

The image originally presented here cannot be made freely available via ORA due to copyright reasons.

Figure 9: Photocopy extract taken from head office compilation of policies (Sun Fire).²³⁷

The insurance policies of the Sun Fire Office are a key source utilised for this thesis. In the absence of alternative reliable data, the policy registers have been used to identify female policyholders and extract a data-set of female business proprietors. That is those policies held by women that covered business assets. The registers are used to examine broad trends in the business assets insured by women from the mid-eighteenth to the mid-nineteenth century. This includes a comparison of the proportion of female-headed policies covering business assets to those covering non-business assets, the distribution of business policies by sector, the insurance valuations of stock, utensils and fixtures and information relating to partnerships, and rented property. The Sun head-office registers form one un-indexed series up to the year 1793, containing 600,000 policies. From 1793 separate registers were maintained, again un-indexed, for London and the provinces. Over 1.3 million entries were made in these in the next 70 years. However, there are some missing volumes and a number of unreadable entries. Therefore, in order to establish a data-set suitable for the purposes of this thesis, sample years were selected and all female headed policies for these years were extracted. The sample years were chosen, subject to complete sets of volumes, to enable comparisons over time and with other sources such as the censuses of 1851 and 1861. (The surviving collection of surviving Sun Fire Office policy registers end in 1863.)

²³⁷ London Guildhall Library, Manuscripts Section. Sun Fire Office Registers, series 11'936, vol. 720, policy no. 1948481.

In addition, for comparative purposes a five per cent sample of male-headed policies for each selected year was also taken. The sampling procedure adopted, whilst not as statistically optimal as a random sampling procedure was a more practical one to adopt considering the nature and quantity of the data contained in the Sun Fire Office policy registers, which are hand scribed and un-indexed. The five per cent sample comprised of the consecutive extraction of male-headed policies taken out in the month of October of each selected year. There is no reason to assume that October was in any way an unusual month. Consecutive policies were accumulated until the number extracted for each year totalled five per cent of the total policies counted for that year, excluding female headed policies.

Almost all types of property were covered by insurance, the only exceptions being a few classes of industrial property considered far too hazardous for any premiums to be set. The Sun Fire Office had considerable business in domestic property of all sizes, including many of the major country houses and town mansions. It insured agricultural property, including both buildings and livestock, and a wide variety of industrial and commercial businesses from small workshops to the largest of breweries, textile mills and dock warehouses. When it carried out a review of its industrial risks in the 1820's it found that it had on its books property relating to such diverse trades as 'gingerbread bakers, bedstead upholders, oar makers, tallow melters and chandlers, lamp-black manufacturers and brushmakers'. Likewise it insured all types of shops and offices, theatres, churches, cloth halls, town halls, inns and brewhouses, schools and libraries.²³⁸

The policy registers hold a vast amount of information about these different properties and their contents. Details of owners, tenants, partners, executors and occupations and places of residence are frequently recorded. Property contents, including livestock, libraries of books, clothing and wearing apparel, business and industrial stock, and machinery are specified. Many policies contain physical details of buildings insured, including numbers of storeys and rooms, and construction materials. Uses of property are also recorded, as well as details of heating and lighting methods and means of power. There are also of course the valuations of property and their contents for insurance purposes.²³⁹

Records of fire claims suggest that these valuations were calculated at replacement value rather than historic cost or current value. The few surviving certificates confirm that claims were for estimated cost of replacement or for clearance and rebuilding already completed. It is unlikely, Cockerell and Green have argued, that the figures presented in the policy registers represent overvaluations. The tension between the insurers desire for maximum available premiums but not over-evaluated payouts and the policyholders reluctance to pay excess premiums but desire to avoid loss by under-evaluation ensured that valuations were ordinarily realistic.²⁴⁰ Jenkins has cautioned that whereas overvaluation was unlikely, except perhaps through miscalculation of replacement cost, there are various reasons why under-

²³⁸ Jenkins, 'The practice', p.13.

²³⁹ Ibid. p.14.

²⁴⁰ Cockerell and Green, *The British Insurance Business*, p.50.

valuation might have occurred, especially on large policies. Until the end of the eighteenth century some offices considered it better for the proposer to under insure and assume some of the risk themselves. A further factor, which may have created under-valuation at times, was the risk limits on items insured. These varied according to risk classification and from office to office. Another possibility he offers is that insurance was sometimes only taken out for the amount of money owed to creditors. Finally, for warehouse policies, particularly where contents could not be easily divided into identifiable components, there were other problems. New types of policies had to be developed to cover such risks, where the value of property insured fluctuated as stocks increased or decreased. In such cases the major offices were willing to issue what were known as 'general policies'. These did not require detailed identification of property and were really a type of blanket cover. Thus he concludes:

Whereas one may be reasonably confident that the general details recorded in policies are likely to be accurate, it is not clear that the values given are a true reflection of the replacement cost of the property. It seems reasonable to assume that the values are understatements and that their representativeness varies according to type of property concerned and the extent to which it could be totally destroyed.²⁴¹

Finally, it was not unusual for a property owner to insure against loss of rent in case a fire render the premises unfit for habitation.²⁴² It would seem that the premium was based on that fixed for the cover of the building against loss by fire.²⁴³ The owner of rental property would in most cases have suffered a significant blow to their income should their tenant have been forced to take up residence elsewhere. The policy registers of the Sun Fire Office provide extensive evidence of insurance coverage of yearly rents on rooms, tenements, houses and workshops.

²⁴¹ Jenkins, 'The practice', p.34.

²⁴² W. Nicholson, *Practical Fire Insurance* (London, 1893), pp.43-47.

²⁴³ C.L. Adams, *Insurance Points Worth Knowing* (London, 1922), p.90.

3 Part 2: Analysis of the Sun Fire Office Policies

Analysis of the Sun Fire Office fire insurance policies reveals substantial evidence that women were active in the economic marketplace. An examination by hand of all the policies taken out by women in London with the Sun Fire Office for complete sample years between the 1740's and the 1860's reveals that women continued to be active in the public sphere well into the early Victorian period.²⁴⁴ The 'London only' head office compilations of policies only began in 1851. We can see that both in this year and a decade later, in 1861, women held a consistent ten per cent share in the Sun's London fire insurance policies (see Table 1). In raw numbers, the policies held by women quadrupled between the 1747 and 1861 dates, indicating that as consumers, women kept pace with the insurance industries massive expansion.

Table 1: Frequency of women's policies (private and business combined).²⁴⁵

Year	Total number of London policies N	Total number of London policies held by women N
1747	*	126
1761	*	316
1851	10303	1059
1861	12584	1230

* Not available. The registers contained 3396 and 7157 policies respectively, taken out in all locations not just London. The female-headed London policies were extracted

Across the period, London women continued to obtain insurance to protect not only their private holdings but also their business assets. However, the expansion in their policies covering private belongings out-ripped the latter and by 1861, 20 per cent of London women's policies covered business assets, compared to 40 per cent in 1747. Nonetheless, the number of policies taken out by women to cover such stock, utensils and fixtures increased fivefold over the sample period and with 251 business policies taken out in 1861 alone, Victorian women remained significant insurers of business assets in the London arena (See Table 2).

²⁴⁴ The policies are hand-scribed and un-indexed.

²⁴⁵ This table and all future tables unless otherwise stated are derived from the Sun Fire Office registers, series no.11,936 held at the London Guildhall Library, Manuscripts Repository.

Table 2: Proportion of London women's policies covering business assets.

Year	(a) Number of policies held by women that cover business assets N	(b) Expressed as % of all policies held by women in London %
1747	50	40
1761	131	42
1851	202	19
1861	251	20

An example of a female-headed policy included in these tables is that of newspaper printer and publisher, Anne Ingram who in 1861 insured the following items in her Milford Place printing office:

A six feeder American machine...	3000
A four feeder Applegarth machine...	500
Other printing machines, cranes, lift and plant...	2000
Two steam engines with the shafting and boilers therein belonging...	700
One steam engine with the shafting and boilers therein belonging...	500
Stock of paper, printed and plain. Type standpresses, fixtures utensils and fillings therein only...	<u>3500</u>

£ 10250

Dated 20 Feb²⁴⁶

Anne's policy was larger than most but is an illustration of the substantial business assets which women held in London (See Figure 9 in part 1 of this chapter). Linkage with the London Post Office Directory reveals that the address given on her policy, 198 Strand, was the address of the *Illustrated London News*. Further investigation into the *ILN* reveals that Anne was in fact the widow of Herbert Ingram, who founded the popular paper in 1842. Herbert and their eldest son

²⁴⁶ Anne Ingram: Sun Fire 720 / 1948481.

died on the 7th of September 1860 on a trip to Chicago, the year before this policy was taken out. The steamship *Lady Elgin*, on which they were touring Lake Michigan, was rammed by the schooner, *Augusta*, and sank within the half-hour taking several hundred passengers with it. Anne became sole proprietor of the *ILN* and according to one source, her interests were managed by the *ILN*'s printer and publisher, George C. Leighton and a friend of the family, Thomas Parry.²⁴⁷

Most women insured their business assets with the Sun Fire Office independently, that is as the sole policyholder (See Table 3). This tentatively suggests that they were sole proprietors. Given the legal and ideological restrictions of this period, it is unlikely that men were hidden behind these women.²⁴⁸ Rather, it is far more likely that more women than revealed here were hidden behind male policyholders.

Table 3: Policyholder status of London women insuring business assets.

Year	Sole Policyholder (%)	Additional Names	
		Female (%)	Male, mixed or of unknown gender (%)
1747	90	4	6
1761	94	5	1
1851	87	6	8
1861	85	12	4

A surprising finding of this study was the relatively small number of female partnerships revealed in the eighteenth century sample dates. It has often been suggested that women could only survive in business with a male or female partner, yet such partnerships were not commonly found in the Sun Fire policies of 1747 and 1761 (See Table 3). However, in 1851 and 1861 the proportion of policies with more than one name, and hence representing potential partnerships, was more than double that in the previous century. This suggests either that partnerships were becoming more common, or more formalised.

²⁴⁷ L. de Vries, *History as Hot News. The World of the Early Victorians Through the Eyes of the Illustrated London News 1842-1865* (London, 1995), introduction.

²⁴⁸ This is a criticism likely to hold more truth after the Married Women's Property Act of 1870, which granted married women the right to own and control personal property. Until the passage of the Act the doctrine of coverture gave the husband legal ownership over a wife's personal property (such as stocks, jewellery, money and clothing) and managerial rights over her real property (immovables such as housing and land).

How do these policies compare to those of men? A five per cent sample of men's policies for each year was undertaken, yielding 51, 144, 413 and 511 policies respectively.²⁴⁹ Analysis of these samples finds that there is also a proportional increase in the insurance of private assets by male policyholders. In terms of business assets, some 72.5 per cent of policies covered such items in 1747 but by 1861 this figure had fallen to 43.8 per cent (See Table 4).

Table 4: Comparison by gender of London policies covering business assets.

Year	(a) Number of business policies held by women N	(b) Expressed as % of all London women's policies %	(c) Number of business policies held by men in 5% sample N	(d) Expressed as % of total sample (5%) of London men's policies %
1747	50	40	37	73
1761	131	42	96	67
1851	202	19	184	45
1861	251	20	224	44

Including duplicate policies.

It would seem that the proportion of all policies covering private assets, regardless of the gender of the policyholder, was increasing over this period, reflecting a growing propensity to insure.

The marketplace of the small business proprietor was an increasingly competitive one. As the nineteenth century progressed, this form of independent activity was squeezed by the advance of technology and retailing techniques that encouraged mass production and department store retailing. This, combined with the strong ideological constraints of the early Victorian period, renders the 19 and 20 per cent of women's policies which insured business assets in 1851 and 1861 even more significant. However, an examination of the distribution of women's self-employment and small business ventures across the various sectors is revealing. The Sun Fire Office policies exhibit a shift over time in the sectors in which women's

²⁴⁹ The sampling procedure adopted, whilst not as statistically optimal as a random sampling procedure was a more practical one considering the nature and quantity of the data contained in the Sun Fire Office policy registers, which are hand scribed and un-indexed. The 5 per cent sample was comprised of the consecutive extraction of male-headed policies taken out in the month of October of each selected year. There is no reason to assume that October was in any way an unusual month. Consecutive policies were accumulated until the number extracted for each year totalled 5 per cent of the total policies counted for that year, excluding female headed policies.

businesses are most commonly found. As table five illustrates, the 'food, drink & hospitality' sector, which accounted for over a third of female-headed business policies in 1747, accounted for a declining proportion of their policies. A similar pattern was also exhibited by male policyholders. By 1861, it was the manufacture, sale and laundry of textiles, which had become the most common sector of activity for female policyholders. Retailing of textiles and other goods clearly offered expanding opportunities for the would-be proprietor. Insurance of business assets falling in the 'other retailing' sector accounted for an increasing proportion of both men's and women's policies. This included the sale of such things as glass and earthenware, stationary and sheet music. Finally, the proportion of female policyholders in the 'miscellaneous' sector, including such trades as coachbuilding and ironmongery, underwent a steady decline across the period. Nonetheless, accounting for some 19 per cent of London women's policies in 1851 and around 13 per cent in 1861, the proportion of women operating in such trades, as reflected by the Sun Fire registers, remained significant.²⁵⁰

²⁵⁰ A breakdown of trades by sector, along with a listing of trades by sample year, is included in appendix C.

Table 5: Gender comparison of business policies by sector (%).
(excluding duplicate policyholders)²⁵¹

(i) Food, drink and hospitality (%).²⁵²

Year	Women's Business assets	Men's Business assets
1747	30	27
1761	29	43
1851	22	30
1861	25	21

(ii) Textiles & clothing: manufacture, sale & laundry (%).

Year	Women's Business assets	Men's Business assets
1747	18	11
1761	29	14
1851	37	12
1861	38	14

(iii) Other retailing activities not included in (i) or (ii) (%).

Year	Women's Business assets	Men's Business assets
1747	32	24
1761	27	12
1851	23	25
1861	24	33

²⁵¹ i.e. Those policyholders sharing the same name, address and trade have been treated as duplicates and recorded in the distribution only once. The actual number (n) of trades per sector is displayed in appendix C.

²⁵² Boarding and lodging-house keepers are under-represented in these figures as their business assets are often not distinguishable from private assets in the insurance policies. This blurring of assets is likely to affect our view of any proprietor whose business was carried on from within the home and was closely aligned with domestic activities such as laundry services and food preparation.

(iv) Miscellaneous: including production trades and those not included in i) to iii) (%).

Year	Women's Business assets	Men's Business assets
1747	16	30
1761	13	26
1851	17	29
1861	12	27

(v) Other: including professions, teaching, unnamed & unreadable entries (%).

Year	Women's Business assets	Men's Business assets
1747	4	8
1761	2	6
1851	1	5
1861	2	5

To assess whether the gender of the policyholder was an influential variable on the sector within which their business assets can be classified, it is helpful to draw up contingency tables with observed and expected values. The latter are derived from probabilities based on the totals for each variable and represent what would have occurred in the absence of a relationship between gender and sector. This is referred to as the null hypothesis. The chi-square test can then be used to support or reject this null hypothesis that there is no relationship between the gender of the policyholder and the sector of their business assets. This consists of combining all of the differences between observed and expected values into a single summary number called the χ^2 statistic. If the observed values are identical to the expected values then χ^2 will equal 0. If the value of χ^2 is larger than would be expected by chance, it is possible to reject the null hypothesis (See Table 6).

Table 6: Contingency Tables - Influence of gender on sector of business.
Including duplicate policies. (Expected values in brackets)

F: Food, drink & hospitality.
T: Textiles - manufacture, sale & laundry.
OR: Other retailing.
M: Miscellaneous.
OTH: Other.

(i) 1747

	F	T	OR	M	OTH	TOTAL
Male	10 (12.3)	4 (5.5)	9 (9.8)	10 (6.8)	4 (2.6)	37
Female	19 (16.7)	9 (7.5)	14 (13.2)	6 (9.2)	2 (3.5)	50
TOTAL	29	13	23	16	6	87

$$\chi^2 = 5.6 \quad C = 0.25$$

(ii) 1761

	F	T	OR	M	OTH	TOTAL
Male	41 (35.5)	13 (20.7)	7 (16.1)	29 (20.3)	6 (3.4)	96
Female	43 (48.5)	36 (28.3)	31 (22.0)	19 (27.7)	2 (4.6)	131
TOTAL	84	49	38	48	8	227

$$\chi^2 = 25.18 \quad C = 0.32$$

(iii) 1851

	F	T	OR	M	OTH	TOTAL
Male	55 (47.7)	21 (44.8)	27 (34.3)	72 (52.4)	9 (4.8)	184
Female	45 (52.3)	73 (49.2)	45 (37.7)	38 (57.6)	1 (5.2)	202
TOTAL	100	94	72	110	10	386

$$\chi^2 = 50.33 \quad C = 0.34$$

(iv) 1861

	F	T	OR	M	OTH	TOTAL
Male	45 (49.0)	27 (57.1)	40 (46.7)	105 (65.1)	7 (6.1)	224
Female	59 (55.0)	94 (64.0)	59 (52.3)	33 (73.0)	6 (6.9)	251
TOTAL	104	121	99	138	13	475

$$\chi^2 = 78.99 \quad C = 0.378$$

The figures are statistically significant. The chi-squared distribution for 1761, 1851 and 1861 is such that the null hypothesis of no relationship between gender and sector of business can be rejected at the 95 per cent significance level (9.48773 at 0.050). However, there is no significant relationship between gender and sector in 1747 and the null hypothesis can not be rejected. Clearly, by the late eighteenth century a relationship had emerged between the gender of the proprietor and the business sector within which their insured assets fell. Similarly, in 1970's Britain, according to the Bolton Report, over 80 per cent of all female proprietors were engaged in what it describes as the service sector, trading in such activities as retailing,

hotel and catering, hairdressing, laundering and domestic services.²⁵³ Again, in 1980 the General Household Survey revealed that over 93 per cent of the female self-employed were in the retailing and services sector, compared to just over 45 per cent of the male self-employed.²⁵⁴ One might then ask whether female proprietors consciously cluster in specific sectors of the economy. Watkins and Watkins challenge the simplistic notion that women consciously select businesses designated as of female-type rather than any other type:

...the choice of business appears illogical simply because no logical alternative existed which would fulfil the women's over-riding motivational requirements. This may force female entrepreneurs to seek out business areas where technical and financial entry barriers are low and where the managerial requirements are not immediately central to success or failure. Thus the choice of business can be seen in terms of high motivation to immediate independence tempered by economic rationality, rather than a conscious desire to operate 'female-type' businesses.²⁵⁵

Certainly, the labour-intensive nature of such activities reduces to some degree the need for outside credit sources, which is often argued to be a barrier to women's entry into business.

Although confined by their gender in small business as well as paid employment, female proprietors (as extracted from the Sun Fire registers) were nonetheless able to choose from a growing range of business opportunities. As table seven illustrates, the number of distinct trades female policyholders engaged in increased from 23 in 1747 to 107 by 1861. Over the 100-year period 1761 to 1861 the number of trade types occurring in the fire insurance policies doubled.

Table 7: Number of distinct trades given by female policyholders who insured business assets.

Year	Women	Men
	N	N
1747	23	27

²⁵³ As quoted in: R. Goffee, and R.Scase, 'Business ownership and women's subordination: A preliminary study of female proprietors', *The Sociological Review*, 31 (1983), p.630.

²⁵⁴ J. Curran, R. Burrows, and M. Evandrou, *Small Business Owners and the Self-Employed in Britain. An Analysis of General Household Survey Data* (London, 1987), pp.37-38.

²⁵⁵ J. Watkins, and J. Watkins, 'The female entrepreneur: Background and determinants of business choice – some British data', *International Small Business Journal*, 4 (1984), p.30.

1761	54	47
1851	87	97
1861	107	106

However, while the number of different trade types expanded across the period, this affected the concentration levels very little. The number of trades that occurred just once also expanded, accounting for a slightly larger proportion of total women's business policies by the mid-nineteenth century. When trades occurring once or twice are examined together, they continue to account for a similar proportion of all business policies across the period 1747 to 1861 (See Table 8).

Table 8: Number of trades occurring only once and occurring once or twice among female policyholders who insured business assets.

Year	Occurring once		Occurring once or twice	
	N	%	N	%
1747	13	26	17	34
1761	32	25	40	32
1851	58	29	68	35
1861	70	28	79	32

Hence, despite a growing range of business areas to choose from, London women's policies covering business assets tended to concentrate in a small number of trades. In 1861 the top ten most frequently occurring trades accounted for almost half of all business policies (48.2 per cent). In 1851 the proportion is even higher at 52.3 per cent. Whilst this level of concentration is less dense than in 1761 (60.6 per cent) and 1747 (70 per cent), it is nonetheless high. Furthermore, as table nine illustrates, over a one hundred-year period there is remarkable overlap in the trades that feature in the top ten most frequent trades' list.

Table 9: 'The common trades' - Comparison of top ten most frequently occurring trades.

Ranking	1761		1851		1861	
	N	%	N	%	N	%

1	Victualler 17 22%	Milliner & Dressmaker 30 29%	Milliner & Dressmaker 33 27%
2	Chandler 16 21%	Chandler 15 15%	Coffee House Keeper 14 12%
3	Milliner & Dressmaker 14 18%	Haberdasher & Hosier 12 12%	Victualler 13 11%
4	Haberdasher & Hosier 8 10%	Victualler 11 11%	Linen Draper 12 10%
5	Coffee House Keeper 5 7%	Grocer & Greengrocer 9 9%	Laundry Keeper 12 10%
6	Broker & Shopkeeper 4 5%	Coffee House Keeper 6 9%	Chandler 9 7%
7	Linen Draper 4 5%	Clothier 5 5%	Grocer & Greengrocer 10 8%
8	Baker 3 4%	Linen Draper 5 5%	Stationer 6 5%
9	Clothier 3 4%	Stationer 5 5%	Tobacconist 6 5%
10	Dealer in Wine & Beer 3 4%	Tobacconist 5 5%	Haberdasher & Hosier 6 5%
Total	77 100%	103 100%	121 100%

Although trade directories tend to skim the surface of business communities, including the better establishments, on the better streets, in the better parts of town, we can use them here for comparative purposes. Focusing on the common trades displayed in table nine, the extensive London Post Office Directory was examined to establish the proportion of female proprietors engaged in these trades that were included in its listings. (The directory for 1861 is missing and so 1862 has been substituted here.) This revealed that in 1851 there were 1,962 women listed as proprietors in the most common trades as identified by the insurance records in the directory listings. And for 1862, the number of female proprietors in the directory listings was 2,920. These figures include women clearly identifiable by name or marital status prefix, including partnerships. However, it must be stressed that this is an under-estimation of the true number of women engaged in these trades, as it was not possible to identify whether partnerships listed by surname alone were operated by men or women. (For this reason, these were not included in the estimate of women's businesses made here. Hence under-estimating the true figure for women and over-estimating the number of men's businesses in the directory.) Nonetheless, these figures emphasise that a large number of women in London were active in this handful of trades alone. As table 10a illustrates, the women in the London Post Office

Directory listings accounted for from just under five per cent up to 80 per cent of all the proprietors listed in each trade. Their proportion in those trades containing a strong straightforward retailing element, such as the chandlers trade, increased significantly between 1851 and 1862.

Table 10: Female proprietors in the London Post Office Directory listings for 1851 & 1862.²⁵⁶

Most common trades from the Sun Fire policies	Post Office Directory listings for 1851		Post Office Directory listings for 1862	
	N	as % of listings for each trade	N	as % of listings for each trade
Milliner & Dressmaker	801	80	1085	79
Victualler	484	10	418	8
Grocer & Greengrocer	161	7	339	9
Tobacconist	134	15	224	16
Coffee House Keeper	104	13	217	16
Haberdasher & Hosier	98	17	187	23
Stationer	92	11	134	14
Laundry Services (1861 policies only)	-	-	56	65
Linen Draper	41	5	69	7
Chandler	35	10	193	21
Clothier (1851 policies only)	12	7	-	-

²⁵⁶ London Post Office Directory, British Library, London.

In terms of the composition of the most common trades, displayed in table 11, the London Post Office Directory listings present a slightly different story to the Sun Fire insurance records. Milliners and dressmakers accounted for a much greater proportion of the most common trades group in the directory listings than in the insurance records, at 41 per cent compared to 20 per cent in 1851 and 37 per cent compared to 27 per cent in 1861/1862. This suggests that an examination of the trade directories alone would encourage the picture of women in business being chiefly engaged in the needle trades. However, while a substantial number of proprietors did make their living in this fashion, many more did not and were widely distributed across the hospitality and retailing trades. It is true however, that those retailing businesses related to the needle trades, such as haberdashery, hosiery and the clothing trades, were popular avenues for the female proprietor.

Table 11: Female proprietors in the Post Office Directory listings compared with those in the Sun Fire registers (excluding duplicates), 1851 & 1861/1862.

Most Common trades from the Sun Fire policies	Expressed as a % of most common trades for 1851		Expressed as a % of most common trades for 1862 / 1861	
	Post Office	Sun Fire	Post Office	Sun Fire
Milliner & Dressmaker	41	29	37	27
Victualler	25	11	14	11
Grocer & Greengrocer	8	9	12	8
Tobacconist	7	5	8	5
Coffee House Keeper	5	6	7	12
Haberdasher & Hosier	5	12	6	5
Stationer	5	5	5	5
Laundry Services (1861 policies only)	-	-	2	10
Linen Draper	2	5	2	10
Chandler	2	15	7	7
Clothier (1851 policies only)	1	5	-	-
Total	100.0	100.0	100.0	100.0

According to the insurance records, the provision of victuals, that is food and drink, retained popularity across the period. In the directory listings however, the female proprietor in this trade would seem to have been in decline, falling from 484 to 418 women over the decade and constituting 14 per cent of the common trade proprietors in the directory listings by 1862, compared to almost 25 per cent ten years earlier. The temperance movement might account for a part of this decline and also the tendency for breweries and publicans with more than one establishment to appoint managers, although this was delayed in London until the 1880's.²⁵⁷ However, the keeping of small coffee houses seems to have retained its attraction as a means of livelihood for women, increasing from 5 to 7 per cent of all women engaged in the common trades recorded in the directory listings. The provision of a different kind of service, laundry, seems to have been less well represented in the directories than the insurance policies. Women made up 65 per cent of the listed proprietors in the London Post Office Directory for 1862 but this accounted for only 2 per cent of the common trade proprietors in the listings. In comparison, in the Sun Fire policies they accounted for almost ten per cent. This probably reflects the importance of local trade and word of mouth for the laundry business.

That trade directories like the London Post Office Directory provided partial coverage is evident when the proprietors revealed in the insurance records are linked with the directory listings. Some 35 per cent, 36 out of the 103 Sun Fire proprietors engaged in the most common trades in 1851 were successfully located in the London Post Office Directory. However, 14 per cent of these, five of the 36, were listed in the name of a male relative. Turning to all 202 female insurers of business assets in 1851, 42 per cent (n=85) of the businesses were included in the directory listings. However, less than this, 33 per cent (n=67) were listed in the name of the female policyholder, rather than a male relative. The linkage with the 1862 directory fared a little better with 46 per cent (55 out of the 121) of the Sun Fire proprietors engaged in the most common trades successfully located in the listings. 6 per cent, three of the 55, were listed in the name of a male relative. However, turning to all the female insurers of business assets in 1861 (n=247), marginally less than in the 1851 linkage, 39 per cent (n=97) were located in the directory. 34 per cent (n=84), compared to 33 per cent in 1851, were listed in the name of the female policyholder, rather than a male relative.

These findings would seem to suggest that sources that have commonly been used to discuss women in business, such as trade directories, in actuality under-represent the diversity of women's ventures. Business women were not restricted to the needle trades and 'To Stitch' was not their only option. However, the manufacture, sale and laundry of textiles and the retailing of textile products and accessories figured large in their entrepreneurial endeavours. In

²⁵⁷ M. Girouard, *Victorian Pubs* (London, 1975), p.18.

this sense, it can be said that women's business ventures in London roughly followed trends in women's work in the metropolis. According to the census, almost 40 per cent of 'employed' women aged 20 or over in 1851 were persons engaged in 'entertaining, clothing, & performing personal offices for man' (n=128,049). This figure does not include domestic servants of all classes, who constituted a further 40 per cent (n=138,262).²⁵⁸

²⁵⁸ Parliamentary Papers. Session 4, 1852-53. Vol. LXXXVIII - Part 1. 1852-1853. Census of Great Britain 1851. Population Tables, II Ages, Civil Conditions and Birth Place of the People. See Occupations of the People, Division 1 -London.

4 Minding Her Own Business

An examination of the Sun Fire insurance records from the mid-eighteenth to the mid-nineteenth century has revealed that female business proprietors were mainly engaged in ventures that fell into the categories of producer / retailer, retailer, and service provider. Female proprietors, although present, were under-represented in the production trades. However, the boundaries between producer / manufacturer and retailer / dealer were very porous. Throughout the period, whatever their sector, the most visible economic activity remained dominated by the 'shop', in the sense of both workshop and small retail outlet. This chapter will examine by category the trades of the female business proprietors highlighted in the insurance records.

(i) The producer / retailer

The most common producer / retailer trades within which the female policyholders of the Sun Fire Office were active were the dressmaking and millinery trades, followed by various aspects food production, such as pastry cookery. A considerable amount of knowledge and skill was required in order to ensure a reputation for a fine product, edible or inedible. While some form of apprenticeship or formal training was required for dressmaking and millinery, the successful cook or cake baker could gain their skill in more informal ways. For example, family recipes passed down through the generations or experience gained in feeding a large family. In either case this knowledge base had to be followed by effective retailing, and of course successful collection of payment.

Millinery and dressmaking

The term 'needle trades' did not describe a homogeneous set of female employments. The conditions and prospects varied across the trades and even within the specialisms there existed a range of experiences for the female worker. In the words of Gamber:

Historians have all too often adopted uncritically the viewpoint of contemporary reformers who perceived few differences between seamstresses, who stitched together precut versions of men's shirts and pants, and dressmakers and milliners, who designed and crafted individual garments for exacting customers. On the otherhand, scholars - perhaps because they confused the ideology of separate spheres with reality - have generally assumed that professional needlework was merely an extension of women's household labour. Yet dressmakers and milliners did not simply transfer domestic skills to the marketplace; more often than not, they learned their trades in the workshop, not the home.²⁵⁹

²⁵⁹ Gamber, *The Female Economy*, p.5.

Dressmakers and milliners were at the top of the needlework hierarchy in terms of both prestige and pay. Unlike seamstresses who stitched but did not cut, dressmakers fashioned gowns to suit the 'sartorial and psychological needs' of individual patrons. In a period when the fit of a garment, as opposed to merely its fabric or trimmings, distinguished the aspirational woman from the 'puckered, gaping, baggy masses', the skill of the dressmaker was paramount. Milliners too, required a good eye for fashion. They were designers as well as craftswomen, charged with transforming a variety of raw materials (straw, wire, silk and so on) into a number of different shapes and arranging numerous trimmings in pleasing combinations.²⁶⁰ According to *The Young Tradesman*:

In the Milliner, taste and fancy are required; with a quickness in discerning, imitating, and improving upon various fashions, which are perpetually changing among the higher circles.²⁶¹

Milliners and dressmakers needed not only to be skilled but also to be able to keep up with the ever-changing fashions. Figure ten is an anonymous cartoon etching from 1828 entitled *Hurrah for the Bonnets So Big*:

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Figure 10: Anon, *Hurrah for the Bonnets So Big*, 1828.²⁶²

²⁶⁰ Ibid. p.12.

²⁶¹ Anon, *The Young Tradesman; or, book of English Trades: Being a library of the useful arts, for commercial education* (London, 1839), p.222.

²⁶² Anon, *Hurrah for the Bonnets So Big*, 1828. Cartoon 4, London Guildhall Library Collection.

The commentary beneath reads:

It having been represented to the City Authorities that Temple Bar was not wide enough for the Ladies Bonnets to pass through with convenience to the fair sex; the Court of Common Gown-sellers ordered the side arches to be widened to six feet four, but they are still too narrow, & the Ladies are obliged at the imminent danger of their lives to pass through the Centre Arch intended for carriages only.

The work of the dressmaking was no less influenced by fashion than millinery although *The Young Tradesman* pondered that they themselves manufactured the constant changes:

Dress is a thing subject to almost daily fluctuation, so that a history of the ladies' dresses in England, for merely half a dozen years, would furnish matter for a bulky volume; we shall therefore not attempt it, but merely observe that the best, and, perhaps, the only excuse for such continual change in the empire of dress, is the opportunity which that change offers of employment to those persons who would otherwise have no immediate claim upon the rich and opulent; and thus, what would be retained in their coffers, is now scattered in a variety of ways amongst the community in the purchase of luxurious dress, and in the alterations which fashion is continually introducing.²⁶³

The Young Tradesman continued:

The Dress-Maker must be an expert anatomist; and must, if judiciously chosen, have a name of French [de]termination; she must know how to hide all defects in the proportions of the body, and must be able to mould the shape of stays that, while she corrects the body, she may not interfere with the pleasures of the palate.²⁶⁴

Not all would-be proprietors went so far as to take up a French name but the successful dressmaker did require many skills, including not only talent but also tact. *The Young Tradesman* cautioned:

The Ladies' Dress-maker's customers are not always easily pleased; they frequently expect more from their dress than it is capable of giving.²⁶⁵

A great deal of capital was not necessarily needed to set-up in business, certainly in dressmaking where customers could supply the materials of their choice ready for making-up. *The Book of Trades* informs its readers:

²⁶³ Anon, *The Young Tradesman*, p.222.

²⁶⁴ Ibid. p.224.

²⁶⁵ Ibid. p.224.

This business requires, in those who would excel in it, a considerable share of taste, but no great capital to set up in it, unless to the act of making is united the business of furnishing the materials.²⁶⁶

According to Pinchbeck, the millinery and dressmaking trades offered greater scope than any other in which women were concerned, and therefore attracted women with capital and some social standing:

In an age when it was desired above all things to be considered 'genteel,' millinery and mantua-making were the most favoured occupations for those in the class 'a little above the vulgar'. Hence in spite of seasonal unemployment and long hours at other times, these trades never lacked applicants.²⁶⁷

An apprenticeship of between five and seven years was required; the fee for which varied but could be between £40 and £50 in the better establishments. Premiums tended to rise as the century passed while terms continued to be short. Campbell estimated that by the mid-eighteenth century it cost between £400 and £500 for a milliner to 'set up genteelly', however they could set-up for as little as £100.²⁶⁸ Dressmakers could probably set up for less. In contrast, seamstresses were more likely to be piece-rate out workers, offering little opportunity to progress into a shop of their own. As *The Young Tradesman* informed its readers:

The business of a Ladies' Dress-maker and Milliner, when conducted upon a large scale and in a fashionable situation, is very profitable; but the mere work-women do not get any thing at all adequate to their labour.²⁶⁹

Millinery and dressmaking, catering to an all-female clientele, were the main exceptions to male dominance of the higher reaches of retailing.²⁷⁰ A good business head was essential for success however, and even at mid-century the more enterprising of them kept a woman agent in Paris who had 'nothing else to do but watch the Motions of the Fashions, and procure Intelligence of their Changes; which she signifies to her Principles.' Many London milliners also made trips to Paris themselves.²⁷¹ Reputation, both personal and professional, often underpinned the status of a woman's business.²⁷²

²⁶⁶ Anon, *The Book of Trades or Library of the Useful Arts. Parts 1,2 and 3 Combined*. (London, 1806, 3rd edition), pp.37-38. The copy viewed at the British Library (shelfmark 012806.de.11) has the name 'Frances Jane Ellis, Jan. 17th 1806' inscribed in pen inside the cover.

²⁶⁷ Pinchbeck, *Women Workers*, p.289.

²⁶⁸ *Ibid.* p.287.

R.Campbell, *The London Tradesman* (London, 1747), p.336.

²⁶⁹ Anon, *The Young Tradesman*, p.225.

²⁷⁰ Davidoff and Hall, *Family Fortunes*, p.302.

²⁷¹ Pinchbeck, *Women Workers*, p.287-288.

Campbell, *The London Tradesman*, pp.207-208.

²⁷² Simonton, *A History of European Women's Work*, p.153.

More so perhaps than in any other trade, the female milliner - dressmaker was an aspiring woman. Engaging in a trade with perceived prospects, the proprietors in these trades were far less likely to have been motivated by a calamity such as widowhood. Rather, these trades provided a strategy for survival and independence. However, not all women made it from apprentice to setting-up in her own shop, for many it was a pauper trade. Campbell warned parents not to put their daughters into this trade, unless they had the funds to set them up afterwards. Wages were poor for journeywomen, the fortunate few earning more than 6s. a week.²⁷³ There was a great deal of moral panic in the 1840's and 1860's over the exploitation of women in the needle trades. This was based not just on the exceptionally long hours and low wages experienced by many, but also assumptions about the vulnerability and powerlessness of dressmakers as women. What was in actuality a diverse group of workers were represented as a social problem through the body of the 'distressed sempstress'. Figure 11 is the 1846 painting by Richard Redgrave entitled *The Sempstress*. His depiction caught the imagination of the public and moved another artist, Paul Falconer Poole, to exclaim: 'Poor soul! God help her'. Redgrave was prompted to paint *The Sempstress*, not from observation, but after reading Thomas Hood's celebrated poem *The Song of the Shirt* published in *Punch* in 1843:

With fingers weary and worn,
With eyelids heavy and red,
A woman sat in unwomanly rags,
Plying her needle and thread -
Stitch! Stitch! Stitch!
In poverty, hunger and dirt,
And still with a voice of dolorous pitch
She sang 'The Song of the Shirt.'²⁷⁴

Notice the eyes turned up to heaven like a baroque saint. This imagery was commonplace in early nineteenth century fiction and drama, embodying the anxieties that different social groups had concerning the position of single women, women's work, and sexuality. The figures of the needlewoman and the prostitute were bound together in the Victorian imagination. Representations of the solitary needlewoman implied 'feminine saintliness and martyrdom', resting on her ability to resist the temptation of the wages of prostitution.²⁷⁵ For many, the needlewoman personified the 'redundant woman'.

²⁷³ Pinchbeck, *Women Workers*, p.289.

Campbell, *The London Tradesman*, p.208.

²⁷⁴ J. Treuherz, *Victorian Painting* (London, 1993), p.38. NB. Redgrave painted a series of pictures of unhappy women including a governess, a country girl forced into domestic service, and an out of wedlock mother thrown out of home.

²⁷⁵ H. Rogers, 'The good are not always powerful, nor the powerful always good. The politics of women's needlework in mid-victorian London', *Victorian Studies*, 40:4 (1997), pp.591,592,597, 606.

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Figure 11: Richard Redgrave, *The Sempstress*, 1846.²⁷⁶

Yet the needle trades incorporated a range of occupations employing women from different social classes. High-class dressmaking and millinery offered skilled work and business opportunities to women from professional, clerical or trading families. Their trade cards often distinguish the type of customers to which they were offering their services. For example, Amelia Brady of Little Russell Street, Covent Garden informed the 'ladies' of the continued availability of 'rich' court and fancy dresses available in her rooms.²⁷⁷ However, word-of-mouth custom sometimes meant that such proclamations were not necessary. For example, figure 12 is the trade card / receipt of Ann Gunnell made out to The Countess of Winterton. Meanwhile, Susan Dolland's, 'reasonable rates' indicate that her target clientele were probably from the more thrifty ranks.²⁷⁸

²⁷⁶ Treuherz, *Victorian Painting*, p.38.

²⁷⁷ Bank Collection, London Guildhall Library, 86.16. Dated 1804.

²⁷⁸ Heal Collection, London Guildhall Library, 86.26.

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Figure 12: Trade card of Ann Gunnell.²⁷⁹

Mayhew identified four types of 'private' or 'residential' establishments. The first-rate houses supplied court dresses for the aristocracy. The second-rate houses served the middle classes. Third and fourth-rate establishments catered to the wives of tradesmen. The latter dealt mainly in cotton rather than silk. These establishments made tailor-made garments for their clients. In contrast, the 'showshops', also divided into ranks of gentility, displayed ready-to-wear clothes directly to the customer. The latter tended to employ day workers rather than have resident dressmakers and assistants.²⁸⁰ In contrast, private establishments based in the West End could employ between eight and 16 residential workers, however it was not unusual to employ less than this and many women formed partnerships such as that of 'Mess^{dms} Fisher & Dutton' of Great Castle Street.²⁸¹ It was common for partnerships to be made between female relatives. For example, Ann and Jane Goulborn (See Figure 13), 'Martha Wheatland and Sister' of Cheapside,²⁸² and 'A. Payne and Daughter', who promised 'the most respectful attention' (See Figure 14). And of course the most well known example, Mary and Ann Hogarth, the siblings of engraver and painter William Hogarth.²⁸³

²⁷⁹ Heal Collection, London Guildhall Library, 72.172. Dated 1768.

²⁸⁰ Rogers, 'The good are not always powerful', p.592.

²⁸¹ Bank Collection, London Guildhall Library, 86.42.

²⁸² Heal Collection, London Guildhall Library, 86.87. Dated 1761.

²⁸³ Bank Collection, London Guildhall Library, 86.61. Dated 1807.

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Figure 13: Trade card of Ann and Jane Goulborn.²⁸⁴

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Figure 14: Trade card of A. Payne and Daughter.²⁸⁵

Women did not always retire on securing a marriage and widows are also to be found in millinery and dressmaking. Mrs. Bean was a court dressmaker to 'Her Royal Highness, The Duchess of Kent and also the Princess Charlotte of Saxe Coburg by special appointment'.²⁸⁶

²⁸⁴ Bank Collection, London Guildhall Library, 86.51. Dated 1797.

²⁸⁵ Ibid. 86.83.

²⁸⁶ Heal Collection, London Guildhall Library, 86.5. Dated 1819.

Similarly, figure 15 is the trade card of Mrs Russell, milliner and dressmaker 'to Her Majesty & Royal Family'.

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Figure 15: Trade card of Mrs Russell.²⁸⁷

Fraser's Patent Peruvian Hats, Bonnets, &c of Sloane Square, Chelsea was run by Mrs. C. Fraser and J.T. Fraser, utilising the patent taken out by the late Mr. John Fraser, whose travels had furnished contributions to both the botanical collections and hat wearers of London (See Figures 16 and 17). Mrs. Fraser was very keen to inform the public that she had displayed their work for the benefit of Princess Charlotte. It would seem that name-dropping was a vital component of business practice. It conveyed not only the standing of the clientele but also the respectability of the business and the proprietor.

²⁸⁷ Ibid. 86.69.

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Figure 16: Advertisement for *Frasers' Patent Peruvian Hats, Bonnets &c.*²⁸⁸

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Figure 17: Advertisement for *Frasers' Patent Peruvian Hats, Bonnets &c.*²⁸⁹

The organisation of labour in the typical millinery shop was both co-operative and hierarchical. Each rank and role was regarded as distinct and yet each carried the potential of climbing to a higher level:

²⁸⁸ Bank Collection, London Guildhall Library, 86.44. Dated 1816.

²⁸⁹ Ibid. 86.45. Dated 1816.

Each workroom contained a table whose 'place settings' embodied the structure of authority. The trimmer - who supervised as well as trimmed - sat at the head; the apprentice at the foot. Gathered around the sides were four to six makers, busily engaged in preparing 'shapes' for their superior. In smaller establishments, Madame did the trimming...²⁹⁰

Outworking virtually destroyed the skilled end of the women's needle trades. By the 1840's, competition from ready-made clothing was undermining all but the most exclusive dressmakers. Skilled women were less able than men to resist pressures from the ready-made trade, because the structure of their trade tended to undercut craft solidarity. They worked in dispersed locations, often from home or a 'shop' based in the home, and were often self-employed with only a small number of assistants, and had not developed the strong guild and union identity of the tailors.²⁹¹ Some milliners and dressmakers did endeavour to meet some of the demand for ready-made linens and clothing. As early as 1757, *Dawes*, run by Elizabeth Dawes, was advertising a variety of ready-made items, made up on the premises in anticipation of future sales. A variety of cloaks, coats, caps, hoods, bonnets, children's clothes and linens were offered for sale (See Figure 18).

²⁹⁰ Gamber, *The Female Economy*, p.178.

²⁹¹ Simonton, *A History of European Women's Work*, p.153.

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Figure 18: Trade card of Elizabeth Dawes.²⁹²

²⁹² Heal Collection, London Guildhall Library, 86.23. Dated 1757.

Food provision

Women were also, as the rhyme goes, butchers, bakers and candlestick makers. Figure 19 is an example of the latter. It is the trade card of Sarah Hind, a 'Wax, Spermaceti & Tallow Chandler'.

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Figure 19: Trade card of Sarah Hind.²⁹³

In addition, the preparation of food for sale was a popular activity. Pastry cooks, and confectioners made their way into the insurance records in small numbers. No doubt many self-employment ventures of this kind were small-scale, targeting a very local clientele. Nonetheless, examples of the more ambitious proprietor can be found. For example, Elizabeth Debatt. Her trade card for 'Debatt - Cook & Confectioner' provided an extensive list of her production repertoire: 'Soups, French Pies, Made Dishes, Savoury Patties, Jellies, Blancmanges.' And in case her prospective customers were still in any doubt she added: 'NB. Dinners & Turtles Dress'd at Home & ABROAD. Ice Creams, Soups sent out. Routs & Ball Suppers Served up in the Greatest Perfection.'²⁹⁴ Her repertoire was extensive and no doubt so was her client list.

²⁹³ Ibid. 33.51a. Dated 1813.

²⁹⁴ London Guildhall Library, Trade Card Collection, Box 7, Cra-Der.

(ii) The retailer

Pinchbeck wrote that for women who had no special skill or technical training and yet had to earn a living, retail shopkeeping was the easiest recourse. Wives, widows and single women alike, were shopkeepers in various branches of trade. She continued:

Apart from the large number of general shopkeepers in country and small market towns, the most popular businesses with women, to judge from their advertisements, were those dealing with some kind of drapery, books and stationery, grocery and other branches of the provision trades. Notices from haberdashers, who traded in stuffs and drugs as well as small wares, silk mercers, woollen and linen drapers are common, and sometimes two or more of these branches were combined...Occasionally such businesses were conducted in partnership either with a man or another woman.²⁹⁵

However, the cost of space in London, both in terms of land values and rates, was a pressing problem. By the 1870's an acre of land in the City was valued at £14,520 compared to a suburban acre of £726.²⁹⁶ With wage levels also higher in London than elsewhere, competition from the provinces and abroad was acute, particularly when the railways brought major towns within easy reach of the London market.²⁹⁷ Shops on Bond Street, St James' Street or important City thoroughfares were costly to occupy. For example, Lipsham, a St. James Street confectioner, paid £400 a year in rents and rates; Reynard, a New Bond Street tailor, paid £375 a year in rents and rates. Shops on the Strand, Coventry Street, Piccadilly, Regent Street and Oxford Street were also expensive. However, rents fell sharply off these main thoroughfares and in less fashionable areas, where a tradesman or woman could rent good facilities for £100 or less.²⁹⁸

Small neighbourhood shopkeepers, the kind not always making it into the trade directories, often lived and traded from cellars and ground floor rooms. This mitigated the costs associated with separate premises and glazing. They often carried only small volumes of stock and many did not require warehousing facilities. Shops were fitted with counters, showcases, shelving, cupboards, containers, cash boxes, weights and measures and the tools related to the processing and production functions associated with the trade. The capital invested in furnishings and equipment naturally varied among trades and within them with respect to the size of the shop and the quality of its trade. Although a minimum investment in furnishing a high street shop was likely to have been in the region of about £150, smaller, local retailers could set up with much less.²⁹⁹

²⁹⁵ Pinchbeck, *Women Workers*, pp.294-295.

²⁹⁶ Green, 'The metropolitan economy', p.18.

²⁹⁷ *Ibid.* p.19.

²⁹⁸ D. Alexander, *Retailing in England During the Industrial Revolution* (London, 1970), p.199-201.

²⁹⁹ *Ibid.* p.203-204.

Hence, even by the mid-nineteenth century, it is evident that numerous different types of retail outlets co-existed. Shopkeepers deployed different methods to sell their wares depending upon their type of customer and the type of wares. Selling within shops could take many forms, ranging from speedy processing of payment over a simple counter to a concentration on service and comfort for the customer. Some streets served a more fashionable clientele than others. For those tradeswomen aiming to appeal to high-class customers, the position of their shop was a crucial factor. The location of a shop on a particular street signalled to potential customers which level of market was intended. The value of this for retailers was that they maximised their chances of dealing only with customers who were interested in their wares and could afford their prices. The level of the shop was also signalled by the design of the shop front, the goods placed on show and the dress and manner of the assistants. Shopping hours varied by location, but most shops were open from 12 to 16 hours a day, and longer on Fridays and Saturdays. In London, shops normally opened for business on Sunday mornings as well. They prepared for opening around 6 a.m. and very few closed before 7 p.m. and many not until 10 p.m. Generally speaking, they opened earlier and closed later in the summer than the winter. Those that catered for the working-class were open longer than those that serviced the middle and upper classes.³⁰⁰

Grocery and provision trades

The strong association of women with domestic victuals provision secured them a commercial niche doing the same things for sale.³⁰¹ These trades were regarded by many contemporary observers, such as George Dodd writing on the food supply of London in the 1850's, as the hallmark of a free trade economy, offering numerous opportunities to the enterprising man or woman.³⁰² The grocery trade was regarded as quite distinct from the other provision trades, in the sense that the goods supplied were clearly differentiated. Grocers generally did not sell butter or cheese for example, or bacon. Their primary stock consisted of spices, dried fruits and condiments.³⁰³ Grocers stocked their shops from three sources: (1) specialist wholesale grocers and tea merchants, (2) manufacturers and manufacturing tradesmen and women, and (3) wholesale/retail grocers. They also went directly to farms for supplies of vegetables and fruit, and occasionally dairy products.³⁰⁴ The grocer has long been regarded as primarily a retailer. At this time, however, they retained some processing responsibilities - blending, sorting, and cleaning. In order to fulfil these functions, the grocer required scales, shovels, scrapes, scoops, sieves, breakers, mills and wrapping materials. As dealers in bulk, in addition to breaking down

³⁰⁰ Ibid. p.199-201.

³⁰¹ Simonton, *A History of European Women's Work*, p.158.

³⁰² G. Dodd, *Food of London* (London, 1856) quoted in J. Blackman, 'The Corner Shop: The development of the grocery and general provisions trade' in D. Oddy and D. Miller (eds.), *The Making of the Modern British Diet* (London, 1976), p.149.

³⁰³ J. Blackman, 'The Corner Shop: The development of the grocery and general provisions trade' in D. Oddy and D. Miller (eds.), *The Making of the Modern British Diet* (London, 1976), p.149.

³⁰⁴ Alexander, *Retailing in England*, p.117.

consignments of products for their own shop or branch of shops, many grocers also acted as wholesalers for other shops. For example, the trade card of Susannah Allen clearly states that she provided groceries in both a wholesale and retail capacity (See Figure 20). Even those grocers dealing only in a retail capacity would have processed and packaged goods into small amounts ready to sell to their customers.³⁰⁵

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Figure 20: Trade card of Susannah Allen.

Pinchbeck suggested that the grocery and provision trades were businesses which women could manage perhaps more easily than others, and in which, if run by family members, they almost invariably assisted. Wives, daughters and servant maids performed all the business of the shop, allowing many grocers to forego the expense of retaining a journeyman.³⁰⁷ According to Winstanley, grocery was the most common trade for unskilled recruits, since entry restrictions were minimal, demand was assured and shops did not need to be located on the expensive main streets.³⁰⁸ 'Green' grocers also needed very little capital to set up. In Winstanley's words:

The trade demanded little more than long hours. Cheap, unskilled assistants could be hired and sacked at will to meet seasonal demands if family assistance was inadequate.³⁰⁹

At the end of the nineteenth century Booth would say of them that most are 'in a small way of business and stand low in the social scale. No other business can be started with so small a capital and little skill or knowledge of any kind is required'.³¹⁰ However, except for potatoes,

³⁰⁵ Blackman, 'The Corner Shop', p.149.

Alexander, *Retailing in England*, p.112.

³⁰⁶ Heal Collection, London Guildhall Library, 68.3.

³⁰⁷ Pinchbeck, *Women Workers*, p.295.

³⁰⁸ M.J. Winstanley, *The Shopkeeper's World 1830-1914* (Manchester, 1983), p.45.

³⁰⁹ *Ibid.* p.156.

³¹⁰ Quoted in Winstanley, *The Shopkeeper's World*, p.155.

popular demand for fresh produce and hence greengrocers was limited for much of the Victorian period.

Similarly, until the mid-nineteenth century, because many of the grocer's goods were imported, the customers of grocers tended to be restricted to the middling and higher income groups. Tea, coffee, sugar and cocoa were luxury goods, only gaining a foothold in the basic diet as the nineteenth century progressed, when tea and sugar in particular began to form an important part of the urban diet of all classes. Sweetened tea became the main form of liquid refreshment, altering the clientele of the grocer. In addition, the second half of the nineteenth century brought mass production and semi-processing of common foodstuffs. This also brought competition from the plethora of general shopkeepers who often stocked packages of tea and other products.³¹¹ Blackman writes:

All sorts of shopkeepers took on some of the grocer's lines...Shopkeepers took advantage of the almost daily sales they could make of some items, particularly sugar and tea...The advent of blended and packaged teas enabled many shopkeepers, large and small, to stock one or two types or brands of tea without having themselves to be a specialist in tea blending and carry large stocks of several teas.³¹²

In the nineteenth century, especially in London, grocers could specialise in retailing and the provision of particular products, for example the 1812 trade card of Madame Rose promoting her chocolate, cocoa and coffee retail business.³¹³ It was most common to specialise in tea and coffee. Figure 21 is the trade card of Helena Noble, a 'Tea Dealer and Grocer'. Based at 209 High Holborn, her business, probably inherited from her late husband William Noble, was in a prime location. A major thoroughfare like this must have meant significant passing trade in addition to her regular customers.

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³¹¹ Blackman, 'The Corner Shop', pp.149, 150-151.

³¹² Ibid. p.153.

³¹³ Bank Collection, London Guildhall Library, 38.7. Dated 1812.

Figure 21: Trade card of Helena Noble.³¹⁴

Different specialisms were regarded as conferring different levels of gentility. Pinchbeck writes:

The tea shop or tea warehouse, where coffee, chocolate and sugar were frequently sold as well, was also a business much favoured by women, since it was not only lucrative, but was the most 'genteel' of all the provision trades. Even haberdashers and milliners advertised 'fresh Teas of the highest Flavour.'³¹⁵

However, from a practical point of view, the range of goods grocers or specialist dealers carried probably largely depended on the location of their premises. On the major thoroughfares there was sufficient trade and variety of custom to permit a grocer to specialise, and thereby attract a particular type of customer. As the nineteenth century progressed, grocers increasingly stocked other provisions such as dairy products and Italian warehouse goods (sago, gelatines, tapioca, macaroni, vermicelli). Some retailers redefined themselves as 'grocer and provisions dealers'. In addition, grocers in quieter areas, serving a local clientele, tended to stock a wide range of wares and other items such as soaps, candles and lamp oil. In this way, grocers shared in the household goods market also inhabited by tallow chandlers, oil and colourmen, chemists, ironmongers and hardware sellers. Tobacco retailers also crossed over into this market as well. Elizabeth Gallaway sold tobacco and snuff followed by 'perfumery; turnery; candles; soap; starch; blue &c. on the most reasonable terms.'³¹⁶ In the second half of the nineteenth century, these broader suppliers would eventually eclipse the rigidly specialised grocer's shop.³¹⁷ Women could also make their way in the wholesale end of the tobacco trade and even pipe making. Mary Bourguignon and her son operated as wholesale tobacconists and snuff makers from their King Street warehouse (See Figure 22).

³¹⁴ Ibid. 68.90. Dated 1785.

³¹⁵ Pinchbeck, *Women Workers*, p.295.

³¹⁶ London Guildhall Library, Trade Card Collection, Box 10.

³¹⁷ Blackman, 'The Corner Shop', p.151.

Alexander, *Retailing in England*, p.115, 123-124.

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Figure 22: Trade card of Mary Bourguignon & Son.³¹⁸

Sarah Greenland promoted brotherly love on her trade card promoting her tobacco pipe making business. Her workshop, located at number 60 Lower East Smith Field, even manufactured pipes for exportation (See Figure 23).

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Figure 23: Trade card of Sarah Greenland.³¹⁹

Most grocers undoubtedly made a living, although securing a place in the better class of market no doubt required good service, reputation and capital investment in the premises. By the end of the eighteenth century, plate glass for windows was available in panes of up to two feet high. However, particularly for smaller general grocers and provisions dealers, selling through the un-glazed window, allowing direct contact with the customer on the street, may have been an effective mechanism that they were reluctant to abandon. Even in London, certain

³¹⁸ Heal Collection, London Guildhall Library, 117.13.

³¹⁹ Ibid. 117.69.

trades chose not to enclose well into the nineteenth century, despite the fact that the technology of glass manufacture had put panes of glass within the reach of the most humble shopkeepers.³²⁰ In figure 24, a photograph taken in 1883, hanging meat in the open shop front of a butcher is clearly visible in the left-hand corner of frame.

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Figure 24: H. Dixon, *Shambles in Aldgate*, 1883.³²¹

Success in the grocery and provisions business was skill dependent. Alexander writes that although teas had usually been sorted into their respective classifications before they reached the grocer's shop, at the very least the grocer needed some understanding of the various grades in order to buy wisely from the wholesaler. Furthermore, in the better class of grocery shop customers expected knowledgeable advice and many grocers developed their own blends. Coffee was also subject to complex classification. Grocers and specialist dealers could buy already roasted beans from wholesalers and coffee roasters but the higher-class traders usually

³²⁰ N. Cox, *The Complete Tradesman. A Study of Retailing 1550-1820* (Hants, 2000), pp.90,78,79,96.

³²¹ H. Dixon, *Shambles in Aldgate* (Museum of London, 1883), IN1770.

assumed roasting responsibilities. This was a highly skilled function. If the bean was over heated it lost much of its flavour.³²²

At the lowest end of the provision trade was the chandler, regarded as dealing with the lowest order of customer. Schwarz cites the case of John O'Neill, an Irish born shoemaker who had saved £10 and used it to buy a chandler's shop in 1842. O'Neill writes:

We soon found out that a chandler's shop was no sinecure; but a comfortless drudgery, where one is obliged to be servant and liable to the abuse of the most degraded, while the profits, if articles are honestly sold to your customers, are so small, and in some cases, are actual losses, that there is not a living to be got at it, while the keeping of the chandler's shop is marked out as fair game for all the swindlers in the neighbourhood. If he refuses to give credit, the shop is avoided, as if marked with a plague spot...³²³

He continued:

Whatever evils befall the regular customers of the chandler's shop is sure to fall upon the chandler; if a wife is confined, the week's core cannot be cleared off on the Saturday night; If a man gets drunk and is robbed of his wages, the week's score must lay over; If an accident happens, or a child dies, or a thousand other ills that flesh is heir to, the chandler's shop must stand the brunt.³²⁴

Until the early nineteenth century, selling to your customers for cash alone was nearly impossible but the offer of credit had real advantages. It not only facilitated sales; it also helped to create a bond between buyer and seller, tying the one to the other. On a more mundane level, it enabled the trader to hold a smaller reserve of cash in the shop.³²⁵ Tobacconists or newsagents who relied on a passing trade generally withheld credit but bread, milk, groceries, meat and clothing could all be obtained on credit. The dangers of extended or indiscriminate credit were widely recognised but most trade manuals and journals nonetheless openly recommended its adoption. Credit had obvious advantages for the customer. Indeed the possession of a 'book' among the middle classes, the amount of credit allowed and the ease with which it was obtained became status symbols in their own right. To be denied credit was one of the worst blows that could be inflicted upon a respectable, and by implication thrifty and independent, successful middle-class family. To be refused was viewed as a slur on their character. Credit worthiness implied financial soundness and moral probity.³²⁶

Stationery & paper goods

³²² Alexander, *Retailing in England*, p.113.

³²³ J. O'Neill, 'Fifty years' experience of an Irish shoemaker in London' *St Crispin*, 1-2. Quoted in Schwarz, *London in the age of industrialisation*, p.43.

³²⁴ Schwarz, *London in the age*, p.43.

³²⁵ Cox, *The Complete Tradesman*, p.146.

³²⁶ Winstanley, *The Shopkeeper's World*, pp.55-56.

Some retail trades were not as vulnerable to the vagaries of credit. Stationers, like newsagents, often relied on passing trade. For this reason they largely withheld credit. In London there were numerous little pamphlet shops in important thoroughfares which, according to Pinchbeck, were almost invariably kept by women. Often a profitable situation, they sold all kinds of newspapers and journals, almanacks, parliamentary speeches, plays and pamphlets of all sorts.³²⁷ Print selling was also popular and good business could be made. Mrs. Mary Parkes took out two insurance policies with a combined value of £6170 on the stock, utensils and fixtures in her shop at 22 Golden Square.³²⁸ News vending was also an option for women. Mrs. Sophia Bain of Duke Street, Westminster took out an insurance policy for £150 on her business assets in 1851.³²⁹ The businesses of both Mary and Sophia were sizeable and respectable enough to secure entries in the Post Office London Directory.

The stationery trade seems to have attracted single women in addition to the married and widowed, perhaps because the culture of letter writing among educated women bred a knowledge of paper products sufficient to make this a suitable choice of business. Elizabeth Dartnell's shop near St. Martin's Lane³³⁰ and Elizabeth Fielding's on Broad street, 'behind the Royal Exchange', were both well positioned (See Figure 25). In addition, Sophia Sewell's shop on the Norland Road included music and toys alongside stationery.³³¹ Barker has argued that women tended to enter the retail end of the printing trade - stationery and book selling - rather than enter into printing and bookbinding. Her sample of 250 women operating in the printing trades in London in the eighteenth century revealed that 70 were stationers, 54 booksellers, 45 printers, and 24 bookbinders. She concludes that this was due to the lower expertise and training needed for retailing. In printing, Barker found that a substantial proportion of women had inherited the business from a male relative - 179 of the 437 women she identified as running some type of printing business in England in this period (41 per cent), 155 of which were widows.³³²

³²⁷ Pinchbeck, *Women Workers*, p.295.

³²⁸ Mary Parkes: Sun Fire 646 / 1651139 and 651 / 1662173.

³²⁹ Sophia Bain: Sun Fire 646 / 1645615.

³³⁰ Heal Collection, London Guildhall Library, 111.47.

³³¹ Sophia Sewell: Sun Fire 639 / 1653468.

³³² Barker, 'Women, work and the industrial revolution', pp.90-91.

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Figure 25: Trade card of Elizabeth Fielding.³³³

Clothing and textile trades

By the 1840's, with clothing companies leading the way, the larger shops in central areas of London had eliminated selling on credit, offering in exchange substantially lower fixed prices. Figure 26 is an advertisement for the Temple of Fashion, a bonnet and millinery depot on the Tottenham Court Road. It reads:

A leading feature of the house will be the adoption of a system as yet unrecognised in the trade - that of marking every article in plain figures - thus affording a perfect security to purchasers.³³⁴

³³³ Heal Collection, London Guildhall Library, 111.59.

³³⁴ Bank Collection, London Guildhall Library, London, No. 109.

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Figure 26: Advertisement for *The Temple of Fashion*.³³⁵

A further example is provided by Schoolbred & Co., what was one of the largest tailoring firms in England at this time, which advertised that 'so many losses arising from long credits and bad

³³⁵ Ibid. 86.109.

debts, have induced S & Co, to reduce their prices for ready money'.³³⁶ However, this was not a move immediately accepted by the trading community at large. Many argued it was a deceptive practice and that so called 'cheap selling' was usually a mere pretence, stressing that the majority of manufactured goods were sold in the market at standardised prices, whether price ticketed or not.³³⁷ Nonetheless, as the century progressed price ticketing took hold. In the words of Alexander:

More and more, the shopkeeper's customers were social strangers, and to attract them into the shop, competitive skills shifted from those based on inter-personal relationships to those based on generalized service and price competitiveness. The introduction of price competition in its turn necessitated greater attention to customer information services - attention to shop appearance and printed advertising and marked prices from which there would be 'no abatement'.³³⁸

Window dressing was also important for retailers in the clothing and textile trades, especially for the linen drapers. Their attention to this facet of customer attraction helped to propagate the fashion for glazed windows, especially for those establishments aiming for a better class of customer. A draper recalled:

We used to be very lavish with our goods in window dressing. As for example, delicate goods, such as white or pink silks, which ought to have been kept inviolably fresh and nice, were often strung up for the sake of effect, resulting in creasing, and putting out of condition goods that afterwards needed 'tingeing' of another description before they could get sold.³³⁹

Similarly, *The Young Tradesman; or, Book of English Trades* proclaimed:

We believe there is no trade in England, in which more efforts are made to captivate the public, and more especially the ladies, by a display of goods; and in London this display is carried to a most costly and sumptuous extent. In most of the principal streets of the metropolis, shawls, muslins, pieces for ladies' dresses, and a variety of other goods, are shown with the assistance of mirrors, and at night by chandeliers, aided by the brilliancy which gaslights afford in a way almost dazzling to a stranger, as many of those poetical fictions of which we read in the arabian nights' entertainment.³⁴⁰

And it continued:

³³⁶ Alexander, *Retailing in England*, p.11.

³³⁷ Ibid. p.11.

³³⁸ Ibid. p.11.

³³⁹ Anon, *Reminiscences of an Old Draper*, p.30.

³⁴⁰ Anon, *The Young Tradesman*, p.227.

If, some years ago, our neighbours in sneer, called us a nation of shopkeepers, we think that they must now give us credit of being shopkeepers of taste: we apprehend no place in the world affords so great a variety of elegant amusement to the eye as London in its various shops, and amongst these, those of the linen draper are at all times conspicuous.³⁴¹

The shop front could be used to proclaim financial security and good taste, and became a focus of attention for retailers not just of linen and textile goods but all sorts of different wares. Such windows and displays are evident in shops seen in topographical prints from the early eighteenth century onwards³⁴² (See Figures 27 & 28).

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Figure 27: Bishopsgate Shops, 1736.³⁴³

³⁴¹ *Ibid.* p.227-228.

³⁴² Cox, *The Complete Tradesman*, pp.114, 96-99.

³⁴³ *Ibid.* p.86.

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Figure 28: Islington High Street c.1843.³⁴⁴

Shops were often open till late at night and the lamplight lit shopping thoroughfares were the marvel of many a tourist. Lichtenberg described the view from Cheapside to Fleet Street:

On both sides tall houses with plate-glass windows. The lower floors consist of shops and seem to be made entirely of glass; many thousands of candles light up silverware, engravings, books, clocks, glass, pewter, paintings, women's finery, modish and otherwise, gold, precious stones, steel-work, end endless coffee-rooms and lottery offices. The street looks as though it were illuminated for some festivity with gay-coloured spirits; the confectioners dazzle your eyes with the candelabra and tickle your nose.³⁴⁵

The installation of glazed windows allowed the permanent display of goods and enticed the customer into the seclusion offered inside the shop from the noise and bustle of the street. Once inside, the glazed window also enabled the shopkeeper to sell to a captive audience.

This captive audience enabled London's drapers to transact so much daily business 'as almost to exceed belief'.³⁴⁶ Of course many drapers shops were not the grand establishments found along Oxford Street and other major thoroughfares. However, even the so-called 'cheap shops' were said to attract a substantial custom. Many of these were also large and employed up to 30 employees. However others were small consisting of the proprietor and a servant-assistant. *The Young Tradesman* argued that a substantial, but unspecified, outlay of capital was needed to set up in drapery and related trades and that failure was common.³⁴⁷

In the eighteenth century the woollen draper's shop specialized in heavy cloth for men's clothing; the mercer dealt with the lighter fabrics used in women's apparel; and the

³⁴⁴ B. Weinreb & C. Hibbert, *The London Encyclopaedia* (London, 1993), p.425.

³⁴⁵ Porter, *London*. p.145.

³⁴⁶ Anon, *The Young Tradesman*, pp.227-229.

³⁴⁷ *Ibid.* pp.230-231.

haberdasher sold threads, tapes, binding, ribbons and other trimmings. In the nineteenth century the term 'mercier' began to fall into disuse, except among some high quality silk dealers, and the term 'linen draper' was more usually employed for tradesmen or women dealing in linen, cotton and silk piece goods. The retail draper was responsible for little in the way of processing, with the exception of thread. Received in pound packets of mixed colours, thread needed to be untangled and re-wrapped in open-ended paper packets containing uniform colours. Nonetheless, the labour input in this trade was high. Purchases from drapers were more occasional than from other shops and customers were more likely to be uncertain as to what was available and what would meet their requirements. Most of the stock not on display for 'pushing' was kept in drawers and boxes and wrapped in paper packets. The customer expected a demonstration of the stock range, which was time consuming and required a broad knowledge of products and purposes.³⁴⁸

Drapers usually maintained a haberdashery department, and haberdashers commonly sold printed muslins and scotch cambrics. However, the 'feminine nick-gear'³⁴⁹ of the haberdashery often attracted those with a smaller purse into the emporium of the draper. When an aspiring mid-nineteenth century draper opened a haberdashery section in his shop, he soon became concerned about the effects on the gentility of his establishment. He writes:

But there was rather an embarrassing drawback to this branch of trade. My object was to cultivate the trade generally, that we should do the best class possible; but as many of our new customers were of a ragged and dirty appearance, the shop, when several of this class of persons were in it, presented the appearance of one where the very lowest trade was carried on.³⁵⁰

Yet for women, haberdashery remained a not un-genteel trade. Pinchbeck concluded from advertisements and trade directories that businesses dealing with aspect of drapery were amongst the most popular for women (along with stationary, grocery and the provision trades). There are 'notices from haberdashers, who traded in stuffs and drugs as well as small wares, silk mercers, woollen and linen drapers are common', she writes, sometimes with two or more of these branches combined in the one shop.³⁵¹ Trade cards reveal that female proprietors were numerous. Examples include the 1791 card of Elizabeth Wollen³⁵² and that of Cheapside Linen Draper, Hannah Dove (See Figure 29).

³⁴⁸ Alexander, *Retailing in England*, pp.129,130.

³⁴⁹ A. Trollope, *London Tradesmen* (London, 1880), p.89.

³⁵⁰ Anon, *Reminiscences of an Old Draper*, pp.146-147.

³⁵¹ Pinchbeck, *Women Workers*, p.294.

³⁵² Heal Collection, London Guildhall Library, 80.368. Dated 1791.

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Figure 29: Trade card of Hannah Dove.³⁵³

Also, Elizabeth Bagwell of the *Bell & Ship*, Tower Hill (See Figures 30). Interestingly there is also another trade card for a linen draper at the *Bell & Ship* in the name of Elizabeth Booth.³⁵⁴ Perhaps one took-over the other's business or, as the text is identical, the same woman married at some point and continued to operate but under her new name.

³⁵³ Bank Collection, London Guildhall Library, 80.63.

³⁵⁴ Ibid. 30.22.

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Figure 30: Trade card of Elizabeth Bagwell.³⁵⁵

Hosiers dealt in stockings, braces, belts, purses, watch chins, waistcoats, drawers and petticoats and sometimes combined with hatters and glovers. For example, the businesses promoted by the trade cards of Elizabeth Dent (1805) and Mary Rippon (1807).³⁵⁶ However hosiery items also found their way into haberdashers.³⁵⁷ For example, figure 31 is the rather elaborate trade card of Ann James a Soho based 'Hosier, Haberdasher and Worsted Maker'. Although the illustration on her trade card was probably not a limited edition but rather one chosen from a selection at a printers, it will nonetheless have been picked to convey a visual message about the type of establishment Ann saw herself as running - extensive and substantial. Indeed she offers both wholesale and retail services and alludes to a broad stock. However, the business of pins, ribbons, threads and hosiery could be carried on at a smaller scale along the minor streets, where rents, rooms and shops were cheaper, and was not restricted to the major thoroughfares. The materials were familiar to every woman and if she chose not to engage in wholesale herself, she could restrict her sales to an essentially, although not totally, female economy.

³⁵⁵ Ibid. 80.90.

³⁵⁶ Ibid. 72.61 and 72.190. Dated 1805 and 1807 respectively.

³⁵⁷ Alexander, *Retailing in England*, pp.143-144.

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Figure 31: Trade card of Ann James.³⁵⁸

The usual manner of replenishing stock for drapers and haberdashers was to visit the wholesalers. According to an anonymous draper, they would 'walk round on Saturdays, to the wholesale house, and the agents of the country manufacturers; that being the implied market day, when those houses prepare to make exhibitions of their new arrivals.' However, some retailers needed to replenish more frequently and the larger stores benefited from the 'travelling' delivery agents of the wholesale houses.³⁵⁹ As the nineteenth century progressed, drapers also enjoyed a small trade in ready-made clothing, but their main function was to provide materials for home production of clothing, for the clothing and footwear trades, and for household furnishings. Meanwhile in the clothing trades, 'outfitter' and 'clothier' were terms used increasingly in the nineteenth century as retailers attempted to disassociate with the older trades in slops and refurbished garments.³⁶⁰ The advances in ready-made clothing provided retailing

³⁵⁸ Heal Collection, London Guildhall Library, 72.206.

³⁵⁹ Anon, *Reminiscences of an Old Draper*, p.27.

Alexander, *Retailing in England*, p.133.

³⁶⁰ Alexander, *Retailing in England*, pp.128, 138, 140.

opportunities for women free from the guild control of the bespoke trade. And for some, the business of fancy dress or masquerade clothing provision continued to be a viable venture, particularly during the Season. For example, Mrs Sowden of eight Gerrard Street, Soho. Her shop *Opera House Masquerade* hoped to entice even the nobility and gentry with its breadth of costumes, shepherd's crooks, flower baskets, forks, rakes, hat feathers and promotional poetry:

Come ye Sons of glee and Fun,
See all other Shops out done;
Fie for Shame why must we press ye,
To come to such a Shop to dress ye
The Charge is small which must entice,
You'll ne'er complain of Sowden's Price.³⁶¹

At Mrs. Sowden's the discerning, or not so discerning, partygoer could delight in the choice of the 'most farcical, comical, droll unaccountable, inimitable and irresistible MASKS by the REAL MAKER, a stock which she had only recently replenished'. Anne Dawson also provided a specialist clothing shop, combining it with her trade as a milliner. Anne even claimed to be an official provider of fancy dress to Her Royal Highness the Princess of Wales. Based on Pall Mall, two of her receipts have survived, one for £5 6s 6d and another for £9 2s 8d, both substantial amounts for party-ware.³⁶²

(iii) The service provider

Over 40 per cent of all people aged 20 or over in London in 1851 with specified occupations were involved in the supply of services to other Londoners and visitors to the metropolis. There were 19,179 people, including 219 women, engaged in the general or local government of the country. And there were 17,946 in the defence of the country, in which there were no recorded women. There were 5,703 lawyers, 5,100 surgeons and physicians, and 2,388 ministers of religion. Artists and authors numbered 4,827 of which 372 were female. The people whose service was to 'BUY or SELL, KEEP, LET, or LEND, *Money, Houses or Goods of VARIOUS KINDS*' numbered 44,250. 8,266 of these were women. There were also 19,451 carriers on the roads (omnibus workers, livery stablekeepers, cabmen and carters), and 16,250 carriers on the sea and rivers (including dock labourers), and 3,436 railway carriers. Messengers and porters were also in plentiful supply at 13,618. There were also 8850 people engaged about animals (mostly grooms and farriers). The census of 1851 also recorded 163,970 domestic servants aged over 20 in London, of which 84 per cent were women and there were also 15,470 teachers, over

³⁶¹ Bank Collection, London Guildhall Library, 40.16. Dated 1786.

³⁶² Heal Collection, London Guildhall Library, 86.24 and 86.25. Dated 1800 and 1804 respectively.

70 per cent of which were women.³⁶³ Although many service occupations were inaccessible to women due to regulations or strength, many were extensions of activities which were regarded as belonging in the female realm - particularly teaching, hospitality and domestic services. Women could build on this and set-up for themselves in service provision.

Hospitality

The provision of food, drink and hospitality in the form of inns, taverns, public houses, coffee houses and bath houses (bagnios) has here been included as a service, although this was a business with a strong retail component. This is because, the atmosphere and character provided in the establishment was as important to the customer as the products available for their consumption. Occasionally the proprietor was also a producer and brewed their own beer, although this was increasingly taken over by larger breweries. Food production did however remain on the premises. In the eighteenth century, the keeping of inns and alehouses was considered a very proper and suitable business for women and partnerships with husbands were common. For example, at the end of the century, Joseph Ashford and his wife Jane ran the City Arms at 1 Lombard Street - a business they had inherited from Jane's widowed mother. Mary Ann, their daughter, writes:

My grandmother left a will, and bequeathed all she had to her only surviving daughter: the executor was a Mr. Tyce, a tobacconist, of Exchange Alley: and it was my grandmother's desire that the business should be given up, and everything sold, and the money placed to what she had in the bank; and her daughter to be put to some genteel business. But as the house was in full trade, and selling the goodwill had not then become a practice. Mr. Tyce did not trouble himself about it.³⁶⁴

But women could also maintain their independence by operating as a licensed victualler. For example, the 1795 trade card of Mary Warner, the proprietor of the *One Castle* in Highgate.³⁶⁵ In Pinchbeck's words:

Eighteenth century lists of licences show how large was the proportion of inns managed by women, and these appear to have included all types, from the small village alehouse to the busy hostelrys which supplied the needs of travellers and accommodated numerous passengers by stage coach.³⁶⁶

Thus Deborah Gooding ran the Chelmsford Machine fly on the lucrative Essex to London route in 1790. The run terminated at the Bull, Aldgate, also run by a widow, 'the all powerful Ann

³⁶³ Parliamentary Papers 1852-53, Vol. LXXXVIII - Part 1. 1852-1853. Census of Great Britain, 1851, Population Tables, II Ages, Civil Conditions and Birth Place of the People. See Occupations of the People, Division 1 - London.

³⁶⁴ Ashford, *Life of a Licensed Victualler's Daughter*, p.10

³⁶⁵ Bank Collection, London Guildhall Library, I.14. Dated 1795.

³⁶⁶ Pinchbeck, *Women Workers*, p.296.

Nelson who had found means of making her name known on almost every road out of London'.³⁶⁷

However, inns were becoming less respectable and increasingly stratified by rank and status, seriously constraining women's activities and creating a dilemma for those who owned and managed them. Similarly, the arrival of the railways diminished business, while remaining livery stables became more closely associated with the 'masculine monopoly of horse culture'.³⁶⁸ By 1800, more and more public houses were being bought up by breweries turning the publican into a retailer. The usual consequence of the larger-scale, more rationalized, centralized marketing which followed, write Davidoff and Hall, produced the crop of male managers, clerks and agents, under whose authority many public houses were run.³⁶⁹ However, the London breweries, according to Girouard, did not start buying up pubs in large numbers until the 1880's and 1890's. Until then, most publicans held their pubs on long leases from non-brewing ground landlords and quite a few freeholders. Brewery-owned pubs were usually leased to tenants on 20 or 30-year leases. The system of installing managers rather than tenants was until the 1880's still rarely used by the brewers, although common enough with the publicans who owned more than one pub themselves.³⁷⁰

Legislation of the 1830's, which created a category of unlicensed beer shops, did provide opportunities for women to earn, but at the lowest end of a trade that was increasingly being differentiated by the social rank of its clientele. By the 1850's, public drinking places had become specialized and stratified by class, rendering public houses 'anathema to genteel or even respectable femininity'.³⁷¹ On the other hand, the possibility of renting premises from another landlord or brewery meant that inns and public houses could be taken up without much capital. Davidoff and Hall add:

Undoubtedly this option remained an important part of the lower middle-class service trades in particular where women were employed as family members. Indeed, women might be deliberately sought as employees in their capacity to provide a home-like atmosphere and control disorderly behaviour.³⁷²

Coffee houses, which played a large part in London's social life also had their share of female proprietors. In 1750, widow Randall announced the removal of her House from Ludgate Hill to The Hyde Park Corner Coffee House (in a much coveted location) where gentlemen 'may depend upon having the very best Teas, etc., and Liquors, no one Place excepted'.³⁷³ Lillywhite has revealed that widow coffee house proprietors were commonplace, particularly in the eighteenth century, and their establishments frequently bore their marital status. For

³⁶⁷ Simonton, *A History of European Women's Work*, p.158.

³⁶⁸ *Ibid.* p.158.

³⁶⁹ Davidoff and Hall, *Family Fortunes*, p.300.

³⁷⁰ Girouard, *Victorian Pubs*, p.18.

³⁷¹ Davidoff and Hall, *Family Fortunes*, p.300.

³⁷² *Ibid.* p.301.

³⁷³ Pinchbeck, *Women Workers*, p.297.

example, *Widow Turnbull's Coffee House* on Red Lion street, *The Widow's Coffee House* on Devereux Court, and *Widow Prat's Coffee House* in 'Cat-Eaton' Street.³⁷⁴ Spinsters and married women also operated in the coffee house trade. Mrs Needham was based on London Bridge and in 1790, Mrs. Hudson kept a coffee house in Covent Garden.³⁷⁵ Trade cards also reveal female proprietors, advertising without the prefixes of 'Mrs.' or 'Widow', and therefore most likely to be spinsters. At the end of the eighteenth century, Rose Clinch was advertising her business the *Spread Eagle Tavern and Coffee House*. Based on the Strand, in addition to coffee Rose served wines and spirits and claimed to provide 'genteel accommodations' for gentlemen and families (See Figure 32). In 1838, the *Bedford Coffee House* at number 41 Maiden Lane, Covent Garden was in the hands of Sarah Givens.³⁷⁶ Similarly, *Goodwin's Coffee House*, on Water Lane by the Custom House, was run by Jane Goodwin, whose trade card informs the reader that she has 'spared no expense to have the best accommodations with a Stock of the best Wines, Brandy, Rum and neat as can be imported Wholesale & Retail. Dinners every day on the most Reasonable Terms.'³⁷⁷

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Figure 32: Trade card of Rose Clinch.³⁷⁸

Women also inhabited the lower ranks of the trade, the coffee stalls. Mayhew estimated that there were over 300 such stalls on the streets of London in the mid-nineteenth century. The number had quickly increased after the duty on coffee was reduced from 1s. to 6d. per lb. in 1824.³⁷⁹ He continued:

³⁷⁴ B. Lillywhite, *London Coffee Houses. A Reference Book of Coffee Houses of the Seventeenth, Eighteenth and Nineteenth Centuries* (London, 1963), for examples see pp.647, 746, 647.

³⁷⁵ *Ibid.* pp.719, 275.

³⁷⁶ *Ibid.* p.116.

³⁷⁷ Heal Collection, London Guildhall Library, I.108.

³⁷⁸ *Ibid.* I.104.

³⁷⁹ H. Mayhew, *London Labour and the London Poor* (as selected by V. Neuburg) (London, Penguin, 1985), p.83.

To commence as a coffee-stall keeper in a moderate manner requires about 5l. capital. The truck costs 2l., and the other utensils and materials 3l. The expense of the cans is near upon 16s. each. The stock-money is a few shillings.³⁸⁰

He estimated that the average coffee stall keeper cleared 1l. a week, with actual takings double this. However, competition was intense and success depended on the quality of the pitch secured as some thoroughfares brought more business than others.³⁸¹

The other 'houses of refreshment' were the bath houses, the bagnios, many of which had coffee rooms attached, 'thereby attracting a coffee-house following and character'. For example that belonging to Mrs. Eddowes in St James Street,³⁸² and also the *Turk's Head Bagnio* run by Alice Neal.³⁸³ Of course, just as many public houses let out rooms to prostitutes and their clients, the bagnios also had a reputation for disrepute and not without reason. Bagnio keeper, Minna Wood, took out a fire insurance policy on her establishment at 9 Hanover Court, Long Acre, Covent Garden in 1851. The policy was valued at £300. Her entry in the census enumerator's returns records her profession as 'brothel keeper'. She retained the services of one servant, 20 year old Bridget Welch. Minna's census entry records four other individuals as residing in her household on the eve of the census. The 'relationship to the head of the family' is left blank in all cases. The information provided is in order as follows:³⁸⁴

Name	Marital Status	Age	Occupation
- - - - Israel	widower	age 42	orange merchant
Michael Israel	unmarried	age 19	cigar maker
Moses Israel	unmarried	age 13	scholar
Georgina Bloomfield	none given	age 25	dressmaker

Possibly, there was some kind of family outing to the brothel, at least for the male members of the Israel household. Of course this is only circumstantial evidence. Georgina Bloomfield, the dressmaker, is very likely to have been moonlighting as a prostitute to supplement her income, providing confirmation of the stereotype often wielded by reformers. As already mentioned, the nineteenth century saw a great deal of moral panic regarding the poor wages of the dressmaker and the temptation of the wages of prostitution. The figures of the needlewoman and the prostitute were bound together in the Victorian imagination.

³⁸⁰ Ibid. p.89.

³⁸¹ Ibid. p.89.

³⁸² Lillywhite, *London Coffee Houses*, pp.95-96.

³⁸³ Heal Collection, London Guildhall Library, 9.2.

³⁸⁴ Minna Wood: FRO, RD 13 HO 107 / 1511 180(back) and Sun Fire 651 / 1658774.

Laundry Services

The laundry industry was an important part of the nineteenth century shift in the economy toward services. A great many Victorian families with more pretensions than money had inadequate space, staff, and facilities to do much washing at home. Even such a careful housekeeper as Eliza Warren, whose 1867 publication *How I Managed My House on Two Hundred Pounds a Year*, was the domestic bible of many middle-class women, budgeted ten pounds a year for washing.³⁸⁵ Cramped urban dwellings - often tiny single rooms in the case of the growing numbers of single women working and living on their own - made washing at home very difficult and consequently increased the work of professional laundresses. The demand for laundry work was particularly heavy in London, and stemmed from the high concentration in the metropolis of wealthy households, lodgers, and large institutions such as government offices, hotels and shipping lines.³⁸⁶

The work of a laundress could be carried on across a lifetime. The necessary skills were widespread and the necessary equipment was basic and easily acquired. As Simonton has written, laundry offers a caricature of women's domestic work. She adds: 'The notion of moral worth tied up with clean, white laundry helps to explain the persistence of women's association with their laundry and the way it acted as a form of display.'³⁸⁷ It is only a short step from this to women's work in commercial laundry. For this reason the provision of laundry services was a trade often turned to in times of adversity. Indeed, contributing to the purchase of an item of laundry equipment, such as a mangle, was one of the neighbourly strategies employed to help a widow support herself and her children

Small workshop laundries, often called hand laundries, even though many used some small machinery, predominated throughout central London.³⁸⁸ The box mangle was a large wooden structure in which linen was smoothed by being wrapped around rollers and pressed beneath a box filled with several hundredweight of stones. It was popular from the eighteenth century onwards. However, it was the compact iron wringer-mangle that significantly lightened the burden of laundry work. Freestanding or designed to be attached to the side of the laundry tub, the combined wringer-mangle could be used to wring out wet linen and to smooth clean, dried laundry. It sold in huge numbers in the second half of the nineteenth century and could be found in all but the most transient laundries. An assortment of irons was another important investment. Flatirons came in many sizes and designs, from tiny crimping and finishing irons for finishing intricate garments to large weighty goose irons for the heaviest fabrics. They all needed to be constantly reheated. Flatirons were propped up against the fire on a metal stand suspended from the firebars, or by being placed face down upon a stove. In the late nineteenth century many laundries and independent laundresses installed specially constructed iron stoves,

³⁸⁵ P.E. Malcolmson, *English Laundresses. A Social History, 1850-1930* (Chicago, 1986), p.7.

³⁸⁶ *Ibid.* pp.7-8.

³⁸⁷ Simonton, *A History of European Women's Work*, p.198.

³⁸⁸ As late as 1901, 72.8 per cent of the laundries on the factory inspectorate's register for the London district were hand laundries. See Malcolmson, *English Laundresses*, pp.xiii, 8.

which heated irons without making them dirty. In addition, box irons, which were hollow and had pieces of hot metal placed inside them, were also cleaner (See Figure 33).³⁸⁹ Ironing required skill and dexterity. In Malcolmson's words: 'An ironer needed to have the ability to gauge the correct temperature for pressing a particular fabric, the skill to avoid scorching the garment, the attentiveness to avoid soiling the clothes with soot and starch residue, and the strength to polish garments to the required gloss.'³⁹⁰ So broad was the know-how needed in all aspects of the trade that in 1817 S. Christopher penned a guide - *Cleaning and scouring. A Manual for dyers and laundresses, and for domestic use* - providing detailed instructions and clearly distinguishing between the English and French method.³⁹¹

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Figure 33: Box Irons.³⁹²

The provision of laundry services was dominated by married women and widows and was one of the only trades in which women dominated in which spinsters were a minority. Malcolmson undertook an examination of the 1861 census enumerators' books for three London communities in which laundry work was the most important female occupation - the Potteries, and Jennings Buildings in Kensington, and Kensal New Town, a detached portion of Chelsea.³⁹³ She found that between 51.1 per cent and 61.4 per cent of all laundresses were married women.³⁹⁴ Especially when performed as home work, laundry services could be fitted around domestic responsibilities. The income could supplement and sometimes sustain a family

³⁸⁹ Ibid. pp.32-33.

³⁹⁰ Ibid. p.33.

³⁹¹ S. Christopher, *Cleaning and Scouring. A Manual for Dyers and Laundresses, and for Domestic Use* (London, 1817).

³⁹² Malcolmson, *English Laundresses*, p.105.

³⁹³ Laundries and laundresses were so numerous in these areas that Kensal New Town became known as 'Soap Suds Island', and 'Laundry Land' replaced 'Piggeries and Potteries' as the nickname for Notting Dale. See Porter, *London*, p.199.

³⁹⁴ Malcolmson, *English Laundresses*, p.11.

and was an obvious choice for widows with children. Setting-up was not costly as an old mangle could be purchased for about a pound and the labour of family members including children could be utilised.³⁹⁵ However, if a woman ran her own laundry business, a good business head was as important as a good ironing technique if a profit was to be realised. Assertive debt collection was a reality to be faced. One daughter of a laundress described how, when they got to the door of their client, Mrs. Moody in Thames Street:

We wedged our feet in the front door lest it be shut in our faces without the washing money; and our emotions were divided between the agonizing uncertainty of Mrs. Moody's finances and the inexpressible relief of the day behind us.³⁹⁶

Daughters and occasionally other female relatives were a great asset to self-employed laundresses. Many mother-and-daughter teams worked until midnight or even all through the night during the busy season. In addition, children could help in washing, mangling and ironing, with the youngest members of the household sorting and packaging bundles of clothes, fetching and carrying.³⁹⁷

Throughout the Victorian period washers in full-time work earned 2s. to 2s. 6d. per day. Ironers, who were generally pieceworkers, earned from 3s. to 3s. and 6d. However, in all types of laundry work, individual earnings could vary widely, and where work was paid by the piece, a premium was placed on youth, strength, quickness and dexterity. Occasionally keeping a small laundry could be relatively lucrative, earning enough to avoid working on the Sunday, or even enough to employ another woman.³⁹⁸ Pinchbeck, reminded her readers of Mitford's novel, *Our Village*, in which the most prosperous pair in the village were a farmer and his wife, a laundress, 'with twenty times more work than she can do, unrivalled in flounces and shirt frills, and such delicacies of the craft.'³⁹⁹ However, the work was hard and permeated domestic life in such a way as to make a mockery of the Victorian preference for the separation of home and work space:

The week began with the obnoxious, stale smell of many families' dirty laundry - the piles of clothes providing temporary messy playhouses for the youngest children. There soon followed the smell of soap, bleach, bluing, and starch mingled with steam, puddles of soapy water interspersed with unsteady islands of loose bricks or old mats, and the high temperatures - often reaching ninety degrees Fahrenheit and converting the family kitchen into a Turkish bath. Dripping clothes democratically dampened the heads and shoulders of all. Later in the

³⁹⁵ Ibid. p.19.

³⁹⁶ Ibid. p.41.

³⁹⁷ Ibid. p.20.

³⁹⁸ Ibid. p.13-14, 22.

³⁹⁹ Pinchbeck, *Women Workers*, p.24.

week the heated atmosphere shifted to the parlor-ironing room where the coke or gas stove used to heat the irons maintained the temperature and added noxious fumes, fumes confined indoors by the closed windows that guarded against the laundress's enemy - the so-called London smuts. The thunk of heavy wooden box mangle, the hiss of irons, the thwack of the dolly, the slosh of washing, the quiet swish of linen on washboards and of scrubbing brushes on heavy fabrics, the splash of seeming oceans of water, mingled with muttered curses - these were the lullabies of the laundrywoman's child.⁴⁰⁰

Even if washing could be done in a washhouse or in the open, the mangling, starching, ironing, folding and airing usually took place inside the house.

Even towards the end of the nineteenth century, laundering services were influenced by domestic folklore, even in commercial premises. Laundry had to be washed early in the week. To wash on Monday was to be virtuous but she 'who washes on Friday is half a slut; Who that wash on Saturday is a slut to the bone', wrote the *Laundry Record* in a poem it printed called 'The Right Day for Washing'. Even the offer of cheaper rates by laundry keepers would not induce the public to depart from this ancient custom. Almost everywhere, the early part of the week was occupied with the collection, sorting, marking, soaking, washing, mangling, blueing, and starching of laundry, while the later part of the week was devoted to ironing, airing, folding, packing, and, finally, delivering the finished product.⁴⁰¹

Only extreme adversity would drive a woman of the middling classes, even a daughter of trade into this avenue of income generation, unless the work could be carried out by employees, such as was the case with Mr and Mrs Nicholson's Thames Bank Laundry in Chelsea. A self-proclaimed 'extensive and superior laundry', the Thames Bank offered customer references to attest to its quality of service. If its picture is anything to go by, the Nicholson's must have employed a significant number of women, probably engaged about specialised tasks (See Figure 34).

⁴⁰⁰ Malcolmson, *English Laundresses*, p.23.

⁴⁰¹ Ibid. pp.25-26.

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Figure 34: Trade card for Mr and Mrs Nicholson's Thames Bank Laundry.⁴⁰²

(iv) The producer proprietor

London hosted an enormous range of trades, largely characterised by high value in relation to bulk and dependent on close contact with the final consumer. By the nineteenth century, clothing, shoemaking, furniture, printing, metals and engineering and precision manufacture were amongst the most important trades. There were comparatively few factories, large-scale works, or works requiring much space to be found in London. Those that did exist, such as tanning, woodcutting and brewing, tended to be south of the River Thames, where land was cheaper and water more plentiful.⁴⁰³ Some large employers did exist, notably in brewing, construction, engineering, shipbuilding and transport, but by and large these were exceptions rather than the rule. Most entrepreneurs in manufacturing and in services worked on a small scale. Their capital was well towards the lower limits of what commentators considered acceptable, and very often below that limit.⁴⁰⁴

The bulk of production / manufacturing employment in London was sandwiched between the core and the suburb, stretching in a belt around the City of London, from Holborn to Poplar in the east and southwards to Lambeth.⁴⁰⁵ Such trades did not undergo extensive mechanisation until the 1860's. They tended to cluster locally: boot and shoemaking in Bethnal Green, Shoreditch, Stepney and Hackney; leather and hatting in Bermondsey; jewellery in Clerkenwell. Cabinet-makers clustered on an axis running northeast from St Paul's, along Cheapside towards Finsbury Square and Shoreditch, and also the West End. Curtain Road

⁴⁰² Heal Collection, London Guildhall Library, 132.85.

⁴⁰³ Schwarz, *London in the Age of Industrialization*, p.32.

⁴⁰⁴ *Ibid.* p.233.

⁴⁰⁵ Green, 'The metropolitan economy', p.18.

became the heart of the ready-made furniture trade, with hosts of associated carvers, turners, wood merchants and upholsterers, and dealers in iron, steel, brass, silver, ivory and wood mountings. The printing industry clustered around Fleet Street and the Strand, Long acre and St Paul's. Jobbing printers of handbills, cards and circulars were to be found around the Barbican and Bishopgate. Clerkenwell, known as 'a second edition of Birmingham', specialized in tinplate, barometers, thermometers, engraving and printing machinery. It's makers of clocks, watches and scientific instruments were renowned. In most cases, manufacturing tended to be in the finishing trades.⁴⁰⁶

In the Sun Fire Office insurance policies, women are particularly under-represented in the production trades. Those trades with a production element in which they were engaged usually also had a strong retail component, such as millinery, dressmaking, confectionery, and cookery. No producer-proprietor trades made it into the top ten most common trades for female insurers in 1761, 1851 or 1861. This is also reflected in collections of trade cards. Surviving trade cards of women engaged in production trades are not nearly as common as those engaged in production-retail and retail trades or the service sector. For example, the Bank and Heal collections contain 59 trade cards of female milliners and, in addition, there are many more for partnerships that probably consisted of or included women. There are usually less than 10 trade cards in each collection for women engaged in other trades. However, examples of women engaged in production trades do exist. Examples can be found of coopers, watchmakers, wheelwrights, distillers, turners, carpenters, sadlers, engine, lathe and toolmakers, sale makers, rope and twine manufacturers, pewterers, iron boiler manufacturers, painters, umbrella makers, and market gardeners and so on.

There do seem to have been particular production areas that women were more likely to be involved in. These included the furniture and upholstery trades and printing, publishing and engraving. For example, Julia Booth was an engraver and printer in the 1820's based at Saint Andrew's Hill, Doctors Commons⁴⁰⁷. Also, there is Mrs Cook's 1801 card offered an engraving service⁴⁰⁸ and Hannah Cross a copper plate seal engraver and printer from Leadenhall Street (See Figure 35).⁴⁰⁹ The 1851 Sun Fire policy registers revealed three publishers and an 'engraver, printer and stationer' in 1851 and a newspaper printer, Anne Ingram, in 1861. Anne, based at 198 the Stand, published the *London Illustrated News*. She took out two policies for a combined value of £3525.⁴¹⁰ The other publishers, Anne Tatham of Covent Garden, Mrs. Lucinda Tallis of Warwick Street, and Laura Bunet D_ of Oxford Street, took out policies of £140, £420 and £800 respectively.

⁴⁰⁶ Schwarz, *London in the Age of Industrialization*, p.4.

Porter, *London*, pp.194-197.

⁴⁰⁷ London Guildhall Library, Trade Card Collection, Box 3 Bir-Bre. Dated 1824.

⁴⁰⁸ Bank Collection, London Guildhall Library, 59.46. Dated 1801.

⁴⁰⁹ London Guildhall Library, Trade Card Collection, Box 7 Cra-Der. Dated 1830.

⁴¹⁰ Anne Ingram: Sun Fire 720 / 1948481 and 720 / 1948482.

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Figure 35: Trade card of Hannah Cross.⁴¹¹

It is in many of these production trades that the guilds, apprenticeship and lack of necessary training probably acted as substantial barriers to entry. Although, single women can be found in these trades, it is likely that widows predominated, having inherited their husband's 'freedom' and business. This is not to say that they were all care-taking the business or had hired journeymen. Many will have adapted the business to their own needs and ability. For example, Pinchbeck writes of the case of a Mrs. Baskerville, widow of a printer and letter founder, who in the late eighteenth century declined the printing business but begged leave:

...to inform the Public, at the same time, that she continues the business of Letter-founding, in all its parts, with the same care and accuracy that was formerly observed by Mr. Baskerville.⁴¹²

It is likely that for those women who opted to continue in some aspect of their husbands trade, that they had been involved to some degree in the daily running of the business during their marriage, providing them with sufficient familiarity to continue alone or with additional employees.

To conclude the chapter, aside from the dangers of providing credit, female business proprietors whether in retailing, production or services, like their male counterparts, also had to withstand fluctuations in demand. The most obvious fluctuations in demand for the London marketplace were caused by the Season. Those involved in the West End trades were directly affected, as too were the providers of services - chairmen, grooms, porters, laundresses, pimps and prostitutes. In the seventeenth century the London season extended from autumn until June. Gradually the season began later until by the nineteenth century the true season was said not to

⁴¹¹ Guildhall Trade Card collection, Box 7 Cra-Der. Dated 1830.

⁴¹² Pinchbeck, *Women Workers*, p.284.

begin until April. Schwarz has cautioned against claims that the relative importance of the Season on demand had declined by this time. This assumes, he argues, that the purchasing power of wealthy Londoners rose in the same proportion as that of the 'tourists'. Furthermore, he notes, the demands of wealthy Londoners were not constant over the year: they themselves were, in many respects, geared to the season. 'Daughters had to be taken to balls and married off; the season was the time for conspicuous expenditure.'⁴¹³

During the down season, proprietors without savings but seeking to expand or meet a shortfall in their income could obtain loans from relatives or friends. Alternatively they could turn to the market and the band of professionals such as doctors and lawyers, publicans, wholesale and retail traders and specialised moneylenders. The rates quoted for London in the 1850's were 2d. a day on a loan of 2s.6d. (6.75 per cent interest), 3d. per day on 5s. (five per cent interest), 6d. for 10s. (five per cent interest), and 1s. for £1 (five per cent interest). If payments were met regularly then rates might be reduced at the end of a month. Lenders did not necessarily demand repayment of the principal at some stipulated time, and a few were said to have up to £150 on loan. Publicans lent at the lowest rates but usually expected both the repayment of the principal and an outlay on beer. Most loans were in the form of unsecured notes or bills, but if the loan was large, the borrower might be asked to sign a bond. In addition, lenders, and particularly trade creditors, sometimes demanded security on real property. A failure to repay loans and meet interest charges was said to be tempered, since word of default spread quickly and brought permanent exclusion from the loan market.⁴¹⁴ The following quote is taken from the anonymous *Business Life. The experiences of a London tradesman with practical advice and directions for avoiding many of the evils connected with our present commercial system and state of society*:

To carry on business successfully in London, you must remember that you live in a house of glass, and you must take care that you do no act which is contrary to sound commercial principles....It is extremely difficult for any person who has failed in London ever again to obtain credit to any large amount; and, unless he be a man of unparalleled perseverance, I advise him strongly either to get a situation or emigrate to one of our colonies.⁴¹⁵

Hence for male or female proprietors, London was, in Mayhew's words, 'a perfect babel of competition'.⁴¹⁶ It was characterised by a huge array of businesses; all striving for continued survival and success in an atmosphere of high risk tempered only by trust, reputation and creditworthiness.

⁴¹³ Schwarz, *London in the Age of Industrialization*, p.104-106.

⁴¹⁴ Alexander, *Retailing in England*, p.71, 224.

⁴¹⁵ Anon, *Business Life. The Experiences of a London Tradesman with Practical Advice and Directions for Avoiding Many of the Evils Connected with our Present Commercial System and State of Society* (London, 1861), pp.195-197.

⁴¹⁶ Mayhew, *London Labour and London Poor*, p.283.

Although the evidence examined in this thesis indicates that women tended to cluster in particular trades and services, their struggle for buoyancy on the stormy seas of commerce was no less strenuous than that of their male relatives. They chose the trades for which they were the best prepared, in which they had received some training, formally or informally, or in which their experience in the household had schooled them. If a trade could retain for them some measure of respectability and gentility, all the better. However, while their entry into small business proprietorship was limited by such factors, their success or failure was not. Bookkeeping, advertising, customer relations, good wholesalers (willing to extend credit), savvy stock selection and display, positioning of the shop, access to an affordable labour supply and capital flows all determined their fortunes.

5 The Household of the Female Business Proprietor.

In this chapter we will follow the female proprietors extracted from the Sun Fire registers home and endeavour to see them within their household context. An examination of the Sun Fire Office registers for the years 1851 and 1861 revealed a collective 453 new fire insurance policies taken out by women in London on some part of their business assets. These assets, consisting of stock, utensils, fixtures and sometimes goods in trust, constituted their very livelihoods. In order to find out more about the personal circumstances of these women, the names and addresses provided on the insurance policies were linked in the census enumerators returns for the corresponding year in which the policy was taken out. This revealed the household of the female business proprietor and furnished information such as who was the household head and what was the size of the household, what was her marital status and age, did she reside with siblings or children, and did the household have live-in servants, employees, boarders and lodgers. Beyond the case study, this is a particularly new approach to the understanding of the experience of the businesswoman in this period of history, as other sources such as newspaper advertisements provide only limited information on the home life of female proprietors. In addition, if the census returns are used in isolation, it is difficult to distinguish between a woman who worked as an employee and one that had set-up in business for herself.

Linking the insurance registers and the census returns together provides a small but detailed sample of businesswomen's households at mid-century in the metropolis and makes it possible to test some of the assumptions made about women in business in the nineteenth century. For example, it has commonly been stated that a woman in business would most likely be at least approaching middle age and also widowed and indeed that it would have been by the death of her spouse that she came into the role of proprietor. Furthermore, she would usually be a temporary incumbent of an enterprise, care-taking the business until it could be sold or passed on to an adult son. The research presented in this chapter reveals that these stereotypes have some truth in their application to women engaged in the production and typically 'male' trades but that such trades represent only a small fraction of the experience and activities of female proprietors. This research draws a distinction between female proprietorship in the common trades and the more typically male, production trades.

The first census, taken in 1801, was merely a headcount. Local overseers of the poor and clergymen were asked to provide John Rickman, a clerk of the House of Commons, with the totals of persons living in their parishes. The censuses of 1811 to 1831 were very similar. However, in 1840 Rickman died whilst making arrangements for the census of the following year. Responsibility then passed to three commissioners, the most important being T.H. Lister,

the Registrar General. As head of the General Register Office (GRO), Lister was responsible for the national system of vital registration, set up in England and Wales in 1837. These registration districts, also referred to as superintendent registrar's districts, were subsequently adopted as the administrative units for census taking and were numbered one to 11. London is division one. Each district was divided into sub-districts, and each sub-district into enumeration districts. Enumeration districts varied in size and could consist of several small places, an entire civil parish, or only part of a large civil parish.⁴¹⁷

In the week preceding census night the enumerator delivered forms to all the households in the area to which he had been assigned. A householder was obliged to complete the form ready for collection by the enumerator on the Monday after the census night. It was the duty of the enumerator to complete any blank forms by asking the householder information. A householder was anyone who rented or owned a dwelling. Boarders and lodgers were also to be included in the household. A boarder was someone who lived with the householder's family and shared their dining table, unlike a lodger who had separate accommodation. However the distinction between the two was not consistently observed. Everyone who slept in the house on census night was to be included, even if it was not his or her permanent home. Those absent from the home due to work were to be included in the house to which they would normally return on the morning after they had finished their shift. Those individuals travelling were to be enumerated in the house in which they would be staying at the next stop of their journey.⁴¹⁸

The information given on the census forms was then copied by the enumerator into a book, several of which were bound together into folders, and given to the registrar for checking. The books were then sent to the census office in Craig's Court, London where they were checked again. The books formed the raw material from which the clerks in the Census Office tabulated the number of people in the country, their occupations, marital status and so on. Although the original householder forms were destroyed, the enumerators' books still survive, providing a wealth of information on individuals and their households. Of course people moved frequently in this time period and in addition, addresses in the census were not always entered as a precise house number and street name. This can make locating individuals problematic. Nonetheless, the name and address details supplied on the Sun Fire insurance policies extracted for this study can be linked to a sufficient number of census returns to shed light on the complexities of female work-life strategies.

⁴¹⁷ Higgs, 'Women, occupations and work', p.61.

S. Lumas, *Making Use of the Census* (Kew, Surrey, 1997), p.5.

⁴¹⁸ Lumas, *Making Use of the Census*, p.6.

5 Part 1: Household of the common trade proprietor

Over 50 per cent of the London female policyholders insuring business assets in 1851 and 1861 were engaged in just ten trades in each year. In 1851 these ten trades constituted 52.3 per cent of all London women's business policies. The success rate of the record linkage of the women in these 'common trades' is displayed in table 12a. The ten most frequently occurring trades accounted for 103 women in total, 65 of which (that is 63 per cent) were successfully linked in the census enumerators' reports for that year. In eight out of ten of the common trades for 1851, the linkage success rate was 60 per cent or greater. The rate for chandlers (mainly small shopkeepers) and stationers was lower at 47 and 40 per cent respectively. This is likely to be a reflection of a higher degree of insecurity in these trades and also the tendency to move frequently in this period, especially in urban environments.

Table 12a: 1851 - Census linkage success rates by trade.

Business	No. of Policies N	No. Linked N	Expressed as %
Milliners & Dressmakers	30	20	69
Chandlers	15	7	47
Haberdashers & Hosiers	12	7	58
Grocers & Greengrocers	9	6	67
Victuallers	11	8	80
Coffee House Keeping	6	4	67
Tobacconistss	5	3	60
Linen Drapery / Dealing	5	5	100
Stationers	5	2	40
Clothiers / Dealers	5	3	75
Total	103	65	63
Expressed as % of all policies covering business assets (excluding duplicate policies)	52%	33%	

The ten most frequently occurring trades for 1861 numbered 121 in total, 64 of which (that is 53 per cent) were successfully linked with the census enumerators' reports for that year. The 64 linked policies constituted 26 per cent of all London women's policies covering business assets in 1861 compared to 33 per cent in 1851. The success rate for 1861 is broken down by trade in table 12b. In five out of ten of the common trades for this year, the success rate was 60 per cent or greater. In three more trades the success rate was 50 per cent or above. Stationers again had

one of the lowest linkage success rates. Perhaps a dependency on footfall (passing custom) necessitated frequent relocation as areas fluctuated in popularity.⁴¹⁹

Table 12b: 1861 - Census linkage success rates by trade.

Business	No. of Policies N	No. Linked N	Expressed as %
Milliners & Dressmakers	33	16	49
Coffee House Keepers	14	7	50
Laundry Keepers	12	8	67
Linen Drapers / Dealers	12	3	25
Grocers & Greengrocers	10	6	60
Chandlers	9	7	78
Victuallers	13	8	62
Stationers	6	2	33
Tobacconists	6	3	50
Haberdashers & Hosiers	6	4	67
Total	121	64	53
Expressed as % of all policies covering business assets (excluding duplicate policies)	49%	25.9%	

Location of businesses

There were 36 registration districts in Division one - London. In 1851, the 65 linked proprietors were spread across 24 of the districts. However, there was substantial clustering - nine districts occurred only once, with just six districts accounting for 52 per cent of the linked female proprietors. These were St George Hanover Square, Marylebone and Westminster in the west; Pancras in the north; the City of London; and Shoreditch in the East. These can be located on the map in figure 5. With the exception of Lambeth and Pancras, the registration districts in the south and north accounted for a smaller proportion of the linked proprietors. Rather more came from the east (n=15) and the central districts of Holborn, the Strand, St Giles and the City (n=12). 22 of the 65 female proprietors came from the west (See Appendix E, Table 3).

In 1861, the 64 linked proprietors were spread across 23 of the 36 registration districts. However, as was the case with the 1851 linked proprietors, there was substantial clustering. Eight districts occurred only once, compared to nine in 1851 and just six districts accounted for 53 per cent of the linked female proprietors. In addition to Westminster, Marylebone, Pancras and the City, which were also the most popular locations of the linked proprietors in 1851, these included Kensington and Southwark. Again, in 1861, with the exception of Southwark, the

⁴¹⁹ It does not seem that in either 1851 or 1861 that the marital status of the proprietor influenced in a significant way the success rate of the record linkage undertaken in this study. See Tables 16a and 16b.

registration districts in the south of the metropolis accounted for relatively few of the linked proprietors. The central districts remained popular and the west, accounting for 17 proprietors, had a two per cent greater share of the linked women than in 1851. However, although this suggests that a proportion of businesswomen, as represented in the insurance records, were able to make the fashionable move westwards, the majority (75 and 67 per cent respectively) continued to ply their trade in other areas (See Appendix E, Table 4).

1	Kensington	19	London City
2	Chelsea	20	Shoreditch
3	St George Hanover Square	21	Bethnal Green
4	Westminster	22	Whitechapel
5	St Martin in the Fields	23	St George in the East
6	St James Westminster	24	Stepney
7	Marylebone	25	Poplar
8	Hampstead	26	St Saviour Southwark
9	Pancras	27	St Olave Southwark
10	Islington	28	Bermondsey
11	Hackney	29	St George Southwark
12	St Giles	30	Newington
13	Strand	31	Lambeth
14	Holborn	32	Wandsworth
15	Clerkenwell	33	Camberwell
16	St Luke	34	Rotherhithe
17	East London	35	Greenwich
18	West London	36	Lewisham



Figure 36: Census Division 1 - London.

Marital status

Although, the sample sizes are acknowledged as small, the findings are nonetheless interesting. Only 20 of the 1851 and 1861 Sun Fire policies covering business assets recorded the marital status of the female proprietors. However, the census linkage reveals that of the 65 female policyholders successfully located in the census returns for 1851, 9 per cent were actually married (n=6), indicating that despite the restrictions on women's ownership of property under common law they did still engage in business. A further 62 per cent were widowed (n=40) and 29 per cent were spinsters (n=19) (See Table 13a). Similarly, the census linkage revealed the marital status of 63 of the 64 female proprietors from the 1861 common trade insurance policies. The proportion of married women was again 9 per cent (n=6). The proportion of widows was a little higher at 66 per cent (n=42). And at 23 per cent spinsters continued to account for almost a quarter of those female proprietors successfully linked in the census returns (n=15) (See Table 13b).

Table 13a: 1851 - Marital status of linked female proprietors.

Marital Status	Census Linkage		Sun Fire London		Sun Fire London							
	Results	Expressed as %	Business Policies	Expressed as %	Private Policies	Expressed as %						
							N	%	N	%	N	%
Married	6	9	1	11	19	3						
Spinsters	19	29	2	22	188	33						
Widowed	40	62	6	67	363	64						
Total	65	100	9	100	570	100						

Table 13b: 1861 - Marital status of linked female proprietors.

Marital Status	Census Linkage		Sun Fire London		Sun Fire London							
	Results	Expressed as %	Business Policies	Expressed as %	Private Policies	Expressed as %						
							N	%	N	%	N	%
Married	6	9	3	27	28	4						
Spinsters	15	23	2	18	265	36						
Widowed	42	66	6	55	436	60						
Total	63	100	11	100	729	100						

If the women linked in the census are representative of all businesswomen then it is clear that accounts that assume that widowhood was a prerequisite for entry into business are too hasty. While widows played a key role in the female business arena, married women had not altogether disappeared from business in the mid-nineteenth century and it is likely that even more active wives are hidden behind insurance policies headed by men. Also, it is clear that spinsters continued to utilise small business as an avenue for survival. Making up a quarter of all linked female proprietors at mid-century their role as businesswomen should not be dismissed.

As tables 14a and 14b illustrate, married women, spinsters and widows were not evenly distributed across the different popular businesses examined in this section. Although widows were to be found amongst the proprietors of all the different business types in both years, married women were more widely distributed in 1861 than in 1851. In 1851, they were recorded only amongst the ranks of milliners and dressmakers, victuallers, and chandlers. Ten years later, they are found in six of the ten most common trades for women insuring business assets with the Sun Fire Office. In both years the married-proprietor can be found among the ranks of the victuallers and chandlers and in 1861 they also numbered among the stationers, linen drapers, coffee house keepers and grocers and greengrocers. However, in all but the latter case they were isolated examples. Nonetheless, it would seem that marriage was not necessarily a barrier to continuing or setting up in a variety of trade areas. Interestingly, in 1861 there were no married women operating as milliners or dressmakers, unlike in 1851 when this trade accounted for 50 per cent of linked married women proprietors. However, they may be absent due to the small sample size. The continued high proportion of widows in these trades in 1861, suggests that the needle trades were not just the preserve of the never married woman.

Widows were found amongst the proprietors of all the business types, except the stationery trade in 1861. (However, the small sample size means that this does not indicate that widows no longer operated in this trade.) They dominated amongst the ranks of the victuallers, coffee house keepers and chandlers. Furthermore, in 1861 these trades together accounted for almost 30 per cent of all widows engaged in the common trades. It is not surprising to find married or once married women in the hospitality and provisions trades. The preparation and retail of food and drink, licensed or otherwise, was recognised as one of the areas offering a suitable domain for the husband and wife team. Similarly, the trade of the Chandler or shopkeeping generally was seen as a supplementary activity that wives could engage in to boost the family income. The provision of laundry services also seems to have been a popular venture for widow-proprietors.

In 1861, spinster-proprietors were scattered across six of the ten common trade areas, but were absent from the ranks of the laundry keepers, grocers and greengrocers, tobacconists,

and linen drapers. Their numbers were also small in these trades in 1851. Millinery and to some extent dressmaking have been presented as alternatives to marriage in this period. Amongst the milliners and dressmakers examined here, spinsters did dominate. They constituted 50 and 60 per cent of the women engaged in millinery and dressmaking in each year. And as a proportion of all spinsters, milliners and dressmakers also accounted for 50 and 60 percent respectively. This lends support to the argument that single women were increasingly clustering in the needle trades, even those in business for themselves. In 1861, the remaining 40 per cent of milliners and dressmakers linked were widows and in 1851 35 per cent were widowed and 15 per cent were married.

Haberdashers and hosiers linked in the census returns tended to have been either unmarried or widowed. This was a trade in which a sizeable number of women could set-up for themselves. Demand was plentiful and a great deal of product knowledge could be gained from domestic life. In contrast, although one spinster proprietor was identified in the 1851 linkage and one married-proprietor in 1861, linen draping was a trade found on the whole to be practised only by widows. However, it should not be assumed for any trade that all widow-proprietors necessarily 'inherited' their business. A London draper's memoir, penned in 1876, recounted how a widowed woman was lent by friends a small amount of capital in order that she could set-up shop in the haberdashery and hosiery trade. The women had approached the draper for a small stock of goods and he had endeavoured to do his best by her.⁴²⁰ Finally, it is difficult to generalise about the marital status of female proprietors who operated as clothiers and in the non-textile retailing trades of the stationer and tobacconist because the number of female proprietors successfully linked for these trades was small.

Table 14a: 1851 - Marital status by trade.

Business	Married N	Spinster N	Widow N
Milliners & Dressmakers	3	10	7
Milliners only	2	7	4
Dressmakers only	1	3	3
Chandlers	1	1	5
Haberdashers & Hosiers	0	3	4
Grocers & Greengrocers	0	0	6
Victuallers	2	1	5
Coffee House Keepers	0	1	3
Tobacconists	0	1	2
Linen Drapers	0	1	4
Stationers	0	0	2
Clothiers	0	1	2

Table 14b: 1861 - Marital status by trade.

⁴²⁰ Anon, *Reminiscences of an Old Draper*, pp.145-146.

Business	Married	Spinster	Widow
	N	N	N
Milliners & Dressmakers	0	9	6
Milliners only	0	6	5
Dressmakers only	0	3	1
Coffee House Keepers	1	1	6
Laundry Services	0	0	8
Linen Drapers / Dealers	1	0	2
Grocers & Greengrocers	2	0	4
Chandlers	1	2	4
Victuallers	1	1	6
Stationers	1	1	0
Tobacconists	0	0	2
Haberdashers & Hosiers	0	1	3

It is possible to compare the proportion of widowed or married women revealed in the Sun Fire Office records through census linkage with the proportion using the prefix 'Mrs' in the Post Office London Directories for the corresponding years.

Table 15a: 1851 - Comparison of the proportion of married or widowed women in the Sun Fire polices and Post Office London Directory listings.

Most Common Trades	Sun Fire married or widowed women		Post Office Directory women with 'Mrs' prefix	
	N	%	N	%
Milliner & Dressmaker	10	50	433	54
Chandler	6	86	31	89
Haberdasher & Hosier	4	57	66	67
Victualler	6	100	425	88
Grocer & Greengrocer	7	88	146	91
Coffee House Keeper	3	75	87	84
Clothier	2	67	8	67
Linen Draper	4	80	37	90
Stationer	2	100	64	70
Tobacconist	2	67	105	78

Table 15b: 1861 - Comparison of the proportion of married or widowed women in the Sun Fire policies and Post Office London Directory listings.⁴²¹

Most Common Trades	Linked Sun Fire married and widowed women		Post Office Directory women with 'Mrs' prefix	
	N	% of women in each trade	N	% of women in each trade
Milliner & Dressmaker	6	40.0	597	55.0
Coffee House Keeper	7	87.5	177	81.6
Laundry Services	8	100.0	53	94.6
Linen Draper	3	100.0	53	76.8
Grocer & Greengrocer	6	100.0	289	85.3
Chandlers	5	71.4	165	85.5
Victuallers	7	87.5	375	90.1
Stationers	1	50.0	91	67.9
Tobacconists	2	100.0	176	78.6
Hosiers & Haberdashers	3	75.0	126	67.4

Tables 15a and 15b illustrate that in 1851 and 1861 (1862), 72 per cent of the female proprietors listed in the London Post Office directories under the most common trades (as identified by the Sun Fire policies) used the designation 'Mrs'. This compares to 65.9 and 69.2 per cent of female proprietors in the insurance registers for 1851 and 1861 respectively. This suggests that spinsters were generally under-represented in the London Post Office Directory listings. Yet, looking at the two sources together one can see that in none of the common trades were spinsters excluded. If not found in the Sun Fire policies, they are included in the directory listings and visa versa. Also, although a substantial proportion of proprietors in the directories used the prefix 'Mrs', the assumption that they were all widows is too hasty.

These women demonstrate that it was possible to engage in business at different stages in the marital lifecycle. Few women's positions were static. A tradeswoman could be operating her own business whilst moving from the position of daughter, to independent spinster and on to wife and widow. Of course, all women did not pass through all of these stages. Nor is it likely that all women continued in the same trade, or in trade throughout their life. Rather they will have entered and exited as their circumstances and subsequent choices dictated.

⁴²¹ The London Post Office Directory for 1861 is missing and so the comparison has been made using the 1862 directory listings.

Marital status does seem to have had some influence on the value of stock, utensils, fixtures, livestock and goods in trust that female proprietors insured. Such business assets might be taken as an indication of the size and success of their businesses. However, it should be noted that in victualling and coffee house keeping there was a significant degree of overlap between private and business assets. This means that the valuations for female policyholders operating in these trades are likely to be undervalued. This blurring of the boundaries between private and business assets, it might be argued, was more common for female proprietors than male because of the nature of their trades and because in these trades they often worked from their homes.

Table 16a: 1851 - Valuation of stock, utensils, fixtures by marital status (£).

Marital Status	<50		≥50<200		≥200<500		≥500	
	N	%	N	%	N	%	N	%
M	0	0	3	50	2	33	1	17
S	3	16	9	47	5	26	2	11
W	14	35	14	35	10	25	7	18

Table 16b: 1861 - Valuation of stock, utensils, fixtures by marital status (£).

Marital Status	<50		≥50<200		≥200<500		≥500	
	N	%	N	%	N	%	N	%
M	0	0	3	50	3	50	0	0
S	0	0	8	53	7	47	0	0
W	6	14	29	69	5	12	2	5

In 1851 and 1861 respectively, 50 and almost 70 per cent of spinsters and half of married female proprietors held policies for over £50 but under £200 in value. None of the spinster-proprietors' policies fell below £50 in 1861, although in 1851 three out of their 19 policies did so (15.8 per cent). In the same year, the proportion of widow's policies falling below this level of £50 was higher at 35 per cent. Furthermore, in 1861 it was only widows' policies that inhabited this lower end of the scale. Similarly, in 1861 only widows held policies for £500 or more. In 1851, 7 per cent more widows and 6 per cent more married proprietors held policies in excess of £500 than did spinsters. Hence, the image of the wealthy widow-proprietor did have some real life counterparts but so too did the image of the poorer widow

thrown back on the mercy of the market on the death of her spouse. Indeed, in 1851 some 38 per cent of widows' policies were worth less than £56. Generally, spinster-proprietors seem to have operated somewhere in the middle. In 1851, 53 per cent of spinsters held policies between £100 and £299 in value. The corresponding figure for married women was 33 per cent and for widows it was 28 per cent. In the 1861 policies spinsters fared even better and were more likely to be in the £200-£499 range (See Table 16a and 16b).

Household status

Turning to the household status of the female proprietors, the nominal linkage revealed that 75 and 86 per cent were recorded in the census returns as household heads in each respective year. Just over nine and three per cent were daughters. A further eight and just under three per cent were recorded as the wife of the household head. In both years, only two women appeared to be living in the household of their sister or sister-in-law. It is not surprising that such a large proportion of female proprietors should be household heads. After all, if the assumption holds that the majority of women in business were unsupported by other parties, then it is not surprising that they headed their own household.

Table 17a: 1851 - Status of the linked proprietor in the household.

Household	
status	N
Head	49
Wife	5
Daughter	6
Sister	1
Sister in law	1
Other	3

Table 17b: 1861 - Status of the linked proprietor in the household.

Household	
Status	N
Head	55
Wife	2
Daughter	2
Sister	2
Other	3

When the picture is broken down to examine household status by business it becomes apparent that a number of trades, in this study atleast, are only carried on by women who were heads of households. These include the activities of the coffee house keeper, tobacconist, linen draper and stationer. In 1861 the haberdashery and hosiery trade is included in this list. Several more were dominated, if not held exclusively, by women who were household heads. For example, chandlers, grocers and greengrocers. These were also trades in which widowed women predominated, supporting the view that these types of businesses were either taken over by women on the death of their husband or provided new avenues to independence (see Tables 18a and 18b).

Table 18a: 1851 - Status of the linked proprietor in the household by trade.

Business	Head N	Wife N	Daughter N	Sister / in-law N	Other N
Milliners & Dressmakers	11	2	4	1	2
Milliners only	6	1	4	0	2
Dressmakers only	5	1	0	1	0
Chandlers	6	1	0	0	0
Haberdashers & Hosiers	5	0	1	1	0
Grocers & Greengrocers	5	0	0	0	1
Victuallers	5	2	1	0	0
Coffee House Keepers	4	0	0	0	0
Tobacconists	3	0	0	0	0
Linen Drapers	5	0	0	0	0
Stationers	2	0	0	0	0
Clothiers	3	0	0	0	0

Table 18b: 1861 - Status of the linked proprietor in the household by trade.

Business	Head N	Wife N	Daughter N	Sister N	Other N
Milliners & Dressmakers	14	0	1	0	1
Milliners only	10	0	1	0	0
Dressmakers only	4	0	0	0	1
Coffee House Keepers	7	0	0	0	0
Laundry Services	7	0	0	0	0
Linen Drapers / Dealers	3	0	0	0	0
Grocers & Greengrocers	5	1	0	0	0
Chandlers	4	1	0	1	1
Victuallers	7	0	0	1	0
Stationers	1	0	1	0	0
Tobacconists	3	0	0	0	0
Haberdashers & Hosiers	4	0	0	0	0

Although only 46 per cent of milliners and 71 per cent of dressmakers linked in the 1851 census were recorded as heads of households, in 1861 the proportion is much higher. In this later year, only one milliner and only one dressmaker were not household heads. Given that

in 1851, almost 31 per cent of the linked milliner-proprietors resided in the home of their parents, it is likely that they were not completely unsupported and may well have contributed to the family economy.

Household size

The household size of the business proprietors, as recorded on the night of the censuses (not including visitors), varied from one to 13 people. The average household size was 4.7 and 4.2 in 1851 and 1861 respectively. In 1851, victuallers and milliners accounted for the largest households averaging 7.3 and 5.5 respectively. Stationers at 2.5 and chandlers at 3.0 hailed from the smallest average households. In 1861, victuallers, again accounted for one of the largest household means at 5.1, with coffee house keepers accounting for the largest average household size at 6.0. As in 1851, stationers at 3.0 and chandlers at 2.9 accounted for the smallest average households (See Table 19a and 19b).

Table 19a: 1851 - Average household size (not including visitors).

Business	Arithmetic Mean
Stationers	2.5
Chandlers	3.0
Haberdashers & Hosiers	3.9
Tobacconists	3.7
Coffee House Keepers	4.3
Linen Drapers	4.6
Clothiers	4.7
Grocers & Greengrocers	5.0
Milliners (5.5)	
Dressmakers (4.0)	5.1
Victuallers	7.3
OVERALL	4.72

Table 19b: 1861 - Average household size (not including visitors).

Business	Arithmetic Mean
Chandlers	2.9
Stationers	3.0
Hosiers & Haberdashers	3.3
Grocers & Greengrocers	3.5
Tobacconists	3.7
Linen Drapers	4.0
Laundry Services	4.1
Milliners (3.9) & Dressmakers (5.4)	4.4
Victuallers	5.1
Coffee House Keepers	6.0
OVERALL	4.19

Supporting sisters?

Contemporaries commonly asserted that distressed gentlewomen frequently cohabited with their sisters. Furthermore, it was often asserted that women thrown on their own resources who then engaged in business seldom did so alone. Rather, they gathered in numbers to brave the dangerous public sphere of the commercial world. In such cases, sisters were presented as the ideal helpmates. The nominal census linkage undertaken here reveals that only 12 out of the 65 successfully linked businesswomen from the ten most common trades for 1851 were found to be sharing a household with a sister or sister-in-law (19 per cent). In half of these cases, the female proprietor was a dressmaker or milliner. Similarly, in 1861, eight out of the 64 linked businesswomen were found to be sharing a household with a sister or sister-in-law (13 per cent) and in three of these cases, the female proprietor was a dressmaker or milliner. This supports other evidence, for example that furnished by trade cards, that in the needle trades sisters did often support each other. The most famous example of which is the trade card used by the female siblings of engraver and painter, William Hogarth (See Figure 6). However, on closer inspection of the linkage results, four of the 12 proprietors in 1851 and one of the eight in 1861 were in fact living in the parental household. All were milliners. Indeed, half of all female proprietors sharing a household with a sister did so because they were residing under the roof of

their parents and were not yet, at any rate, matching the profile of the poor and lonely spinster sisters.

**The image originally presented here
cannot be made freely available via ORA
due to copyright reasons.**

Figure 37: The trade card of Mary & Ann Hogarth.⁴²²

As for sisters operating in the same trade, in 1851, nine out of the 12 women cohabiting with sisters, had a sister whose occupational classification in the census matched that of the proprietor (75 per cent). In four of these cases the trade of the proprietor was millinery. Therefore, of the 13 milliners successfully linked, four lived in the same household as at least one sister. This sister also shared the same trade, and all resided in the household of their parents. In 1861, five out of the eight women living with a sister also shared the same trade (63 per cent). In two of these cases the trade the sisters shared was millinery and dressmaking. Outside the needle trades female proprietors did occasionally share a household with a sister. However, in contrast to millinery, in such cases the female proprietor was commonly recorded

⁴²² Bank Collection, London Guildhall Library, 86.61. Dated 1807.

as the head of the household and the women were living independently of their parents. An isolated example was found in haberdashery and hosiery, linen drapery and dealing, coffee house keeping, victualling and tobacco selling. With the exception of the latter, the sisters in each of these cases also shared the same trade as the female proprietor. Hence, analysis of the Sun Fire Office insurance policies and the census enumerators returns suggests that sisters did indeed sometimes share the same trade and occasionally formed an independent household. However, although the linked sample sizes are small, they suggest that the extent to which the combination of both trade sharing or business partnership and cohabitation dominated the work-life experience of the female business proprietor should not be overstated.

Age

The oldest of the 65 women linked in the 1851 census was an 84-year-old widow-dressmaker called Abriah Reynolds.⁴²³ In 1861, the oldest proprietor was also a widow, 69-year-old laundress Elizabeth Baldwin.⁴²⁴ However, 50 and 48 per cent of the women linked in each year were 45 years old or younger. The youngest women in each year were 19 and 24-year-old spinsters. Looking at age overall, the mean age was 44.6 and 45.4, with a standard deviation of 13.72 and 10.96 respectively. Tables 20a and 20b indicate the variation in age by marital status.

Table 20a: Age group of linked proprietors by marital status.

Age Group	Married		Spinsters		Widows	
	N	%	N	%	N	%
Under 20	0	0	1	5	0	0
20 to 29	1	17	6	32	2	5
30 to 39	1	17	8	42	6	15
40 to 49	1	17	2	11	10	25
50 to 59	3	50	1	5	11	28
60 to 69	0	0	1	5	8	20
70 and over	0	0	0	0	2	5
Unknown	0	0	0	0	1	3
Total	6	100	19	100	40	100
Youngest	29		19		24	
Oldest	57		61		84	
Mean Age	45.5		33.7		49.8	

⁴²³ Abriah Reynolds: FRO, RD 9 HO 107/1493 794(back), Sun Fire 649/1651659.

⁴²⁴ Elizabeth Baldwin: FRO, RD 4 RG 9/50 57(front), Sun Fire 720 / 1955671.

Table 20b: Age group of linked proprietors by marital status

Age Group	Married		Spinsters		Widows	
	N	%	N	%	N	%
Under 20	0	0	0	0	0	0
20 to 29	0	0	4	27	1	2
30 to 39	4	67	5	33	7	17
40 to 49	1	17	4	27	11	26
50 to 59	1	17	2	13	16	38
60 to 69	0	0	0	0	7	17
70 and over	0	0	0	0	0	0
Unknown	0	0	0	0	0	0
Total	6	100	15	100	42	100
Youngest	30		25		24	
Oldest	51		54		69	
Mean Age	37.7		38.1		49.1	

In 1851 the mean age of the spinster-proprietors was significantly lower than that of the widow-proprietors at 33.7 and 49.8 respectively. The mean age for spinsters in 1861 was 4.4 per cent higher than in 1851 at 38.1. Nonetheless, it remains significantly lower than that for widow proprietors, which remained fairly static at 49. Unmarried businesswomen clustered in the 20 to 39 age group in 1851. In 1861, they were more evenly spread across the 20 to 49 age range. Their widowed counterparts fell most heavily in the 40 to 59 age group, compared to the broader 40 to 69 group in 1851. Married proprietors fell in the lower age range of 30 to 39 in 1861 but in 1851, 50 per cent of their number were aged between 50 and 59. This supports the idea that, particularly in the second half of the nineteenth century, married women were increasingly motivated to opt out of business as they moved beyond the expensive child rearing years. It probably also reflects an increasing desire-with-age to move money into less active revenue generating activities such as the rental property market. Of those female Sun Fire proprietors that also took in lodgers, the mean age was 42.9 in 1851 and 43.1 in 1861.⁴²⁵ And, the mean age of female proprietors of 'houses of accommodation' was 40.4 and 46.4 respectively.⁴²⁶

⁴²⁵ Proprietors that were daughters of the household head are not included here.

⁴²⁶ For further information on female proprietors of lodging-houses see Chapter 7: A Little Enterprise: Lodging-house keeping and the accommodation business. These business women are not included in the data set of female insurers of business assets due to the overlap between private and personal assets in this trade.

Tables 21a and 21b illustrate the age distribution of linked proprietors across the ten most common business areas. While it is difficult to be sure that the results here are highly representative given the small sample numbers per business type, the data is nonetheless interesting. The late age at which women could be found operating businesses of varying types is particularly striking. In seven and four out of the ten business areas investigated for 1851 and 1861 respectively, the oldest proprietors were 60 years old or over. This suggests that women might turn their hand to business right throughout their lifecycle and in this period of course there was no mandatory retirement or pension. The lower percentage in 1861 might be a reflection of the proliferation of alternative investment opportunities for those with money. For example, as stated earlier, Morris has illustrated in his study of the male middle-class property cycle, that businessmen were willing to exchange the rewarding but risky rate of return on trade for the lower reward but greater stability of the unearned or rentier income as their lifecycle progressed.⁴²⁷

Table 21a: 1851 - Age of linked proprietors by trade.

Trade	< 20	20 >29	30 >39	40 >49	50 >59	60 >69	≥70	?	Youngest	Oldest	Mean
Chandler	0	0	2	1	2	1	1	0	30	70	49.4
Clothier	0	1	0	2	0	0	0	0	27	46	39.3
Coffee house Keeper	0	1	0	0	2	1	0	0	27	61	47.0
Grocer & Greengrocer	0	0	1	1	1	2	0	1	30	60	50.2
Hosier & Haberdasher	0	2	1	2	2	0	0	0	21	59	40
Linen Draper	0	0	1	1	2	1	0	0	37	68	51.8
Milliner & Dressmaker	0	3	9	2	4	1	1	0	24	84	42.4
Stationer	0	0	0	2	0	0	0	0	42	44	43.0
Tobacconist	0	1	0	1	0	1	0	0	24	61	44.0
Victualler	1	1	1	1	2	2	0	0	19	65	43.5

⁴²⁷ Morris, 'The middle-class and the property cycle', p.110.

Table 21b: 1861 - Age of linked proprietors by trade.

Trade	<	20	30	40	50	60				Youngest	Oldest	Mean
	20	>29	>39	>49	>59	>69	≥70	?				
Milliners & Dressmakers	0	2	3	5	5	1	0	0	28	60	44.4	
Coffee House Keepers	0	0	4	1	2	0	0	0	37	57	43.7	
Laundry Services	0	1	1	1	1	4	0	0	24	69	50.6	
Linen Drapers	0	0	0	1	2	0	0	0	48	52	50.0	
Grocers & Greengrocers	0	0	2	1	2	1	0	0	30	60	45.3	
Chandlers	0	0	2	3	1	1	0	0	30	67	45.9	
Victuallers	0	1	1	1	5	0	0	0	25	59	48.3	
Stationers	0	1	1	0	0	0	0	0	27	34	30.5	
Tobacconist	0	0	0	2	0	0	0	1	40	49	44.5	
Haberdashers & Hosiers	0	0	2	1	1	0	0	0	31	50	40.0	

Across a variety of trades, the youngest proprietors were below 30 years of age. Hence, it would seem that proprietors gained a foothold in the business world, and accumulated business assets worthy of insurance, between their mid 20's and 30's. Furthermore, as women were operating as proprietors well into old age, it is clear that women could and did turn their hand to business right throughout their lifecycle. In addition, as 70 and 80 per cent of the women who were below 29 years of age in 1851 and 1861 were also spinsters, this suggests that women in business could be aspirational. They used small business as a means of securing themselves a livelihood should the prospect of Prince Charming and the possibility of marriage not come along, and devising a means of supplementary economic support for the future household if it did. Furthermore, the activities of these younger, single women were not restricted to dressmaking and millinery, rather their efforts were spread across a range of trades. To 'Stitch' was not their only option.

Children

As Murphy found in her study of Midwestern US women, motherhood may well have encouraged women to seek self-employment or small business proprietorship opportunities.⁴²⁸ The desire for additional income but the need for flexibility in hours and effort will have made this form of income generation particularly attractive to mothers or guardians of young children. In addition, as children grew in size and increased in dexterity they could be incorporated into the enterprise, creating more household revenue and solving child-care problems. In 1851 and 1861, 31 and 36 per cent of the linked Sun Fire proprietors had children below the age of 14 living in the same household (n=23 and 20). In 1851, 15 of those that headed their own household had such children in their residence and in 11 of these cases these were their own children. Hence, 31 per cent of the household heads in 1851 were responsible for children under 14 years of age. In 1861, the number of household heads with small children in their home was even larger at nearly 40 per cent (21 out of 55). In 14 of these cases, the children were their own offspring. The others were nephews, nieces and grandchildren, usually without a parent resident on the eve of the census.

Lone motherhood was not rare at this time. From the eighteenth to the early nineteenth century, around nine per cent of British households with children were estimated to have been headed by women. By the mid-nineteenth century lone parents headed about 19 per cent of families and women made up about two thirds of lone parents, that is 13 per cent of households headed by women.⁴²⁹ The presence of children in the home, regardless of parentage, must have shaped the decisions their mothers or female guardians made about the best way to earn an income or the type of business within which to engage in order to provide for themselves and their household. Given the significant percentage of proprietors with small children, business was clearly a popular option for the lone mother. Often undertaken from the home, proprietorship could be dovetailed with child-care in a way that paid work outside the home could not. However, in a period of high child employment within and outside of the home or in other households, the image of very large numbers of resident children requiring full maintenance should not be overstated.

The mean number of live births per woman was between six and seven from 1550 to 1800. However, Laslett's household data indicates that on average there were between 2.3 and 3.5 children in households at this time, depending on status.⁴³⁰ The number of young children in the linked households in this study varied between one and five. However 70 and 73 per cent of

⁴²⁸ L. Eldersveld Murphy, 'Business Ladies: Midwestern women and enterprise, 1850-1880' in M.A. Yeager (ed.), *Women in Business* Vol.II (Cheltenham, 1999), p.71.

⁴²⁹ Humphries, 'Female headed households', p.33.

⁴³⁰ Simonton, *A History of European Women's Work*, p.25.

all households with children under 14 resident had only one child. Turning to the trades, the stationers and milliners examined here had no children of their own recorded in the census. Nor were they responsible for another's child. Only one haberdasher had a child in her household: 44-year-old widow, Ann Tait. She was recorded as living with her seven-year-old niece, Elizabeth Smith.⁴³¹ With the exception of the linen drapers, one or two household heads in other trades had their own children residing with them. As for the linen drapers, there were five proprietors, three of which were household heads with young children in their home: Elizabeth Jackson's census return included her eight-year-old niece Jane Paine. Harriet Addison had a 13-year-old daughter, Matilda. Ann Richardson's household included Amelia Davenport and her 13-year-old grandson.⁴³² Some 71 per cent of household head - coffee house keepers had children in their household, followed by 57 per cent of chandlers. Between one and two household heads in other trades had their own children residing with them. Although three milliners had children in their home, in only one of these cases was the child the proprietors own. In 1861, no linen drapers or dressmakers had children in their household. In 1851 it was the stationers and milliners that had no resident children.

In all trades, the household heads with their own children in residence were widows. In 1851, there were just three married proprietors with children in their household: Victuallers, Selina Martin and Jane Hopper both had two children, aged one, one month, two and six respectively.⁴³³ Chandler, Sarah Patson and her scale maker husband had one daughter, 13-year-old Sarah.⁴³⁴ In 1861, there were three married proprietors with children in their household, and all three of these were living with their own children. One spinster had a child residing in her household in this year: Mary Ann Lier, a coffee house keeper in Clerkenwell. She had in her care, Joseph Lier, her seven-year-old nephew. The only other resident on that night was her domestic servant, 19-year-old Jane Chawbery.⁴³⁵

It was more common to find children aged 14 or over living in the same household as the female business proprietors. In 1851 and 1861, 43 and 41 per cent had a child of 14 or over in their home (n=28 and n=26). Of these, 86 and 73 per cent had between one and two children (n=24 and 19), with 54 and 50 per cent having just one (n=15 and 13). In 1851, all of these children were the proprietors own and in 1861, all but two of them were. In 1851, 89 per cent of the women with children aged 14 and over were both household heads and widows (n=25).

⁴³¹ Ann Tait: FRO, RD 23 HO 107 / 1548 13 (back), Sun Fire 639 / 164532.

⁴³² Elizabeth Jackson: FRO, RD 6 HO 107 / 1485 387 (back) and 388 (front), Sun Fire 651 / 1653034 / Harriet Addison: FRO, RD 9 HO 107 / 1493 24 (front), Sun Fire 650 / 1664150 / Ann Richardson: FRO, RD 10 HO 107 / 1502 160 (back), Sun Fire 650 / 1662409.

⁴³³ Selina Martin: FRO, RD 4 HO 107 / 1480 325 (front), Sun Fire 651 / 1656202 / Jane Maria Hopper: FRO, RD 35 HO 107 / 1580 126 (front), Sun Fire 653 / 1662287.

⁴³⁴ Sarah Patson: FRO, RD 21 HO 107 / 1539 (198) front), Sun Fire 649 / 1645101.

⁴³⁵ Mary Ann Lier: FRO, RD 15 RG 9/189 36(front), Sun Fire 724 / 1959363.

In 1861, 92 per cent of them were both household heads and all but two of these were widows (n=24). In 1851, older children were found in the households of proprietors engaged in all ten trades, although there were only two millinery proprietors and one dressmaker with children of this age. In 1861, no stationers or tobacconists had such children resident on the night of the census, although some 75 per cent of victuallers and those providing laundry services had resident older children. In addition, in coffee house keeping some 57 per cent of proprietors had at least one older child in their home. In the remaining common trades for 1861, one or two proprietors had such children. The incidence of such older children will partly be a reflection of the life cycle of female proprietors. The mean age of proprietors was 44.6 and 45.4 in 1851 and 1861 respectively. However, the residency of older children had certain advantages. In addition to providing child-care for younger children, they could be utilised within the enterprise and so could reduce the costs of running a business.

In 1851, there were more female older children than male but only by a small margin: 28 female to 22 male. In 1861, there were also more female children than male but by a ratio of 29 female to 19 male. In this later year, 96 per cent of the proprietor's children aged 14 or over were under 30 years of age, compared to 90 per cent in 1851. 22 of the older children were under 20 and 24 were between 20 and 30 years of age. The remaining two older children were aged 31 and 32, both were female and provided laundry services, as did their mothers.⁴³⁶ Indeed, in the 20 to 30 age group female children outnumber male 15 to nine. This supports the argument that unmarried daughters tended to remain at home, assisting and caring for their surviving parents. They often remained in the family household until the death of their parents and were then free to set up on their own as a household head.⁴³⁷

In 1851, there were five resident children who were over the age of 30. They were all female: Elizabeth Wilson, operator of a ready made linen warehouse, had two unmarried daughters, called Elizabeth and Martha, aged 39 and 31 respectively. No trades are listed for them.⁴³⁸ Sarah Bradshaw, a 34-year-old family governess, lived with her mother, stationer Harriet Bradshaw.⁴³⁹ Abriah Reynolds, a dressmaker, was kept company in trade and home by her unmarried, 44-year-old daughter, Mary.⁴⁴⁰ Finally, Susannah Brown, a 43-year-old widow and 'milkman', resided with her also widowed mother, chandler Ann Arrowsmith.⁴⁴¹ It would

⁴³⁶ Emma Sarby: FRO, RD 4 RG 9/50 57(front), Sun Fire 720 / 1955671

Sarah Cune: FRO, RD7 RG 9/74 132(back), Sun Fire 724 / 1964015.

⁴³⁷ A.M. Froide, 'Old maids: the lifecycle of single women in early modern England' in L.Botelhoer & P. Thane (eds.), *Women and Ageing in British Society Since 1500* (Essex, 2001), p.94.

⁴³⁸ Elizabeth Wilson: FRO, RD 14 HO 107 / 1513 297 (back), Sun Fire 650 / 1664104.

⁴³⁹ Harriet Bradshaw: FRO, RD 2 HO 107 / 1472 114 (front), Sun Fire 646 / 1647245.

⁴⁴⁰ Abriah Reynolds: FRO, RD 9 HO 107 / 1493 794 (back), Sun Fire 649 / 1651659.

⁴⁴¹ Ann Arrowsmith: FRO, RD 21 HO 107 / 1541 325 (front), Sun Fire 649 / 1658567.

seem that mothers and adult daughters found mutual benefit in cohabiting, collectively securing an income and home, and of course the respectability that came with this limited independence. Each acted as the moral guardian of the other. Their presence acted as a surety for the other woman's respectability and good conduct.

According to the occupational designations provided by the census returns, not many of these adult or nearly adult children shared the same trades as their mothers. There were just five examples of sons assisting their mothers. (These are examined in the next section entitled 'Employees'.) Nonetheless, female children were frequently recorded in the census without any occupational description. It is likely that they did provide some form of labour but the nature of their assistance is hidden from view.

Employees

The census returns listed 37 per cent (or 24 out of 65) proprietors as having employees in their household in 1851. In 1861, this figure is lower at 30 per cent (or 19 out of 64). Collectively, the number of employees any one proprietor's household might include ranged from one to eight. In 1861, 74 per cent had one or two employees and 84 per cent had between one and three, compared to 58 per cent and 75 per cent respectively in 1851. Only two proprietors had more than this in 1861 and seven in 1851. For example, Martha Phillips took out insurance cover on a substantial business. Her policy had a valuation of £4400. A grocer, her household included six grocer's assistants on the census night. All were men and all were aged below 30 years of age.⁴⁴² In contrast, no employees were listed on the night of the census for the linked proprietors in four trade areas: the chandlers, hosiers and haberdashers, tobacconists, and stationers.

There were 66 employees in total in 1851 and 35 in 1861. 62 per cent and 89 per cent respectively were female (n=41 and n=31). Dressmakers and milliners employed 66 and 46 per cent of the female employees in each year. The others were commonly found in the households of proprietors in the coffee house keeping and victualling trades. In addition to those household members whose relationship to the household head is recorded as 'employee', the census returns for three of the female proprietors linked in 1851 contained a separate note as to the number of their employees. Clearly this information was regarded as important either by the household head or the enumerator. The entry for widow Jane Feamont, a chandler and sailmaker, included the mention 'employs 7 men and 3 women'. It would seem that none of these resided within her household.⁴⁴³ Similarly, the entry for spinster Elizabeth Wise, a dressmaker, included 'employs

⁴⁴² Martha Phillips and Julia Phillips: FRO, RD 19 HO 107 / 1525 457 (back) and 458 (front), Sun Fire 650 / 1664110.

⁴⁴³ Jane Feamont: FRO, RD 25 HO 107 / 1556 709 (back), Sun Fire 640 / 1635545.

7 women'. On that night there were four female employees recorded in her household - Mary Ann Eyles, Anne Lyons Searle, and Ellen Bartlett (all three dressmakers) and Mary Ann Edge, a 'forewoman dressmaker'. All these women were unmarried and under 25 years of age.⁴⁴⁴ Finally, widow Maria Lawrance, a clothier and outfitter, was recorded as 'employing 4 men'. Only two of these men, clothier's assistants Thomas Girling and Benjamin Hillmore, were resident in the household on the eve of the census.⁴⁴⁵ It seems likely that the number of proprietors with employees and the number of employees is under represented in the census and hence in the linkage results used here.

Although the proportion of proprietors with employees was lower in 1861 than in 1851, this might be explained by a greater family labour supply in the later year. Family members sometimes took on the role of employee, though their contribution is often difficult to trace. In 1861, 41 per cent, 12 of the 29 older female children were recorded as being in the same trade as their mother-proprietors. Of the 11 daughters and nieces, three were described as assistants to their mother or aunt: Amelia Mathews was a 25-year-old spinster. She worked as an assistant shopwoman in Sarah Mathews' grocery shop on Leman Street. Unless their matching surnames are a coincidence, it is likely that Sarah was Amelia's mother, or perhaps aunt.⁴⁴⁶ The other cases are more obvious. 19-year-old, Anne Longfoot, was employed as a shop assistant in her aunt's linen and haberdashery shop on the Vauxhall Bridge Road.⁴⁴⁷ Coffee house keeper, Martha Dowsell also benefitted from the labour of her relations. In her case, it was her 28-year-old daughter, Ann Jane Dowsell. She was described literally as 'assistant to mother'. In addition to Mary her younger dressmaker sister, Ann also had a six-year-old brother called Robert. So it is likely that her assistant role also included some child-care duties.⁴⁴⁸ In addition, five of the daughters of female proprietors who were engaged in laundry service provision, were themselves also working in that field, most likely alongside their mothers: Married, Emma Sarby was a laundress like her mother, Elizabeth Baldwin.⁴⁴⁹ 15-year-old, Elizabeth Gray was recorded as a laundress like her mother, Lucy.⁴⁵⁰ Also unmarried, Eveline Jones worked alongside her widowed mother, Mary.⁴⁵¹ And Sarah and Martha Cune worked as a clear slancher and a collar ironer. Their mother, Hannah, had taken out a £130 policy on her laundry service business. Her third daughter, Lizzie, was recorded as a bookkeeper. It is not clear

⁴⁴⁴ Elizabeth Wise: FRO, RD 3 HO 107 / 1475 452 (back), Sun Fire 646 / 1647815.

⁴⁴⁵ Maria Lawrance: FRO, RD 31 HO 107 / 1572 434 (back), Sun Fire 650 / 1664135.

⁴⁴⁶ Amelia Mathews: FRO, RD 22 RG 9/272 8(back), Sun Fire 723 / 1948762.

⁴⁴⁷ Anne Longfoot: FRO, RD 4/5 RG 9/51 42(front), Sun Fire 721 / 1948541.

⁴⁴⁸ Ann Jane Dowsell: FRO, RD 31 RG 9/349 22(back), Sun Fire 724 / 195963.

⁴⁴⁹ Emma Amelia Sarby: FRO, RD 4 RG 9/50 57(front), Sun Fire 720 / 1955671.

⁴⁵⁰ Elizabeth Gray: FRO, RD 9 RG 9/120 144(back), Sun Fire 718 / 1966924.

⁴⁵¹ Eveline Jones: FRO, RD 10 RG 9/143 40(front), Sun Fire 718 / 1953007.

whether she provided this service to her mother alone. No doubt her skills were helpful.⁴⁵² In addition, almost a third of the 29 female older children resident on the night of the census were not given an occupation in the census returns and a further six (21 per cent) were listed as scholars. It is likely that the former, and to some extent the latter, did provide some form of labour but the nature of their assistance is hidden from view. It can be argued that this supply of ready hands accounted for the lower proportion of non-familial employees in the 1861 households.

What about older male children? The stereotype of women in business is dominated by the image of the care-taking widow. If this were an accurate representation of the circumstances of the female proprietor, we would expect the census linkage to reveal a high proportion of older sons engaged in the same trade as their mothers. Interestingly, in 1861 only one of the 19 older male children was occupied in the same trade as his mother: 20-year-old, Walter Lock was a barman for his widowed mother, Charlotte, the licensed victualler of The Gun tavern on Shoreditch High Street. His older brother, Robert, worked elsewhere as a rate clerk.⁴⁵³ In 1851, five examples were found. Unmarried, 24-year-old, Charles Guillian worked as a clerk for his mother Christiana Guillian. A widow, Christiana was proprietor of Guillian's Hotel on Albermarle Street, Picadilly. She held a sizeable insurance policy valuing her stock, utensils and fixtures at £2000. She had seven other employees servicing her guests, including a baronet and his entourage.⁴⁵⁴ Sons were also found to be active in smaller enterprises. Edward Lawrance, unmarried and 23, worked as the 'manager' in his mother, Maria's, clothing business. His 18-year-old brother, Charles, also worked in the business as an assistant.⁴⁵⁵ Maria's fire insurance policy was for £800. Catherine Rebbeck held a policy for £500 against her licensed victualling business, the Coopers Arms in Saffron Hill. She was assisted by George, her 20-year-old unmarried son.⁴⁵⁶ Similarly, 14-year-old William Kaye was listed as an assistant to his mother, Maria, a hosier, whose insurance valuation was for £400.⁴⁵⁷

Therefore, whilst it is clear that some widows and sons did work in business together, and sons were certainly utilised in a more visible way than daughters, neither the 1851 nor 1861 data investigated in this thesis can support the argument that care-taking widows made up a substantial proportion of women in business. This is despite the fact that widows made up a substantial proportion of the data-set in both years - 62 per cent in 1851 and 66 per cent in 1861. There was, however, one example from the linkage of a female insurer of business assets

⁴⁵² Hannah Cune and family: FRO, RD 7 RG 9/74 132(back), Sun Fire 724 / 1964015.

⁴⁵³ Walter Lock: FRO, RD 20 RG 9/238 8(back), Sun Fire 719 / 196368.

⁴⁵⁴ Christiana Guillian: FRO, RD 3 HO 107 / 1476 61 (back), Sun Fire 646 / 1645653.

⁴⁵⁵ Maria Lawrance: FRO, RD 31 HO 107 / 1572 434 (back), Sun Fire 650 / 1664135.

⁴⁵⁶ Catherine Rebbeck: FRO, RD 14 HO 107 / 1515 244 (back), Sun Fire 650 / 1658620.

⁴⁵⁷ Maria Kaye: FRO, RD 12 HO 107 / 1494 18 (back), Sun Fire 648 / 1651593.

who employed a manager to run her business. Arabella Warne Dempsey took out an insurance policy in 1861 on the stock, utensils and fixtures in her drapery business at 16 Rotherhithe Wall (Street). The census reveals that the manager of her shop was a 24-year-old man called Thomas G. Weeks. It would seem that Thomas resided on the premises with his young family - Sophia, his 25-year-old wife and their daughters, two-year-old Elizabeth and 9-month-old Bertha. They retained spinster Mary Higgins as a house servant.⁴⁵⁸

Apprentices were found in only three of the households linked in the census. Only two of these were in the trade of the proprietor, rather than of a husband or another resident party. In both cases, the business proprietors with apprentices operated in the needle trades and had only one apprentice each. 17-year-old Lydia Fry was apprenticed to Ann Boxall, a widow-milliner in Soho and Jane Morley was one year her junior and was apprenticed to Jane Giddings and her sister Ann, dressmakers and milliners.⁴⁵⁹ There was only one apprentice in the census returns of the linked female proprietors for 1861: Joseph Sanders, the 15-year-old son of haberdasher and hosier, Elizabeth Sanders, who lived at home with his mother but was apprenticed to a different trade.⁴⁶⁰ The small number of apprentices is perhaps surprising given that many milliner - dressmakers had up to eight assistants resident on the night of the census. For example, Elizabeth Winler, a milliner on Conduit Street had five assistants in 1851.⁴⁶¹ And court dressmaker, Elizabeth Wise had eight dressmakers in her employ at 44 Dover Street, Piccadilly in 1861. The women ranged between 18 and 35 in age and all were unmarried. In addition, she kept three servants.⁴⁶² Ann Wilkinson held two insurance policies with a combined value of £420, compared to Elizabeth's £160. Ann employed three young dressmakers, aged between 15 and 21: Minna Page, Elizabeth Baker, and Charlotte Hutchings were all unmarried and were resident in Ann's house - 7 Baker Street, Portman Square.⁴⁶³ No doubt their board was in lieu of higher wages. In contrast, board for apprentices was a costly addition to employment costs. Over the course of the nineteenth century there was a growing tendency for masters not to offer room and board to their apprentices and this may partly account for their absence from the households of the female small business proprietors. Furthermore, outside of the needle trades, apprentices were much more likely to be found in the production trades than among tobacconists, stationers and coffee house keepers. So it is not very surprising that their incidence is low.

⁴⁵⁸ Arabella Warne Dempsey: FRO, RD 34 RG 9/391 123(back), Sun Fire 719 / 1968047.

⁴⁵⁹ Ann Boxall: FRO, RD 13 Ho 107 / 1510 526 (front), Sun Fire 651 / 1656511

/ Jane & Ann Giddings: FRO, RD 7 HO 107 / 1488 593 (front), Sun Fire 651 / 1658768.

⁴⁶⁰ Joseph Sanders: FRO, RD 34 RG 9/389 3(back), Sun Fire 719 / 1955284.

⁴⁶¹ Elizabeth Winler: FRO, RD 3 HO 107 / 1475 403 (back) and 404 (front), Sun Fire 640 / 1658262.

⁴⁶² Elizabeth Wise: FRO, RD 3 RG 9/44 56(back), Sun Fire, 720 / 1953531.

⁴⁶³ Ann Wilkinson: FRO, RD 7 RG 9/75 10(back), Sun Fire 725 / 1971958 and 727 / 1973252.

Domestic servants

The late eighteenth century and nineteenth century saw a widespread increase in domestic service. This was partly linked to a rise in the number of prosperous households in expanding urban areas. Most servant keepers were upper and middle-class. However, families with large numbers of female relatives, especially daughters, were less likely to hire, as were households headed by single people. Indeed, in the early nineteenth century, up to a third of the English lower middle-class were without servants as were 15 per cent of the better-off middle-class.⁴⁶⁴

The 1851 census linkage reveals that domestic servants were present in the households of 48 per cent (or 31 out of the 65) of the female proprietors. The majority had only one servant. However, five had two in their household on the night of the census and a milliner and a victualler had four house servants in their employ. In 1861, the figure was lower - 30 per cent, or 19 out of 64 proprietors. Again, the majority had only one servant (90 per cent). In London generally at this time, it was estimated that 34 per cent of households had only one servant and 25 per cent had two. Hence the image of *Upstairs, Downstairs* and a flock of servants was not frequently reflected in reality.⁴⁶⁵ Nonetheless, there were certain advantages to having live-in rather than day servants. They were at their mistress's beck and call and could be called to assist at a moment's notice.

In the case of victuallers and coffee house keepers examined here, the numbers of house servants, as opposed to 'employees,' are difficult to distinguish. The nature of these trades meant that the duties of servants could cover both the domestic and business needs of the household. This overlap makes classification difficult, as the use of occupational descriptions in the census was not necessarily consistent. In order to better estimate the number of residential employees in coffee house keeping and victualling, 'servants' and 'general purpose servants' have been counted as 'employees' in this study, leaving only 'house servants' to make up the figure above. In other trades the designation of 'servant' and 'house servant' is less fluid and the distinction between employees and domestic servants more obvious. If those servants and general purpose servants of coffee and victual house keepers so far treated as employees are now recounted as domestic servants, the number of female proprietors with servants in 1851 increases to some 55 per cent, (36 out of 65). Ten of these proprietors employed more than one servant. The number of 1861 female proprietors with servants increases to 41 per cent (26 out of 64).

Domestic service was highly gendered. The typical live-in domestic servant was typically young, female and single. The latter characteristic was partly a reflection of living in

⁴⁶⁴ Simonton, *A History of European Women's Work*, p.103.

⁴⁶⁵ *Ibid.* p.102.

another's household and certainly an issue of accommodation. It would seem that few households with servants tolerated the spouses of servants who were independent of the household. Simonton has noted that marriage altered the mistress-servant relationship, and created a conflict of interest. So much so that in 1851 London only two per cent of servants were married.⁴⁶⁶ Servants living in the household of female business proprietors, as studied here, were overwhelmingly young females with only five male servants recorded out of 52 in 1851 and two out of 30 in 1861. Some servant girls were as young as 12 or 13. Nevertheless, the existence of unmarried female servants over 50 suggests that domestic service could become a long-term career path.⁴⁶⁷

For both milliners and dressmakers, the proportion of proprietors with servants is high. In 1851, taken together 70 per cent (14 out of 20) had at least one servant residing in the household. Even when non-household heads are removed, 45 per cent (9 out of 20) milliners and dressmakers had servants. In contrast, in 1851 none of the tobacconists had servants. However in one case, the proprietor was the sole occupant of the household. In another case, the proprietor's unmarried daughter, 24-year-old Mary Ann Absolon, was listed as performing the 'domestic duties'.⁴⁶⁸ Similarly, only one chandler, Harriet Hitchinson, is recorded as having a servant, 19-year-old James Lucy.⁴⁶⁹ Nonetheless, domestic service was often under-recorded, since servants were not always reported separately in household returns. Many were relatives, which complicated perceptions of them as workers or family members. For example, in 1851, Ellen Town, a 23-year-old spinster was fulfilling the role of 'housekeeper' for her sister, coffee house keeper Julia Town.⁴⁷⁰ And in 1861, Ellen Gracefield performed the duties of a general servant in her sister Sarah Burton's household.⁴⁷¹ No doubt many contributions went unrecorded. Evidence for this is found in other sources. For example, in the *Life of a Licensed Victualler's Daughter*, Mary Ann Ashford recounts for the reader the comments of a potential employer, Mrs Pearce of 10 Lambeth Terrace:

The lady, who was a clergyman's widow, said she gave £7 a year to a housemaid, but if I would take the place as servant-of-all-work for a time, she would give at the rate of nine guineas a year, as part of her family was absent.⁴⁷²

⁴⁶⁶ Ibid. p.99.

⁴⁶⁷ Dorothy Genge: FRO, RD 22 HO 107 / 1524 156 (front and back), Sun Fire 648 / 1647922.

⁴⁶⁸ Harriet Ward: FRO, RD 14 HO 107 / 1513 202 (front), Sun Fire 651 / 1662809 / Elizabeth Absolon: FRO, RD 4/5 HO 107 / 1479 242 (back), Sun Fire 646 / 1645749.

⁴⁶⁹ Harriet Hitchinson: FRO, RD 22 HO 107 / 1545 113 (front), Sun Fire 650 / 1662479.

⁴⁷⁰ Julia Town: FRO, RD 4 HO 107 / 1483 5 (front), Sun Fire 646 / 1647277.

⁴⁷¹ Ellen Gracefield: FRO, RD 19 RG 9/229 85(front), Sun Fire 723 / 1947929.

⁴⁷² Ashford, *Life of a Licensed Victualler's Daughter*, p.35.

Servants and relatives were clearly interchangeable on some level for Mrs Pearce. Furthermore, Higgs' study of Rochdale in Lancashire has found that large numbers of servants were in fact the kin of their household head. He goes on to argue that if it is assumed that these servants were working 'at home' for their relatives rather than for wages, then the census figures for domestic servants in Rochdale in 1851 would have been reduced by a third. If this was repeated across England and Wales then this would reduce the number of servants by hundreds of thousands. The number of 'classical' servants in the popular sense would thus be greatly reduced.⁴⁷³

Higgs has found that the largest occupational group amongst the heads of servant-employing households were the retailers of one sort or another. In Rochdale, households headed by retailers in 1851, 1861 and 1871 contained between a quarter and a third of all servants. Hence it was the 'shopkeepers, butchers, grocers, drapers, innkeepers and restaurant owners' who constituted the typical servant employer.⁴⁷⁴ The number of servants hired for wages was related to wealth. Higgs has estimated that room and board was worth about 5s. of wages for a servant. Although the cost of retaining domestic servants was offset for the proprietor by the provision of room and board, wages for servants were relatively good and had risen steeply over the decades. In England, wages for a general servant were £9.5 annually at the end of the 1830's. By the 1890's they had doubled.⁴⁷⁵ *The Economist and General Adviser* in 1825 estimated that the retention of a full-time live-in servant only became possible at an income of £200 to £250 a year, where there was a family to be maintained. It suggested that a single lady or widow might afford a servant at a considerably lower income.⁴⁷⁶ In the same year, Samuel and Sarah Adams' *The Complete Servant* estimated that such a woman, with an income of £100 a year, could keep a young maid at a low salary of between five to ten guineas a year. To hire a better servant maid at about ten or 12 guineas would require an income of £150 to £180 a year. And a 'servant maid of all work', costing from 12 to 14 guineas was attainable for those with a yearly income of £200. For those households with young children and requiring two maids, an income of at least £300 a year was necessary.⁴⁷⁷ By 1861, Mrs Beeton was informing her readers that a housekeeper was to have between £18 and £40 a year, a cook between £12 and £26, an upper house maid between £10 and £17 and a maid-of-all-work between £7 and £11, with tea, sugar and beer in each case.⁴⁷⁸ Placing this in some context, contemporary Dudley

⁴⁷³ E. Higgs, 'Domestic service and household production', in A.V. John (ed.), *Unequal Opportunities. Women's Employment in England 1800-1918* (Oxford, 1986), p.132.

⁴⁷⁴ *Ibid.* p.135.

⁴⁷⁵ Simonton, *A History of European Women's Work*, p.104.

⁴⁷⁶ *The Economist and General Adviser*, No.36, 22 January 1825. Quoted in J. Burnett (ed.), *Useful Toil* (London, 1994), pp.148-149.

⁴⁷⁷ Quoted in Burdett (ed.), *Useful Toil*, p.149.

⁴⁷⁸ *Ibid.* p.155.

Baxter estimated in 1868 that a lower middle-class income could range from below £100 to £300 and a middle-class income from £300 to £1000.⁴⁷⁹

Although the fire insurance valuations are not a direct indicator of the wealth of the proprietors and hence their ability to retain servants, they do provide a means of reflection. The value of stock, utensils, fixtures and livestock insured by proprietors does appear to have had a bearing on whether they had any servants in their household on the night of the census. In 1851 and 1861, some 73 and 77 per cent of policyholders with valuations of £100 or less did not retain servants and of those retaining servants, 73 and 60 per cent held a policy for over £100.

Servants were certainly a means of providing childcare. Some 45 and 30 per cent of those proprietors' households that included children under the age of 14 also employed a servant. One of which, victualler Dorothy Genge, a 33-year-old widow, specifically employed a 'nursemaid' for her four children: George aged eight, Jane aged four, Clara aged five and Charles aged one. Her nursemaid was, the presumably lively, 71-year-old Maria Hart, herself also a widow.⁴⁸⁰ It was not uncommon, however, for 'servants of all work' to share some responsibility for the children of the house, in addition to cleaning, cooking, washing, ironing, food shopping and so on. The employment of servants was for many businesswomen one of several 'strategies' enabling them to juggle their work, time and domestic commitments, especially childcare. The retention of a servant meant that a proprietor could maximise her income generating opportunities, providing that is that the revenue she created outweighed the cost of retaining a servant. In addition, servants often provide services to the business itself.

Lodgers

According to the Registrar General, by the mid-nineteenth century, the family consisted of a head and dependent members, preferably including servants, living within the same dwelling. Over the period, write Davidoff and Hall, the idea had developed that such a dwelling should be a space enclosed from the intrusion of all who were not 'family and friends'. This was in marked contrast to the eighteenth century when for the middle-class:

It was a matter of custom that the family lived in two rooms and rented out any excess space as furnished lodgings. The cramped way of life of the comfortably-off classes is illustrated by the popularity of beds concealed in various articles of furniture...All classes lived so much at coffee-houses, ale houses or clubs that house-room was a secondary

⁴⁷⁹ D. Baxter, *The National Income of the United Kingdom* (London, 1868), appendix IV, p.88. Quoted in J. Burdett (ed.), *Useful Toil* (London, 1994), p.264.

⁴⁸⁰ Selina Martin employed 13 year old Eliza Armar: FRO, RD 4 HO 107 / 1480 325 (front), Sun Fire 651 / 1656202 / Mary Lambert employed 12 year old Ann Murey: FRO, RD 19 HO 107 / 1530 300 (back), Sun Fire 649 / 1649738 / Dorothy Genge employed 71 year old Maria Hart: FRO, RD 22 HO 107 / 1524 156 (front and back), Sun Fire 648 / 1647922.

consideration. The necessary 'good address' was provided by the coffee-house or tavern.⁴⁸¹

Hence, although lodging had been standard practice for eighteenth century urban dwellers, by the nineteenth century it had become associated with the young who were working away from home and the genteel poor.⁴⁸² The 16 lodgers recorded in the record linkage undertaken for 1851 certainly match this description: 81 per cent were under 34 years of age (n=13). The remainder consisted of two 'sempstress' of middle age and a 'pensioner and landowner'.⁴⁸³ There were 35 lodgers in the households of the female business proprietors linked in the 1861 census returns and 51 per cent were under 34 years of age (n=18). A further 29 per cent were aged between 35 and 49 (n=10). The remaining 20 per cent of lodgers were aged between 50 and 69 (n=7). Their occupations were recorded as housekeeper, dressmaker (2), laundress, draper's assistant (2), and 'fundholder'. All except one of these older lodgers was female.⁴⁸⁴

In 1851, the lodgers resided in nine households. In eight of these the female business proprietor was the household head and presumably made the decision as to whether or not to open her home to lodgers. This represents 16 per cent of all household heads recorded. Usually only one or two lodgers are listed in the enumerators reports, although the 47-year-old widow tobacconist, Elizabeth Absolon, had room for four lodgers. They were: Benjamin Hinton and Edwin Colley, both carvers in stone; Edwin Dobbs, a compositor at a printers; and Catherine Harrison, a school mistress. All were unmarried and aged under 30 (21, 20, 22 and 26 years old respectively).⁴⁸⁵ Although Elizabeth's fire insurance policy records that she is a tobacconist, in the census she is recorded as a 'stationer and tobacconist'. At any rate her business was likely to be small as her stock, utensils and fixtures were valued at just £30.⁴⁸⁶

In 1861, 19 households had lodgers and in 16 of these cases the female business proprietor was the head of the household. At 29 per cent of all household heads, this was a 13

⁴⁸¹ M.D. George, *London Life in the Eighteenth Century* (Harmondsworth, 1965), p.10. Quoted in L. Davidoff, 'The separation of home and work? Landladies and lodgers in nineteenth and twentieth century England', in S. Burman (ed.), *Fit Work for Women* (London, 1979), p.69.

⁴⁸² Davidoff and Hall, *Family Fortunes*, p. 361.

⁴⁸³ Lodgers over 34 years of age in order stated in text. Spinster, Harriet Wright, age 37, lodging with Matilda Willis: FRO, RD 24 HO 107 / 1552 544 (back), Sun Fire 650 / 1653610 / Spinster, Mary Ann Clark, age 48, lodging with Sarah Bosworth: FRO, RD 1 HO 107 / 1467 637 (front), Sun Fire 653 / 1664660 / Widow, Eliza Davies, age 37, lodging with Francois Bony: FRO, RD 7 HO 107 / 1487 88 (front), Sun Fire 640 / 1649130.

⁴⁸⁴ Susan Grant: FRO, RD 19 RG 9/229 85(front), Sun Fire 723 / 1947929 / Eliza Snead and Elizabeth Temitt: FRO, RD 29 RG 9/335 6(front), Sun Fire 723 / 1976192 / Mary Ann Haggard: FRO, RD 9 RG 9/120 144(back), Sun Fire 718 / 1966924 / Phoebe & Robert Gough: FRO, RD 9 RG 9/120 144(back), Sun Fire 718 / 1966924 / Elisabeth Gooch: FRO, RD 1 RG 9/9 75(front), Sun Fire, 719 / 1955263.

⁴⁸⁵ Elizabeth Absolon: FRO, RG (4/5) HO 107 / 1479 242 (back), Sun Fire 646 / 1645749.

⁴⁸⁶ Sun Fire 646 / 1645749.

per cent increase on the proportion taking in lodgers in 1851. Again, households incorporating lodgers (or boarders) commonly housed just the one or two. This is true of 88 per cent of all households in which the proprietor is the head. However, Esther Goatley, widow-proprietor of the coffee rooms at 37 Bermondsey Street, had room for five lodgers, in addition to two sons, a son-in-law and a daughter.⁴⁸⁷ Also, 40-year-old, widow-tobacconist, Margaret Sillick had three lodgers under her roof at 106 Grand Junction Terrace. The lodgers comprised of two self-supporting widows and a 20-year-old railway clerk.⁴⁸⁸ Similarly, in 1851, it was 47-year-old widow-tobacconist, Elizabeth Absolon, that had four lodgers.⁴⁸⁹ Although Elizabeth's fire insurance policy records that her stock, utensils and fixtures were valued at just £30, Margaret's policy was rather more substantial at £350.⁴⁹⁰ Hence, the provision of lodgings continued to be utilised as a means of increasing household income, regardless of the value of other business assets.

Rather than choosing between taking in lodgers or engaging in public sphere business, female proprietors continued to utilise the provision of lodgings as a means of increasing household income. Nonetheless, according to Davidoff it carried moral opprobrium on the part of both lodger and householder. It came to be considered a necessary evil and a sign of the loss of genteel status. By the end of the eighteenth century a new consciousness of privacy began to be stressed. As the Registrar General noted in the introduction to the 1851 census:

The possession of an entire house is strongly desired by every Englishman; for it throws a sharp well-defined circle round his family and hearth - the shrine of his sorrows, joys and meditations.⁴⁹¹

Yet taking in lodgers remained a way of providing an income for independent women, and such married couples for whom gentility was desirable but not affordable. Household independence was also regarded as desirable in old age and taking in lodgers was often a key method of achieving this. Also, an enlarged household brought added contacts and extended women's networks of acquaintances.

Visitors

In addition to household members present on the night of the census, the enumerator's returns also recorded the personal details of any visitors. This information provides a narrow inroad into the networks and contacts of female business proprietors. Thus, three of the women

⁴⁸⁷ Esther Goatley: FRO, RD 26,27,29 RG 9/323 41(back), Sun Fire 724 / 1953426.

⁴⁸⁸ Margaret Sillick: FRO, RD 1 RG 9/9 75(front), Sun Fire 719 / 1955263.

⁴⁸⁹ Elizabeth Absolon: FRO, RD 4/5 HO 107 / 1479 242 (back), Sun Fire 646 / 1645749.

⁴⁹⁰ Sun Fire 646 / 1645749.

⁴⁹¹ Davidoff, 'The separation of home and work?', pp.68-69.

nominally linked with the census for 1851 were entertaining fellow proprietors on the eve of the census. All of these women were milliners. Whilst proprietors with visitors in trade were small in number, they nonetheless indicate that on one night alone, and an important night to be at home at that, they were convening with both men and women to discuss issues of common concern. Such meetings no doubt encouraged the sharing of customer and wholesale contacts, credit sources and general business acumen. For example, Widow Elizabeth Jones and spinsters Ann Vaughan and Harriet Stiffs had visitors of this kind. All three proprietors were milliners. Elizabeth and Ann were visited by dressmakers Ann Wray and Emily Lauton and Harriet's household received a visit from William Owen, a silk mercer.⁴⁹²

In 1861, two households were recorded as containing visitors engaged in related trades to the proprietor. They belonged to a dressmaker and a milliner. Matilda Snead lodged at 6 Grays Terrace, Great Dover Street. Her fellow lodgers were Eliza Snead and Elizabeth Temitt, also dressmakers. Their visitor was Elizabeth Ady, another dressmaker.⁴⁹³ Also, on the eve of the census, Mary Ann Corrie of 12 Grafton Road, Kentish Town, was visited by Sarah Parsons, described as a lacewoman.⁴⁹⁴ A tentative conclusion might be that businesswomen in the needle trades in particular, operated a network incorporating fellow dressmakers and milliners, assistants, lace women, and possibly those active in the linen and hosiery and haberdashery trades. They called upon each other for business, advice and friendship and no doubt exchanged information on materials, markets, wholesalers, other workers and of course clientele.

In addition, in 1851 two chandlers also received visitors on the eve of the census. Widow-proprietors Martha Sharp and Harriet Hitchinson received respectively; Lucy Nunn, a waistcoat maker and James Purcell, a plasterer - practitioners of wholly unrelated trades.⁴⁹⁵ While the trades of the visitors and the hosts are not related in an obvious way, and whatever the expressed purpose of these visits - whether friendship, courtship or business - the visits would have provided those concerned with an opportunity to discuss the issues and experiences of business life. Advice, wisdom and expertise could be shared through both informal and formal visits to and from men and women active in the commercial arena.

⁴⁹² Elizabeth Jones: FRO, RD 9 HO 107 / 1497 588 (back), Sun Fire 651 / 1653362 / Ann Vaughan: FRO, RD 3 HO 107 / 1475 650 (front), Sun Fire 646 / 1647206 / Harriet Stiffs: FRO, RD 11 HO 107 / 1505 37 (back), Sun Fire 649 / 1662342.

⁴⁹³ Matilda Snead: FRO, RD 29 RG 9/335 6(front), Sun Fire 723/1976192.

⁴⁹⁴ Mary Ann Corrie: FRO, RD 9 RG 9/123 96(front and back), Sun Fire 719/1963887.

⁴⁹⁵ Martha Sharp: FRO, RD 20 HO 107 / 1536 412 (front), Sun Fire 647 / 1641955 / Harriet Hitchinson: FRO RD 22 HO 107 / 1545 113 (front), Sun Fire 650 / 1662479.

5 Part 2: Household of the production trade proprietor

The common trades examined so far do not include any production trades, although there were a number of women insuring stock, utensils, fixtures, and goods in trust on such ventures. The production trades were the most difficult business type for women to enter, often requiring substantial familiarity and training in methods, products, and utensils. For this reason they can be described as atypical trades for female proprietors. Census linkage with the Sun Fire proprietors shed some light on the similarities and differences in the personal characteristics and circumstances of these women, compared to those in the common trades. Assumptions we might begin with are that these women would have been more likely to have been widows and inheritors of trades. These are common stereotypes of women in business and are more likely to have true counterparts in the production trades than in any others. They may well have lived with young or adult sons, for whom they were continuing the business until they came of age. And these women may have had male employees to undertake sometimes heavy or dirty work and to mediate with the marketplace. We can test these assumptions by analysing the linked production trade proprietors of 1851 and 1861. The linkage success rate for which was 78.3 per cent and 34.6 per cent respectively.

There were 25 women engaged in production trades in the Sun Fire Office policies of 1851. 18 of these were successfully linked in the census enumerators returns, although one of these was not resident on the night of the census and so only her business location has been included in the analysis here. There were 26 women engaged in production trades in 1861. Nine of which were successfully linked in the census. The trades of the linked female proprietors are listed below:

1851

Artificial flower maker Upholsterer
 Blade maker Watchmaker
 Bookbinder Whip maker
 Brass founder and platter Wool & cotton card machine
 Engine, lathe & tool maker maker
 Engraver
 Firewood cutter
 Looking glass manufacturer
 Perfumier maker
 Painter
 Shoemaker (x2)
 Tyersmith

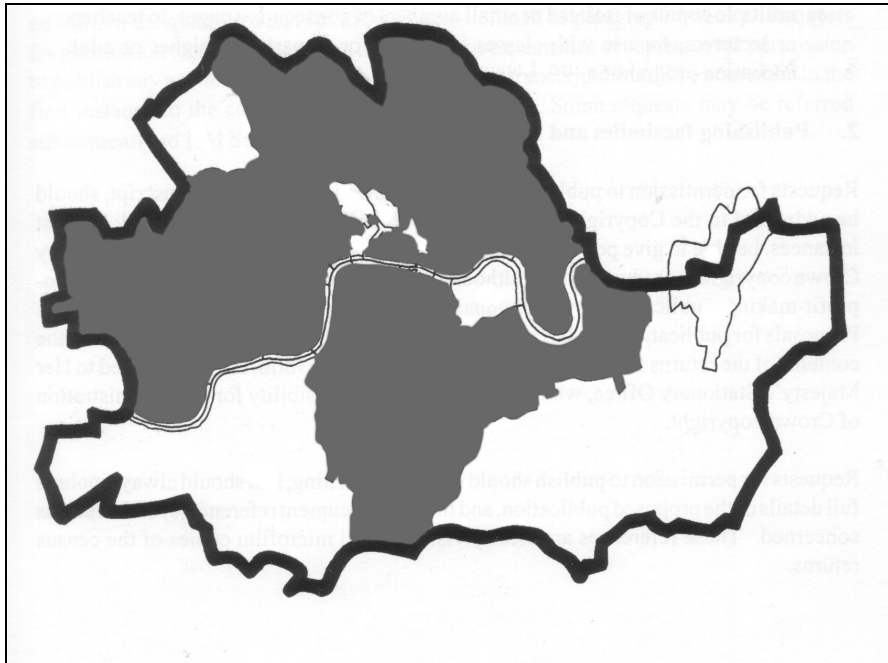
1861

Chair maker
 Coach maker
 Cooper
 Cork cutter
 Palm & belt hearth maker
 Pewterer
 Rigger
 Sail maker
 Whitesmith

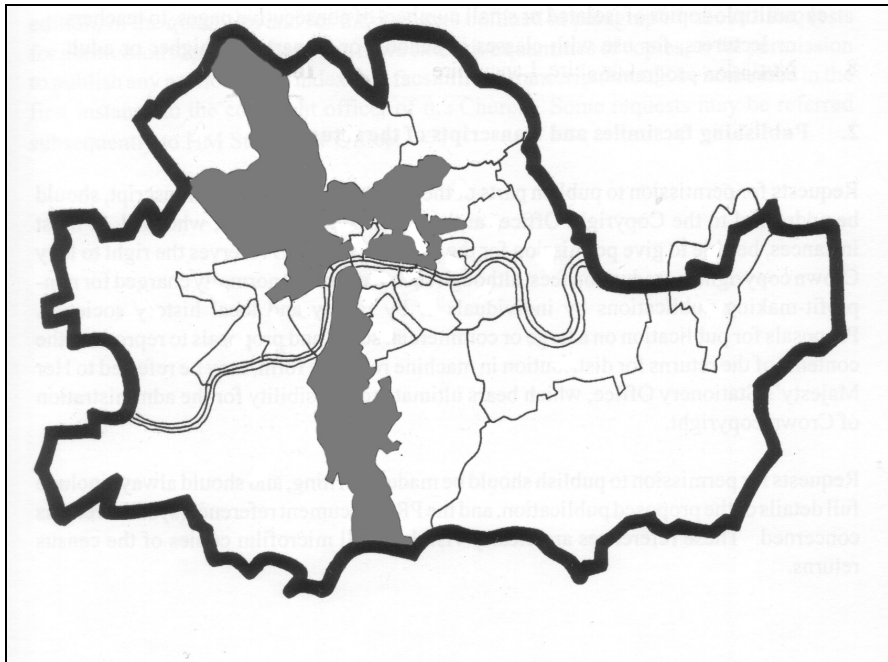
Location of businesses

The 18 linked proprietors for 1851 were spread across 12 of the 36 registration districts (See Appendix E, Table 5). There was clustering around the City of London and the City of Westminster as can be seen in figure 38b. Half of the proprietors in the 1851 production trades were based in the central districts, with a further four in the west, three in the east and only one proprietor each in the north and south. As for 1861, the linked proprietors were distributed across nine different registration districts but clustered in the east (44 per cent). Five of the nine registration districts matched those for 1851: Westminster in the west, the central districts of Marylebone and the Strand, and Shoreditch, and Whitechapel in the east (See Appendix E, Table 6). These districts also hosted female proprietors engaged in the common trades for these years. As figures 38a and 38b illustrate, the linked production trade proprietors were much less dispersed than the proprietors engaged in the most common trades, as represented by female policyholders with the Sun Fire Office.

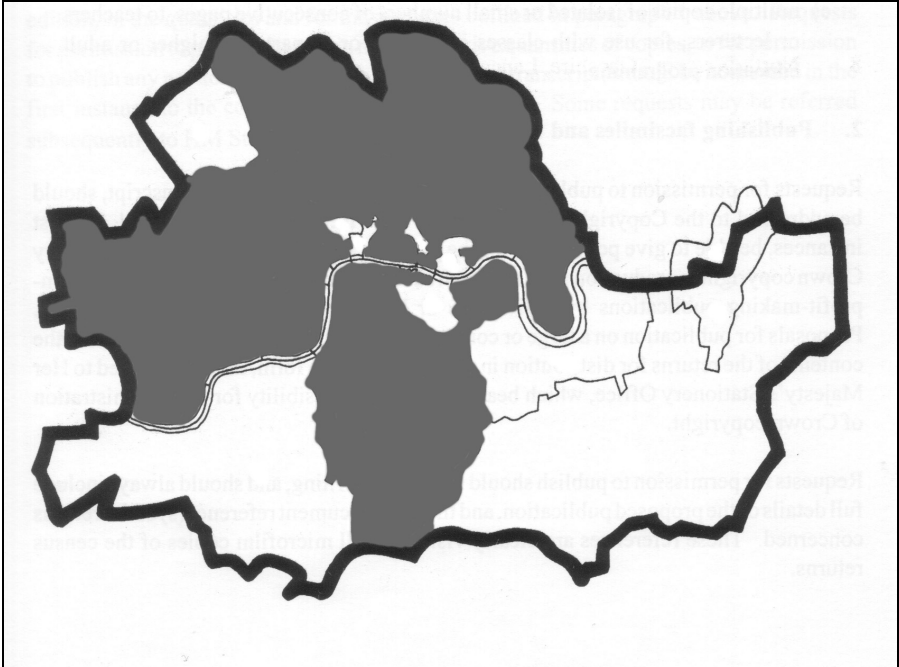
Figure 38: Spatial distribution of proprietors, 1851 & 1861.



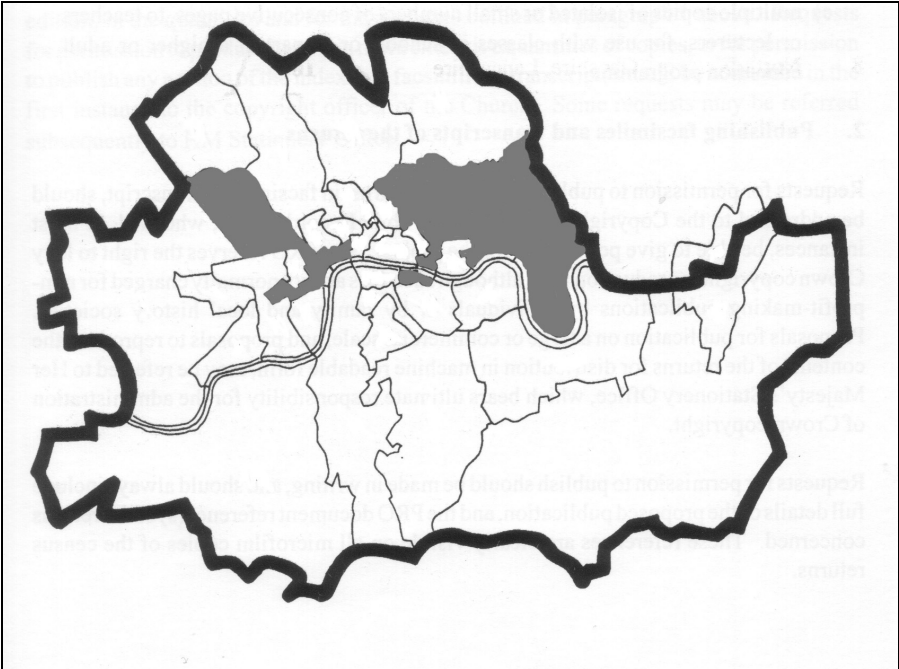
**a) 1851 common trade proprietors
(based on 63% linkage success rate).**



**b) 1851 production trade proprietors
(based on 78% linkage success rate).**



**c) 1861 common trade proprietors
(based on 53% linkage success rate).**



**d) 1861 production trade proprietors
(based on 35% linkage success rate).**

Marital status

The marital status of 17 of the 18 production proprietors in 1851 was recorded. 77 per cent were widows (n=13), 18 per cent were spinsters (n=3), and one woman, Hannah Fairburn of Clerkenwell, was married. In 1861, the proportions were similar at 77.8, 11 and 11 per cent. In both years, the proportion of widows amongst proprietors in the production trades was higher than those in the common trades (See Table 22).

Table 22: Marital Status (%).

Marital Status	1851		1861	
	Common	Production	Common	Production
Married	9	6	9	11
Spinster	29	18	23	11
Widow	62	77	66	78

In the common trades, 62 per cent were widows in 1851 and 66 per cent in 1861. Clearly women in the production trades, while not exclusively so, were much more likely to have survived their spouse, and perhaps therefore to have inherited their trade. The barriers to entry of training and experience would have made entry into production trades more difficult than other types of venture. And so, the image of the care-taking widow is more likely to find real life counterparts in these trades than in the common trades already examined. Nonetheless, single women in the production trades, even in this period of Victorian rhetoric about woman's proper role, did exist. However, they were not widely dispersed. The linked spinster-proprietors congregated in the furniture trades of upholstery and chair making, and also shoe manufacture.

Marital status does seem to have had some influence on the value of stock, utensils, fixtures, livestock and goods in trust that female production proprietors insured (See Table 23a and 23b). In the common trades, almost 70 per cent of spinsters and half of married female proprietors held policies over £50 but under £200 in value. The only production trade spinster in 1861 and two out of the three spinsters in 1851 also held policies in this range. However, whilst the picture is similar for spinsters engaged in the production or common trades, it was different for widows. In the production trades their policies tended to be larger than in other trades and this was also true of married-proprietors. In 1851 and 1861, 43 and 17 per cent of linked widow-proprietors in the common trades held policies valued at £200 and over. In the production trades, the figures were 62 and 29 per cent respectively. This supports the suggestion that the image of the wealthy widow-proprietor was more than likely based on real life counterparts engaged in the production trades.

Table 23a: 1851 - Valuation of stock, utensils, fixtures by marital status (£).

Marital Status	<50		≥50<200		≥200<500		≥500	
	N	%	N	%	N	%	N	%
M	0	0	0	0	0	0	1	100
S	0	0	2	75	1	25	0	0
W	0	0	5	39	4	31	4	31

Table 23b: 1861 - Valuation of stock, utensils, fixtures by marital status (£).

Marital Status	<50		≥50<200		≥200<500		≥500	
	N	%	N	%	N	%	N	%
M	0	0	0	0	1	100	0	0
S	0	0	1	100	0	0	0	0
W	1	14	4	57	1	14	1	14

Household status and household size

In 1851, the status in the household was given for 17 out of the 18 production proprietors. 82 per cent of these women (n=14) were the head of their own household, compared to 75 per cent in the common trades for that year. In 1861, 89 per cent of production trade proprietors (n=8) were the head of their household. This compares to 86 per cent in the common trades. The remaining production trade proprietors for both years comprised of a wife, a mother, a sister and a lodger. The latter two were also spinsters. None were the daughter of the household head, compared to just over nine per cent in the common trades linkage.

Table 24: Status in the household of linked production trade proprietors.

Household Status	1851		1861	
	N	%	N	%
Head	14	82	8	89
Wife	0	0	1	11
Daughter	0	0	0	0
Sister	1	6	0	0
Other	1	6	0	0

The household size of the production proprietors, as recorded on the night of the 1851 and 1861 census (not including visitors), varied from one to 11 people. The average size was 4.2 and 3.8, which was similar to that for the common trades at 4.7 and 4.2 respectively.

Supporting sisters?

In 1851, only two production trade proprietors resided in a household with a sister, even less than in the common trades. In neither of these cases did the sisters share the same trade. Furthermore, in 1861 none shared a household with a sister, although one, pewterer Mary Ann Hollis, lived alongside her younger cousin, dressmaker Martha Hake.⁴⁹⁶ In the production trades it was more common for proprietors to be living in the same household as their brothers. For example, Lucy Walter resided and worked alongside her brother George in their boot and shoemaking business at 29 Chalton Street in Somers town. In 1851 Lucy took out an insurance policy with the Sun Fire Office for £50, giving her occupation as a 'shoemaker'. In the census returns she is recorded as 'assistant in shop' and her brother as the 'boot and shoemaker'. This may well have been the true division of their efforts, as it was not uncommon for women to be engaged in the retail end of the footwear business. However, we do not know who filled in the original census return, although as household head it was probably George, and Lucy's contribution may well be somewhat understated. Whatever the true balance of power, given their respective ages (George 68 and Lucy 66), and their unmarried status, this was certainly a familial-working relationship of mutual convenience.⁴⁹⁷ A further example of sister-brother combination is that of Margery and Joseph Hall. Margery took out two substantial policies with the Sun Fire in 1851 for £900 and £1000 respectively 'with' her brother Joseph Hall.⁴⁹⁸ Margery, a 49-year-old widow, described herself as a 'firewood cutter'; hence her inclusion in the production trades (although in the census her occupational description is given as 'wood and coal dealer'). Her brother Joseph, a 'wood dealer' was at 39 still unmarried and also resided in the home in which Margery was the household head. In this relationship, it was the sister who would seem to have held the cards.

Age

The age distribution of production proprietors was a little different to that for those engaged in the common trades. The women in the production trades spanned a broad age range, with the oldest of the women being a 76-year-old widow and the youngest a 31-year-old spinster. However, whereas in the common trades 50 and 48 per cent of the women were aged 45 or

⁴⁹⁶ Mary Ann Hollis: FRO, RD 20, RG 9/230 172(back), Sun Fire 722 / 1958113.

⁴⁹⁷ Lucy Walter: FRO, RD 9, HO 107 / 1496 108 (front), Sun Fire 641 / 1647417.

⁴⁹⁸ Margery Hall: Sun Fire 647 / 1656453 and 650 / 1656909.

under, only 24 and 11 per cent of production proprietors respectively fell into this range in the production trades. Looking at age overall, the mean age for women in the production trades was approximately ten years older than in the common trades at 54 and 53, compared to 45 in both 1851 and 1861 respectively. Even for spinsters in the production trades, at 50 and 53 the mean age is high. However, given the narrow range and nature of their trades - upholstery, chair making, and shoe manufacture - it is not necessarily the case that they will have inherited their businesses. Rather these women illustrate the limited options in terms of production activity for never married women seeking to enter into business.

Children

In 1851, 31 per cent of proprietors in the common trades (n=20) had children under the age of 14 residing in their household on the night of the census. In 1861, the figure was 36 per cent (n=23). The incidence of young children in the households of the linked production trade proprietors was lower in 1851 at 24 per cent (n=4), but similar in 1861 at 33 per cent. In three of the production trade cases the children were their grandchildren. In each year, only one production proprietor had more than one child. In 1851, Sarah Woodcock had five children in total, including two girls aged under 14, Amelia and Alice. In 1861, Amelia Marks, who was recorded in the insurance registers as a looking glass manufacturer, had four sons and five daughters, six of whom were under 14 years of age.⁴⁹⁹ Across the households, a number of the young children were recorded as 'scholars', although one was recorded as an 'errand boy' and another as an 'assistant'.⁵⁰⁰ Hence, even women engaged in the production trades sometimes had to account for the wellbeing and potential uses of young children in the organisation of their business endeavours.

Resident offspring aged 14 or over were more frequent in the production than the common trades. Some 77 and 89 per cent of production trade proprietors had children aged 14 or over residing in their household, compared to 43 and 41 per cent in the common trades. Of the 13 production proprietors in 1851 and eight in 1861, 77 and 63 per cent had between one and two children in their household.

Employees

⁴⁹⁹ Amelia Marks: FRO, RD 22 HO 107 / 1543 153 (front and back), Sun Fire 652 / 1664319.

⁵⁰⁰ Henry son of Amelia Marks: FRO, RD 22 HO 107 / 1543 153 (front and back), Sun Fire 652 / 1664319.

Maria daughter of Maria Hunt: FRO, RD 31, HO 107 / 1572 437 (back) and 438 (front), Sun Fire 650 / 1664136.

In 1851, the census returns revealed that 37 per cent (n=24) of common trade proprietors had employees in their household. In the production trades, 29 per cent of women had residential employees (n=5). In each case there was only one employee resident on the night of the census. There were four employees in total, three of whom were male. Clearly, these residential employees did not represent the full labour supply on which these production proprietors relied. For example, although there were no residential employees listed in the returns for the 1861 proprietors, two included a note regarding their employer status. In 1851, four of the returns also included this kind of reference: Bookbinder Susannah Armstrong's read 'employs 3 men, 1 boy and 1 woman'.⁵⁰¹ Across whip manufacturer Elizabeth Simpson's and shoe manufacturer Lucy Walter's was scrawled 'employing 2 men'.⁵⁰² and on Hannah Fairburn's, a wool and cotton card machine maker, 'employing 7 men'.⁵⁰³ Mary Draper, whose census return reads 'furnishing, ironmonger and smith', it was noted that she employed '2 men and 2 boys' although none were resident. Such additions to the census returns were more frequent than for proprietors engaged in the common trades, for whom employees tended to be residential and in this way were part of the household. In the production trades, perhaps because of the predominance of male employees, who having completed their training might be married and have their own household, employees were more separate from the domestic household of the proprietor. Respectability would also have been an issue for the spinster-proprietor, discouraging the residence of male employees.

Older children could also provide the services of employees. There were 25 older children in total in the households of the linked production trade proprietors in 1851 and 15 in 1861. In 1851, 14 were male and ten were female and in 1861 eight were male and seven were female. In 1851 and 1861, 36 and 38 per cent respectively of these older children assisted in or were occupied in the same trade as their mother (n=9 and n=3). Furthermore, there was a gender dimension to this familial labour supply. In 1851, 30 per cent of the daughters and 43 per cent of the sons / nephews were occupied in the same trades as their proprietor mothers / aunts. This compares to 41 and 23 per cent respectively for the households of proprietors in the common trades in this year. Sons seem to have been more useful to mothers in the production trades. Indeed in the 1861 production trades, all the older children sharing a trade with their mothers were male. Thus the linkage would seem to suggest that it was here in the production trades that the image of the widow care-taker derived. Having presumably inherited her deceased husband's business, she kept it going until her sons came of age and could release her

⁵⁰¹ Susannah Armstrong: FRO, RD 5, HO 107 / 1481 247 (back), Sun Fire 651 / 1653346.

⁵⁰² Elizabeth Simpson: FRO, RD 19, HO 107 / 1526 260 (front), Sun Fire 649 / 1651629.

Lucy Walter: FRO, RD 9, HO 107 / 1496 108 (front), Sun Fire 641 / 1647417.

⁵⁰³ Hannah Fairburn: FRO, RD 15, HO 107 / 1516 173 (back), Sun Fire 647 / 1658870.

from this task. However, there is a caveat. The linkage reveals a detail missing from the popular imagery. In 1851 and 1861 collectively, five of the nine sons (including one nephew) who worked alongside their mothers were well past their coming of age: John Bower, was an unmarried 32-year-old but worked as an 'engineer' alongside his mother Agnes.⁵⁰⁴ 38-year-old, Thomas Huntley, an engraver and printer, worked alongside his mother Elizabeth, also an 'engraver and printer', on New Bond Street.⁵⁰⁵ James Dean was 27 and a journeyman bookbinder residing with his aunt, Susannah Armstrong, a bookbinder employing '3 men, 1 boy and 1 woman' at her workshop on Villiers Street.⁵⁰⁶ There was also 40-year-old Joseph who worked alongside his mother Mary Draper on Great Titchfield Street, Marylebone.⁵⁰⁷ And there was George Tubbs, son of Mary Ann, a Rose Lane ship chandler, who at age 30 was still described as her 'assistant'.⁵⁰⁸ Clearly, widows did not always give up the yoke and so were not always mere care-takers of businesses.

Turning to apprentices, in 1851 apprentices were found in only three of the households of the proprietors engaged in the common trades linked in the census. Only two of these were in the trade of the proprietor, rather than a husband or another party. In both cases, the business proprietors operated in the needle trades and had only one apprentice. Surprisingly, there was only one apprentice recorded in the census returns for the linked production trade proprietors. This was 18-year-old William Woolcott, a whip manufacturers apprentice. It would seem that he was apprenticed to Elizabeth Simpson, a 35-year-old widow-whip manufacturer. Her son, three years William's senior, also worked as a 'whipmaker'.⁵⁰⁹ Other apprentices may have lived-out and others may have already have completed their term before the census of 1851 or before some businesses were inherited.

Domestic servants

In 1851, marginally more production proprietors had residential domestic servants in their household than employees, 35 per cent compared to 29 per cent. In 1861, there were no domestic servants recorded in the household returns for the linked production proprietors. Nonetheless, domestic service was often under-recorded, since servants were not always

⁵⁰⁴ John son of Agnes: FRO, RD 15, HO 107/1516 92(back), Sun Fire 649/1649799.

⁵⁰⁵ Thomas son of Elizabeth Huntley: FRO, RD 6, HO 107/1475 11(back), Sun Fire 641 / 1649375.

⁵⁰⁶ James Dean nephew of Susannah Armstrong: FRO, RD 5, HO 107/1481 247(back), Sun Fire 651 / 1653346.

⁵⁰⁷ Joseph Peter son of Mary Draper: FRO, RD 7, RG 9/68 3(back), Sun Fire 725 / 1966021.

⁵⁰⁸ George son of Mary Ann Tubbs: FRO, RD 24, RG 9/284 185(back), Sun Fire 719 / 1955916.

⁵⁰⁹ William Woolcott apprentice to Elizabeth Simpson: FRO, RD 19, HO 107 / 1526 260 (front), Sun Fire 649 / 1651629.

reported separately in household returns and female relatives often provided domestic services to the household. For example, Helen Stockdale probably assisted her mother Maria but is recorded simply as 'at home with parent'.⁵¹⁰ Matilda West, a 58-year-old spinster was a servant, residing with her sister Susannah Armstrong, a bookbinder on Villiers Street.⁵¹¹

The linkage again confirms that domestic service was highly gendered. All ten servants were female. The youngest was 16-year-old Mary Martin, a servant to wool and cotton card machine maker Hannah Fairburn's household.⁵¹² The oldest was 58-year-old Matilda West. However seven of the ten female servants were aged between 19 and 23. The number of servants hired again seemed to be related to wealth. In 1851, some 75 per cent (or 3 out of 4) linked production proprietors with insurance policy valuations of £100 or less did not retain servants. And of those that did retain servants, 83 per cent (5 out of 6) held a policy for over £100.

Lodgers

For proprietors engaged in the common trades, the provision of lodgings continued to be utilised alongside business as a means of increasing household income, regardless of the value of other business assets: Nine of the 1851 linked households had lodgers (14 per cent). In eight of these cases the female business proprietor was the household head and presumably made the decision as to whether or not to open her home to lodgers. In 1861, 19 households (30 per cent) had lodgers, 16 of which were also household heads. However, this combination of income generation strategies may not have been utilised to the same extent by women engaged in the production trades, although the sample is admittedly small. In 1851, only whip manufacturer Elizabeth Simpson of Hosier Lane, West Smithfield, had a lodger in her household on the eve of the census. Her lodger was Mary Hutt, a 75-year-old widow in receipt of parish poor relief.⁵¹³ In 1861, two of the nine production trade proprietors had lodgers (22 per cent). One of these women was Maria Stockdale of Poplar whose policy named her as a rigger but whose census returns record her as a lodging-house keeper. Perhaps this was a new venture for her because one of her lodgers was a '1st mate mercantile marine', suggesting that she still had ties with the seafaring community.⁵¹⁴ The other proprietor who also kept lodgers was Charlotte Walter, a cork cutter. Her insurance policy on her Drury Lane business was for a substantial

⁵¹⁰ Helen daughter of Maria Stockdale: FRO, RD 25, RG 9/306 140(back), Sun Fire 719 / 1948102.

⁵¹¹ Matilda West: FRO, RD 5, HO 107 / 1481 247 (back), Sun Fire 651 / 1653346.

⁵¹² Mary Martin: FRO, RD 15, HO 107 / 1516 173 (back), Sun Fire 647 / 1658870.

⁵¹³ Elizabeth Simpson: FRO, RD 19, HO 107 / 1526, Sun Fire 649 / 1651629.

⁵¹⁴ Maria Stockdale: FRO, RD 25, RG 9/306 140(back), Sun Fire 719 / 1948102.

£300. Alongside her three sons and one daughter, she also had room for a lodger, Emily Hull, a 22-year-old spinster.⁵¹⁵

Visitors

There were no visitors in trade in any of the linked households of the production proprietors in 1851 or 1861. Perhaps in the production trades, household life was successfully kept separate from work, something that female proprietors were unable to do in other types of business / self-employment. This may have been because of the working environment. On the other hand, perhaps women that engaged in the production trades were more isolated. In millinery, dressmaking and to some degree in haberdashery and hosiery and aspects of drapery, proprietors could operate almost within a female economy. Their employees and servants were female, the majority of their clientele were female, and a significant number of female proprietors also engaged in wholesale.

Table 25: Summary of linkage results for common and production trade proprietors.

	Common Trade Proprietors 1851 & 1861 N = 129	Production Trade Proprietors 1851 & 1861 N = 27
Household head	81%	86%
Married	9%	9%
Widowed	64%	77%
Spinster	27%	14%
Mean age	45 years	54 years
Mean household size	4.6	4.0
Children aged < 14	33%	28%
Older children	42%	83%
Cohabiting sister	16%	8%
Cohabiting sister in the same trade	11%	0%
Residential employees	33%	29%
Residential domestic servants	39%	35%
Lodgers	22%	14%

⁵¹⁵ Charlotte Walton: FRO, RD 4-6, RG 9/59 75(back), Sun Fire 725 / 1971911.

5 Part 3: The female headed household - Some comparisons

Linking the female proprietors extracted from the Sun Fire Office policy registers in the census revealed a strong correlation between small business and heading a household. The combined percentage of proprietor-household heads for 1851 and 1861 was 80 per cent in the most common trades and 86 per cent in the production trades. Clearly, there was a strong link between independence in income generation and independence in domestic living arrangements, reinforcing the contention that separate spheres is too simplistic a model through which to examine women's income generating activities. Given such a high correlation between female proprietorship and female household headship, it is useful to compare the data for this study with that found by other researchers. However, data on female headed households in urban Britain is sparse and has often been gathered to examine household structure generally, not with a specific focus on female headed households. The result is that comparisons are restricted.

Six studies based on census samples and containing varying amounts of comparative data have been entered into table 26. These include: Chaplin's London sample of 765 female headed households; Lee's sample of 132 female headed Irish households in London; Clarke's sample of 139 female headed households in Bethnal Green, London; Gordon and Nair's sample of 53 middle-class Glasgow households headed by women; Fraser's sample of 131 female headed Cardiff households; and Anderson's sample of 221 female headed Preston households. The conclusions from such a limited comparison are necessarily tentative. However, it would seem that the data for the Sun Fire linked proprietors is not dissimilar to that found for female headed households in London and across Britain. Noticeable differences include that in general a higher percentage of proprietors had lodgers in their homes than did those women heading households in other studies of London. However, households outside of London were more likely to supplement their income in this way, supporting the argument that there was a trade-off between taking in lodgers and the availability of other income generation options. In addition, proprietors were much more likely to have residential servants in their households than women heading households in other studies. Similarly, Higgs' has found in his study of Rochdale that it was the shopkeepers, innkeepers and small traders generally who constituted the typical servant employer. It would seem that this was true regardless of the gender of the proprietor.⁵¹⁶

⁵¹⁶ Higgs, 'Domestic service and household production', p.135.

6 The Suitable Working Woman

In a book entitled the *Industrial and Social Position of Women in the Middle and Lower Ranks*, published in 1857, J.D. Milne argued that a woman of the middle ranks who needed to earn an income had two choices. She could endeavour to gain a means of subsistence in a way fitting to her station in life; or, she could leave that status behind her to join the ranks below.⁵³⁶ So closely was a women's gentility perceived to be tied to her actions that when thrown on her own resources she engaged in a juggling act between the competing forces of gentility, respectability and the need to obtain a livelihood. Suitable employments, retaining for her not only respectability but also gentility, were few in number. And so, women like Mary Ann Ashford and Sarah Geals, who are used as case studies here, had to make choices as to what they valued most, achieving gentility, retaining respectability, or securing a sufficient income for their present situation and in many cases their old age.

In 1844, motivated by a lack of authentic life stories of working women, Mary Ann Ashford penned her work-life memoir: *The Life of a Licensed Victualler's Daughter*. Born in October 1787, she was the daughter of innkeepers Joseph Ashford and his wife Jane Gaderrer. A woman at the juncture of changing attitudes to women's work, Mary Ann tells a story of self-determination in which she opted for a career in domestic service as opposed to a genteel trade. This was an unsuitable choice in the eyes of many of her relatives and as a consequence she was no longer invited into their society.⁵³⁷

Her parents had inherited the City Arms at 1 Lombard Street from Jane's mother, Mary Ann's grandmother.⁵³⁸ She tells us:

My grandmother left a will, and bequeathed all she had to her only surviving daughter: the executor was a Mr. Tyce, a tobacconist, of Exchange Alley: and it was my grandmother's desire that the business should be given up, and everything sold, and the money placed to what she had in the bank; and her daughter to be put to some genteel business. But as the house was in full trade, and selling the goodwill had not then become a practice. Mr. Tyce did not trouble himself about it.⁵³⁹

However, by 1800 her parents had lost the business through a combination of ill health and poor management. Within a year, Mary Ann had lost both her parents and was left to face the world as an orphan, furnished with only a limited education.⁵⁴⁰ Her relations proposed to contribute as much money as would secure her a five-year, 'in-door' apprenticeship to a

⁵³⁶ Milne, *Industrial and Social Position*, p.129.

⁵³⁷ Ashford, *Life of a Licensed Victualler's Daughter*, pp.20, 51.

⁵³⁸ *Ibid.* pp. 8-10.

⁵³⁹ *Ibid.* p.10.

⁵⁴⁰ Ashford, *Life of a Licensed Victualler's Daughte*. pp.15-18, 11.

dressmaker or milliner.⁵⁴¹ It seems Mary Ann was not convinced that 'to Stitch' was the future she wanted. She turned for advice to Mrs. Bond of St. Swithin's Lane, who she describes as 'an old friend and countrywoman of my father's'. Mrs. Bond warned her:

I'll tell thee what, Polly, that is all very well for those who have got a home and parents to shelter them, when work is slack; but depend upon it, many clever women find it, at times, a half-starved kind of life in those employments.⁵⁴²

Instead, she suggested that being a 'hearty, well-grown girl' Mary Ann would be better off in domestic service. This, she said, was subject to the opinion of her Great Aunt Margaret. Mary Ann dutifully sought the advice of the latter and recalls the incident as follows:

This I very soon did, and told her they wished to place me out genteely. She said that was all very fine, but there was an old and very true proverb, that 'gentility without ability, was like pudding without fat', and she was of Mrs. Bond's opinion.⁵⁴³

Having no great taste for needlework and desiring security, Mary Ann shortly afterwards declared her intention of 'going to service' to her more genteelly disposed relatives. Her decision met with 'utter astonishment' and a great deal of concern:

I was sent to a cousin of my mothers, whose husband was a clerk of long standing in the Bank, that she might talk with me: this she certainly did; and pointed out to me, in strong terms, the folly of opposing the good intentions of my friends. She said a great deal about injuring my future prospects, as I could not be introduced into society by her or any of my respectable friends if I was a servant.⁵⁴⁴

Mary Ann admits to her readers that she was 'too young and too simple' to understand much about the dressing down. However, she understood enough of her relatives' 'majestic oration' to know that should she ever be without a position in service that she would find herself homeless, as they would have nothing more to do with her. After her first unsuccessful servant position, she was again pressed to give up her intentions of going to service, but she wrote: 'I remained in the same mind, and my relations gave up the contest and saved their money.'⁵⁴⁵

As the century progressed, prescriptions of what constituted a 'suitable working woman' strengthened. At the turn of the century, young women and their guardians could glean knowledge of potential trades and employments from the plethora of trade reference books provided to schools and the general reader. Examples included: *A General Description of All Trades*, *The Young Tradesman; or, Book of English Trades*, *The Book of Trades or Circle of the*

⁵⁴¹ Ibid. p.19-20.

⁵⁴² Ibid. p.20.

⁵⁴³ Ibid. p.20.

⁵⁴⁴ Ibid. p.21.

⁵⁴⁵ Ibid. pp.22-23.

Useful Arts, and *The Book of Trades or Library of the Useful Arts*. Each was reprinted several times across the period and each presented trades as explicitly male, female, or with no gender specified.⁵⁴⁶ However, like Frances Jane Ellis, who inked her name in each cover of her copy of the three volumes of the *Library of Useful Arts* published in 1806, either gender could consult the trade descriptions therein.⁵⁴⁷

By the mid-Victorian period, trade and employment books were becoming gender specific. The year 1855 saw the publication of *The Book of Trades, Arts, & Professions Relative to Food, Clothing, Shelter and Ornament; for the Use of the Young*.⁵⁴⁸ A schoolbook by Samuel Griswold Goodrich (penned under the pseudonym of Peter Parley), it contained no mention of dressmakers, milliners, or female haberdashers. The text and the accompanying engravings depict women as customers not proprietors. Similarly, *The Book of Trades* (1862), published on behalf of the *Society for Promoting Christian Knowledge* in 1862, also contained no mention of traditionally feminine trades nor did it suggest any possibility of women being active in any of the fields described within its pages.⁵⁴⁹ Yet at this time the need to work of a significant number of women, particularly of the lower ranks of the middle-class, was beginning to receive public recognition. This troubled many contemporaries such as Barbara Leigh Smith who wrote in her 1857 book *Women and Work*:

Cries are heard on every hand that women are conspiring, that women are discontented, that women are idle, that women are overworked, and that women are out of their sphere. God only knows what is the sphere of any human being.⁵⁵⁰

Women were so much 'out of their sphere' that it was not unheard of for women to masquerade as men in order to obtain paid work. An examination of *The Times* and *The weekly Dispatch* reveals stories of women who dressed as men so that they could work in the positions of bricklayer, sawyer, button maker, groom, ballad seller and even horse thief.⁵⁵¹ In the early modern era passing oneself off as a man was a real and viable option for women who had fallen on bad times and were struggling to overcome their difficult circumstances. This tradition existed throughout Europe but was strongest by far in the Netherlands, Germany and

⁵⁴⁶ Campbell, *A General Description of All Trades* (London, 1747).

Anon, *The Young Tradesman; or, Book of English Trades* (London, 1839), 12th edition.

Anon, *The Book of Trades or Circle of the Useful Arts* (Glasgow, 1837), 5th edition.

Anon, *The Book of Trades or Library of the Useful Arts* (London, 1806).

⁵⁴⁷ Anon, *The Book of Trades or Library of the Useful Arts* (London, 1806) British Library, shelfmark 012806.de.11.

⁵⁴⁸ P. Parley, *The Book of Trades, Arts, & Professions Relative to Food, Clothing, Shelter and Ornament; for the Use of the Young* (London, 1855).

⁵⁴⁹ Anon, *The Book of Trades* (London, 1862).

⁵⁵⁰ B.L. Smith, *Women and Work* (London, 1857), p.5.

⁵⁵¹ C. Townsend, 'I am a woman for spirit: A working woman's gender transgression in Victorian London', *Victorian Studies*, 36:3 (1993), p.295.

England.⁵⁵² But while this was not a new phenomenon, in the nineteenth century it took on fresh significance and brought harsher reactions. Civil registration, enforced military service and medical examinations made cross-dressing more difficult for women. Nonetheless, examples have survived, such as that of Sarah Geals of Mile End. Sarah lived as a man for 12 years. Sometime in her mid-twenties, Sarah began to call herself William Smith. She moved to London and took up residence with a woman called Caroline. In her new guise she obtained employment as a clicker in the shoemaking industry - a high status role.⁵⁵³ Sarah's gender transgression may have gone undiscovered but for an unfortunate chain of events ending in her attempt to shoot a former employer. The events are recorded in the sessions' papers of London's Central Criminal Court.

Most of Sarah's business for over ten years had consisted of outwork and some shopwork for James Giles, a wholesale shoe manufacturer on the Hackney Road. During a fatal illness of his wife, James asked Sarah if Caroline could come to keep house for him. At some point during this employment he then discovered the truth about Sarah and seemingly used it as a tool of manipulation. The result of which was that Caroline married James and Sarah resumed the dress of a woman. The two women agreed to his terms on the proviso that James set Sarah up in a retail shoe shop. Sarah was duly set-up in a shop on Bow Street. However after two years in business, James decided that the shop was not profitable enough and decided to close it. A few months later Sarah attempted to shoot him and found herself in the Old Bailey.⁵⁵⁴

Sarah's defence did not proceed well in a court society that argued that if a woman tried to pursue a man's role, then she must be a drunkard, or an unfortunate creature taken in by unorthodox feminist ideas. Thus she was questioned: 'Was it stated to you by others that the cause of this extraordinary conduct was a disappointment in marriage in early life?' It had not been. 'Was Sarah's mind affected?' It was not. 'Was she prone to drinking?' She was not. Even though many friends from her days as William testified on her behalf and insisted on her respectable character, the Judge was unmoved. She was charged and sentenced to five years penal servitude.⁵⁵⁵

Townsend argues that Sarah was caught between the labouring and genteel classes. It was acknowledged that working-class women had to discard the idea of feminine dependency on men when it was not economically viable. One social role could be exchanged for another. While the middle classes also praised hard work and the desire for independence, the latter was not considered nearly so important in a woman as the preservation of her femininity.⁵⁵⁶ Yet women needed to work and femininity and gentility often acted as barriers to a liveable wage. James would later say about Sarah: 'I paid her regular wages, the same as the men working the

⁵⁵² R.M. Dekker and L.C. van de Pol, *The Tradition of Female Transvestism in Early Modern Europe* (London, 1989), p.1.

⁵⁵³ Townsend, 'I am a woman for spirit', pp.293-296.

⁵⁵⁴ *Ibid.* pp.296-298.

⁵⁵⁵ *Ibid.* pp.299,307.

⁵⁵⁶ *Ibid.* p.307.

same capacity. I had no idea she was not a man.⁵⁵⁷ His comment implies that had he known her true gender, he would have ranked her labour as unskilled and paid her less.

According to Trumbach, the majority of women who cross-dressed in this period did so either because it made it easier for them to make a living, or because it allowed them to move safely in a hostile environment.⁵⁵⁸ Even though some had different motives, it is likely that most women who dressed as men for any length of time, did not seek to have sexual relations with women, and this was probably true even of those who married women.⁵⁵⁹ Motives often involved a search for a lost love,⁵⁶⁰ independence and remuneration.⁵⁶¹ A girl who was discovered to have dressed as a boy when she was hired at a public house in Duke's place in London, explained that she had done so because 'boys could shift better for themselves than girls'.⁵⁶² Wheelwright has argued that the thread which pulls these individual cases together is their desire for male privilege and a longing to escape from their domestic confines:

They were unconventional women who spent their lives rebelling against their assigned role before they pursued a male career. Most could only conceive of themselves as active and powerful in male disguise.⁵⁶³

By donning men's clothes, whatever their other motives, women gained access to a wider range of occupations and better pay than that accorded to females.

In the second half of the nineteenth century, guidance publications sprang forth to deal with the perceived mounting number of women needing to work. For example, Mercy Grogan's, *How Women May Earn a Living*. In her introduction she writes:

⁵⁵⁷ Ibid. p.295

⁵⁵⁸ R. Trumbach, 'London's Sapphists: From Three Sexes to four Genders in the Making of Modern Culture', in J. Epstein and K. Straub (eds.), *Body Guards. The Cultural Politics of Gender Ambiguity* (London, 1991), p.125.

⁵⁵⁹ Ibid. p.115.

⁵⁶⁰ Those women dressing as men and joined the navy or army were most likely to be discovered and make up the majority of surviving examples of female cross-dressers.

⁵⁶¹ There is also the example of Dr. James Miranda Barry, the Inspector General of the Medical Department of the British Army. Born in 1795, James began to pass as a young man at the age of 10, when she entered medical school. Graduating in 1812, James took up a post as a medical doctor in the British army. Recognised as an innovative and highly skilled physician, James was credited with having performed the first successful Cesarean section where both mother and child survived. In James' long and successful career, she was promoted many times for excellent medical skills and demoted again almost as many times for an argumentative disposition. The truth became public after her death and was a great shock to many. However, rumors had pursued James throughout her 49-year career, and many who had met the doctor in the 1850's, and subsequently wrote about it 40 years later, took it for granted that James was a woman. Florence Nightingale, who was surprised by the revelation wrote: 'I should say she was the most hardened creature I ever met throughout the army'. M. Garber, *Vested Interests. Cross-Dressing and Cultural Anxiety* (London, 1992), pp.203-204.

⁵⁶² Trumbach, 'London's Sapphists', p.123.

⁵⁶³ J. Wheelwright, *Amazons and Military Maids* (London, 1989), p.19.

This little book is written in the hope of directing their attention to some suitable and remunerative employments that are not universally known, and it is hoped it may prove useful to parents who are anxious to arm their daughters for the battle of life with a weapon no one can take from them....a thorough knowledge of some remunerative employment would do more to make them independent of the 'slings and arrows of outrageous fortune' than the possession of any amount of money, especially in these days of bank failures and general depression of trade.⁵⁶⁴

The weapon that she arms them with is a knowledge of 'suitable' employment. This included: teaching generally and tutoring in music and cookery; artistic activities such as china painting and art needlework; clerk based roles in the Post Office and law copying, telegraphy and bookkeeping; printing; shop assistant work in linen draperies; becoming a school board visitor; the role of superintendent in laundries; concertina making; and hairdressing. In addition, the medical professions of nursing and pharmacy are devoted a chapter of their own. But ultimately, Mercy warns that: 'Ladies who have never received any special training, and have neither time nor means to procure it, would probably do wisely to emigrate.'⁵⁶⁵

Published in the same year by Phillis Browne, author of *A Year's Cookery*, was *What Girls Can Do: A Book for Mothers and Daughters*. Expressing similar intentions to those held by Mercy in her preface, Phillis' book is on closer inspection more concerned with avoiding 'idleness'. The majority of the book is taken up by two sections called respectively *Work for Duty* and *Work for Pleasure*. Neither addresses remunerative employments but rather domestic duties and leisure pursuits. The final, rather small chapter, is called *Work for Necessity*. Beyond teaching, which she regarded as the main paid occupation for middle-class women, Phillis lists a narrow range of employments, limited to art and fancy needlework, literary arts, lady doctors and nurses, clerks and what she refers to as la petite culture - 'the production of minor foods, such as eggs, poultry, honey, butter, vegetables, and fruit'.⁵⁶⁶ Nonetheless, Phillis was keen that her advice should not be regarded as prescriptive. She humbly reminded her readers:

I by no means presume to decide what is the best and wisest course to choose under given circumstances. That each girl must decide for herself, no one can take the responsibility of doing it for her. It is a matter of experiment for all of us to find out the particular career that is suited for us, and that we suit.⁵⁶⁷

Yet the social pressure to retain gentility and respectability acted as an increasingly prohibitive factor for women needing to generate an income. Various reforming agencies, often formed by ladies of the upper middle-class, began to define and promote acceptable work options. In so doing, they compounded the already restricted occupational choices of their needy sisters. The rise of the *English Woman's Journal* and the *Association for the Promotion*

⁵⁶⁴ M. Grogan, *How Women May Earn a Living* (London, 1880), pp.9-10.

⁵⁶⁵ Grogan, *How Women May Earn a Living*, p.114.

⁵⁶⁶ P. Browne, (pseud. Sarah Sharp Hamer), *What Girls Can Do: A Book for Mothers and Daughters* (London 1880, reprinted 1885), pp.308-368, 360.

⁵⁶⁷ Browne, *What Girls Can Do*, p.6.

of *Female Employment* facilitated the institutionalisation of existing social preferences and, to allow for the undisguisable 'want of employment', expanded the perceived feminine sphere by assimilated remunerative activities which they deemed suitable for women.

It was essentially a reform effort motivated by the benevolent consideration of those ladies of the higher middling and upper classes who did not work for their livelihood.⁵⁶⁸ They sought a 'new sphere for their sex', one in which it would no longer be 'half a disgrace' to become an independent factor in any other post but that of a governess. Their writings tell us that they sought 'respectability' and 'desirability' for women to practice professions and business. However, it is clear that their methodology was one of actually defining and promoting what they regarded as 'respectable' and 'desirable' professions and trades.⁵⁶⁹ Bessie Rayner Parkes writes that it is 'evident that the conditions of business life can never be identical for men and women', and hence that 'no sane person will tolerate the notion of flinging girls into those very temptations and dangers which we lament and regret for boys'.⁵⁷⁰ She continues:

We should, therefore, exercise a little common sense in arranging all those workshops and offices in which girls work, and we should invariably associate them with older women; they should in all cases work in companies together, and not intermixed with men, and so long as they are young they must be under some definite charge.⁵⁷¹

Along with other 'Ladies of Langham Place' such as Barbara Leigh Smith, Matilda Hays, Jessie Boucherett, Emily Faithfull and others, Bessie set about busily finding new, suitable outlets for female labour. In March 1858, with Matilda Hays as joint editor, Bessie brought to life the *English Woman's Journal* (EWJ):

The necessary money having been collected from various good friends to the cause, in the form of shares in a limited liability company. Seven years elapsed, during which seventy-eight numbers were issued, at a cost of anxiety and responsibility far beyond what any merely literary journal could entail...⁵⁷²

Relatively expensive at one shilling, the *EWJ's* initial circulation numbered only a few hundred. However, the *EWJ* had created a focus for a wide and varied community of women whose energetic endeavours extended the *EWJ's* influence well beyond its modest beginnings.⁵⁷³

Prior to the establishment of the *EWJ's* offices there was, as Parkes lamented, 'no centre of meeting, nor any one work' which could be said to have drawn together those women working for the reform of female employment, education and property rights.⁵⁷⁴ But by the time

⁵⁶⁸ Rayner Parkes, *Essays on Woman's Work*, p.159.

⁵⁶⁹ *Ibid.* p.163.

⁵⁷⁰ *Ibid.* p.157.

⁵⁷¹ *Ibid.* pp.158-159.

⁵⁷² *Ibid.* p.62.

⁵⁷³ P.A. Nester, 'A new departure in women's publishing: The English Woman's Journal and The Victoria Magazine', *Victorian Periodicals Review*, 15:3 (1982), p.95.

⁵⁷⁴ Rayner Parkes, *Essays on Woman's Work*, p.55.

Jessie Boucherett arrived in London in 1859 with the vague intention of 'forming some plan by which to promote the employment of women', she made her way directly to the *EWJ*'s offices, then on Princes Street, Cavandish Square. Within months her plan was a reality. She had inherited the *EWJ* register of women seeking employment and the Society for Promoting the Employment of Women had been founded, with Lord Shaftesbury as its first President and Emily Faithfull as its Secretary.⁵⁷⁵ Both the *EWJ* and the Society for PEW now abided under one roof - 19 Langham Place.

The Society for PEW enlisted the co-operation of Lord Brougham's National Association for the Promotion of Social Science - 'The very parliament of social causes'. Supported by many distinguished public figures, it provided a valuable forum for these benevolent women to advance their cause and obtain a wider hearing than they could otherwise have achieved.⁵⁷⁶ Through the Society for PEW, the *EWJ* and their countless speaking engagements, the 'Ladies of Langham Place' were determined to exert a 'moral influence' upon public opinion. It was hoped that through example, appropriate opportunities for working women would follow and multiply.

Concerned by the 'great want of employment' in England, and especially London, the *EWJ* announced that the newly formed Society for PEW had 'a plan for the prevention of this distress, and of the many evils arising from it (See Figure 39). It continued:

Let us then look round, and see whether men are never to be found occupying easy, remunerative places, that could be as well or better filled by women; places that originally belonged to them, and that they would have remained in possession of to this day, had not artificial means been used to displace them. We refer to those departments in the great shops, which are devoted to the sale of light articles of female attire. Why should bearded men be employed to sell ribbon, lace, gloves, neck-kerchiefs and the dozen other trifles to be found in a silk-mercantile or haberdasher's shop?⁵⁷⁷

⁵⁷⁵ Nester, 'A new departure in women's publishing', p.96.

⁵⁷⁶ Ibid. pp.96-97.

Rayner Parkes, *Essays on Woman's Work*, p.64.

⁵⁷⁷ *English Woman's Journal* Vol.4, September 1859, p.57.

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Figure 39: We'll Serve the Shop, *Punch* (1857).

The Society for PEW proposed to set up a large school for 'girls and young ladies' in which they could be taught the appropriate skills which would allow them to replace the bearded impostors:

...where they may be specially trained to wait in shops, by being thoroughly well instructed in accounts, book-keeping, etc.; be taught to fold and tie up parcels, and perform any other little acts, which a retired shopwoman could teach them. The necessity of politeness towards customers, and a constant self-command, will also be duly impressed upon them.⁵⁷⁹

⁵⁷⁸ L. Holcombe, *Victorian Ladies at Work* (Conneticut, 1973), p. inside front cover.

⁵⁷⁹ *English Woman's Journal* Vol.4, September 1859, p.59.

Such training, it was argued, would provide girls with the capabilities of becoming clerks, cashiers, and ticket-sellers at railway stations. 'Other trades' would be taught in workshops in connection with the school. In time, Jessie Boucherett founded a bookkeeping school to train women in this 'new and suitable' field of employment. Similarly, Maria Rye started a law copyist's office and in 1861, frustrated by the number of women she was unable to help, she became the moving force in the establishment of the *Middle-Class Emigration Society*, facilitating the process of women's emigration by assisting with loans and advice.⁵⁸⁰ Emily Faithfull began *The Victoria Press* in 1859, employing and training female compositors (See Figure 40). Within a year, it regularly printed the *EWJ*, the vast *Transactions of the National Association for the Promotion of Social Science*, the *Law Magazine* and a host of other pamphlets and tracts. In 1863, it began the publication of *The Victoria Magazine*, a monthly organ of the women's movement within which its own conception lay.⁵⁸¹ However, the *EWJ* and the *Association* made only vague reference to the other types of trades girls might be taught. They were described simply as those 'well suited to women'. The only examples presented to the reader are printing, hairdressing, and 'possibly even watchmaking', although it is suggested that the range would expand as the coffers of the *Association* increased.⁵⁸² There is no mention in the article of what was to become of older women, those thrown back on their own resources out-with the time of their malleable girlhood.

⁵⁸⁰ Rayner Parkes, *Essays on Woman's Work*, pp.65-66.

⁵⁸¹ Nester, 'A new departure in women's publishing', p.97.

⁵⁸² *English Woman's Journal* Vol.4, September 1859, p.59.

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Figure 40: The Victoria Press Printing Office, *The Illustrated London News* (1861).⁵⁸³

Women had choices and like Mary Ann Ashford and Sarah Geals could exercise self-determination. Nonetheless, if they wanted to retain gentility, as they were increasingly told they should by their magazines, journals and career guides, then they had to choose from the range of employments deemed 'suitable' for women of their rank. This was not a new pressure. At the turn of the century, Mary Ann's relatives certainly felt very strongly that she was choosing 'unsuitably'. However as the century progressed, such social pressures became even stronger. Reforming ladies, to allow for the un-disguisable 'want of employment', expanded the perceived feminine sphere by assimilated into it remunerative activities which they deemed suitable for women. These prescriptive forces no doubt influenced some young women considering their work-life options. However, proprietorship of certain types of small business, although not regarded as the most genteel of occupations, could still provide a means of retaining some degree of respectability, particularly as women aged.

Proprietorship offered independence and this, by the mid-nineteenth century, was regarded in a positive light. Indeed, the supporters of women's work generally, frequently promoted the merits of self-sufficiency and independence for its impact on a woman's dignity. The following is a quote from *The Woman's Gazette* entitled 'What is there I can do?':

⁵⁸³ Holcombe, *Victorian Ladies at Work*, p.17.

That definite occupation *is* a very present advantage to a girl or woman, whether needed by her in a remunerative sense or not, no one will deny who has seen the miracle which it works upon an aimless or desultory life. It widens a narrow sphere, and substitutes for the harassing anxieties of poverty a sense of self-sufficing dignity and independence.⁵⁸⁴

Similarly, the author of an advice book called *What Girls Can Do* (1880) was thankful that times had changed and the self-supporting woman could now be regarded with respect by other women:

A few years ago, a girl who worked for money was regarded with a certain scorn by the majority of people, and spoken of as a 'young person'; while the girl who remained at home doing nothing in particular, but waiting for some young man to be kind enough to come and marry her, was regarded as a 'young lady'. Things are not so bad now. Girls themselves look, I am sure, with respect and even with envy upon those of their companions who are busy, independent, and self-supporting. And they have cause to do so. Next to the pleasure of working to help others, comes the satisfaction of feeling that we work that we may not be a burden to others.⁵⁸⁵

But while respect was something that could be increasingly conferred on working women, much of the attention on suitable jobs focussed on young girls not women in their middle or late years. The guidance books, the *EWJ* and the *Association* offered little advice for those women who beyond their girlhood were thrown on their own resources and those who needed to supplement their husband's income, were deserted or widowed. These women needed a livelihood but suitable waged-work options were elusive.

Yet self-employment and small business proprietorship could give women not only an immediate livelihood but could be used as an old age survival strategy. Retirement was not an option for many in this period and there was no age ceiling to business, as long as a woman remained physically able. In addition, servants, employees and family members could be used to keep the business functioning and the income coming in. Business could secure continued respectability through continued independence. Such issues were not lost on contemporaries, as J.D. Milne wrote:

It would be more in accordance with justice and with humanity to enable woman, by her independent exertions, to earn a livelihood sufficient not only for the wants of adult life, but sufficient also to enable her to lay by enough to carry her in peace through the gray days of old age, and, on her death, to lay her head decently under the grass.⁵⁸⁶

⁵⁸⁴ Anon, 'What is there I can do?', *The Woman's Gazette or News about Work*, 1:12 (Sept, 1876), p.180.

⁵⁸⁵ Browne, *What Girls Can Do*, p.308.

⁵⁸⁶ Milne, *Industrial and Social Position of Women*, p.135.

Froide has argued that as women aged they gained more 'autonomy to choose'. Hence, single women of middling status experienced later life as a period of greater activity and authority. As they aged, these women gained more residential and economic independence. In addition, ever-single women, past what society viewed as marriageable age, could move beyond the recriminations they had faced for never marrying and producing children. Once a woman had reached the end of her child bearing years, she was no longer regarded as a sexual threat or morally vulnerable. Having gained the benefits of wisdom that came with advancing age, she was free to choose the means by which she could secure immediate comfort and prepare for old age and this included trade. Moreover, the death of a parent could supply an older woman with the capital and goods she needed to set-up in business. Also too, the death of a spinster aunt could provide similar means.⁵⁸⁷

Engaging in business could secure for women what Ottaway has called the 'ideals of individualism and independence' and particularly of 'independence for the aged'.⁵⁸⁸ Sometimes even the lady reformers could see such benefits of women entering into business, particularly for those women who could not write, paint or teach:

But it is very hard that the middle-class woman, possessing often a fair share of common knowledge and plenty of sense, should be driven downwards to such a lot. Could she not in many more instances join the ranks of *tradeswomen*, making a tolerable profit, and keeping that which is so clear to a woman's heart, a comfortable and respectable roof over her head?⁵⁸⁹

A livelihood made through trade was a better thing for the middle- and upper working-class women desiring respectability than to be reduced to 'mechanical' labour. And, it could retain for women that great hallmark of respectability, her own home. As many businesses could be carried on from within the home, proprietorship could retain for women the respectability of an income obtained without leaving the sanctity of the house and without working for another person as an employee. Shop based ventures such as that of the chandler, tea dealer, grocer or haberdasher could be carried on from a converted downstairs front room, thereby separating the business of the shop from the privacy of the rest of the household. Hospitality based trades, and particularly that of the lodging-house keeper, could turn even the so-called private sphere into a means of generating an income.

⁵⁸⁷ A. M. Froide, 'Old maids: the lifecycle of single women in early modern England', in L. Botelho and P. Thane (eds.), *Women and Ageing in British Society Since 1500* (Essex, 2001), pp. 90, 94, 96-97, 99.

⁵⁸⁸ S. Ottaway, 'The old woman's home in eighteenth century England', in L. Botelho and P. Thane (eds.), *Women and Ageing in British Society since 1500* (Essex, 2001), pp. 113, 116, 130.

⁵⁸⁹ Rayner Parkes, *Essays on Woman's Work*, p. 140.

7 A Little Enterprise: Lodging-house keeping and the accommodation business.

It was accepted, and sometimes recommended by contemporaries, that a woman thrown upon her own resources could turn to lodging-house keeping as a means of supporting herself. This was regarded as acceptable because of the perceived close relationship with the domestic sphere. It was recognised that middle-class women wanted employment and it was argued that capable persons were needed to keep houses in order.⁵⁹⁰ High migration into urban areas had created a pressing need for suitable lodgings. It was argued by some that middle-class women could set up lodging houses, free from the dirt and dinginess of many 'low' establishments. 'Women of education' could undertake the management and working of houses, where men and women might find cleanliness, wholesome food, and the atmosphere of refinement which the presence of ladies would ensure.⁵⁹¹ 'Why should not women avail themselves of this combination of circumstances to develop a little enterprise?' asked Elizabeth Kingsbury.⁵⁹²

The role of the lodging-house keeper to Kingsbury was seen as not only domestic in nature but also as one of moral guidance. Kingsbury noted that there were many young and inexperienced men and women left during the 'most critical period of their lives, to the tender mercies of landladies, who may or may not be most excellent women'.⁵⁹³ Furthermore, she argued that it was a 'woman's business' to enable all people to attain to the human rights of physical comfort and mental culture:

It is her duty to save the masses from the too great strain that is now put upon them, by taking a fair share of the world's labour upon herself, it is her privilege to resign the luxury of the body and to claim the luxury of the soul, her glory to renounce the position of receiver and to claim the nobler place of the giver.⁵⁹⁴

This notion that women had a unique moral mission to perform was popular among all kinds of people in the early nineteenth century, anti-feminist as well as feminist. Its ideological function was highly ambiguous. In the hands of anti-feminists, it usually served merely to buttress

⁵⁹⁰ At the turn of the century, Priscilla Wakefield argued daughters of tradesmen could turn their hands to 'the management of public houses for the reception of travellers, labourers and the single'. See Wakefield, *Reflections on the Present Condition*, p.170.

⁵⁹¹ E. Kingsbury, *Work for Women* (London, 1884), pp.72-73.

⁵⁹² *Ibid.* p.73.

⁵⁹³ *Ibid.* p.73.

⁵⁹⁴ *Ibid.* pp.185-186.

sentimental dogmas of domestic womanhood. Among feminists it led to a celebration of female specialness and moral superiority, which jostled uneasily with arguments against the concept of an innate femininity. The two ideas sometimes found expression in the same piece of writing, as is the case with Kingsbury's piece. Such attempts displayed an unresolved tension between the desire to minimise sexual difference and the need to re-assert it in women's favour.⁵⁹⁵ Kingsbury also argued that the venture would cure the enforced idleness of the daughters of the middle-class, who were 'decayed gentlewomen truly' - the 'dry rot' of unused energy having consumed them.⁵⁹⁶ She continued:

Though they are young in years they are old in helplessness and despondency, for many faculties of the greatest importance to the individual, and to the race, only come into play in the struggle with difficulties which self-maintenance involves.⁵⁹⁷

Lodging-house keeping, as an extension of domestic management, was seen as a logical and easy step. The necessary skills could be learned within the family home. A woman could acquire the necessary training by incorporating herself into the body of household servants.⁵⁹⁸ Middle-class women could then support themselves by creating well-conducted and inexpensive houses with an atmosphere that was mentally, morally and physically pure.⁵⁹⁹ In some ways they can be seen as replacing the function of the master's wife, who under the live-in apprenticeship system had been responsible for the overall well being of the apprentice. Increasingly, apprentices and younger employees in receipt of informal training now lodged or boarded outside of their master's home. Their moral and domestic welfare was left in the hands of their landladies.

Yet even in lodging-house keeping, monies earned needed to exceed expenses paid and Kingsbury acknowledges that some amount of capital would be needed to set-up in business on a sufficient scale to ensure sufficient revenue. However, she allays the readers concerns by pointing out the futility of money spent 'about toilets, entertainments and the various expenses incurred in the attempt to "establish" girls'.⁶⁰⁰ Rather, she argued investment in a lodging-house would provide greater security:

The establishment of model lodging-houses for working people would entail at the outset the expenditure of a certain amount of capital, but, if

⁵⁹⁵ Taylor, *Eve and the New Jerusalem*, pp.30-31.

⁵⁹⁶ Kingsbury, *Work for Women*, p.115.

⁵⁹⁷ *Ibid.* p.115.

⁵⁹⁸ *Ibid.* p.183.

⁵⁹⁹ *Ibid.* p.72.

⁶⁰⁰ *Ibid.* p.85.

ordinary intelligence were brought to bear in the management, a fair percentage might be confidently looked for.⁶⁰¹

In this way lodging-house keeping could provide a suitable outlet for those talents that 'find their proper sphere in business'. In so doing, Kingsbury writes, women 'will serve themselves, their kindred, and the world best by giving their various abilities free play, and following the callings for which they have especial aptitude'. Such talents, she added, are a gift of nature.⁶⁰²

However, the provision of boarding and lodging represented a conundrum. Although it replicated the feminine model of the woman carrying out domestic tasks in her home, gentility was increasingly associated with privacy. Hence, letting rooms could be perceived as resulting in a loss of status. In the words of Davidoff, privacy was necessary for genteel status because it kept the family free from the taint of the market place. In addition, the provision of boarding and lodging was a gendered activity. The term 'landlord' meant to own property and collect rent, whereas to be a 'landlady' was interpreted as providing rooms and services for cash. According to Davidoff, the contradictions inherent in the characteristics of lodging meant that the relationship of landladies and lodgers was problematic, especially in the provision of personal services. Basic services seem to have included 'attendance, light and firing'. 'Attendance' included services such as cleaning, carrying water and coal, emptying slops such as waste water and chamber pots, making fires, and running errands. There was 'a certain ambiguity' involved in extracting payment for such services that would often have been provided by mothers, wives and other female relatives.⁶⁰³ On the other hand, Davidoff adds, the convenience and respectability of being able to earn an income within the four walls of the house by providing lodging services, did not require the exercise of any authority except over servants and children, both categories falling within a legitimate feminine domain. However, this domain was not always 'gentle and uncommercial':

...especially where such activities were the only support of the household, and in particular where lodgings were supplied on a large scale enough to produce profit, the lot of these servants could be very hard indeed. The lowest form of domestic service was the 'slavery' in a lodging house and was often the fate of young girls from workhouses or orphanages.⁶⁰⁴

Trade directories

⁶⁰¹ Ibid. p.74.

⁶⁰² Ibid. p.151.

⁶⁰³ Davidoff, 'The separation of home and work?', pp.70, 82, 90.

⁶⁰⁴ Ibid. p.89.

Some idea of the number of women engaged in lodging-house keeping in the mid-nineteenth century can be gained from an examination of the London Post Office directories. Although trade directories do not provide a complete picture of commercial communities, particularly in relation to married businesswomen whose trades were often recorded under the name of their husbands, they do provide an insight. The London Post Office Directory was first published in 1800. It was acquired by Frederic Kelly in 1836 and in 1841 it adopted the form which it retained up to its final issue in 1991. It contained the following sections: Commercial (an alphabetical list of traders), Trades (a classified list of traders), Court (an alphabetical list of the wealthier private residents), and Streets (a list of those appearing in the previous sections, arranged by street and house number).

The London Post Office Directory for 1871 included 1,401 lodging houses, 40 per cent (566) of which had a female proprietor. 20 years earlier, the 1851 directory included 762 lodging houses, 401 of which had female proprietors. Constituting 53 per cent of all the lodging-house keepers listed in this year, the proportion of women in this trade came second only to the proportion engaged in millinery - 80 per cent of those listed (801 women). In his study of Blackpool landladies Walton argued:

For the widow and the deserted wife, in particular, but often also for the spinster, becoming a landlady was the outcome of a very limited range of choices, and women on their own were very much more likely to be pushed into the business lest worse befall, than to seek upward mobility through it.⁶⁰⁵

However, although the numbers of women engaged in lodging-house keeping increased between the 1850s and 1870s, as a proportion of all lodging-house keepers they were losing ground. Although the total number of proprietors listed in this trade increased by over 80 per cent, the proportion of female proprietors decreased by 12 per cent. Yet, Walton's analysis of the 1871 census returns for Blackpool revealed only three unmarried men as lodging-house keepers. Certainly in the seaside resort, lodging-house keeping was a woman's business.⁶⁰⁶ Of course the London Post Office listings tell us little about the married couples providing 'houses of accommodation'. In the 1871 London Post Office Directory, 80 per cent (452) of the female lodging-house keepers were described as 'Mrs'. Similarly, according to the 1851 directory, some 81 per cent (324) were married or had been (Mrs). The remaining 19 per cent (77) were spinsters. Not only is it impossible without record linkage to decipher the proportion of widows to married women, it is also difficult to know how many of the marital status prefixes were truthful reflections of women's marital status. Inviting paying strangers into your home

⁶⁰⁵ J.K. Walton, *The Blackpool Landlady. A Social History* (Manchester, 1978), p.85.

⁶⁰⁶ *Ibid.* p.86.

represented a challenge to a woman's respectability, particularly if she was unmarried. The term 'Mrs' communicated a certain level of propriety and so conferred some protection on the reputation of the lodging-house keeper and of course on her establishment.

Insuring her assets

We can gain a further insight into female lodging-house keepers by examining insurance records. Almost all types of property were covered by fire insurance. The Sun Fire Office had considerable business in domestic property of all sizes, including many of the major country houses and town mansions. Of course, it is difficult to estimate how many women chose not to insure their domestic assets whether used in a private or business capacity, such as lodging-house keeping. Perhaps some were less risk adverse or had alternative means of insurance such as family members. However, it seems more likely that women who turned to lodging-house keeping would purchase insurance in order to protect their very means of supporting themselves. By the Victorian period it had become customary to take out fire insurance and according to Cockerell and Green, few private properties or business premises were left without any form of insurance. Furthermore, in London the habit of insurance was far more widespread than elsewhere and aggregate insured values had reached over £400 million by the 1860's.⁶⁰⁷

Analysis of the Sun Fire Office policy registers for London reveals that women were active consumers of fire insurance. Around ten per cent of all new insurance policies in 1851 and 1861 were taken out by women. Some 30 per cent of these policies were taken out to cover business assets (See Table 27). However this does not include those female policyholders engaged in lodging-house keeping. This is because their business assets were essentially the same as their private assets - a dwelling house, furniture, mirrors, and books - the quality depending on the type of establishment.⁶⁰⁸ There were ten women who described themselves as lodging or boarding house keepers in the Sun Fire Office insurance policies for 1851 and 15 for 1861. This ranks lodging-house keeping in the ten most common trades for female proprietors in the mid-nineteenth century, as represented by the Sun Fire Office registers (See Table 28). For lodging-house keepers, their houses and the household fixtures within them were their business. When these women are included in the proportion of Sun Fire female policyholders insuring business assets, the percentage increases from 19.1 per cent to 20 per cent in 1851 and from 20.4 per cent to 21.6 per cent in 1861.

⁶⁰⁷ Cocherell and Green, *The British Insurance Business*, p.40.

⁶⁰⁸ It can be argued that this blurring of assets, private and business, is more common for female small business proprietors generally than for their male counterparts because of the sectors the former tended to operate in.

Table 27: Sun Fire policy registers: Number of women's policies (private & business) in 1851 and 1861.⁶⁰⁹

Year	(a) Total number of policies	(b) No. of policies held by women (expressed as a % of (a))	No. of women's policies covering stock, utensils & fixtures (expressed as % of (b))	No. of women's policies covering private assets (expressed as % of (b))
1851	10303	1059 (10.3)	202 (19.1)	857 (80.9)
1861	12584	1230 (9.8)	251 (20.4)	979 (79.6)

Of the 15 lodging-house keepers in the 1861 Sun Fire registers, only three were included in the London Post Office Directory listings.⁶¹⁰ And for 1851 only three of the ten Sun Fire Office lodging-house keepers made it into the Post Office Directory for that year. There was also one case in which the trade directory listed a female relative. They were: Mrs Wilby of 44 Watling Street; Mrs Peters Brotherson of 17 and 18 Francis Inn, Holborn; Miss Johnstone of 16 Norfolk Street, Strand; and Mrs Sheppard of 7 Arundell Street, Strand. All four of these proprietors held substantial insurance policies: £1150, £1080, £1500 and £800 respectively.⁶¹¹ The outstanding lodging-house keepers held lower value policies ranging between £150 and £600. This reinforces the fact that trade directories provided partial coverage of the businesses located in the communities they purported to cover. Furthermore, the census occupational tables for London in 1851 recorded 2,741 women engaged in lodging-house keeping, compared to the Post Office directory's 403. Although the census figure also included 'apprentices, assistants, and other persons employed subordinately' (and hence is not an accurate enumeration of actual London lodging-house keepers), the actual number is still likely to be higher than in the directory. Particularly as a further 711 women were recorded in the census tables as being engaged in the separate category of 'others - boarding and lodging'.⁶¹² Clearly, the numbers of women in lodging-house keeping or any other trade are under-represented in the directory listings. The compilers tended to include the larger establishments on the better streets in the better parts of town. In the 1851 London Post Office Directory, some 60 female lodging-house keepers (15 per cent) operated from the area of the Strand alone. None of the lodging-houses listed as having been operated by women were located in the south of London and only 22 (5.5 per cent) gave addresses in the east or north. Central and western districts (including

⁶⁰⁹ This table does not exclude duplicates. Excluding duplicates, the number of female policyholders in 1851 was 197 and in 1861 it was 247.

⁶¹⁰ NB. The directory for 1861 is missing from the British Library's collection. The 1862 directory has been used here instead.

⁶¹¹ Mrs Wilby: Sun Fire 648 / 1658377 / Mrs Peters Brotherson: Sun Fire 650 / 1664891 / Miss Johnstone: Sun Fire 651 / 1662138 / Mrs Sheppard: Sun Fire 651 / 1651463.

⁶¹² Parliamentary Papers. Session. 4 Nov 1852 - 20 Aug 1853, Vol. LXXXVIII - Part 1 1852-53. Accounts and Papers. Census of Great Britain, 1851 - Occupations of the People, Division 1, London.

Marylebone) accounted for 44 per cent (n=175) and 47 per cent (n=190) of proprietors respectively.⁶¹³ Yet, the lodging-house keepers located in the Sun Fire Office registers were distributed more widely. The central and western districts accounted for 64 per cent (n=16) of houses. However, the northern districts were better represented than in the Post Office Directory with five houses. There were two houses in the east and one in the south.⁶¹⁴

Table 28: Comparison of the 'common trades' in 1851 and 1861.

Ranking	1851		1861	
		N %		N %
1	Milliner & Dressmaker	30 29%	Milliner & Dressmaker	34 28%
2	Chandler	15 15%	Coffee House Keeper	14 12%
3	Haberdasher & Hosier	12 12%	Laundry Keeper	12 10%
4	Victualler	11 10%	Linen Draper	12 10%
5	Grocer & Greengrocer	9 9%	Victualler	12 10%
6	Coffee House Keeper	6 6%	Grocer & Greengrocer	10 8%
7	Clothier	5 5%	Chandler	9 7%
8	Linen Draper	5 5%	Stationer	6 5%
9	Stationer	5 5%	Tobacconist	6 5%
10	Tobacconist	5 5%	Haberdasher & Hosier	6 5%
Total		103 100%		121 100%

The lodging-house keepers recorded in the insurance registers insured their houses and / or household goods for a wide range of values.⁶¹⁵ The lowest value policy in 1851 was £150. In 1861 it was £100. However the highest value policies were £1500 and £700 respectively.

Table 29: Insurance valuations of dwelling houses and/or household goods of female lodging-house keepers (1851 and 1861 combined).

⁶¹³ Five streets accounting for 14 proprietors (3.5 per cent) could not be located. The following was used to locate addresses: *The A to Z of Victorian London* (London Topographical Society, 1987), p. index of place names. It is based on Bacon's Atlas of 1888.

⁶¹⁴ One street could not be located.

⁶¹⁵ Only two policies, both from 1861, had more than one policyholder. In both cases, the additional persons were female and shared the same surname as the main policyholder: Christiana Edwards and Henrietta Edwards: Sun Fire 720 / 1955596 / Caroline Ward and Maria Ward: Sun Fire 722 / 1950662.

	<300	≥300 <500	≥500 <1000	≥1000	All Values
1851	2	2	3	3	10
1861	5	6	4	0	15
Total	7	8	7	3	25

Records of fire claims suggest that these valuations were calculated at replacement value rather than historic cost or current value. As stated in an earlier chapter, it is unlikely that the figures presented in the policy registers represent overvaluations. The tension between the insurers desire for maximum available premiums but not over-evaluated payouts and the policy holders reluctance to pay excess premiums but desire to avoid loss by under-evaluation ensured that valuations were ordinarily realistic.⁶¹⁶

The household of the female lodging-house keeper

The policies of the Sun Fire Office can be linked with the census enumerators returns to reveal more about the personal circumstances of the lodging-house keepers. As demonstrated, nominal linkage between the Sun Fire Office policies and the census returns can furnish information such as relationship to the head of the household, marital status, age, children, servants and live-in employees and household size. This information can also now be compared with the household characteristics of female insurers engaged in other trades, in this case the ten most common trades of female insurers with the Sun Fire Office in 1851 and 1861 (See Table 25). Of course people moved frequently in this time period and addresses in the census were not always entered as a precise house number and street name. This can make locating individuals problematic. Nonetheless, 52 per cent, 13 of the 25 lodging-house keepers recorded in the insurance policies for both years were successfully linked in the census.

Census linkage on the proprietors active in the ten most common trades for these years had a 58 per cent combined success rate. It revealed that 81 per cent of the female proprietors in these trades were heads of households. This compares to 77 per cent of the linked lodging-house keepers (of the remainder one was the wife of the head, and two were daughters of elderly mothers). In terms of marital status, widows dominated in the most common trades, accounting for 64 per cent of the linked proprietors. Spinsters accounted for 27 per cent and married-proprietors 9 per cent. In comparison, of the linked lodging-house keepers 54 per cent (n=7) were spinsters and 39 per cent were widows. This suggests a different picture than that portrayed by the London Post Office Directory listings, in which married or widowed women made up 80 per cent of female proprietors. Perhaps spinsters were more likely to run the

⁶¹⁶ Cocherell and Green, *The British Insurance Business*, p.50.

smaller establishments at a further distance from the major thoroughfares and were therefore less likely to make it into the directory listings. Kingsbury's suggestion that lodging-house keeping could be a suitable domain for the unmarried woman was already true in the mid decades of the nineteenth century.

The linked lodging-house keepers ranged from 30 to 53 in age, whereas the proprietors engaged in the most common trades, ranged from 19 to 84 years old, with 47 per cent falling in the 30 to 50 age bracket. This would seem to suggest that lodging-house keeping was an activity taken up once a sufficient income had been inherited, or generated from an alternative source - possibly another trade. Although spinster-proprietors predominated in the Sun Fire registers, this was seemingly not an occupation into which they stepped on coming of age. Indeed, only one spinster in this study was below 40 years of age and she was not the head of the household. Nor do they seem to have combined in enterprise with their sisters. It was often asserted that women thrown on their own resources who then engaged in business seldom did so alone - rather, they gathered in numbers to brave the dangerous public sphere of the commercial world. In such cases, sisters were presented as the ideal helpmates. However, the nominal census linkage undertaken here reveals that there were just two cases of sisters operating a lodging-house and one further case of female cousins in business together. Nonetheless at 32 per cent the proportion is higher than for proprietors in the most common trades, in which 11 per cent (n=14) of linked businesswomen were found to be sharing a trade with a sister or sister-in-law. In six of these cases, they were in the needle trades.

Was making your home your business a good means of balancing income and childcare needs? A third of the linked proprietors from the most common trades had children under the age of 14 living in their household. Given that spinsters predominated in the ranks of the linked lodging-house keepers, it is not surprising that the number of such proprietors with children was on the low side. However, the one married lodging-house keeper and two of the five widow-proprietors did have children under the age of 14 living in their household (23 per cent). Also, two different widows and the same married woman had children over the age of 14 residing with them. There were four older children in total, of which three were female. One of these daughters was 'employed in house' and no occupational description was recorded for the other two, although they will almost certainly have assisted their mothers in the running of the lodging-house. The percentage of proprietors from the most common trades with older children in their home was higher at 42 per cent. Lacking this familial labour supply, 62 per cent (n=8) lodging-house keepers employed one or two residential servants. This compares to 48 per cent for the most common trades. All but one of the ten lodging-house servants was female.

The visitors included in the census returns for each linked establishment can tell us a something about the nature of the establishments. Mayhew commented that:

...there seems to have become tacitly established an arrangement as to what character of lodgers shall resort thither; the thieves, the prostitutes, and the better class of street-sellers or traders, usually resorting to the houses where they will meet the same class of persons.⁶¹⁷

10 out of the 13 lodging-house keepers examined here had visitors on the nights of the census. The number of their guests varied from as little as two up to nine persons. The linkage reveals that there were lodging-houses devoted to accommodation for the spinster fundholders. For example, that of Cesilia Ruedi on Cambridge Terrace.⁶¹⁸ And there were lodging-houses whose clientele were predominantly young, unmarried workers, such as that of Anne White on William Street and Elizabeth Warmsley on Grafton Street.⁶¹⁹ Cassandra Wilby, a 35-year-old widow, operated a lodging-house at 44 Watling Street in the City of London. Her 1851 insurance policy was for a substantial £1150. Her visitors included three married men, two of which were merchants, and one unmarried woman, a 35-year-old annuitant called Margaret Heel.⁶²⁰ In contrast, 43-year-old, married proprietor, Rebecca Darnell took out a policy in the same year for £150 on her house located at 4a Angel Alley, Whitechapel. The names of her visitors were mysteriously not included. Instead, the gender and age of the six visitors was listed in alternate 'male', 'female' order. All of the visitors were aged under 30 and no occupations are recorded.⁶²¹

Low lodging-houses

This raises the spectre of the 'low' lodging house. Female lodging-house keepers in nineteenth century London were not always the moral domestic bastions that Kinsbury prescribed. It is difficult to estimate the number of common and low lodging-houses that they operated - the type of establishments that most certainly did not make it into the London Post Office Directory. They were referred to as low by contemporaries, either because of their small charge for lodging, or because of the character of their frequenters. They catered for a lower class of visitor, the disreputables and the transients. Only a minority of prostitutes ever resided in brothels in the city. Indeed the number of reported brothels declined from 933 in 1841 to 410 in 1857. Around the same time, new licensing laws also resulted in the number of public houses

⁶¹⁷ Mayhew, *London Labour and the London Poor*, p.111.

⁶¹⁸ Cesilia Ruedi: FRO, RD 1 RG 9/9 79 (front), Sun Fire 726 / 1971258.

⁶¹⁹ Anne White: FRO, RD 9 RG 9/95 93 (front), Sun Fire 718 / 1958894.

Elizabeth Warmsley: FRO, RD 9 RG 9 / 103 12 (back) and 13 (front), Sun Fire 717 / 1955030.

⁶²⁰ Cassandra Wilby: FRO, RD 19 HO 107 / 1530 211(back), Sun Fire 648 / 1658377.

⁶²¹ Rebecca Darnell: FRO, RD 22 HO 107 / 1545 202(back), Sun Fire 646 / 1658584.

letting out rooms to prostitutes declining significantly. Rather, prostitutes tended to reside in lodging-houses or cheap hotels, the external respectability of which varied.⁶²² Henderson has brought to light the case of Mrs Cummins, the owner of lodging-houses in St Giles. Her houses contained over 100 beds for which she charged as much as 18d. to 2s. per hour. This was high and probably derived from the reputation her establishments possessed for protecting the customers of prostitutes from the risk of robbery. Nevertheless, Henderson argues the keepers of quite ordinary houses were able to demand hugely inflated rents from the prostitutes who lodged with them.⁶²³

Low lodging-houses were usually over-crowded due to the increasing population density in London, and the paucity of working-class housing. Their over-crowding was argued to encourage immorality. Porter highlights a report written in 1850, which stated:

The question was never asked, when a man and woman go to a lodging house, whether they are man and wife...I have known the bedding to be unchanged for three months...They are all infested with vermin, I never met with exception...

The author continued:

The people who slept in the rooms I am describing were chiefly young men, almost all accompanied by young females. I have seen girls of fifteen sleep with 'their chaps' - in some places with youths of from sixteen to twenty.⁶²⁴

Migrants to London fresh from the countryside and with little money had nowhere to go except to the low and sometimes squalid common lodging-houses, which proliferated in the most overcrowded districts. Lord Shaftesbury in 1847 commented:

The astonishment and perplexities of a young person on his arrival here, full of good intentions to live honestly, would be almost ludicrous, were they not the prelude to such mournful results. He alights - and is instantly directed, for the best accommodation, to Duck Lane, St Giles, Saffron Hill, Spitalfields, or Whitechapel. He reaches the indicated region through tight avenues of glittering fish and rotten vegetables, with doorways or alleys gaping on either side - which, if they be not choked with squalid garments or sickly children, lead the eye through an almost interminable vista of filth and distress...The pavement, where there is any, rugged and broken, is bespattered with dirt of every hue, ancient enough to rank with the fossils, but offensive as the most recent deposits. The houses, small,

⁶²² J.R. Walkowitz, *Prostitution and Victorian Society. Women, Class and the State* (Cambridge, 1980), p.24.

⁶²³ T. Henderson, *Disorderly Women in Eighteenth Century London. Prostitution and Control in the Metropolis 1730-1830* (Essex, 1999), p.34.

⁶²⁴ Porter, *London*, p.268.

low, and mournful, present no one part, in windows, door-posts, or brickwork, that seems fitted to stand for another week - rags and hurdles stuff up the panes, and defend the passages blackened with use and by the damps arising from the undrained and ill-ventilated recesses. Yet each one affects to smile with promise, and invites the country-bumpkin to the comfort and repose of 'Lodgings for single men'.⁶²⁵

Lord Shaftesbury's Act of 1851 placed the registration, inspection, cleansing and limitation of overcrowding in these establishments in the hands of the Metropolitan Police. In another act of the same year, also sponsored by Shaftesbury, the London local authorities had been empowered to buy, lease or build lodging-houses. Yet adoption was extremely limited, leaving the private lodging-houses to dominate the housing marketplace for the time being.⁶²⁶

Starting a low lodging-house was not a costly matter and Mayhew estimated that the average takings of a lodging-house keeper was about 17s. 6d. a night. Besides taxes, and rent if the lodging-house keeper did not own the property, the principal expenditure was on coals and gas. In some of the better houses, blacking, brushes, and razors were supplied, without charge. Newspapers were commonly available and sometimes pen and ink, and soap. In one house in Kent Street, the following ditty adorned the mantelpiece:

To save a journey up the town,
A razor lent here for a brown:
But if you think the price too high,
I beg you won't the razor try.⁶²⁷

In some places a charge of a halfpenny was made for hot water but more often it was included in the night's rent, or not available.⁶²⁸ Many low lodging-houses were not likely to find their way into the trade directories. Rather, they relied on more localised advertising. Signage on the front of the house or 'Lodgings for Travellers' painted on a shutter. According to Mayhew, a few of the better off houses posted up small billheads, inviting the attention of prospective lodgers 'by laudations of the cleanliness, good beds, abundant water and "gas all night", to be met with'. Others distributed trade cards.⁶²⁹ It was estimated that there were at least 200 of these low lodging-houses in London.⁶³⁰

It is difficult to estimate how many women operated at this end of the trade. The existence of such establishments challenged not only the public sphere of business as the man's

⁶²⁵ Taken from the *Quarterly Review*, vol. 82, 1847, pp.142-52 and quoted in F. Sheppard, *London 1808-1870: The Infernal Wen* (London, 1971), pp.4-5.

⁶²⁶ Sheppard, *London 1808-1870*, p.289.

⁶²⁷ Mayhew, *London Labour and the London Poor*, p.113.

⁶²⁸ *Ibid.* pp.112-113.

⁶²⁹ *Ibid.* p.112.

⁶³⁰ *Ibid.* p.110.

domain but also the private sphere of home as the respectable, gilded cage of womanhood. Nor do such women comfortably fit the popular stereotype of the distressed gentlewoman, forced to earn a living; rather their existence lends support to an image of aspiring businesswomen. If a proprietor was a distressed gentlewoman, then she could be seen as a victim thrown into the world of work - a stereotype that helped to make working women more acceptable, retaining for them some measure of respectability in the eyes of contemporaries. In contrast, to be ambitious or aspiring was much less favourable. Such women engaged in commerce on their own volition, challenging notions of women's proper place. Women who made their business the low lodging-house, which facilitated prostitution, certainly did so.

The accommodation business

Finally, we turn to the other kind of landlady, the renter of rooms, tenements and houses - The most removed from the potential conflicts in the provision of services in lodging. Sometimes property owners insured against the loss of rent should a fire render their premises unfit for habitation,⁶³¹ the premium for which was based on that fixed for the cover of the building against loss by fire.⁶³² The rentier would, in most cases, have suffered a significant blow to their income should their tenant have been forced to take up residence elsewhere. The policy registers of the Sun Fire Office provide evidence of insurance coverage of yearly rents on rooms, tenements, houses and workshops. All the policies held by women in London in 1861 (n=1230) were examined for evidence of women insuring houses in addition to their own dwelling house and 336 policies were identified as doing so (27.3 per cent). Of these, 15 policies itemised the annual or six monthly rent to be insured, usually in addition to the value of the residence itself. This provides information on 65 rented properties, 80 per cent of which were rented out for less than £50 (n=52 properties). A further 17 per cent (n=11 properties) were rented out for between £50 and £99. Just two were rented for over £100.

Some 60 per cent of the policyholders (nine out of the 15) insured rent on just one or two properties. However, Maria Hardy and Eliza Ann Johnson insured the rent on their 16 and 17 properties respectively. Maria owned numbers 15 to 30 inclusive on Thornton Street. She insured the rent on each house for nine months at a combined value of £200.⁶³³ Eliza insured £24 of rent on one house in Tenter Street and £28 each on 14 houses on Scarborough Street. In addition she insured a rent of £84 on 6 and 7 St Mark Street. In total, she insured a yearly rental income of £500.⁶³⁴ This was the highest yearly income received from rents insured by any of

⁶³¹ W. Nicholson, *Practical Fire Insurance* (London, 1893), pp.43-47.

⁶³² C.L. Adams, *Insurance Points Worth Knowing* (London, 1922), p.90.

⁶³³ Maria Hardy: Sun Fire 720 / 1947524.

⁶³⁴ Eliza Ann Johnson: Sun Fire 722 / 1973479.

the policyholders. Six of the women received between £50 and £99 a year. A further three supplemented their household purse by between £100 to £199 and four women accrued over £200 a year from their rental properties. Only two of the insurers of rent were receiving less than £50 a year from their tenants.

There is even more evidence of women letting out their property. It was not uncommon for a property owner to mention in the policy whether they let the house, tenement or workshop. The words 'in the occupation of', 'let to' or 'in the tenure of' were used in 23 per cent (n=76) of the 336 female headed policies covering property in addition to their dwelling house in 1861. These words were usually followed by the name of a trade such as boot and shoemaker or in one case 'dealer in cats and dogs meat'.⁶³⁵ This was because the nature of the trade carried on within the premises influenced the premium set by the Sun Fire Office, with more hazardous trades with a greater risk of fire carrying higher premiums. The marital status of 54 of these 76 policyholders was also recorded. 36 of the 54 (67 per cent) were widows, 12 (22 per cent) were spinsters and six (11 per cent) were married women (See Table 30).

Table 30: Marital status of female policyholders who let out property (1851 and 1861 combined).

Marital Status	N	%
Married	36	8
Spinster	138	30
Widow	284	62
Total	458	100

A substantial proportion of the remaining 260 policyholders who insured additional property but did not make specific reference to tenants, probably did still let their houses. However, the tenants were probably engaged in non-hazardous trades or were not in trade at all, therefore their details were not considered relevant to the setting of the premium or to the head office policy compilations.

Taken together, out of a possible 2,289 London policies with the Sun Fire Office held by women in both 1851 and 1861, 28 per cent (n=630) covered property in addition to their dwelling houses. Some 68 per cent (n=429) of these insured one or two additional properties (with 48.4 per cent insuring only one). A further 18 per cent insured three or four properties (n=73 and n=43 policies respectively). 65 policies insured between five and ten additional properties (10 per cent) and 18 insured between 11 and 20 (3 per cent). There were two policyholders with more properties than this. The greatest number of additional properties was

⁶³⁵ Margaret Wilson let 18 Fields Place in Holborn to a dealer in cats and dogs meat: Sun Fire 722 / 196617.

28. These were insured by widow Rebecca Gordon of Albany Road, Camberwell in 1851 for £2200.⁶³⁶ Her policy was exceptional. Some 66 per cent of policyholders insured their additional properties for between £200 and £1000, with a further 12 per cent having policies valued between £1000 and £1500 (See Table 31).⁶³⁷

However, Rebecca's was not the highest valued policy. In 1861, spinster Elizabeth Trotter of Eaton Place, Belgravia insured 18 houses for a total of £14,560. This included 12 cottages for £1,320, a house including stables and outhouses for £5,400, a house including brewhouse and outbuildings for £2,270, a further house for £400 and two farms for £2,680 and £1,380 respectively.⁶³⁸ In comparison, in the same year, Emma Atkins of St Martins Lane insured 37 Church Street, Soho, which she let in tenements for just £25.⁶³⁹ Widows seem to have been more likely to hold the larger policies - of the 40 women with policies valued at £2000 and above, 50 per cent (n=20) were widows, 23 per cent (n=9) were spinsters and 8 per cent (n=3) were married women. The remaining 20 per cent (n=8) were held by women whose marital status was not recorded.

⁶³⁶ Rebecca Gordon: Sun Fire 647 / 1651009.

⁶³⁷ Nine policies insured rent only.

⁶³⁸ Elizabeth Trotter: Sun Fire 723 / 1968853.

⁶³⁹ Emma Atkins: Sun Fire 720 / 1958386.

Table 31: Value of property insured by female policyholders in addition to their dwelling houses (1851 and 1861 combined).

Value	N	%
< 200	56	9
≥ 200 < 500	233	37
≥ 500 < 1000	184	29
≥ 1000 < 1500	75	12
≥ 1500 < 2000	33	5
≥ 2000 < 3000	19	3
≥ 3000 < 4000	6	1
≥ 4000 < 5000	7	1
≥ 5000 < 10000	6	1
≥ 10000 plus	2	0.3
No value given	9	3
Total	630	100

Looking at the marital status of women who insured additional property in both 1851 and 1861, the breakdown is similar to that for women engaged in the ten most common trades. 36 (8 per cent) were married, 138 (30 per cent) were spinsters and 284 (62 per cent) were widows. This compares to 9 per cent, 27 per cent and 64 per cent for women in the most common trades. Only marginally more spinsters were recorded as engaged in the accommodation business than in other types of trades. Furthermore, although 20 per cent (n=124) of the women in the accommodation business insured 'with' a man, perhaps an agent or solicitor, 69 per cent (n=34) took out the insurance policies in their own name only.⁶⁴⁰

Just under 20 per cent (n=453) of all female Sun Fire Office policyholders in 1851 and 1861 insured business assets. This compares to the 28 per cent (n=630) of female policyholders who were engaged in the accommodation business to some degree, either gaining a rental income or investing their money in property. Some writers have suggested that even for the women that did have the financial means, the increasing number of alternative avenues for investment, including rent, tended to deflect women from setting up in business. However, an examination of the Sun Fire Office policies suggests that the letting business was not always a substitute for other income generating activities. Five out of the 76 female policyholders whose policies listed tenants or a letting arrangement in 1861 also listed a business activity (7 per cent). These included a chemist, a cow keeper, an embroideress, a furniture broker and a linen

⁶⁴⁰ For example, Sarah Evans 'with Richard Benyon esq': Sun Fire 718/1955837. In addition, the gender of 26 (four per cent) of additional names on policies was unclear.

draper.⁶⁴¹ Broadening this to consider all those women who insured property in addition to their dwelling house in that year, 16 recorded a business activity for the policyholder (5 per cent). In 1851, the number was greater with 28 of the 266 policies covering property also recording a business activity (11 per cent), perhaps putting their profits into property. This lends support to the comment of contemporary, Thomas Cubitt who reflected that small landlords belonged to 'a little, shop-keeping class of persons who have saved a little money in business'.⁶⁴² In 1851, these women, insuring property and business assets, operated in 40 different trades, spanning all sectors of the economy. Perhaps they were progressing along the cycle of exchange between trade and property that Morris found for businessmen.⁶⁴³ However, it is difficult to assess whether a similar lifecycle of property ownership existed for women as for men, without undertaking extensive census linkage to ascertain the age of policyholders.

To conclude the chapter, the accommodation business was not always a substitute for other activities at mid-century but it does seem to have been an increasing one. Davidoff and Hall have written of women's propensity to turn away from economic activity. They argue that widows and spinsters formed the core of those investors requiring a steady income without administrative worries. They point to the variety of sources and types of income, including rents, which provided a living to those who wished for a genteel competence not requiring active intervention.⁶⁴⁴ However, renting out property took a woman into the public sphere. The acquisition of properties, the securing of tenants and the contract between landlady and tenant, often supported by various obligations, constituted a form of business activity. Similarly, although Kinsbury presented lodging-house keeping as an extension of domestic activity and a woman's proper role, this too involved setting-up in a suitable establishment, promoting the business, managing staff, the provision of services and the collection of payment. A head for business was as vital as good housekeeping skills. Women who opened their houses to paying guests did not always get paid and could find their livelihoods pawned along with their furniture and bedding, and the guest nowhere to be found.⁶⁴⁵ Nonetheless, the number of women engaged in lodging-house keeping at mid-century attests that this was a popular avenue of self-employment and small business. However, while many women set-up in this realm of the accommodation business, what was more difficult was making the establishment pay. As

⁶⁴¹ Catherine Knowles: Sun Fire 718 / 196864 / Mary Abbot: Sun Fire 718 / 194899 / Emma Atkins: Sun Fire 720 / 195838 / Mary Ann Garrard: Sun Fire 723 / 195910 / Mary Haven: Sun Fire 723 / 195330.

⁶⁴² Quoted in R. Porter, *London. A Social History* (London, 1994), p.268.

⁶⁴³ Morris, 'The middle-class and the property cycle', p.110.

⁶⁴⁴ Davidoff and Hall, *Family Fortunes*, pp.277-278.

⁶⁴⁵ Rees provides various examples of this kind of theft in the late eighteenth century. See S. Rees, *The Floating Brothel* (St Ives, 2001), pp.12 -13.

Walton found of the Blackpool landladies, the transition from keeping a lodging-house to being kept by it was difficult and uncertain of attainment. There was no doubt a realisation among the would-be proprietors that they were becoming landladies in a bid to preserve an existing standard of living. The quest for material self-improvement was secondary.⁶⁴⁶

⁶⁴⁶ Walton, *The Blackpool Landlady*, pp.85, 114.

Conclusion

By the beginning of the nineteenth century, one in seven of the population (England and Wales) were estimated to have lived in towns with a population of over 50,000 and of these three-quarters were in London.⁶⁴⁷ Such large urban centres offered a plethora of self-employment and small business opportunities. Yet, women in business in urban centres during the nineteenth century have received little attention from historians, although the previous century has not lacked attention. This is partly a reflection of the sources available for scrutiny in this period. If the novels of the period were taken as a key source, then one would find little or no evidence of women above the working-class engaged in work let alone business. And those images that do exist of such women are not as role models. In the words of Gorsky:

To read the typical popular novel written by a woman during these changing years is to be told that virtually all women, consciously or unconsciously, desire only one career - marriage. The young girl's goal is to adorn the drawing-rooms of an appropriate home, her ideal is to be beautiful, virtuous, and subordinate to her man, her role is to be wife, housekeeper, and mother. Her inclinations - if she is perverse enough to entertain contrary thoughts - are molded to accept this ideal of life. The alternatives are few and, among heroines, either spring from or lead to disaster.⁶⁴⁸

Hence, an enduring image has been created of women at home with time hanging heavily on their shoulders. The following is an extract from Ann Judith Penny's *The Afternoon of Unmarried Life* (1858):

A LADY sits by a table well furnished with books, in a pretty drawing-room, complete in every comfortable arrangement; she is alone, and she is idle, though a book, vividly written, lies open before her; but her forehead is bent down on one hand, and the other has fallen listlessly to her side. When she uncovers her eyes, - grave eyes, cold and sad in their expression, - they turn to the time-piece, which is quietly carrying on its monotonous business with a happy tick and an unvarying face...⁶⁴⁹

Despite the substantial numbers of middle-class women needing to work, upper-class commentators continued to write about the woman at home, particularly the spinster. The mid-nineteenth century saw a spate of advice books aimed at such women, all recommending

⁶⁴⁷ B. Hill, *Women, Work and Sexual Politics*, p.18.

⁶⁴⁸ S.R. Gorsky, 'Old maids and new women. Alternatives to marriage in English women's novels, 1847-1915', *Journal of Popular Culture* (summer 1973), p.69.

⁶⁴⁹ A.J. Penny, *The Afternoon of Unmarried Life* (London, 1858), p.3.

religion and restraint.⁶⁵⁰ This powerful imagery has encouraged the notion of separate spheres of home and business, women and men. Such prescription has often been too readily accepted at face value by historians leading to conclusions such as that of Wanda Neff, who in her 1929 book entitled *Victorian Working Women* wrote that 'by the eighteenth century the triumph of the useless woman was complete'.⁶⁵¹

Yet, as this thesis has demonstrated, caution must be exercised in accepting the impact and effectiveness of the prescriptions of appropriate roles and behaviour, particularly on the lower middle-class woman whose income could often not sustain the idealised lifestyle. And dissenting voices can also be easily found such as that of Josephine Butler:

...there remain both men and women who continue solemnly to inform the women who are striving for some work or calling which will save them from starvation, and who have no human being but themselves to depend on, that their proper sphere is home, - that their proper function is to be wives and mothers, and their happiness is to be dependent on men!⁶⁵²

As Hosgood has pointed out, when looking at the Victorian lower middle-class the bulk of evidence on their experience is drawn from accounts that originate elsewhere and not from small business sources. He adds, just as historians have been wary of middle-class accounts of the working-class, so too must we be wary of similar accounts of the lower middle-class.⁶⁵³ This is not to say that advice books and novels written by the ladies of the middle- and upper-middle class should be disregarded. On the contrary, they tell us a great deal about aspirations and ideals. However, reality is often somewhat different. Examining other sources such as trade directories and fire insurance records has revealed that there were significant numbers of women in business in London well into the Victorian period.

An examination of the Sun Fire Office insurance policies has revealed a shift over time in the types of sectors within which women's businesses were most commonly found. The 'food, drink & hospitality' sector which accounted for over a third of female-headed business policies in 1747 was overtaken by 'textiles & clothing' in the nineteenth century. By 1861 it was this manufacture, sale and laundry of textiles, which had become the most common sector of activity for female insurers. In contrast, the proportion of female policyholders in the 'miscellaneous' sector, including such trades as coachbuilding and ironmongery, underwent a

⁶⁵⁰ Vicinus, *Independent Women*, pp.13-14.

⁶⁵¹ W.F. Neff, *Victorian Working Women. An Historical and Literary Study of Women in British Industries and Professions 1832-1850* (London, 1929), p.186.

⁶⁵² Butler, *Woman's Work*, p.xxviii-xxix.

⁶⁵³ C.P. Hosgood, 'The knights of the road. Commercial travellers and the culture of the commercial room in late-Victorian and Edwardian England', *Victorian Studies*, 37:4 (summer, 1994), p.520.

steady decline across the period. Nonetheless, accounting for some 19 per cent of London women's policies in 1851 and around 13 per cent in 1861, the proportion of women operating in such trades, as reflected by the Sun Fire registers, remained significant.⁶⁵⁴ It would seem that just as women in paid employment faced a sex-segregated labour market, female proprietors also confronted a commercial arena divided into masculine and feminine pursuits. A five per cent sample of male policyholders insuring business assets with the Sun Fire Office was extracted for comparative purposes. Contingency tables and the chi-squared technique revealed that gender was an influential variable on the sector proprietors operated in and that its influence increased over time. Clearly, in business gender did matter. Women who contemplated self-employment and small business proprietorship found the scope of their activities circumscribed. As Gamber found in the US context, most clustered in occupations that mirrored traditional conceptions of women's work.⁶⁵⁵ However, the diversity of their ventures should not be under-represented. Although around 50 per cent of all the female proprietors extracted from the insurance records were engaged in just ten trades, they were not restricted to the needle alone and retailing in particular was popular and covered a wide range of opportunities.

But it is only by following the female proprietors home that we can begin to understand the role of proprietorship in women's work-life strategies. Beyond the case study, this approach to the study of women in business in the British context is new. This is partly due to the difficulties and time pressures associated with extensive record linkage. But it is a worthy exercise, furnishing much more detailed and consistent information on the families and household's of proprietors and their occupants than that available from trade directories or newspaper advertisements. Linking the female proprietors extracted from the insurance records in the census enumerators reports, and combining the results of both 1851 and 1861 together, revealed a strong correlation between small business proprietorship in both production and non-production trades and heading a household. There was a strong link between independence in income generation and independence in domestic living arrangements.

Following these women home also furnishes us with information that can help us better to assess the accuracy of common stereotypes of women in business in this period. For example, it has commonly been stated that a woman in business would most likely be at least approaching middle age and also widowed and indeed that it would have been by the death of her spouse that she came into the role of proprietor. Furthermore, she would usually be a temporary incumbent of an enterprise, care-taking the business until it could be sold or passed

⁶⁵⁴ A breakdown of trades by sector, along with a listing of trades by sample year, is included in the appendix.

⁶⁵⁵ Gamber, *The Female Economy*, p.27.

on to an adult son. This study has revealed that these stereotypes have some truth in their application to women engaged in the production and typically 'male' trades but that such trades represent only a small fraction of the experience and activities of female proprietors.

The mean age of proprietors in 1851 and 1861 combined was 54 years in the production trades; almost ten years higher than for women engaged in what have been called the common trades. However, women were engaged in businesses of all types from their twenties well into their eighties. Business was not just the preserve of the middle aged, although it certainly did provide a middle- and old- age survival strategy - an advantage too often overlooked in other studies. Similarly, the proportion of widows, at 72 per cent, was also highest among the women engaged in the production trades. Nonetheless, this meant that a further 28 per cent of proprietors were not widowed. In the common trades the proportion of non-widows was even higher at 36 per cent. Married women did figure among these non-widows, accounting for just under 10 per cent of all linked female proprietors in both production and non-production trades. However, there were clearly more avenues for the spinster-proprietor in the non-production trades, as they constituted 27 per cent of the women in the common trades but only 14 per cent of those in the production trades.

Business was not the preserve of the widow but neither did the spinster-proprietors club together with their sisters to brave the dangerous public sphere of commerce. Although in the common trades, some 16 per cent of proprietors were found to be living in the same household as a sister, in many of these cases the sisters were living under the parental roof. Furthermore, cohabitation and also engaging in the same trade as a female sibling was most common among the dressmaking and millinery proprietors. There were no cohabiting, trade-sharing sisters in the production trades. So, while the popular stereotype of supporting sisters holds some water in its application to women in the needle trades, it was not necessarily a common survival technique amongst women engaged in other trades.

The incidence of older children residing in the same household as the proprietor was much higher in the production trades than in the common trades at 83 per cent and 42 per cent respectively. But even the latter figure is quite high and indicates the potential pool of assistance from which female proprietors could draw. This pool of assistance was gendered. In the common trades, it was more usual to have female older children than male residing in the household. However, for the production trade proprietors the situation was reversed. However, many were well past their coming of age and if their mother proprietors had wanted to relinquish their entrepreneurial burden, presumably they could have done so at an earlier stage. Therefore, while it is clear that some widows and sons did work in business together, and that sons were certainly utilised in a more visible way than daughters, neither the common trade or

production trade linkage undertaken in this study can support the argument that care-taking widows made up a substantial proportion of women in business in nineteenth century London.

It is clear that female proprietors were often also employers of non-familial labour in the form of assistants and domestic servants and that there was some overlap between these two roles. In the common trades, 33 and 39 per cent had residential employees and domestic servants respectively. In the production trades the corresponding proportions were 29 and 35 per cent. In addition, female small business proprietors were able to utilise other family members, including sisters, brothers, cousins and children of all ages as a form of labour supply. And, there was often a trade-off between this familial labour supply and the need for domestic servants.

But while there are common traits it must be stressed that if the experience of all women is not homogeneous, why then should the experience of all businesswomen be either? In their studies of twentieth century businesswomen, Cromie and Hayes have classified female proprietors into three groups - innovators, dualists and returners. Although caution must be exercised here, their typology is helpful. Innovators are less likely to have children. They are motivated by a desire for autonomy and achievement and to avoid job dissatisfaction. This group are most similar in their motives and goals to male proprietors. Dualists all have children and exhibit a high commitment to both entrepreneurship and domesticity. Returners also have children but have left the paid employment market to have and care for their children. Freed from this obligation they are heavily motivated by a desire for personal satisfaction in their work.⁶⁵⁶ It is likely that at different stages in their lifecycle businesswomen of the nineteenth century also held such varied proprietorial motives, often related to their different familial circumstances. This thesis has revealed evidence of women starting in business at a young age, or juggling a business alongside family commitments and setting up in business after having had children. Self-employment has historically provided women with an advantage specific to the position of their sex within society as a whole, as a form of work that allows greater flexibility to accommodate domestic tasks, especially child-care. Furthermore, it is also important to recognise that self-employment and small business proprietorship is one among a whole range of women's responses to need. Women's choices were often influenced and governed by family circumstances and they often utilised a number of different overlapping strategies. Other responses included investment in the business activities of others, re-marriage, paid employment including the provision of domestic services to relatives and neighbours, and the taking in of lodgers and boarders. Combining the linkage results for 1851 and 1861

⁶⁵⁶ S. Cromie and J. Hayes, 'Towards a Typology of Female Entrepreneurs', *The Sociological Review*, Vol. 36 (1988), pp.99-107.

R. Scase and R. Goffee, *The Entrepreneurial Middle Class* (London, 1982), p.189.

together, some 22 per cent of common trade proprietors and 14 per cent of production trade proprietors also had lodgers in their households on the night of the census.

It is clear that there is evidence to support the application of the Marginal Person Thesis to women in this period. The Marginal Person Thesis proposes that it is often those individuals who find themselves to be marginal in the occupational structure who turn to business proprietorship as an alternative to deprivation in the labour market. Clearly proprietorship is not a new form of escape for women. It has historically offered a survival route for the unmarried or unsupported woman, even during the rise of the Victorian ideology that women should preferably be homebound and idle. In the absence of accessible paid employment opportunities or a husband to lean on, women created their own employment. The evidence for this can be seen in policies insuring business property from fire, and also trade cards, trade directories and diaries. Occupying a marginal position in the occupational structure, those with some amount of personal capital, however small, turned to self-employment for their survival. This evidence goes at least some way to addressing the urgent question posed by contemporary John Boyd-Kinnear in 1869: '...at all events women must live. To live they must be fed; and to be fed involves the labour of some one. Whose labour, then, shall it be?'⁶⁵⁷

But how do we gauge their success? Much of the debate in present day studies of small business has focussed on what motivates female proprietors, whether this differs to the motivation of male proprietors, and consequently to how women define their success. A principal question asked is whether the success of women's businesses should or can be gauged on the same principles as other businesses? All businesses must be financially viable on some level in order to continue to exist. Beyond this, however, an enterprise which functions effectively as a 'coping strategy' for one or more women must also be seen as successful on the terms for which it was set-up. To quote Marlow and Strange: 'If women are undertaking business ownership for reasons which are different from those of men, it follows logically that they may have different expectations of ownership.'⁶⁵⁸ Not all commentators agree with this view, other studies have indicated that some groups of female proprietors are motivated by the same need for money and wish for independence as their male counterparts.⁶⁵⁹ Clearly, the expectations and successes of all proprietors can not be assumed to be similar.

⁶⁵⁷ J. Boyd-Kinnear, 'The Social Position of Women in the Present Age', in J.E. Butler, (ed.), *Women's Work and Women's Culture. A Series of Essays* (London, 1869), p.332.

⁶⁵⁸ S. Marlow and A. Strange, *The Effect of Labour Market Discrimination on Women's Expectations of Self Employment* (Warwick Business School, Working Paper No 10, 1992), p. 9.

⁶⁵⁹ S. Birley, 'Female Entrepreneurs: Are They Really Any Different?', *Journal of Small Business Management* (January, 1989), p.33.

This highlights the crudity of the profit maximisation model in studying female business proprietorship. These women might well have been able to secure a higher rate of return in a different trade or activity. However, small business proprietorship provided other benefits such as independence, flexibility in effort, and respectability. Given that in this period a premium was placed on respectability, it can be argued that this skewed women's opportunities and choices. As Mary Taylor said of women who maintained themselves: 'Respect is more to them than money'.⁶⁶⁰ Similarly, Mrs Elizabeth Hakewell, who ran a millinery and dressmaking shop near Grosvenor Square employing six or seven women, told the 1854 House of Lords Committee that they were: '...very respectable young people [who] would not like to mix with common young people. They were the daughters of clergymen and half-pay officers and of first-rate professionals.'⁶⁶¹ Such concerns to preserve respectability pervaded society across the nineteenth century. As Taylor has written:

We see them peering out at us through the murky sepia of contemporary photographs, or from the mannered formality of Sargent's portraits - overdressed and posing awkwardly at the seaside, or in the drawing room or slums, their pinched and drawn faces suggesting a nation stressed out by trying to please God and Mammon, while always struggling to look more respectable than the folks next door.⁶⁶²

Hence, separate spheres is too simplistic a model through which to examine women's income generating activities, including self-employment and small business proprietorship. The dichotomy has become, as Simonton has written, a shorthand which at times obscures as much as it reveals.⁶⁶³ Even in the nineteenth century the boundary between work and home was not absolute, particularly in business proprietorship. It could even be said that it was precisely this overlap in domestic living and self-employment and small business activity that made this activity an accessible and attractive one for women. However, this overlap between home and business has also often hidden their efforts from view. Their economic activities have criss-crossed the boundaries of households and markets, blurring their business identities.

Finally, when not denying the fact of middle-class women workers, there was a tendency in contemporary writing to present working women and women in business as victims. In the words of Davidoff and Hall, women's identification with the domestic and moral sphere implied that they would only become active economic agents when forced by necessity.

⁶⁶⁰ Vicinus, *Independent Women*, p.25.

⁶⁶¹ House of Lords Sessional Papers, 1854-5, Vol.5, p.27. Quoted in S. Alexander, 'Women's work in nineteenth century London; a study of the years 1820-50', in J. Mitchell and A. Oakley (eds.), *The Rights and Wrongs of Women* (London, 1977), p.85.

⁶⁶² M. Taylor, 'What should we do with the Victorians?', *BBC History Magazine*, 2:1, (January 2001), p.16.

⁶⁶³ Simonton, *A History of European Women's Work*, p.8.

As the nineteenth century progressed, it was increasingly assumed that a woman engaged in business was a woman without either an unearned income of her own or a man to support her.⁶⁶⁴ In *Cassandra* (1852), Florence Nightingale, noted that women who dreamed of activity were accompanied by a phantom - 'the phantom of sympathy guiding and lighting the way.'⁶⁶⁵ Increasingly, as long as the work was imperative, the novelist was on the side of the working woman. However, in most cases, as soon as there was a suspicion of her getting any satisfaction out of her self-supporting existence, the forces of anti-feminism were rallied.⁶⁶⁶ She was not expected to aspire beyond sufficiency. Arguably this represented an attempt to deal with reality. Ideologies proclaim roles often at odds with the realities of daily life. The cherished stereotype of female dependency was threatened by the active working woman and woman in business. This necessitated an explanation for their deviation from the ideal prescribed role. As long as these women could be seen as victims, engaging in the commercial world out of sheer desperation, the ideals were upheld. Such a stereotype helped to make working women more acceptable, retaining for them some measure of respectability in the eyes of their contemporaries. In contrast, to be ambitious or aspiring was much more unfavourable. Such women engaged in commerce on their own volition, challenging notions of women's proper place. As Gamber writes of the situation in the US at this time:

While entrepreneurship supposedly taught men the virtues of self-reliance and rugged individualism, most observers assumed that women - 'naturally' lacking these traits - would enter the commercial world only out of sheer desperation, that is, if established channels of male support failed to materialise. Few seem to have contemplated that women might choose entrepreneurial livelihoods instead of waiting until calamity struck.⁶⁶⁷

Yet, as Goffee and Scase have pointed out:

First, setting up a small business does not *necessarily* constitute a personal reaffirmation of the principles of capital accumulation, on the contrary, it can represent an explicit rejection of the exploitative nature of the capitalist work process and labour market. In this sense, then, business proprietorship may be seen as a radical - albeit short-term and individualistic - response to subordination. Second, even though some women business owners are committed to the virtues of private ownership and profit, their position may query the traditionally-defined, gender-based division of labour. Thus women who both own and manage

⁶⁶⁴ Davidoff and Hall, 'The hidden investment', p.239.

⁶⁶⁵ Florence Nightingale, *Cassandra* (London, 1852). Reprinted in full in R. Strachey, *The Cause. A Short History of the Women's Movement in Great Britain* (London, 1929, reprinted, 1979), p.407.

⁶⁶⁶ P. Thomson, *The Victorian Heroine: A Changing Ideal 1837-1873* (London, 1956), p.71.

⁶⁶⁷ Gamber, *The Female Economy*, p.6.

business enterprises - especially those in male-dominated sectors of the economy - serve to undermine conventional and stereotyped notions of 'a woman's place'.⁶⁶⁸

Historians have too readily accepted the lack of choice and the stereotype of the distressed gentlewoman. Consequently, research has been built on what Vickery has called the 'sands of prescription' and although most historians now concede that few women actually lived up to the fantasies of poets and novelists, they continue to differ as to how seriously they took their 'didactic medicine'.⁶⁶⁹ But as Hakim has argued:

We must stop presenting women as 'victims', or as an undifferentiated mass of mindless Zombies whose every move is determined by other actors and social forces...Women are responsible adults, who make real choices and are the authors and agents of their own lives.⁶⁷⁰

This is not to say that social forces do not limit or influence choices. On the contrary they do. However, within this context, women of the nineteenth century did exercise their preferences when and where they could in order to better their situation. Engaging in self-employment and small business could gain for women of all ages a form of status and respectability. Engaging in business could secure for them the ideals of individualism and independence and particularly of independence as they aged, as it provided for many women a middle- and old age survival strategy.⁶⁷¹ Sometimes even the lady reformers could see such benefits of women entering into business, particularly for those women who could not write, paint or teach, as it could retain for them 'that which is so dear to a woman's heart, a comfortable and respectable roof over her head'.⁶⁷² Hence, a livelihood made through independent trade was a far better thing for the woman desiring respectability than to be reduced to providing herself as a source of labour for others. And, it could retain for women that great hallmark of respectability, her own home. Her home could even be used as a means of generating an income, as a 'house of accommodation' or by the taking in of a small number of paying guests.

However, it must be recognised that the commercial world was becoming increasingly formalised. Middle-class men worked hard to develop the infrastructure of their commercial world, one which excluded the female proprietor. They organised committees of manufactures, chambers of commerce, and clubs. Women were increasingly marginalised and excluded from

⁶⁶⁸ R. Goffee and R. Scase, 'Business ownership and women's subordination: a preliminary study of female proprietors', in M.A. Yeager (ed.), *Women in Business* Vol.III (Cheltenham, 1999), p.627.

⁶⁶⁹ Vickery, 'Golden age to separate spheres?', pp.296, 301.

⁶⁷⁰ C. Hakim, 'The sexual division of labour and women's heterogeneity', *British Journal of Sociology*, 47:1, (1996), p.186.

⁶⁷¹ Ottaway, 'The old woman's home', pp.113, 116, 130.

⁶⁷² Rayner Parkes, *Essays on Woman's Work*, p.140.

this world of centralised dealings and codified practice, both formally and informally.⁶⁷³ Nonetheless, it is clear that, as Humphries has argued, lone women, or those left heading their own households should not be viewed as having constituted a 'parasitic sub-culture'.⁶⁷⁴ Their survival strategies placed them at the forefront of industrialisation. They provided articles of clothing both bespoke and ready-to-wear, fancy and everyday, and the laundry services to wash and iron them. They catered to the hungry bellies and bawdy tensions of the metropolis by supplying food, drink and general hospitality, including bath houses and brothels. They operated printers and engravers and published newspapers to inform the adult masses and opened schools to teach their children too. Omnibus proprietors and wheelwrights also numbered among their ranks, as did library keepers and stationers. Provisions, glass and earthenware, candles, toys, sheet music, firewood, and jewellery were just a handful of the products they sold from their shops. Not only did they contribute such energies to the benefit of the local and indeed national economy, many supplied lodgings often in addition to these other income generating activities, thus facilitating the migration of men and women and the labour supply essential for the economy's growth. In this sense, female business proprietors were of crucial importance to London and to the process of industrialisation.

⁶⁷³ Hall, 'Strains in the firm of wife', p.186.

⁶⁷⁴ Humphries, 'Female headed households', pp.31-32.

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A List of Trades From Sun Fire Policies Covering Business Assets

1747 Women

50 policies cover business assets (no duplicates):

Those occurring more than once: 35 (70%)

8 Victuallers
5 Habadashers
4 Brokers (3) & Shopkeepers (1)
4 Pawnbrokers
3 Coffee Women / Sellers
3 Grocers
2 Chandlers
2 Dealers in Tea
2 Milliners
2 Printers

Those occurring once: 15 (30%)

Benchmaker
Butcher
Cabinet Maker
Dealers in Coal
Dealers in Charcoal
Dealer in Tobacco
Distiller
Feltmaker
Gold & Silver Plating Mill Owner
Mercer
Oil Factor
Turner
Wine Cooper

2 not named

1761 Women

131 policies covering business assets:

4 duplicates – Sarah Chesham, Oarmaker / Elizabeth Liscoe, Drysalter /
Catherine Peon, Dealer in Hardware / Mary Street, Slopseller
127 policies excluding duplicates

Those occurring more than once: 93 (73%)

17 Victuallers (14) & Innkeepers (3)
16 Chandlers (14) incl. 1 Tallow and 1 Ship Chandler
14 Milliners (11) and Mantua / Dressmakers (3)
8 Habdashers (6) &/or Hosiers (2)
5 Coffeewomen /Sellers
4 Brokers (2) & Shopkeepers (2)
4 Linen Drapers / Sellers
3 Bakers
3 Dealers in clothes (incl. 1 Dealer in Secondhand Apparel)
3 Dealers in Wine &/or Beer

2 Butchers
2 Corn Chandlers
2 Dealers in Coal
2 Glaziers
2 Grocers
2 Slopsellers
2 Stationers
2 Trunkmakers

Those occurring only once: 32 (25.2%)

Bagnio Keeper
Benchmaker
Blue Maker
Book Maker
Brewer
Carpenter
Child Coat Maker
Cloth Maker
Coach Joiner
Currier
Dealer in Earthenware
Dealer in Hardware
Dealer in Mathematical Instruments
Drysalter
Factor
Fruiterer
Gold & Silver Bone Lacemaker
Miller
Oarmaker
Painter
Pastry Cook
Pawnbroker
Petticoat Maker
Poulterer
Sadler
Saleswoman
Stocking Presser

1761 Women continued

Sugar Baker
Taliswoman
Threadmaker
Wood Monger
Woolcomber

1 Not Named
1 Unreadable

1851 Women

202 policies cover business assets (19.1% of all London policies)

5 duplicates: Sarah Babington, upholsterer / Elizabeth Horton, iron boiler manufacturer
 Maria Lawrence, dealer in clothes / Mary Parkes, print seller /
 Lydia Tomlin, victualler

197 policies excluding duplicates

Those occurring more than once: 139 (71%)

30 Milliners(20) & Dressmakers(7) Staymakers(2) Bonnet maker(1)

15 Chandlers

12 Habdashers &/or Hosiers

9 Grocers (6) &/or Greengrocers (3)

11 Victuallers (10) Beer Shop Keeper (1)

6 Coffee-House Keepers

5 Tobacconists

5 Linen Drapers / Sellers

5 Stationers

5 Clothiers (inc. 1 Waistcoat Dealer)

4 Cheesemongers

3 Butchers

3 Dealers in Berlin Wool

3 Laundry Keepers

3 Shoemakers

2 Bakers

2 Dealers in Perfume

2 Firewood Cutters

2 Hatters

2 Oilmen

2 Pastry Cooks

2 Publishers

2 Trimming Manufacturers

2 Upholsterers

2 Watchmakers

Those occurring once: 58 (29%)

Artificial Flower Maker

Blade Maker

Book Binder

Book Seller

Brace & Garter Maker

Brass Founder & Plater

Bridle-Fitters

Broker of Household Goods

Cab Proprietor

Cake Baker

Carman

Carter

Cloak & Mantel-Maker

Corn Factor

1851 Women continued

Dairy Keeper
Dealer in Offal
Dealer in Confectionary
Dealer in Hardware
Dealer in Glass
Drysalter
Dyer
Dealer in China, Glass & Earthenware
Engine, Lathe & Tool maker
Engraver
Fancy Goods Retailer
Flax Dresser
Florist
Fruiterer
Furniture Broker
Gold-Wire Drawer
Iron Boiler Manufacturer
Jeweller
Leather Breeches Maker
Leather Seller
Library Keeper
Looking-Glass Manufacturer
Merchant
Music, Toy & Stationery Seller
News Vendor
Painter
Perfumiere Maker
Picture Frame Maker
Potato Dealer
Print Seller
Rag & Bottle Dealer
Silk Mercer
Seamstress
Timber Merchant
Trimming Seller
Toy Dealer
Tyersmith
Umbrella Seller
Veterinary Surgeon
Wardrobe Seller
Waistcoat Maker
Wheelwright
Whip Manufacturer
Wool & Cotton Card Machine Maker

1861 Women

251 policies cover business assets. (20.4% of all London policies)

4 duplicates: Sarah Barker, dealer in tools & materials / Anne Ingram, newspaper printer & publisher / Isabella Prout, leather cutter / Ann Wilkin, milliner

247 policies excluding duplicates (20.1% of all London policies)

Those occurring more than once: 178 (71.7%)

33 Milliners(23) and Dressmakers(10)

14 Coffee-House Keepers

13 Victuallers (7), Luncheon Room Keeper(1) Eating House Keeper(1) Beer Shop Keepers(3)

12 Laundry Keepers

12 Linen Drapers / Dealers

10 Grocers &/or Greengrocers

9 Chandlers

6 Habdashers &/or Hosiers (inc.Dealer in Ladies Materials)

6 Stationers

6 Tobacconists

5 Furniture Brokers

4 Dealers in Berlin Wool

3 Bakers

4 Butchers

4 Oil & Colour Dealers

4 School Mistresses

3 Clothiers

3 Confectioners

3 Dealers in Fancy Goods

3 Dealers in Toys

3 Straw Bonnet Makers

2 Brokers of Household Goods

2 Chairmakers

2 Dealers in Glass

2 Embroideresses

2 Jewellers

2 Mantle Makers

2 Shirt Makers

2 Trimming Manufacturers

2 China & Glass Dealers

1861 Women continued*Those occurring once: 70 (28.3%)*

Artists Mount Cutter
 Basket Maker
 Bookbinder
 Booking Office Keeper
 Book Seller
 Brace-Maker
 Brushmaker
 Cabinet Maker
 Cheesemonger
 Chemist
 Chest Warehouseman
 Child's Hood Maker
 Coach & Cart Wheelwright
 Coachmaker
 Cooper
 Cork Cutter
 Corn Chandler
 Cow Keeper
 Dealer
 Dealer in Brushes, Baskets & Toys
 Dealer in Fried Fish
 Dealer in Jewellery & Fancy Stitches
 Dealer in Curiosities, Prints, Pictures, China & Glass
 Dealer in Ladies Wardrobes
 Dealer in Perfumery, Brushes & Whips
 Dealer in Tools & Materials for Painters & Plumbers
 Dealer in Walnut Mounted and Paper Mache Goods
 Dealer in Wardrobes
 Dyer
 Farmer
 Fruit Merchant
 Fruiterer
 Furrier
 Gold Wire Drawer
 Hair Manufacturer
 Hair Net Manufacturer
 Hatter
 Hotel Keeper
 Italian Warehouse Keeper
 Leather Cutter
 Leather Works Owner
 Marine Store Dealer
 Market Gardener
 Milk Dealer
 Music Dealer
 Musical String Coverer
 Omnibus Proprietor
 Painter
 Palm & Belt Hearth Manufacturer
 Pewterer
 Pastry Cook
 Poulterer
 Provision Dealer
 Rigger

1861 Women continued

Rope & Twine Manufacturer
Sail Maker
Shoemaker
Spring Maker
Stable Keeper
Stay Maker
Tailor
Umbrella Maker
Waistcoat Maker
Wardrobe Keeper
Whitesmith
Wholesale Metal Merchant
Wine & Spirit Merchant
Woolen Draper
Worker in Hair

1 Unreadable

1747 Men

37 policies cover business assets (no duplicates):

Those occurring more than once: 15 (40.5%)

- 5 Pawnbrokers
- 4 Victuallers
- 2 Apothecaries / Druggists
- 2 Chandlers / Shopkeepers
- 2 Jewellers

Those occurring once: 22 (59.5%)

- Baker
- Cabinet Maker
- Cheesemonger
- Cock Founder
- Colourman
- Cooper
- Distiller
- Gold & Silver Wire Drawer
- Grocer
- Habadasher
- Leather Cutter
- Optician
- Shoemaker
- Silversmith
- Stone Cutter
- Sugar Baker
- Tailor
- Turner
- Undertaker
- Weaver
- Wheelwright
- Wine Merchant

1761 Men

96 policies cover business assets (no duplicates):

Those occurring more than once: 67 (69.8%)

18 Victuallers (17) & Innholders (1)
 7 Vintners (3) &/or Dealers in Wine and Spirits (4)
 6 Apothecaries (1) / Chemists (3) / Druggists (2)
 4 Tailors
 3 Bakers
 3 Cabinet Makers
 3 Cheesemongers
 3 Dealers in Coals
 3 Grocers
 3 Hop Factors (1) / Hop Merchants (2)
 2 Brokers
 2 Bricklayers
 2 Hat Makers
 2 Ironmongers
 2 Linen Drapers
 2 Oilmen
 2 Warehousemen

Those occurring once: 28 (29.2%)

Bookmaker
 Butcher
 Carpenter
 Carver
 Chinaman
 Coachmaker
 Colourman
 Farmer
 Farrier
 Fishmonger
 Founder
 Fruiterer
 Glazier
 Glover
 Hardware Man
 Hosier
 Leather Pipe Maker
 Lighterman
 Mast Maker
 Merchant
 Pastleboard Maker
 Pawnbroker
 Ship Wright
 Shoemaker
 Silk Thrower
 Sudsman
 Turner
 Watchmaker
 Wool Stapler

1851 Men

184 policies cover business assets

8 duplicates (7 Policyholders) :

George Charlwood, Covent Garden, Seedsman
 Doggett, Borough, Hop Factor (3 policies)
 Henry Dunkin, Shad Thames, Corn Factor
 Thomas Hancock, Tower Street, Chemist
 John Jacobs, Goodman's Fields, General Merchant
 Jacomb, Merchant
 William Swainson, Cheapside, Worsted & Fringe Manufacturer

174 policies excluding duplicates

Those occurring more than once: 112 (64.8%)

11 Hop Factors (7) / Hop Merchants (4)
 11 Merchants
 11 Victuallers (10) / Eating House Keepers (1)
 5 Booksellers
 5 Grocers (4) &/or Greengrocers (1)
 5 Warehousemen
 5 Watch &/or Clockmakers
 4 Boot &/or Shoemakers
 4 Butchers
 4 Oil &/or Colourmen
 3 Bakers
 3 Cheesemongers
 3 Chemists / Druggists (2) / Drug Merchants (1)
 3 Hatters
 3 Tailors
 2 Bookbinders
 2 Brokers
 2 Brokers of Household Goods
 2 Builders
 2 Cabinet Makers
 2 Coach Makers
 2 Dentists
 2 Fruiterers
 2 Furriers
 2 Hosiers
 2 Linen Drapers
 2 Livery Stable Keepers
 2 Oil Warehousemen
 2 Stationers (Manufacturing 1 / Wholesale 1)
 2 Surgeons
 2 Seedsmen

1851 Men continued

Those occurring once: 62 (35.2%)

Architect
Artist
Bottle Merchant
Bricklayer
Cab Proprietor
Card Box Manufacturer
Carman
Carver & Gilder
Chandler
Coach Master
Coal Merchant
Coffee House Keeper
Confectioner
Copper Plate Printer
Cork Manufacturer
Cow Keeper
Dealer in Fancy Goods
Dealer in Horses & Carts
Dealer in Mahogany
Dealer in Marine Stores
Dealer in Rags & Bottles
Distiller
Dressmaker
Engraver
Fancy Bugle Stringer
Fishmonger
Foreign Toy Merchant
Fringe & Lace Warehouseman
Gold Beater
Grainer
Hat & Cap Seller
Hide & Leather Seller
Horse Hair Manufacturer
Importer of Jams
Iron Merchant
Ironmonger
Leather Factor
Lighterman
Metal Broker
Milkman
Milliner
Needlemaker
Needle & Hook Warehouseman
Oil Merchant
Omnibus Proprietor
Organ Builder
Potato Salesman
Professor of Music
Provision Merchant
Saddler
Ship Joiner
Ship Wright
Silk Warehouseman
Tobacconist
Turner

1851 Men continued

Umbrella / Parasol Maker
Undertaker
Wine Merchant
Wool Stapler
Work Box Manufacturer
Worker in Ivory, Pearl & Tortoiseshell
Worsted & Fringe Manufacturer

1861 Men

224 policies cover business assets

29 duplicates (7 Policyholders) :

Adkin, 31 Aldgate, Tobacco Manufacturer
 Beadle, 125 Fleet Street, Publisher
 Henry Barman, Borough, Railway Carrier
 Alexander Christie, 27 Southwark Bridge Road, Methalated
 Spirit Merchant
 Augustus de Grandry, Pauls Wharf, Merchant (3 policies)
 Arnold Denman, Fulham, Baker / Grocer
 Dufar, 1 Great Bell Alley, Merchant, (4 policies)
 Gow, Cheapside, Warehouseman
 Grimwade, 3 New Earl Street, Wholesale Stationer
 Lawson, 14 Gresham Street, Merchants
 Ludwig Levison, 113 Aldersgate Street, Oil Merchant,
 (4 policies)
 William McMurray, Cheapside, Wholesale Stationer
 Thomas Merry, 139 Fenchurch Street, Broker
 John Pollock, 27 Budge Row, Wholesale Stationer, (3 policies)
 Robert Thurburn, 5 Crosby Street, Merchant, (7 policies)
 Henry Van, 17 Tooley Street, Ship Chandler
 Hannard Warne, 4 Bruton Street, Builder
 Charles Wright, 6 Mincing Lane, Tea Broker

195 policies excluding duplicates

Those occurring more than once: 121 (62.1%)

16 Merchants
 12 Warehousemen
 9 Grocers (6) &/or Greengrocers (3)
 9 Stationers (4), Wholesale (4) Manufacturing (1)
 7 Tailors
 7 Victuallers (5), Eating House Keepers (1) Beer Shop Keeper (1)
 6 Boot &/or Shoemakers
 5 Chandlers (3), Ship Chandler (1), Tallow Chandler (1)
 4 Bakers
 4 Hop Factors (3) / Hop Merchants (1)
 3 Coopers
 3 Furniture Dealers
 2 Brokers
 2 Builders
 2 Butchers
 2 Carmen
 2 Carpenters
 2 Cheesemongers
 2 Corn Chandlers
 2 Fishmongers / Sellers
 2 Fruiterers / Sellers
 2 Hosiers
 2 Leather Factors / Sellers
 2 Marine Store Dealers
 2 Oil & Colourmen
 2 Pianoforte Manufacturers
 2 Staymakers
 2 Surgeons
 2 Tobacconists

1861 Men continued

2 Umbrella Makers

Those occurring once: 73 (37.4%)

Accountant
 Agent
 Artificial Florist
 Artist
 Auctioneer
 Bench Polisher
 Bone Collector
 Book Binder
 Book Seller
 Box Maker
 Brass Pen Marker
 Brushmaker
 Cap Manufacturer
 Chain Maker
 Clothes Dealer
 Coal Dealer
 Coffee House Keeper
 Cow Keeper
 Carrier
 Dealer in Tools
 Draper
 Engineer
 Fancy Brush Maker
 Fancy Leather Bag Manufacturer
 Flour Factor
 Furrier
 Gas Fitter
 Glass Bender
 Ham Dealer
 Horticultural Builders
 Ironmonger
 Jeweller
 Joiner
 Ladies Outfitter
 Lamp Maker
 Leather Gaiter Manufacturer
 Linen Factor / Agent
 Machinist
 Mast & Block Makers
 Mathematical Instrument Maker
 Mattress Maker
 Metal Merchant
 Methalated Spirit Merchant
 Money Dealer
 Musical Instrument Maker
 Muslin Warehouseman
 Oil & Colour Warehouseman
 Oil Merchant
 Painters
 Pawnbroker
 Printer
 Publisher
 Railway Carrier

1861 Men continued

Rag Merchant
Rigger
Sail Maker
Sauce Maker
Seedsman
Silk Winder
Solicitor
Spectacles Maker
Tea Broker
Tin Plate Worker
Tobacco Manufacturer
Trimming Manufacturer
Trimming Seller
Watchmaker
Whip Maker
Wine Merchant
Wool Broker
Wool Warehouseman

2 Unnamed

1 Unreadable

B Classification of Sun Fire trades by sector (male and female headed policies combined)

i) Food, Drink & Hospitality

Bagnio Keeper	Grocer
Baker	Ham Dealer
Beer Shop Keeper	Hop Factor
Brewer	Hop Merchant
Butcher	Hop & Seed Factor
Cake Baker	Hop & Seed Merchant
Cheesemonger	Hotel Keeper
Coffee House Keeper	Importer of Jams
Coffee Seller / Woman / man	Innholder / Keeper
Confectioner	Italian Warehouse Keeper
Corn Chandler	Luncheon & Refreshment Room Keeper
Corn Factor	Methalated Spirit Merchant
Cow Keeper	Mild Dealer
Dairy Keeper	Milk Man / Woman
Dealer in Liquor	Pastry Cook
Dealer in Beer & Cider	Pork Butcher
Dealer in Offal	Potato Seller
Dealer in Wine & Spirits	Provision Dealer
Distiller	Provision Merchant
Eating House Keeper	Sauce Maker
Farmer	Slop Seller
Fishmonger / Seller	Sugar Baker
Fried Fish Dealer	Tea Broker
Fruiterer / Fruit Seller	Tea Dealer
Fruit Merchant	Victualler
Grainer	Vintner
Greengrocer	Wine & Spirit Merchant

ii) Textiles (including sale, manufacture & laundry)

Army Tailor	Leather Seller
Bonnet Maker	Leather Works Owner
Brace & Garter Maker	Leather Factor
Cap Manufacturer	Leather Gaiter Manufacturer
Child's Coat Maker	Leather Seller
Child's Hood Maker	Leather Works Owner
Cloak & Mantle Maker	Linen Draper
Clothes Dealer / Clothier	Linen Factor / Agent
Cloth Maker	Mantle Maker
Dealer in Baby Linen	Mantua Maker
Dealer in Bed Linen	Mercer
Dealer in Berlin Wool	Milliner
Dealer in Waistcoats	Muslin Warehouseman
Dealer in Ladies Materials	Petticoat Maker
Dealer in Ladies Second Hand Apparel	Rag Merchant
Dealer in Women's Clothes	Semptress
Dealer in Ready Made Linen	Silk Mercer
Draper	Silk Thrower
Dressmaker	Silk Warehouseman
Embroideress	Silk Winder
Dyer	Staymaker
Felt Maker	Straw Bonnet Maker
Flax Dresser	Sudsman
Fringe & Lace Warehouseman	Tailor
Furrier	Stocking Presser
Glover	Thread Maker
Gold & Silver Bone Lace Maker	Trimming Manufacturer
Haberdasher	Trimming Seller
Hair Net Manufacturer	Waistcoat Maker
Hat & Cap Seller	Wardrobe Keeper
Hat Maker	Weaver
Hatter	Wholesale Clothier
Hide & Leather Seller	Wholesale Milliner
Hosier	Wool Broker
Ladies Outfitter	Wool Comber
Laundry Keeper / Laundress	Wool Stapler
Leather Breeches Maker	Woollen Draper
Leather Cutter	Woollen warehouseman
Leather Factor	Worsted & Fringe Manufacturer
Leather Gaiter Manufacturer	
Linen Draper	

iii) Other Retailing (not included in i or ii)

Artificial Florist	Saleswoman
Book Seller	Ship Chandler
Bottle Merchant	Shopkeeper
Broker	Stationer
Broker of Household Goods	Tallow Chandler
Chandler	Tobacconist
Chest Warehouseman	Toy Dealer
Chinaman	Umbrella Seller
Coal Dealer	Wardrobe Seller
Coal Merchant	Wholesale Metal Merchants
Dealer in Brushes, Baskets and Toys	Wholesale Stationer
Dealer in Charcoal	Woodmonger
Dealer in Curiosities	
Dealer in Earthenware	
Dealer in Fancy goods	
Dealer in Hardware	
Dealer in China and Glass	
Dealer in Furniture	
Dealer in Horses and Carts	
Dealer in Jewellery	
Dealer in Mahogany	
Dealer in Marine Stores	
Dealer in Mathematical Instruments	
Dealer in Perfume	
Dealer in Rags and Bottles	
Dealer in Tools	
Dealer in Wardrobes	
Dealer in Walnut Mounted and Paper Mache Goods	
Drug Merchants	
Factor	
Fancy Stationer	
Florist	
Foreign Toy Merchant	
Furniture Broker	
Furniture Dealer	
Iron Merchant	
Jeweller	
Marine Store Dealer	
Merchant	
Metal Broker	
Metal Merchant	
Music, Toy and Stationery Seller	
News Vendor	
Music Dealer	
Needle, Fishhook, Eye Warehouseman	
Needlemaker	
Oil Factor	
Oil Merchant	
Oil and Colour Warehouseman	
Pawnbroker	
Print Seller	
Rag and Bottle Dealer	

iv) Miscellaneous (including production trades and those not included in i to iii, excluding the professions)

Artificial Flower Maker	Ironmonger
Artist	Joiner
Artists Mount Cutter	Lamp Maker
Auctioneer	Leather Pipe Manufacturer
Basket Maker	Library Keeper
Bench Maker	Lighterman
Bench Polisher	Livery Stable Keeper
Blade Maker	Looking Glass Manufacturer
Blue Maker	Machinist
Bone Collector	Manufacturing Stationer
Bookbinder	Market Gardener
Book Maker	Mast and Block Makers
Booking Office Keeper	Mathematical Instrument Maker
Boot and Shoemaker	Matress Maker
Box Maker	Miller
Brass Founder and Platter	Money Dealer
Brass Pen Maker	Musical String Coverer
Bricklayer	Musical Instrument Maker
Bridle Fitter	Oarmaker
Brushmaker	Omnibus Proprietor
Builder	Organ Builder
Cabinet Maker	Painter
Cab Proprietor	Palm and Belt Hearth Manufacturer
Card Box Manufacturer	Pastle Board Maker
Carman	Perfume Maker
Carpenter	Pewterer
Carter	Painoforte Manufacturer / Maker
Carver	Picture Frame Maker
Carver and Gilder	Printer
Chain Maker	Publisher
Chair Maker	Publisher of Newspapers
Coach Joiner	Railway Carrier
Coach Maker	Rope and Twine Manufacturer
Coach and Racehorse Van Maker	Rigger
Cock Founder	Saddler
Colourman	Sailmaker
Cooper	Seedsman
Copper Plate Printer	Silversmith
Cork Cutter	Ship Joiner
Cork Manufacturer	Shipwright
Currier	Spectacles Maker
Drysalter	Spring Maker
Engine, Lathe and Tool Maker	Stable Keeper
Engraver	Stone Cutter
Fancy Brush Maker	Taliswoman
Fancy Bugle Stringer	Timber Merchant
Fancy Leather Bag Manufacturer	Tin Plate Worker
Farrier	Tobacco Manufacturer
Firewood Cutter	Trunk Maker
Founder	Turner
Gas Fitter	Tyersmith
General Merchant	Umbrella Maker
Glass Bender	Undertaker
Glazier	Upholsterer
Gold Beater	Warehouseman
Gold and Silver Plating Mill Owner	Watchmaker
Gold and Silver Wire Drawer	Watch Motion Maker
Hair Manufacturer	Watch, Clock and Chronometer Maker
Hardware Man	Wheelwright
Horsehair Manufacturer	Whip maker
Horticultural Builders	Whitesmith
	Wool and Cotton Card Machine Maker

Work Box Manufacturer
Worker in Hair

Worker in Ivory

v) Other (including the professions and unnamed or unreadable entries)

Accountant
Agent
Apothecary
Architect
Chemist
Dentist
Druggist
Optician
Professor of Music
School Mistress
Solicitor
Surgeon
Veterinary Surgeon

C Sector Classification of Sun Fire Trades Results Table

Appendix Table 1: Women

		Food, drink & hospitality	Textiles and Clothing	Other retailing	Miscellaneous	Other	Total
1747	N %	15 30%	9 18%	16 32%	8 16%	2 4%	50
1761	N %	37 29%	37 29%	34 26.8%	17 13.4%	2 1.6%	127
1851	N %	44 22%	72 36.6%	46 23%	34 17%	1 0.5%	197
1861	N %	61 24.7%	93 37.7%	58 23.5%	29 11.7%	6 2.4%	247

Appendix Table 2: Men

		Food, drink & hospitality	Textiles and clothing	Other retailing	Miscellaneous	Other	Total
1747	N %	10 27%	4 10.8%	9 24.3%	11 29.7%	3 8.1%	37
1761	N %	41 42.7%	13 13.5%	11 11.5%	25 26%	6 6.3%	96
1851	N %	52 29.9%	20 11.5%	43 24.7%	50 28.7%	9 5.2%	174
1861	N %	41 21%	27 13.9%	65 33%	53 27%	9 4.6%	195

D Analysis of Sun Fire Proprietors - Charts

Chart 1: Ten most common trades recorded in the Sun Fire policies of 1851

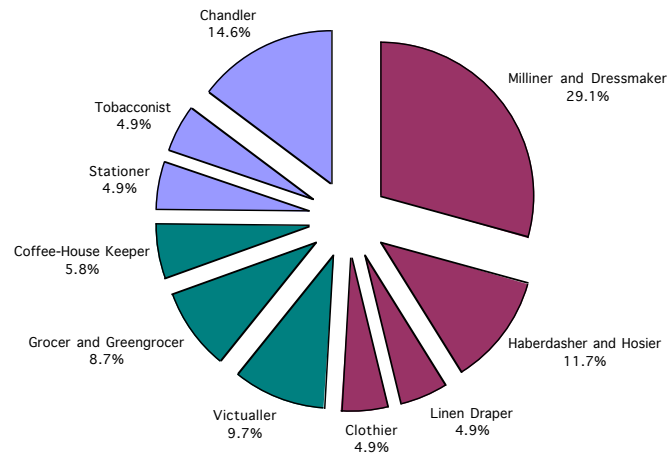


Chart 2: Ten most common trades recorded in the Sun Fire policies of 1861

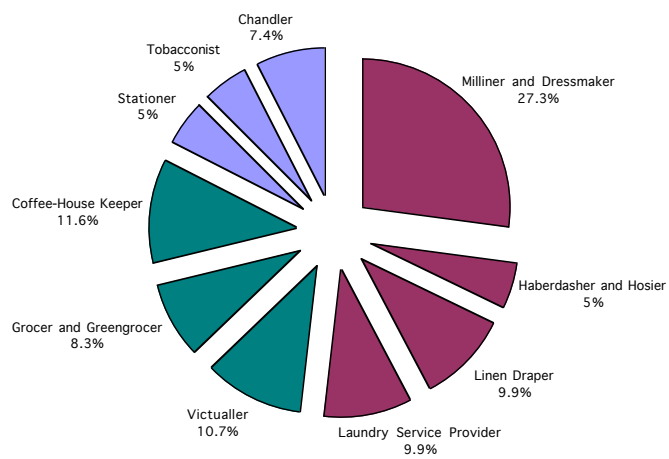


Chart 3: Household of the Female Proprietor 1851 & 1861 - Part 1

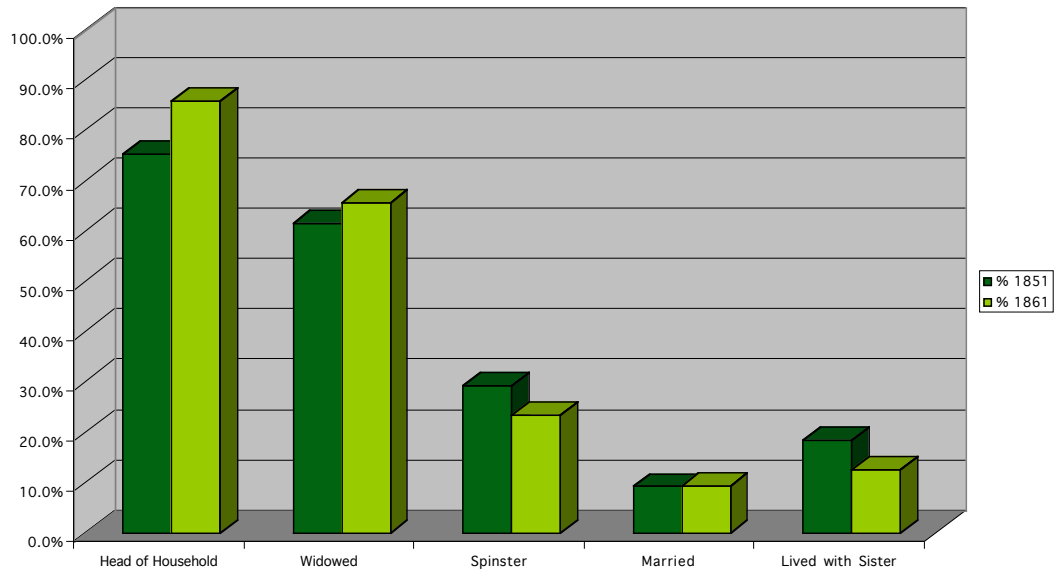


Chart 4: Household of the Female Proprietor 1851 & 1861 - Part 2

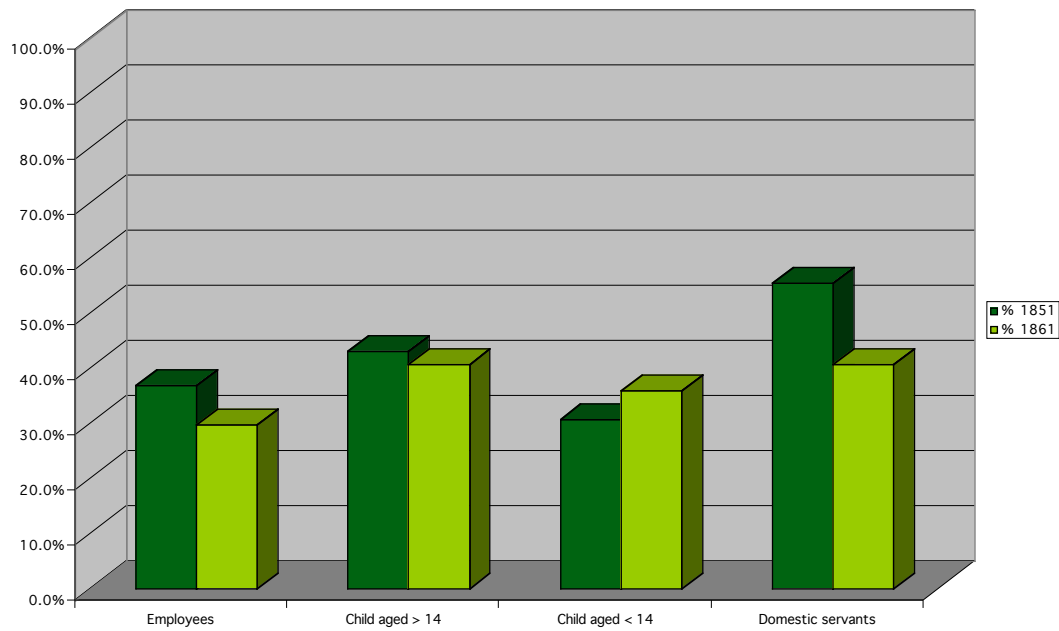


Chart 5: Age by Marital Status 1851

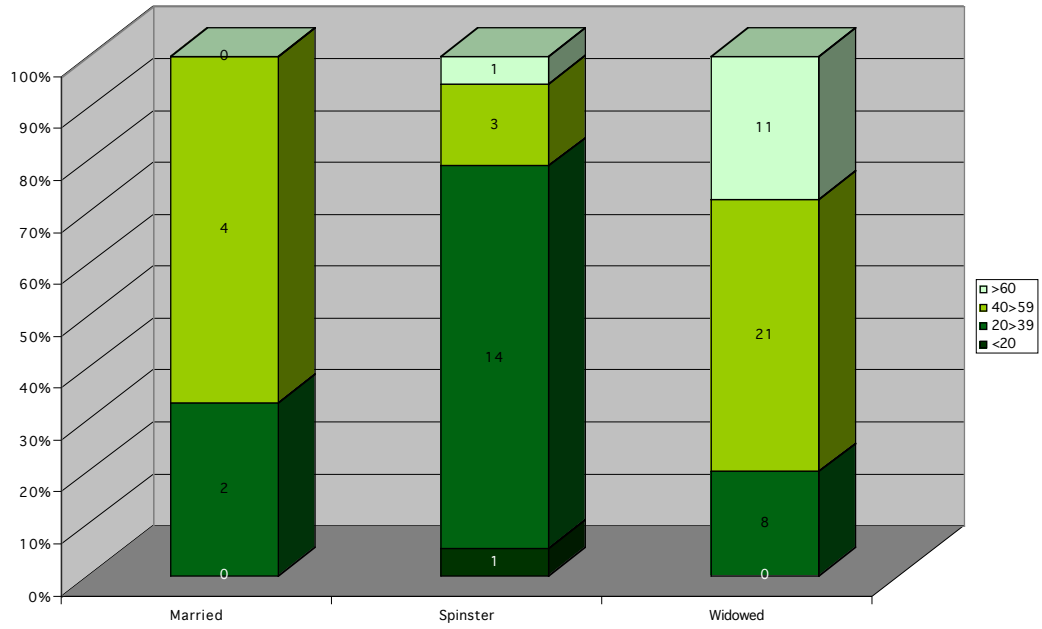


Chart 6: Age by Marital Status 1861

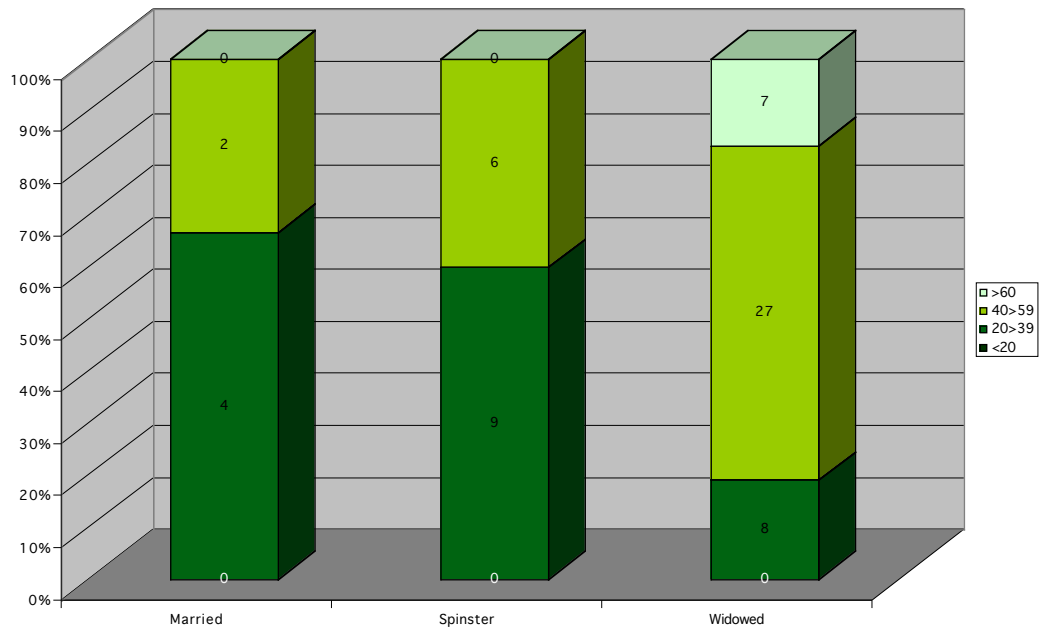


Chart 7: Valuation of Assets by Marital Status (£) 1851

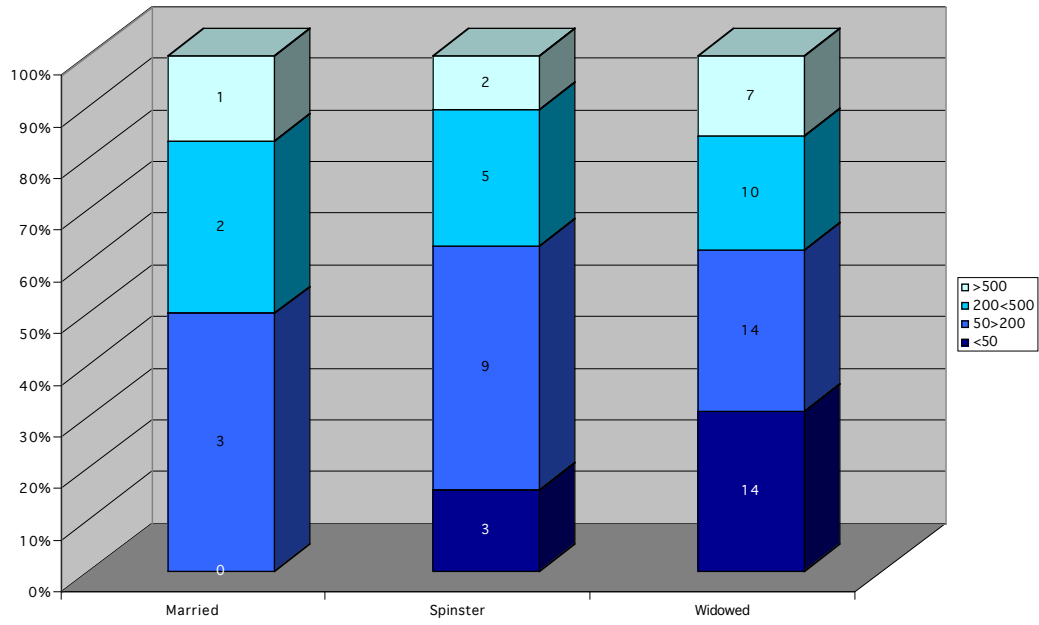


Chart 8: Valuation of Assets by Marital Status (£) 1861

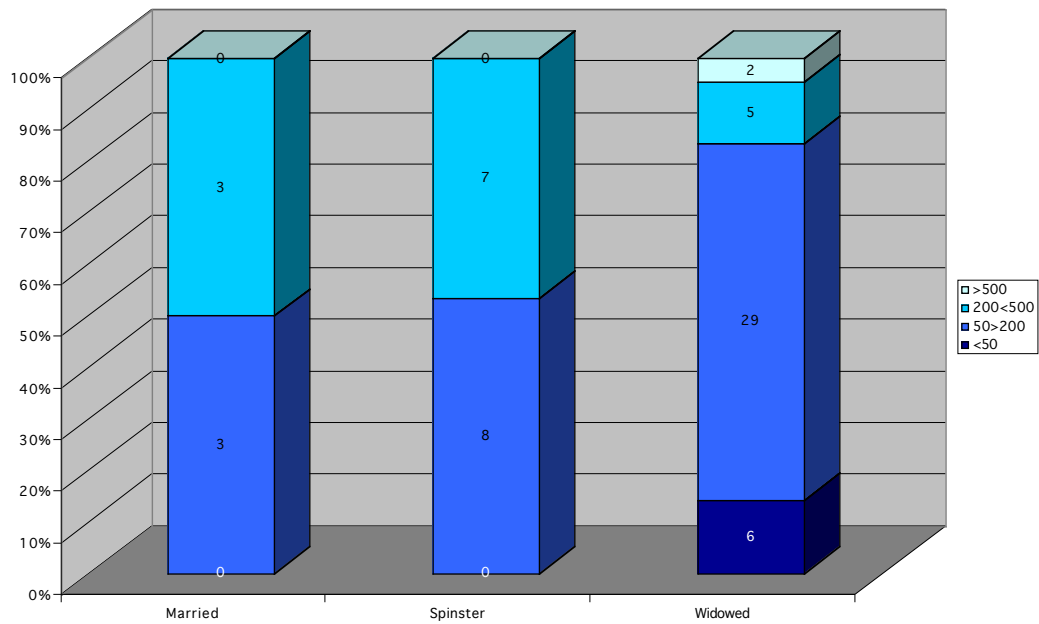
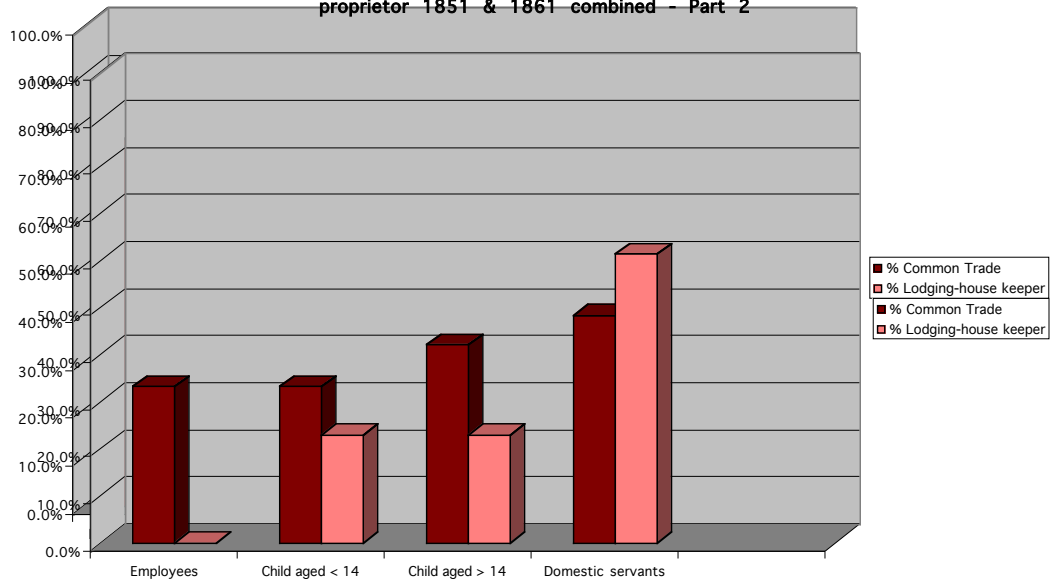


Chart 9: Household comparison of the lodging-house keeper and common trade proprietor 1851 & 1861 combined - Part 1
Chart 10: Household comparison of the lodging-house keeper and common trade proprietor 1851 & 1861 combined - Part 2



E Tables displaying the registration districts of female proprietors successfully linked in the census.

Table 3: Registration districts of linked common trade proprietors in 1851.

Registration District	Location	N
1. Kensington	West	2
2. Chelsea	West	1
3. St George Hanover Square	West	6
4 / 5 / 6. Westminster	West	7
7. Marylebone	West	6
9. Pancras	North	5
10. Islington	North	1
11. Hackney	North	1
12. St Giles	Central	2
13. Strand	Central	2
14. Holborn	Central	3
19. London City	Central	5
20. Shoreditch	East	5
21. Bethnal Green	East	2
22. Whitechapel	East	4
23. St George in the East	East	2
24. Stepney	East	2
25. Poplar	East	1
26,27,29. St George Southwark	South	1
28. Bermondsey	South	1
30. Newington	South	1
31. Lambeth	South	3
33. Camberwell	South	1
35. Greenwich	South	1
Total		65

Table 4: Registration districts of linked common trade proprietors in 1861.

Registration District	Location	N
1. Kensington	West	6
2. Chelsea	West	1
3. St George Hanover Square	West	2
4 / 5 / 6. Westminster	West	8
7. Marylebone	West	4
9. Pancras	North	6
10. Islington	North	3
11. Hackney	North	1
12. St Giles	Central	2
13. Strand	Central	2
15. Clerkenwell	Central	3
16. St Luke	Central	3
19. London City	Central	5
20. Shoreditch	East	3
21. Bethnal Green	East	2
22. Whitechapel	East	1
24. Stepney	East	1
25. Poplar	East	2
26,27,29. Southwark	South	5
30. Newington	South	1
31. Lambeth	South	1
33. Camberwell	South	1
34. Rotherhithe	South	1
Total		64

Table 5: Registration districts of linked production trade proprietors in 1851.

Registration District	Location	N
5 / 6. Westminster	West	3
7. Marylebone	West	1
9. Pancras	North	1
12. St Giles	Central	1
13. Strand	Central	1
15. Clerkenwell	Central	2
16. St Luke	Central	3
19. London City	Central	2
20. Shoreditch	East	2
22. Whitechapel	East	1
31. Lambeth	South	1
Total		18

Table 6: Registration districts of linked production trade proprietors in 1861.

Registration District	Location	N
5 / 6. Westminster	West	1
7. Marylebone	West	1
13. Strand	Central	1
20. Shoreditch	East	1
21. Bethnal Green	East	1
22. Whitechapel	East	1
24. Stepney	East	1
25. Poplar	East	1
27. Southwark	South	1
Total		9

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