

The British Friendly Society and the Rise of the Welfare State

Introduction

My Levitt Fellowship began with a reading of Anna Clark's *The Struggle for the Breeches*, a study of the British working class in the 19th century. In her discussion of working class culture, Clark highlights the importance of formal and informal survival networks, especially for women. Intrigued by the concept of mutual aid contained in these working class networks, I decided to focus my research on one particular type of mutual aid organization, the friendly society. Though the friendly society developed many forms throughout the 18th and 19th centuries, at its most basic level it was an organization in which members paid regular subscriptions in the expectation that the society would provide them with financial aid in times of need.

My aim in this research project was first, to define the British friendly society in terms of its origins, its modes of operations, and the benefits that it provided members. My second aim was to trace the development of the friendly society through the 19th century, examining how it evolved, what factors influenced this evolution, how it interacted with the government, and ultimately how it was affected by the rise of the British welfare state in the early 20th century. To conduct my research I spent one week in Manchester England searching for friendly society records in two archives, the Manchester Central Library and John Rylands Library. I then consulted a variety of secondary sources to place my primary documents within the broader historiography of friendly societies and larger 19th century British social history.

This research paper is divided into three sections. The first provides general background on the origins, development, and administration of British friendly societies. The second provides a more detailed account of friendly societies gathered from the records of several individual societies I found in my primary research. The third section places friendly societies within broader 19th century British

history, paying special attention to their interaction with the government, the influence of the British poor laws and the Evangelical movement on friendly societies, and the development of the British welfare state.

Section I: The Friendly Society

A. Origins and Growth

It is difficult to pinpoint the exact origins of the English friendly society. Many societies, in a bid for respectability, claimed ancient, even biblical origins. Others, to project an air of stability for potential members, claimed ancestry in medieval guilds.¹ While the argument for ancient origins receives little support from historians, similarities in structure and rules suggest a connection between friendly societies and guilds. Under the guild system, workers and masters organized not only to control aspects of production, but also to assist workers in sickness. Guilds represented the urban component of the practice of paternalism, which in the rural setting operated as a reciprocal relationship between landlord and tenant. The landlord's wealth and power obligated him to assist his tenants, who reciprocated by acting as his loyal servants. In the 18th century however, the notion of individual responsibility gradually replaced the custom of paternal obligation, eliminating a major source of assistance for the poor. In addition, guilds began to decline as industrialization eliminated their monopolies on the market.² Friendly societies stepped into this void, offering assistance to workers in the absence of traditional forms of security.

Friendly societies formally recognized as such were present in England in the early 18th century, but on a small scale. It was not until the 1760s that friendly societies experienced the kind of rapid growth which continued throughout the 19th century.³ In 1815, one out of every twelve inhabitants of England and Wales was a member of a friendly society. By the end of the 19th century, half of all adult males belonged to some kind of friendly society.⁴ The growth of these societies followed no set national

1 Simon Cordery, *British Friendly Societies 1750-1914* (New York: Palgrave MacMillan, 2003), 18.

2 Cordery 15.

3 Gosden 20.

4 Cordery 40.

pattern, but varied by region. The presence of manufacturing was a key factor in growth, as membership was high in medium-sized towns with the presence of industry, but low in agrarian counties.⁵ By county, Lancashire, the site of a booming textile industry, had the highest absolute number of members as well as the highest proportion of its population in friendly societies in 1815.⁶ Workers in industrial areas were better paid and therefore more able to afford membership subscriptions. They also had a greater need for both the practical and social aspects of friendly societies. In his study of friendly society growth and distribution, Martin Gorsky identifies a link between society growth and the presence of a migrant labor force. This labor force, comprised primarily of young adults, left their families and communities behind in search of employment in larger towns and cities. These industrial workers could not rely on their old family and community networks in times of illness. Instead, they utilized friendly societies to create new “fictive kin” networks to provide financial support as well as social interaction.

B. Categories of Friendly Societies

A variety of organizations were classified under the heading of friendly society. The Royal Commission appointed to investigate friendly societies in 1875 identified seventeen different categories of friendly societies (see chart). Of these seventeen categories, eight are distinct enough to warrant separate definitions.

Local town societies were the earliest friendly societies. They were founded and run by members of the working class who paid regular subscriptions in order to receive sickness and funeral benefits. In addition to mutual financial aid, these societies often incorporated opportunities for socializing among members.

5 Cordery 21.

6 P.H.J.H. Gosden, *The Friendly Societies in England 1815-1875* (Manchester: Manchester University Press, 1961), 22.

1	Local Town	10	Annuity societies
2	Ordinary (or large general)	11	Societies of females Societies authorized under friendly society legislation by the secretary of state
3	County and other non-local patronized	12	
4	Affiliated Orders	13	Cattle insurance societies
5	Local village and county	14	Societies depositing rules but not registering
6	Particular trade	15	Benevolent societies
7	Dividing societies	16	Societies enrolled under pre-1855 Acts
8	Deposit Societies	17	Unregistered
9	Collecting societies and burial societies generally		

Categories of Friendly Societies As Determined By the Royal Commission of 1875

The **affiliated orders** emerged after 1815 and included such societies as The Independent Order of Oddfellows, Manchester Unity and the Ancient Order of Foresters. These societies operated on a national scale with a centralized authority and numerous local lodges appointed to manage sick funds and expenses for their locality. Members in affiliated societies tended to be better paid working men, such as textile workers, miners, and printers, as these societies charged higher contributions in exchange for more substantial benefits. The social aspect of friendly societies was very important to the affiliated orders, which combined sociability with an elaborate set of rituals.

Ordinary, or large general societies also operated on a national scale from a centralized headquarters. They were defined by the Royal Commission as “offices for life insurance and sickness, but in which there is no connection or personal acquaintance between the members as there is in the ordinary friendly society.”⁷ These societies omitted the social aspect of the friendly society in favor of a purely business transaction, often paying subscriptions and receiving benefits through the post office.

County and other non-local patronized societies were not founded or managed by the working class members who actually received their benefits, but by honorary members, men and women of the upper classes who paid a small subscription in exchange for a management role rather than for benefits.

Members still paid a monthly subscription to receive benefits, but the society’s funds were bolstered by

⁷ Gosden 50.

the subscriptions of honorary members. These societies were more popular in the south of England and attracted primarily rural laborers, but became increasingly popular among women in urban areas in the late 1800s.

Particular trade societies were comprised of workers from the same trade. Membership in these societies was sometimes compulsory and paid directly out the workers' salaries. Many of these societies evolved into trade unions once trade unions were legalized.

Dividing societies were local societies which disbanded and divided their funds among members at the end of each year. These societies drew workers who desired security but who could not guarantee the kind of regular income needed to sustain membership in a friendly society from year to year.

Collecting societies and burial societies did not offer sickness benefits, only benefits to pay funeral expenses. These attracted workers who could not afford regular friendly societies but who dreaded a pauper's funeral.

Annuity societies were primarily widow's funds, in which a husband paid regular subscriptions so that his wife would receive a pension after his death. These societies declined through the 19th century. They did not incorporate the social aspect of the typical friendly society.

C. Friendly Society Benefits

My research primarily concerns the affiliated orders, large general societies, county/patronized societies, and local town societies, which despite their differences shared the same primary function: the payment of subscriptions by members in exchange for benefits in sickness and at death. A member became eligible for sickness benefits when an illness or injury prevented them from performing any work. Most societies employed one of their own members as a "sick visitor," usually on a voluntary and rotational basis. The sick visitor not only brought comfort to ailing members but also checked up on them to ensure that they were not defrauding the society by working while receiving sick benefits. Many societies, to protect their finances, only offered sick benefits for a limited amount of time, usually

six weeks. After this point the sick member was either cut off from benefits or received a reduced stipend.

In the 1820s, many friendly societies began to provide the added benefit of medical attendance for sick members. This service was the result of a gradual process, begun by the requirement of several societies of a doctor's signature as proof of sickness before the payment of benefits. The process was continued by the middle class founders of county societies, many of whom desired to reduce the poor rates by providing medical relief through friendly societies, and who were themselves more accustomed to the practice of medical attendance in sickness than the working class founders of early local societies.

⁸ The Poor Law Amendment Act of 1834 provided further incentive for the benefit of medical attendance by placing restrictions on the medical relief given to members of friendly societies. The Act limited medical relief to loans, the repayment of which was strictly enforced, "to prevent the full and liberal relief which [the Poor Law Guardians] may be naturally disposed to give on the occasion of sickness."⁹ For most members of friendly societies, medical relief in exchange for their regular contributions was a more welcome prospect than relief obtained through a loan to the Poor Law Guardians. By the 1870s, medical attendance was prevalent in many societies, though less developed in small local societies and more difficult to maintain in larger national societies. For a large society like the Hearts of Oak, whose members were spread throughout the country and whose only headquarters were located in London, medical attendance could not be organized for the entire society. Instead, members organized their own local medical relief associations within the society, with at least 73 of these associations in existence by 1871.¹⁰

Though it was not common to all categories of friendly society, for many societies, social activity was as important a benefit as sickness relief in drawing members. The pattern of social

8 Gosden 143.

9 Gosden 143.

10 Gosden 141.

activities in friendly societies was set by the local clubs, where “the idea of paying a regular premium for insurance against sickness and funeral expenses simply did not appeal strongly enough to working men of the late eighteenth or nineteenth centuries for it to be possible to run the societies as purely insurance businesses.”¹¹ In most societies, this social activity included both an annual feast as well as monthly meetings. Though ostensibly held to conduct society business and collect contributions, these monthly meetings served a crucial social function. They were often held in public houses, or pubs, where the society paid for the rent of a room by agreeing to buy a certain amount of liquor. The society’s socializing often long outlasted the official conclusion of the meeting. These meetings were harshly criticized by the Royal Commission and other middle class commentators who viewed them as a gross misuse of funds. The Registrar attempted to protect societies’ finances by making it illegal for them to spend funds on unnecessary expenses such as ceremonial and social activities.¹² However, as these monthly meetings were crucial in maintaining a spirit of conviviality in the society and drawing new members, many societies found a way around this measure. Annual feasts were less criticized by outsiders but just as important to members. For some, these feasts rivaled holidays like Easter and Christmas and in many local societies were just as entertaining for the community as for the society members. In many societies, feast days consisted of a costumed procession, often accompanied by a band, followed by a generous feast and an ample amount of both food and liquor. The rules of many societies stipulated that each year members should vote whether or not to hold the feast, but even the more financially strapped societies almost always voted in favor of the feast. The only considerable group of societies not having an annual feast was some of the county societies run by honorary members.¹³ Societies did not maintain social bonds only through celebration however. Common to the rules of many local societies was the provision that all members were to attend the funerals of their

11 Gosden 115.

12 Gosden 123.

13 Gosden 120.

deceased colleagues or be fined by the society.¹⁴ Thus local societies not only provided the money for a member's funeral, they also ensured that that member would not be buried alone.

D. Friendly Society Rules and Administration

Across the board, each individual friendly society had a list of rules governing membership requirements, the management of the society, the payment of benefits, and interactions between members. Almost all societies set age requirements for members, usually excluding members under the age of sixteen or over the age of fifty. Some societies required potential members to pass a medical exam to protect the society against the financial strain of chronically sick members. Societies also excluded certain occupations deemed "dangerous," such as working in mines or serving in the army, because they threatened to drain the society's benefit funds. Additionally, potential members were also judged on character. Entrance into a friendly society often required a personal recommendation from a current member, both to maintain the society's reputation and to protect the society from possible financial risk.

Rules also governed a society's management. Larger societies like the affiliated orders and patronized societies were run by a centralized executive board consisting of a president, vice president, secretary, treasurer, and representatives from local branches. Small local societies were run by a clerk or secretary, who received a small salary from the members' subscriptions, and several unpaid assistants chosen from among the society's members by a system of rotation. Society members were required to act as assistants or sick visitors when their turn was called or else pay a fine. Rules also stipulated where and how often meetings should be held as well as how money was to be collected and where it was to be kept.

Rules administering the distribution of benefits were made to protect the society's finances and guard against fraud. Many societies adopted scales of payment, which often included two to four classes of benefits. Members paid higher subscriptions for more substantial benefits. Factored into

¹⁴ Gosden 122.

these scales was a member's age. Older members, more likely to get sick and claim benefits, were required to pay higher subscriptions. Societies sometimes required that a person be a member for six months to a year before claiming full sickness benefits, so that new members would not drain the funds collected by longtime members before investing their own money in a society. Members found working while receiving sickness benefits were to be expelled from the society immediately.

Rules also governed the social aspects of friendly societies. Of the societies which held annual feasts, many required that members attend and pay a small fee for refreshments or be fined by the society. Monthly meetings were required as well, and members could be fined for not attending or for arriving late to a meeting. Interactions between members at meetings and other social functions were monitored as well. In an attempt to maintain peace, political discussions were often banned at meetings and members could be fined for insulting another member, instigating an argument, or cursing.

Section II: Primary Sources

I located a variety of documents related to friendly societies in my archival research, including commentaries advocating the existence of friendly societies written by social reformers, newspaper articles advocating the creation of new friendly societies, and manuals with recommendations for the efficient management of friendly societies. Additionally, I located the records of several male-female and female-only societies from the mid 18th century to the early 20th century. These documents from the following societies included annual reports, society memos, lists of society rules, and pamphlets for friendly societies of a range of categories.

Association for the Relief of Widows and Orphans of Dissenting Ministers, est. 1765:

Not a typical friendly society, this association falls under the category of annuity society. It was organized by Protestant ministers to provide a pension for their wives and children after their death. This association's documents include a log of the annuities paid to wives and children as well as a registry of subscribers. Subscribers ranged in age from their twenties to their sixties, many joining as young single men. In the 1765 returns, subscribers paid regular subscriptions ranging from £1.11.6 to £3.3.0 and wives received annuities ranging from £3 to £15 yearly.

Female Friendly Society for the Relief of Widows and Single Women Over Sixty-five, est. 1810:

This society combined elements of both a patronized friendly society and a charity. It was run by a group of middle and upper class women who contributed funds for the benefit of women over the age of sixty-five who earned no income over 5 shillings per week. However, unlike the typical patronized society, the elderly women who received benefits did not pay subscriptions. The society offered financial benefits through monetary and clothing donations as well as companionship. Some patronesses even taught the elderly members how to read.

Hampshire Friendly Society, est. 1825:

This was a national patronized society that admitted both men and women between the ages of ten and fifty. Its patrons were as concerned with the moral wellbeing as the financial wellbeing of its

working class members, writing that the society originated “in a desire to increase the stock of the national happiness and to improve the moral habits of the people by affording encouragement to persons, desirous of making provision for themselves or their families out of the fruits of their own industry.” It offered benefits in sickness, old age, and at death as well as medical attendance by the society’s surgeon. Members were separated into ten classes of subscriptions and benefits. The patrons specifically advertised the society’s financial security, criticizing those friendly societies whose main goal was conviviality for their misuse of funds.

Wife’s Friendly Society, est. 1833:

This society was started by a clergyman to provide benefits and medical attendance for pregnant women in his parish. This specific function filled a gap in friendly society benefits, as most societies refused sickness benefits to women during pregnancy and in the first few weeks after childbirth. For every weekly subscription of **2p** paid by members, 1p was added from the funds of the society. This entitled members to a total of 13 shillings at childbirth, 10 to pay for medical attendance and 3 provided in the form of clothing or linens. Women could join the society even if not currently pregnant; the rules stipulated that any member that paid subscriptions for two years without requiring medical attendance could receive 13 shillings worth of the clothing of her choice.

St. John’s Female Friendly Society, est. 1834:

This was a small local society consisting of 300 members. Though all members were female, the president and treasurer were male. In one year, the society spent **£63** in sickness allowances and **£44** for the funerals of both members and their husbands. The annual meeting was held at St. John’s School where tea was served, doxology sung, and a benediction pronounced.

Church of England Temperance Society, est. 1878:

This patronized society admitted both men and women and was religiously affiliated, its patrons all bishops and archbishops of the Church of England. It was national but local lodges could be formed with a minimum of six members. Honorary members paid 2 shillings yearly to vote and hold office, but did not receive benefits. Regular members were separated into five classes of subscriptions based on age and desired benefits. The society's rules included a detailed list of fines, most intended to prevent the abuse of sickness funds and maintain peace at meetings. As a temperance society, it forbid alcohol at meetings and promoted the financial and moral security that came with not holding meetings at public houses.

The United Sisters Friendly Society, est. 1884:

The United Sisters was begun by members of the male affiliated orders who wished to extend similar benefits to women by creating a national female-only friendly society. It provided sickness, funeral, and superannuation/pension benefits to members with different scales of contributions and benefits to suit women of different means. Though the society's finances were managed by a male officer from another affiliated order, the founders intended for the female members to take a leading role in the society's management. In all but one local lodge, the president was female.

Alexandra Friendly Society for Sick Pay and Other Benefits for Working Women of All Classes, est. 1888:

This large general society operated on a national scale but with only centralized funds, no local lodges. There was no social component to this society; subscriptions and benefits were sent and received through the post office. Subscriptions started at 1 shilling per month but varied according to age and desired benefits. This society was geared toward single women and included a provision for members who married and wished to cancel their subscriptions. To compensate for subscriptions paid without benefits received, members could apply for a "marriage gift," proportional to their amount of contributions, a maximum of £5.

Although the majority of societies for which I obtained records were either patronized societies or affiliated orders, this does not necessarily mean that smaller local societies were scarce in the 19th century. Rather, records of these small local societies are more difficult to locate. Rose's Act of 1793 encouraged friendly societies to register with the government, but this was not a requirement and many societies did not comply. Even those societies that did register did not necessarily leave extensive records. There was no uniform system of record keeping for friendly societies, especially in the early 19th century. The most easily accessible records come from those societies that published annual reports and pamphlets. However these annual reports do not necessarily give an accurate depiction of the prevalence of friendly societies in the 19th century. Society publications were expensive and generally only the larger affiliated orders and patronized societies could afford to publish reports. This type of record obscures the existence of the smaller local societies which could not afford publications.

Section III: Friendly Societies and the Government

The government did not initially welcome the development of the friendly society, not because it opposed the concept of mutual aid, but because it was suspicious of the organization of the working classes. After witnessing the bloody events of the French Revolution, the government feared a similar insurrection in England. Even if it did not view the friendly society itself as a revolutionary institution, the government feared that such societies might be used as cloaks behind which revolutionaries might do their work.”¹⁵ For example, government agents suspected that many friendly societies acted as front for trade unions, which had been declared illegal by the Combination Act of 1800. Those who did not suspect friendly societies of revolutionary activity often disapproved of certain friendly society practices, usually those involving sociability. The main complaint against friendly society sociability was the monthly meeting held at the local public house. Social reformer Sir F.M. Eden wrote that meetings held at public houses encouraged “habits of idleness and dissipation” and were detrimental both to the society’s funds and to the moral character of its members.¹⁶

However this suspicion and disapproval gradually subsided, especially as new categories of friendly societies downplayed their social aspects and as many realized the possible moral and material benefits of friendly societies. Rather than opposing the existence of friendly societies, the government sought a greater role in their development. Rose’s Act of 1793, the earliest legislation concerning friendly societies, offered benefits such as exemption from certain stamp duties to societies that registered with the government.¹⁷ In 1819 the government took on a greater role in friendly society supervision, restricting the formation of new societies and requiring government approval of the rules, tables, and stated aims of each registering society. Though registration was initially under the supervision of local justices, in 1829 the central government took over friendly society registration,

15 Gosden 156. *Friendly societies bypassed the legal restrictions against organizing established by the Combination Acts; some trade unions secretly operated as friendly societies before they were legalized.

16 F. M. Eden, “Hints Toward the Formation of a Society for Promoting a Spirit of Independence Among the Poor,” 1812.

17 Gosden 174.

eventually resulting in the creation of a new government department, the Office of the Registrar for Friendly Societies.¹⁸

After the 1830s a new attitude developed among government leaders which stressed independence and the need to get societies and their members “to stand on their own feet.”¹⁹ In 1834 the government repealed many of its earlier restrictions on the registration of friendly societies. State interference was limited to the preparation and publication of tables to promote financial stability, as many preached that “financial stability could not be imposed upon friendly societies by legislative means but only by persuasion.”²⁰ The desire for decreased state interference did not mean that the state lost interest in the societies. The government continued to pass legislation concerning friendly societies through the second half of the 19th century, and in 1870 appointed a royal commission to conduct a four-year inquiry survey of England’s friendly societies. The principal recommendations issued by the commission at the end of the survey were in keeping with the general view regarding state interference in societies’ affairs. These introduced a few more restrictions aimed to ensure the societies’ stability as insurers by promoting more efficient financial management, but did not approach the level of government supervision recommended prior to the 1830s.²¹ However, even playing a less influential role, the government continued to support the growth of friendly societies into the 20th century.

Two factors can account for the government’s shift from suspicion to encouragement of friendly societies in the later 19th century, the campaign to reform the Poor Laws and the Evangelical movement, both of which specifically advocated friendly societies as a means of helping the working classes. These two forces had a tremendous impact on government and public opinion, demonstrating to many both the moral and material advantages of friendly societies.

18 Gosden 179.

19 Gosden 162.

20 Ibid.

21 Gosden 185.

A. The Campaign to Reform the Poor Laws

A national system of poor relief, contained within the Poor Laws, had existed in England since the 14th century, when fear of social disorder following the Black Death prompted the shift from poor relief as a function of private Christian charity to a function of the state.²² While the earliest Poor Laws, passed in 1388 and 1576, were aimed more at restricting vagrancy than actually eliminating poverty, the Elizabethan Poor Law of 1601 advanced the English poor relief system by attempting to remedy the causes of poverty, rather than just alleviating its effects. The Elizabethan law separated the poor into three categories, recommending a different treatment for each group. The impotent poor (the old, the chronically ill, and the mentally ill) were taken in to a poorhouse, the able-bodied poor were set to work in workhouses or apprenticed to a trade, and the idle poor were sent to a house of correction. This system did not operate under a central state authority but was administered by local parishes, so the extent and nature of poor relief varied locally throughout England.

The Poor Law system remained largely unchanged in the two hundred years following the passage of the Elizabethan Poor Law, with the exception of a few acts recommending minor changes. Because poor relief was left to local administration, there were many disputes among parishes over who should be responsible for the “wandering poor.” The 1662 Act of Settlement provided the answer, declaring that the poor should receive relief only from the parish in which they were born. In order to receive relief, individuals had to return to their place of birth and families had to relocate to the father’s place of birth. Sir Edward Knatchbull’s Act of 1772 encouraged the use of workhouses, both as a deterrent to those desiring poor relief and as a source of profit for the parish. Gilbert’s Act of 1782 allowed smaller parishes to combine in their administration of poor relief. More than taking the financial burden off of small parishes, this allowed for more profit to be made, as larger parishes became virtual “pauper manufactories.”²³ However, Gilbert’s Act also made relief more accessible to the poor

²² Derek Fraser, *Evolution of the British Welfare State* (London: MacMillan Press Ltd, 1973), 28

²³ Fraser 32.

by encouraging a system of “outdoor relief.” This system, easier for the parishes to administer, allowed poor relief applicants to receive aid in the form of pensions, a dole, or payment in kind without having to enter a workhouse.

Though the Elizabethan Poor Law provided poor relief for almost two hundred years, it had been created for a pre-industrial economy. Its limitations for England’s rapidly developing economy became clear in the late 18th century when population growth, industrialization, and economic fluctuation stretched the poor law system to its limits. The first Poor Law crisis occurred in the 1790s when bad harvests, combined with the dislocation of war, caused massive food shortages. In this economic climate, even the employed needed assistance. Local parishes responded with an “allowance system” for the poor. This new system of poor relief supplemented deficient wages and gave extra support to families, giving allowances to applicants based on the number of children they had.

The allowance system met with harsh criticism. Many thought that it was excessive, making it too easy for the poor to obtain financial relief. Some critics, such as Thomas Malthus and Joseph Townsend, objected to the allowance system from a moral standpoint, arguing that the ease of acquiring poor relief discouraged the poor from helping themselves, and that family allowances threatened to increase population by offering rewards to larger families. Economists like David Ricardo opposed the system from a financial standpoint, arguing that excessive poor relief was detrimental to the laboring classes, as more money spent on poor relief meant less money available for wages.²⁴ This criticism, combined with increasing poor rates, the property taxes which paid for poor relief, contributed to the desire, especially among property owners, for Poor Law reform.

The government responded to the widespread desire for Poor Law reform in February of 1832 by launching a Royal Commission to investigate the operation of the Poor Laws. The results of this two year inquiry led to the Poor Law Amendment Act of 1834, which set the guidelines for what became known as the New Poor Law. The first change that the amendment carried was the centralization of the

²⁴ Fraser 36.

Poor Law system. While the distribution of relief remained the responsibility of local parishes, the amendment attempted to standardize local practices through the creation of a central board with the authority to frame regulations and control local practices. The second major change contained in the 1834 amendment addressed the concerns raised by critics of the allowance system. The amendment's central message was the principle of "less eligibility." This held that the Old Poor Law, by offering such generous benefits, encouraged working people to quit the "less eligible" class of laborers for the "more eligible" class of paupers in order to receive poor relief.²⁵ The solution to this, according to the 1834 amendment, was to ensure that poor relief fell below the laborer's standard of living, making the "less eligible class" more desirable than the pauper class. To put this principle into practice, the amendment removed all forms of outdoor relief for the able-bodied poor. Applicants for poor relief could only be served through the workhouse, where they performed labor in exchange for aid. The New Poor Law also guaranteed that conditions inside the workhouse would be far inferior to those experienced by the average laborer. The amendment succeeded in its goal of decreasing poor relief spending; rumors of the terrible conditions inside the workhouses spread, deterring any but the truly destitute from seeking poor relief.²⁶

B. The Poor Law Amendment and Friendly Societies

Those who campaigned to amend the Old Poor Laws utilized friendly societies in their argument, portraying them as a preferable alternative to poor relief. The benefits of friendly societies were clear to Poor Law authorities even before the 1834 amendment, as some localities actually used poor relief funds to pay the society subscriptions for aging members who could no longer afford to do so themselves.

While the New Poor Law ended the practice of using relief funds to pay for society memberships,

²⁵ Fraser 42.

²⁶ Fraser 50.

proponents of the new law held the friendly society as the ideal form of working class aid. From a moral standpoint, they argued that the friendly society encouraged independence and self-help among the laboring classes, as members only received aid in exchange for regular contributions. From a financial standpoint, poor law reformers argued that membership in friendly societies decreased dependence on poor relief. (Though according to friendly society historian P.H.J.H. Gosden, it is impossible to estimate how much the poor rates were actually lessened by the existence of friendly societies).²⁷

In addition to advocating their existence, poor law reformers utilized friendly societies to support their argument for the 1834 amendment. After extolling the virtues of the friendly society, reformers claimed that the strictness of the new poor law would encourage friendly societies to flourish by eliminating the competition posed by outdoor poor relief. Reformers also claimed the friendly society as a model for the amendment's principle of less eligibility. The Royal Commission's report noted that just as the new poor law gave only relief below a laborer's wages, friendly society sick benefits often equaled only one third of the member's regular earnings. Another, somewhat less convincing, argument reformers made for the similarity between the amendment and principles of friendly society management compared the vigilance of the workhouse and the reluctance to give unmonitored outdoor relief to the watchfulness of friendly societies' sick visitors over members claiming sick benefits.

C. Evangelical Reform and the Doctrine of Self-Help

The moral benefits of the friendly society promoted in the campaign to amend the poor laws were echoed by 19th century Evangelicals as part of their wider movement for moral and social reform. Evangelicalism combined Christian religious doctrine with social reform, becoming an influential force in 19th century British life, especially in the development of the haute bourgeoisie mentality that dominated British politics from the 1780s to the 1840s.²⁸ Central to Evangelical doctrine was the belief

²⁷ Gosden 209.

²⁸ Boyd Hilton, *The Age of Atonement* (Oxford: Clarendon Press, 1988), 7.

that the world was a “natural and predictable in-built system of rewards and punishments appropriate to good and bad behavior.”²⁹ Evangelicals believed that life was a moral trial created by God in which individuals were tempted and tested, their actions separating the sinners from the saints. They viewed suffering as the logical consequence of wrong behavior and believed that it could serve as a learning experience, guiding those who took the opportunity to examine their wrong actions toward more virtuous conduct in the future. Only through the lessons learned from suffering could individuals achieve salvation.

The Evangelical teaching on the necessity of suffering influenced its social doctrine. Though concerned with the well-being of the poor and working classes, Evangelicals opposed any form of charity which sought to alleviate suffering just through the dispensing of material aid. According to Evangelicals, charity which tended to material needs without first addressing moral needs was “spiritually vicious.”³⁰ This included all forms of official or institutionalized charity, including the poor laws. Many Evangelicals believed that official poor relief, while good in its intentions, had negative consequences because it “encouraged men to marry improvidently and live in idleness.”³¹ Evangelicals opposed the Poor Laws believing that they “held out a false and deceitful encouragement to population...extinguishing all prospective prudence and all consideration for the future,” a detriment to both the individual and the state.³² This opposition to institutionalized charity does not mean that Evangelicals were opposed to the concept of charity itself. Early 19th century Evangelicals frequently engaged in private charity, which they viewed as an acceptable alternative to institutionalized programs.

Another acceptable alternative to institutionalized charity was the friendly society, an institution praised by Evangelicals for its adherence to the principles of self-help, thrift, and restraint, three crucial

29 Hilton 14.

30 Hilton 84.

31 Hilton 81.

32 Hilton, 99.

doctrines in Evangelical teaching. Because members in friendly societies contributed their own money toward sickness benefits rather than depending on the charity of others, Evangelicals believed that friendly societies cultivated a sense of independence among the working classes, teaching the poor how to help themselves. Many evangelicals and other middle class reformers believed that the poor were poor because they did not know how to wisely manage their money, wasting their earnings at the pub rather than saving for the future. Reformers believed that friendly societies taught the working classes the value of thrift, as members spent their extra earnings on monthly subscriptions to provide for future illness. Tied into the concept of thrift was that of restraint, both financial and moral. Friendly society members practiced financial restraint by budgeting their money, using excess earnings to pay for the security of friendly society membership. Evangelical reformers believed that individuals who learned the value of financial restraint would also practice moral restraint. A frequent argument made by Evangelicals opposed to unrestricted material charity was that it encouraged “improvident marriages.” Unhindered by the prospect of financial hardship, young people married and started families before financially ready and produced large families through their lack of sexual restraint. Thomas Malthus’s population theory played into this Evangelical opposition to hasty marriages and lack of sexual restraint by warning that there was a limit to the earth’s resources, one which was threatened by the prospect of overpopulation.

In the early 19th century, many middle class reformers, seeing these societies as a way to dispense moral rather than just material charity, started their own friendly societies for the working classes, such as the Hampshire Friendly Society, established in 1825. In these societies, the middle classes acted as honorary members, occupying leadership positions and contributing funds while not receiving benefits. Acting as leaders, these reformers steered their societies away from what they viewed as the more immoral and imprudent practices that characterized other working-class run friendly societies.

D. The Decline of the Friendly Society and the Rise of the British Welfare State

Though they continued to expand in numbers, the nature of friendly societies began to change in the late 19th century as “the insurance function came more and more to dominate the larger societies and the practice of good fellowship and conviviality became less important.”³³ The business management of societies improved with the recommendations of the Royal Commission, but often at the expense of funds once used for social purposes. These social functions themselves became less important in the late 19th century as the nature of working class leisure changed. By the 1860s, the working classes had both an increased income and more time for leisure.³⁴ This increased income allowed them to take part in the new forms of entertainment that comprised the growing commercialized leisure system, including music halls, professional spectator sports, popular newspapers and seaside holidays.³⁵ With so many other entertainment options open to the working classes, the social opportunities provided by friendly societies became less important. Additionally, The Bank Holidays Act, with its promise of breaks in the usual routine throughout the year, took away from the main attraction of societies’ annual feasts.³⁶ With the declining importance of their social functions, friendly societies began to rely solely on their financial benefits to attract members. However, even these financial benefits faced competition from the state run programs of the emerging British welfare state.

The Welfare State

Throughout the first half of the 19th century, the British government operated according to the principle, influenced by the teachings of political economy, utilitarianism, and evangelicalism, that the role of the central government was limited: “it not only *should* not but *could* not determine the structure

33 Gosden 211.

34 R.J. Morris, “Clubs, Societies, and Associations,” from *The Cambridge Social History of Britain 1750-1950 Vol. 3*, ed. F.M.L. Thompson (Cambridge University Press, 1990), 418.

35 Morris 425 .

36 Gosden 217.

and working of society.” Instead, the government’s role was “to provide a firmly established and clearly understood framework within which society could...run itself.”³⁷ Most functions performed by the central government in other countries were carried out in England by groups of “self-governing citizens,” either on an official basis through local government institutions, or through voluntary associations such as friendly societies.³⁸ However, several factors emerged in the late 19th century which forced the central government into a more interventionist role. Because most social services were a function of either local government or voluntary institutions, there was often a large variation in the quality of provision. By the end of the 19th century, many sought to decrease this variation by advocating national provision of essential services.³⁹ The growing industry and urbanization of the 19th century also increased pressure for state intervention, making it more difficult for local institutions to deliver adequate resources. The Boer War highlighted these problems, as it required resources which the government did not adequately support. Military setbacks during the war sparked a popular fear of national decline, prompting many to support increased government intervention.

The power of the central British state began to grow in the 1880s, increasing with the social legislation guided by Winston Churchill and Lloyd George in the early 20th century. In 1908, the Old Age Pensions Act was introduced, offering a small pension to the elderly and the very poor who passed “tests of respectability not dissimilar to those imposed by the poor laws.”⁴⁰ While the act’s administration was supervised locally, its pensions were the first cash benefits to be financed entirely by the state.⁴¹ In 1911 the government passed the National Health Insurance Act to provide both health and

37 Pat Thane, “Government and Society in Wales, 1750-1914,” from *The Cambridge Social History of Britain 1750-1950 Vol. 3*, ed. F.M.L. Thompson (Cambridge University Press, 1990), 1.

38 Ibid.

39 Thane 47.

40 Thane 54.

41 Thane 55.

unemployment insurance. This act combined the principles of state intervention and self-help, as workers paid compulsory weekly contributions which were then subsidized by employers and taxpayers.

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Both the 1908 Old Age Pensions Act and the 1911 National Health Insurance Act solicited the help of friendly societies in their administration. Local administration of the 1908 Act was run by voluntary committees, whose members were drawn from “institutions with relevant experience,” such as friendly societies. The 1911 Act also solicited the administrative help of friendly societies, not only to utilize their experience but also in an attempt to win their support, as many voluntary institutions were “suspicious of the intrusion of the state into the territory of self-help.”⁴³ Societies viewed the state as a potential competitor, fearing that state services would make society benefits redundant and that workers’ contributions to the national health insurance plan might cut into working class budgets, not leaving funds for society membership.⁴⁴ This fear was not unsubstantiated, as the experience of one particular friendly society, the St. Paul’s Bennett Street Sunday School Adult Sick and Funeral Society, demonstrates. Included in this society’s records is the following memo sent to members after the passage of the National Insurance Act:

“Since the advent of the National Insurance Act, doctors are demanding a much higher fee for their services in connection with Sick Societies, and as many of our members are now entitled to the services of doctors under the national scheme, they may not need the services of the society as hitherto.”

This society was later dissolved, its funds transferred to the local lodge of an affiliated order.

Conclusion:

The relationship between friendly societies and the government is a complicated one. Initially, friendly societies emerged in the absence of government involvement in the sphere of social welfare; those who did not find relief through the poor laws sought relief through their own

42 Thane 56.

43 Thane 56.

44 Cordery 161.

working class mutual aid organizations. However the government soon involved itself in the administration of these same working class organizations, making them more financially stable but in some ways also altering their original intentions and characteristics. This government involvement, not initially welcomed by the working classes, had the potential to thwart the growth of friendly societies completely, but instead, thanks to government and middle class encouragement, friendly societies steadily multiplied throughout most of the 19th century. However, the increase in government involvement in social welfare precipitated the decline of the British friendly society. Rather than encouraging the development of mutual aid organizations, the government took over many of their functions, rendering friendly societies unnecessary in the 20th century.