Insecurity, Safety nets, and Self-help in Victorian and Edwardian Britain

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The main need of the English working classes is Security. . . . The meshes of our safety net are only adapted to subscribers [to friendly societies and trade unions], & all those who are not found on any of those innumerable lists go smashing down on the pavement. It is this very class, the residue, . . . for whom no provision exists in our English machinery, who have neither the character nor the resources to make provision for themselves, who require the aid of the state. (Winston Churchill to A. Wilson Fox, January 4, 1908)  

In his 2002 Presidential address to the Economic History Association, Peter Lindert asked whether Winston Churchill was right about democracy. He identified three Churchills: “the populist orator, the elitist Conservative, [and] the young redistributor” (Lindert 2003: 316). The above quote is from the “young redistributor,” and he certainly was right to argue that many within the British working class needed “the aid of the state” to achieve economic security.

Workers’ insecurity of income has not been given the attention it deserves in the standard of living debate. Despite steady improvements in material living standards from 1830 to the First World War, as measured by average full-time wages or earnings, a large share of manual workers continued to experience “acute financial” distress at some point in their lives (Johnson 1985: 3). The examination of long-term trends in wage rates masks workers’ income losses due to cyclical or seasonal unemployment and sickness, and it tells us little about their ability to cope with these periodic losses of income.

Workers dealt with financial insecurity by saving, by insuring themselves against income loss through membership in friendly societies and trade unions, and by applying for public and private assistance when necessary. The relative importance of these coping strategies changed significantly from 1830 to the eve of the First World War. Prior to the passage of the Poor Law Amendment Act in 1834, workers relied heavily on the Poor Law for financial assistance during hard times. The New Poor Law reduced the availability, and generosity, of poor relief for able-bodied males, and many workers responded by increasing their saving and by joining friendly

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1 The quote can be found in Churchill (1969: 759).
societies. The Crusade against Outrelief in the 1870s led to a further decline in relief expenditures, and to a sharp increase in the share of paupers relieved in workhouses. Partly in response to the decline in outdoor relief, membership in friendly societies and in trade unions providing mutual insurance policies increased greatly after 1870.

By the beginning of the twentieth century, a large share of skilled and semi-skilled manual workers belonged to friendly societies or to trade unions that offered mutual insurance benefits. These workers were afforded some protection against income loss when sick or unemployed, although the benefits needed to be combined with other sources of income and savings. The situation was very different for unskilled workers, few of whom were members of friendly societies paying sickness benefits or of unions providing anything more than funeral benefits. The low-skilled remained quite vulnerable to income loss until Parliament’s adoption of the Liberal welfare reforms in the decade before the First World War.

This paper examines workers’ insecurity of income from 1830 to 1914, the rise of working class self-help during the Victorian era, and the fall and rise of social transfer spending from the passage of the Poor Law Amendment Act in 1834 to the adoption of the Liberal welfare reforms in 1906-11. The paper is divided into three parts. Part I examines income instability for manual workers in Victorian Britain. Unemployment and sickness were distributed unevenly among the working class—while the majority of workers were neither unemployed nor sick within a calendar year, a significant number lost a month or more of work each year because of sickness or unemployment. Moreover, while elderly working-class males continued to work for as long as they could, a large share was unable to earn enough to support themselves.

Part II discusses the changing methods for coping with economic insecurity used by workers in Victorian and Edwardian Britain. I provide quantitative estimates of movements in poor relief expenditures, working class saving, and membership in, and expenditures of, friendly
societies and insurance-providing trade unions from 1830 to 1913, which enable me to trace long-term trends in the roles played by public assistance and self-help.

Part III examines the political economy of the Liberal welfare reforms of 1906-11, several pieces of social welfare legislation that created government programs to provide workers with sickness and unemployment insurance and old-age pensions. These programs represented a major about-face in British social policy after seven decades of increasing stinginess towards the poor. I contend that the timing of the Liberal welfare reforms largely can be explained by the inability of low-skilled workers to protect themselves from financial insecurity, increased middle-class knowledge of workers’ economic insecurity, and the greater willingness of Parliament to increase social transfer spending as a result of the growing political influence of the working class. As Lindert (2004) has argued, political voice matters. The Second and Third Reform Acts of 1867 and 1884 extended the franchise to working-class voters and eventually led to the rise of the Labour Party. I contend that the reforms of 1906-11 largely were an attempt by the Liberal Party to woo working class voters and to slow the growing momentum of Labour.

I. Insecurity due to Unemployment, Sickness, and Old Age

We forget how terribly near the margin of disaster the man, even the thrifty man, walks, who has, in ordinary normal conditions, but just enough to keep himself on. . . . the possibility of being from one day to the other plunged into actual want is always confronting his family. (Lady Bell, *At the Works*, 1907: 47)

However steady a man may be, however good a worker, he is never exempt from the fear of losing his job from ill-health or from other causes which are out of his control. . . . to the insufficiency of a low wage is added the horror that it is never secure. (Maud Pember Reeves, *Round About a Pound a Week*, 1913: 208-10)

While there has been some debate over the rate of growth of earnings from 1830 to 1913, even the more pessimistic estimates indicate that real full-time earnings more than doubled (Feinstein 1995; 1998). That is, fully-employed workers in 1913 were much better off, in terms
of the ability to purchase goods and services, than their fully-employed great-grandfathers had been in 1830. However, a large share of workers was not fully employed, either in 1830 or in 1913. In many occupations employment was seasonal or casual; workers were hired by the job, the week, or even the day. Those workers with a greater degree of job security were sometimes unemployed during cyclical downturns or were sick and unable to work, during which time they were not compensated by their employers. Dudley Baxter (1868: 46-7) concluded that the average worker’s annual earnings were 20% less than his full-time wage as a result of loss of work due to unemployment, sickness, and other causes.

Cyclical Unemployment

Estimates of aggregate unemployment rates are available from 1855 onwards, calculated from trade union data by the Board of Trade and revised by Feinstein (1972: T125-6). There are serious problems with the Board of Trade/Feinstein estimates, and Boyer and Hatton (2002) have calculated revised estimates of industrial unemployment for 1870-1913, shown in Figure 1. Industrial unemployment averaged 6.6% during this period, and exceeded 8% in 1878-9, 1885-7, 1893-5, 1904-5, and 1908-9. Rough adjustments to Feinstein’s data for 1856-69 suggest that unemployment also exceeded 8% in 1858, 1862, and 1867-8.2

Aggregate unemployment data do not exist for the period before 1856. Rostow (1948: 125) estimated that between 1830 and 1850 the British economy experienced serious downturns in 1832-3, 1837-8, 1841-3, and 1848-9.3 It seems reasonable to conclude that the industrial unemployment rate exceeded 8% in each of these years, and therefore was 8% or higher in one-

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2 Feinstein’s estimated unemployment rate for 1870-1913 is 4.5%, about two-thirds of Boyer and Hatton’s estimated industrial unemployment rate. Adjusting his estimates upward to make them compatible with those of Boyer and Hatton yields industrial unemployment rates in excess of 8% for 1858, 1862, and 1867-8.

3 Rostow (1948: 123-5) constructed a business-cycle index for 1790-1850, in which “each year is rated from 0 (deep depression) to 5 (major peak).” I defined the economy to be in a serious downturn in years Rostow rated as 0 or 1.
quarter of the years from 1830 to 1913.\textsuperscript{4}

Aggregate unemployment rates give some idea of the average level of distress among the working class in a given year. However, unemployment rates varied significantly across sectors of the economy. Table 1 presents average and peak unemployment rates for thirteen industrial sectors for 1870-1913. Unemployment was highest in mining, general unskilled labor, and shipbuilding, and lowest in woodworking, printing and bookbinding, clothing and footwear, and carriage and wagon. Absolute volatility, measured by the standard deviation of unemployment, was highest in shipbuilding and mining, and lowest in clothing and footwear, transport, and printing and bookbinding. The unemployment rate in coal mining ranged from under 2\% during the boom of 1872-4 to over 20\% in 1877-9; it exceeded 15\% in eleven years. Unemployment among shipbuilders exceeded 10\% in fourteen years, and peaked at 22.7\% in 1908. On the other hand, unemployment in printing and bookbinding exceeded 5.5\% in only five years, and peaked at 6.3\% in 1912; unemployment in clothing and footwear also exceeded 5.5\% only five times, and peaked at 7.8\% in 1877.\textsuperscript{5}

Even during prosperous years, large numbers of skilled workers suffered income losses due to unemployment. Table 2 presents data on the distribution of unemployment among skilled workers in four trade unions. Although unemployment among engineers was very low in 1890, over one-fifth of the engineers were unemployed at some point in the year; those that were unemployed lost on average five weeks of work. In 1893, over one-quarter of the engineers were unemployed at some point, for an average of 19.6 weeks. For the entire period 1887-95, nearly 30\% were unemployed during a calendar year, for an average of 10\%\% weeks. The average

\textsuperscript{4} Lindert and Williamson (1983: 15) estimated that the unemployment rate in 1842-3 was 9.4\%.

\textsuperscript{5} Unemployment also varied across regions. Humphrey Southall (1986, 1988) found that in the late nineteenth century unemployment rates were consistently higher in the industrial north of England than in the south and east. Some cities had extremely high unemployment rates. In April 1894, when the national unemployment rate among skilled engineers was 9.0\%, it was 34.7\% in North and South Shields, 23.4\% in Newcastle, 21.3\% in Leeds, and 17.4\% in Swansea (Southall 1986: 277-8).
unemployment rate among London Compositors for 1894-1903 was only 4.3%, and yet one-fifth of the membership was unemployed each year for an average of 10.7 weeks. The data for carpenters and woodcutting machinists were similar: in 1904-05, 43.1% of carpenters were unemployed, for an average of just over seven weeks, and one-third of machinists were unemployed for an average of 6½ weeks. In sum, while the majority of workers were fully employed even during downturns, a substantial number were unemployed for a month or more every year.

In some industries workers also experienced frequent fluctuations in nominal wage rates. Wood (1901: 152) estimated that the average length of time between wage changes was about five months in iron and steel, and six months in coal mining. The frequency of wage changes was a result of agreements between workers and employers linking wages to product prices (Porter 1970; Treble 1987). The volatility of wages was an additional source of income volatility.

Unemployment-adjusted wage series for coal mining, building, shipbuilding, and unskilled workers in the Sheffield “heavy” trades for 1870-1913 are given in Figure 2. The especially high volatility for coal miners and unskilled workers is due to annual fluctuations in nominal wages as well as unemployment. Year-to-year fluctuations in income could be quite large. Not surprisingly, unskilled workers experienced the largest fluctuations; unemployment-adjusted wage rates declined by 23% from 1883 to 1884, by 29% from 1891 to 1892, by 30% from 1901 to 1902, and by 44% from 1907 to 1908. From 1883 to 1886, unemployment-adjusted wages fell three years in a row, by a combined total of 53%. Of course, wages also could increase rapidly, as they did from 1880 to 1881 (41%) and 1894 to 1895 (47%).

Figure 2 clearly shows that comparing wage rates at certain benchmarks masks the year-

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6 Unskilled workers in the heavy trades include laborers in iron and steel works, foundries, and engineering works. Data for these workers are from Pollard (1954: 62), who reported unemployment-adjusted wage rates.
to-year volatility of expected wage income. From 1870 to 1913 real unemployment-adjusted wages of unskilled workers in Sheffield increased by 42%. However, expected income was below its 1870 level in 1875-80, 1884-88, 1891-94, and 1908-09. Coal miners’ expected income increased by 82% from 1870 to 1913, but was below its 1870 level in 1877-82 and 1885-86. The fluctuations in wage rates and unemployment created a high level of income uncertainty for miners, shipbuilders, and especially unskilled workers. There were costs to income instability, one of which was the cost of defaulting on debts. The income volatility of coal miners was matched by high fluctuations in the number of local court cases initiated for the recovery of small debts; their high wages did not protect them from periodic times of economic distress (Johnson 1993).

*Seasonal and Casual Unemployment*

Seasonal unemployment was different from cyclical unemployment in that it was to a large degree predictable. Economists since Adam Smith have argued that workers in seasonal occupations were paid higher wages than similarly-skilled workers in order to compensate for their periodic spells of unemployment. Even if workers in seasonal industries were paid compensating wage differentials, however, seasonal unemployment still created some amount of insecurity, especially among low-skilled workers who found it difficult to save enough from their peak-season earnings to carry them through slack seasons.

The extent of seasonal unemployment is difficult to measure precisely, but one can get a rough idea of the importance of seasonal trades in the economy by calculating the percentage of the workforce in agriculture, fishing, and the building trades. The share of the male labor force employed in agriculture and building was 35.8% in 1841; it declined each decade to 19.5% in
These numbers underestimate the share of the workforce subject to seasonality, because some manufacturing sectors also experienced seasonal fluctuations in labor demand, but the size of these sectors could not have increased by enough from 1851 to 1911 to offset the overall decline in seasonal employment.

Table 3 presents evidence of the extent of seasonal fluctuations in labor demand for six non-agricultural sectors at the beginning of the twentieth century. The first two columns give indices of monthly employment for skilled and unskilled workers in the building trades in 1907-10; the number employed in the peak month is set at 100. Column 3 shows the total amount of wages paid to building workers in each month. The magnitude of seasonal fluctuations in wage income is larger than in employment because the workweek was slightly shorter, and thus the weekly wage for fully-employed workers was lower, for 3½-4 months in winter. The wage income of construction workers was, on average, 17-24% lower from November to February than it was in May. The extent of seasonal fluctuations in labor demand varied across sections of the building trade; it was relatively low for plumbers and especially high for bricklayers and painters (Dearle 1908: 66-81).

Seasonality in mining typically was handled by reducing the number of shifts worked per week in slack seasons rather than by laying off workers. From 1897 to 1911, the average number of days worked per week varied from 5.47 in December to 4.92 in June. Employment at gas works was highly seasonal, with 11-17% fewer workers employed from March to September than in December. In the furnishing trades, unemployment varied from a low of 2.5% in April and May to over 7% in December and January; in tobacco unemployment exceeded 9% in July and August, but was 3.2% in November. Other trades experienced less pronounced seasonal

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7 Occupational data were obtained from Lee (1979). Detailed occupational data are not available before 1841. The numbers for Britain are lower than comparable numbers for the United States. Engerman and Goldin (1994: 99) estimated that in 1850 two-thirds of the American workforce “was seasonally and involuntarily idle for about four months each year.”
fluctuations in labor demand; a 1909 Board of Trade memorandum concluded that “seasonal fluctuation is found to a more or less marked degree in nearly every industry.”

Systems of temporary or casual employment developed in some low-skilled occupations that were subject to sudden and irregular fluctuations in the demand for labor (Beveridge 1909: 77). Casual employment existed to in many trades—Gareth Stedman Jones (1971) contends that some degree of casualization existed among painters and unskilled laborers in the building trades, in land transport, menial services, and certain declining manufacturing trades. It was especially pronounced among dock workers, due to the irregularity in the arrival and departure of ships. Dock workers were hired by the day or half day, chosen by foremen each morning and afternoon from groups of workers at calling-on stands. Booth (1892a: 533) did a detailed study of employment at the London docks in 1891-2 and found that the average number of workers employed in a day at the docks controlled by the joint committee was 5,284; the maximum daily number employed was 7,781, and the minimum number employed was 3,553. The hourly wage rate for dock workers was relatively high, but the irregularity of employment meant that many suffered chronic distress (Beveridge 1909: 106-7).

Sickness and Old Age

Surprisingly little data exist on work time lost due to sickness before 1914. What data are available were obtained from the records of friendly societies and trade unions paying sickness benefits. James Riley (1997: 166) estimated that, among males belonging to the Ancient Order of Foresters friendly society, the average number of work days lost due to

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8 The Board of Trade memorandum was published in Royal Commission on the Poor Laws, Appendix Vol. IX, Unemployment, Parliamentary Papers, 1910, vol. XLIX, pp. 638-55. There is a good discussion of seasonality in British industry in Poyntz (1912).

9 Jones (1971: 52-66) estimated that in London in 1891 casual workers and their families totaled about 400,000 persons, or one-tenth of the population. The extent of seasonal and casual unemployment among building trades workers at the turn of the twentieth century is vividly described in Robert Tressell’s novel, The Ragged Trousered Philanthropists.
sickness was about 9 in the early 1870s, 12 from 1885 to 1900, and nearly 14 in 1911. These estimates probably underestimate average work time lost for all manual laborers, as sickness rates were higher for unskilled than for skilled workers, and few low-skilled workers were members of friendly societies that paid sickness benefits (Johnson 1985: 57-63).

Time lost due to sickness increased significantly with age. Table 4 shows the relationship between sickness and age for male friendly society members at four time periods. Workers under age 35 lost, on average, a week or less work time per year due to sickness, while workers aged 50-59 lost 2-4 weeks per year, and workers aged 60-64 lost 4.6-6.3 weeks per year. Like unemployment, sickness affected some workers within age groups much more than others. Southall (1988: 22) reported detailed data on the duration of sickness among members of the Steam Engine Makers union in 1852-72. Nearly three-quarters of workers under age 25, and slightly more than half of workers aged 60-64, did not collect sickness benefits during a calendar year. On the other hand, 8% of workers under 25 collected sick benefits for at least 10% of a calendar year (about five weeks), and 1.7% collected sick pay for more than half a year. Among workers aged 35-39, one in ten received sick pay for at least five weeks, and 4.3% got sick pay for more than six months. Among workers aged 60-64, nearly a quarter collected sick pay for at least five weeks, and 9.1% received sick pay for more than six months.

Victorian Britain had a large elderly population. In 1861 there were 932,000 persons aged 65 and over in England and Wales, representing 4.6% of the population. By 1891 there were nearly 1.4 million persons aged 65 and older, or 4.7% of the population, and 800,000 aged 70 and over (Mitchell 1988: 15). A person aged 35-9 in 1861 or 1871 had about a 50% chance

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10 According to Riley, the increase in sickness time was caused by an increase in the average duration of sickness episodes. Increased nutrition and better health care prolonged the lives of some sick people—that is, people died more slowly. Moreover, some who in earlier times would have died from an illness now recovered after a prolonged period of sickness. People survived longer, but a significant share of their additional time was spent in sickness (Riley 1997: 171-87, 269-70).
of surviving to age 65; upon reaching 65, an individual could expect to live another 10-11 years. A large share of the elderly lived in poverty. Column 1 of Table 5 gives estimates of pauperism rates for those aged 65 and over from 1861 to 1891 (Booth 1899: 218). These estimates are based on day counts of the number of paupers, and therefore underestimate the number who received poor relief at some point over a twelve-month period. C. T. Ritchie, President of the Local Government Board, constructed a twelve-month count of the number of paupers from March 1891 to March 1892. These data show that 29.3% of those aged 65 and over received poor relief at some point during a one-year period (bottom row of column 2).

Some of those included in the twelve-month count received relief only for short periods of time. The day count gives a good idea of the number of “permanent” paupers—those who received relief week in and week out. The twelve-month count includes those elderly persons who were living right at the margin. They were able to subsist on their own much of the time, but needed to apply for relief now and then, for instance in winter or when they were sick.

Column 2 presents estimates of the share of persons aged 65 and over relieved at some point during the year, calculated by assuming that the ratio of the number relieved over twelve months to the number relieved on one day remained constant from 1861 to 1891. These estimates suggest that in the 1860s 43% of elderly individuals received poor relief at some point over a twelve-month period. Members of the middle class virtually never made use of the Poor Law. Assuming that 75% of those aged 65 and over were from the working class, column 4 shows that as late as 1891 nearly 40% of elderly working-class persons received poor relief, either in the

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11 This estimate was calculated by comparing the number of 35-9 year olds in 1861 (1871) with the number of 65-9 year olds in 1891 (1901). Because most emigrants and immigrants were younger than 35, this should provide a reasonable estimate of the probability of surviving to age 65. Data are from Mitchell (1988: 15). The life expectancy of a 65 year old male was 10.7 years in 1861 and 10.6 years in 1901; that of a 65 year old female was 11.6 years in 1861 and 11.8 years in 1901. Life expectancy data are from Preston, Keyfitz, and Schoen (1972: 224, 226, 240, 242).

form of a permanent pension or occasional assistance. A majority of males continued to work past age 65; in 1891, the labor force participation rate of males aged 65 and over was 64.8% (Quadagno 1982: 152). However, a large share of those employed worked less than full-time, and the numbers employed, and hours worked, decreased as age increased. As a result, the share of elderly persons who were able to support themselves declined with age, forcing an ever larger share to turn to the Poor Law for assistance. Booth (1894: 43) estimated that, in 1891-2, 40.1% of those 75 and over received poor relief, as compared to 31.3% of those aged 70-4, and 20.6% of those aged 65-9.

The data presented in this section have shown that unemployment and sickness were distributed unevenly among the working class. Although the majority of workers were neither unemployed nor sick within a calendar year, a significant number lost a month or more of work each year because of sickness or unemployment. Moreover, while most elderly working-class males continued to work for as long as they could, a large share was unable to earn enough to support themselves. I now turn to an examination of how workers coped with the possibility of such income loss from 1830 to 1914.

II. Coping with Financial Insecurity, 1830-1870

Wherever the Poor Laws are best administered, there the contributions of labourers to savings banks and benefit societies are the most numerous. In those districts where the most lavish payments are made from the rates, these establishments are neglected. (Ashurst Majendie, Assistant Poor Law Commissioner, 1834)

Workers in the nineteenth century coped with financial insecurity in various ways. They put aside some of their weekly pay in savings, they joined friendly societies and trade unions that paid them weekly benefits when they were unemployed or sick, and they turned for assistance to

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13 The estimated pauperism rates in columns 3 and 5 exclude those persons aged 65 and over who received only medical relief from the Poor Law.
the Poor Law, private charities, and friends and relatives in times of need. The relative importance of public assistance declined throughout the period from 1830 to 1908, and the role of self-help, in the form of saving and membership in friendly societies and trade unions, increased. This section examines the shift towards self-help that began in the late 1830s, partly in response to the adoption of the Poor Law Amendment Act in 1834.

The Poor Law played the largest role of its 350 year history (from 1598 to 1948) during the first third of the nineteenth century. Real per capita relief expenditures were higher in 1818-21 than at any other time during the century, and relief expenditures as a share of GDP peaked at 2.7% in 1820-21 (Lindert 1998: 114; Boyer 2002: Table 1). Data on the percentage of the population that received relief are not available, but it must have exceeded 10% throughout the period 1815-30. The share of relief recipients who were prime aged males also peaked during this period (King 2000). Per capita relief expenditures varied significantly across regions, and were especially high in the grain-producing south and east, where a large share of relief spending consisted of payments to seasonally unemployed agricultural laborers (Boyer 1990).

The Poor Law assisted unemployed and underemployed workers, widows, children, the sick, the elderly, and the disabled, constituting in Mark Blaug’s (1964) words, “a welfare state in miniature.” Rural and urban workers during this period were not hesitant to apply to local Poor Law authorities for assistance. They viewed poor relief as an entitlement, part of an “unwritten social contract” with employers and other middle-class taxpayers (Lees 1998; Hunt 1981: 215).

Self-help played a relatively small role before 1834, largely because of the low level of wage rates, but perhaps also because of the relatively generous nature of poor relief. Returns

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14 Data on the number of relief recipients exist for 1802-03 and for 1840 onwards. In 1802-03, 11.4% of the population received relief; in 1840, after the adoption of the New Poor Law, 7.7% received relief (Lindert 1998: 110; Williams 1981: 158). These numbers, based on the official head counts, underestimate, perhaps by a large amount, the number of individuals who received relief at some point during the year (Lees 1998). Given the high level of relief spending from 1815-30, it seems likely that the share on relief was at least as high as in 1802-03.
from local Poor Law overseers indicated that there were 925,429 members of friendly societies in England in 1815 (see Table 6). This represented 29% of males aged 15 and over (Gorsky 1998: 493). All of these friendly societies were local organizations, and some were little more than burial clubs. Many were financially unstable, and provided only “short-term benefits” (King and Tomkins 2003: 267). Probably no more than 50-60% of members were in societies that paid sickness benefits. The share of the population belonging to friendly societies was largest in Lancashire and other northern and midlands industrial counties, and lowest in southern and eastern rural counties (Gosden 1961: 22-4; Gorsky 1998: 493-7). Membership in local societies stagnated from 1815 to the early 1830s (Neave 1996: 46-7). However, this same period witnessed the rise of the national affiliated orders. The largest of these, the Independent Order of Oddfellows, Manchester Unity (IOOMU), was founded in Manchester in 1810 and by 1831 claimed to have 31,000 members. The Ancient Order of Foresters (AOF) was founded in Leeds in 1813 and claimed to have 16,510 members in 1835 (Gosden 1973: 27-30). Adding together the local societies and affiliated orders, membership in friendly societies in the early 1830s probably totaled slightly less than a million. Perhaps 600,000 members (16% of adult males) were in societies that paid sickness benefits.

Parliament established the Trustee Savings Banks in 1817 in an attempt to encourage working-class saving. These banks had about 425,000 depositors in 1830, with deposits totaling £14.6 million (see Table 7). In order to determine the extent of working class saving, it is necessary to separate the deposits of workers from those of the middle class. Few if any workers had deposits greater than £50, and many of the deposits under £50 “belonged to children of prosperous parents” (Fishlow 1961: 32). In 1830, 79.4% of depositors had balances less than

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15 Paul Johnson (1985: 103) considered £50 to be “an upper limit for most working-class savings bank deposits” in 1911-13. Given the large increase in working-class wages from 1830 to 1911, the upper limit for working-class
£50, and 51.0% had balances less than £20. The upper limit of the number of working-class depositors therefore was 340,000; the actual number probably was about 280,000. Depositors with balances less than £50 held 37.8% of the £14.6 million in deposits in 1830, or £5.5 million (Fishlow: 1961: 32). Total working-class deposits almost certainly were less than this; a rough estimate would be that workers’ balances totaled £3.2 million, or 22% of deposits. To put the magnitude of working-class saving in 1830 in perspective, Table 7 shows that it represented about 57% of poor relief spending on indoor and outdoor relief. In sum, before 1834 only a small minority of the working class either belonged to friendly societies offering sickness benefits or had any money in a savings bank.

The Effect of Poor Law Reform on Self-help

The relative importance of self-help and public assistance began to change after the adoption of the Poor Law Amendment Act of 1834, which recommended the abolition of outdoor relief for able-bodied workers and their families, and its replacement by relief in well-regulated workhouses. The Poor Law Commission created by the Act did not eliminate the payment of outdoor relief to the able-bodied, but it succeeded in restricting relief for able-bodied males and in reducing relief expenditures. Real per capita poor relief spending fell by 45% from 1830 to 1840 and never again approached its level in 1830 (Table 7). At the same time,

Johnson (1985) presents evidence that about 30% of savings bank deposits were held by workers in the decades leading up to World War I. However, assuming that 30% of deposits were held by workers in 1830 gives an unreasonably large average account balance. My estimate of £3.2 million assumes that workers held all deposits under £20, that workers held half of the deposits between £20 and £50, and that the average working-class balance for this larger category of deposits was £25.

Poor relief expenditures in England and Wales totaled £6.8 million in 1830. However, some of this expenditure was for administration. In 1840, expenditures on indoor and outdoor relief represented 82% of total relief expenditures. Applying this same ratio to 1830 yields an expenditure level of about £5.6 million.

Williams (1981) claimed that the New Poor Law succeeded in abolishing outdoor relief for the able-bodied by 1850. However, Rose (1970), Digby (1975), and Lees (1998) have shown that the orders regulating outdoor relief largely were evaded by both rural and urban unions, many of whom continued to grant outdoor relief to unemployed and underemployed males.
there was a sharp increase in friendly society membership and private saving. Membership in the Manchester Unity Oddfellows increased from 31,000 in 1832 to 90,000 in 1838 and 259,000 in 1846, while membership in the Foresters increased from 16,500 in 1835 to nearly 77,000 in 1846 (Neave 1996: 47-9). Of the 3,074 English lodges of the IOOMU existing in 1875, 1,470 (48%) were established between 1835 and 1845 (Gosden 1961: 34). Other, but smaller, affiliated orders also were established during this period; among them were the Independent Order of Rechabites and the Loyal Order of Ancient Shepherds, who between them had 32,000 members in 1846 (Neave 1996: 49). There are no data on the membership of local societies in the 1830s and 1840s, but it probably increased as well, albeit at a slower rate than the affiliated orders. Supple (1974: 215) estimates that about one-half of adult males were members of friendly societies in 1850, which suggests that membership at mid-century exceeded 2.35 million. This number almost certainly is too high, in that it assumes that membership in local societies more than doubled from 1830 to 1850. I estimate that total friendly society membership in 1850 was at most 2 million, about 40% of adult males (see Table 6). The number of members in societies that paid sickness benefits probably was between 1.2 and 1.35 million. Thus, from 1830 to 1850, the share of adult males insured against income loss due to sickness increased from roughly 16% to 25-29% (see Table 8).

Private saving also increased greatly after 1834, as can be seen in Table 6. Deposits in

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19 More than three times as many lodges were founded in 1835-45 as were founded in any other decade; 569 lodges existed in 1835.
20 Of the 1 million odd members of friendly societies in 1830, about 45,000 were members of affiliated orders and 955,000 were in local societies. Table 6 shows that the membership of the four largest affiliated orders in 1850 was 328,663. This suggests that there were about 2 million members of local societies in 1850. Hopkins (1995: 30) contends that “the leading affiliated orders clearly proved more attractive to many working men than the small local club with its often inadequate financial resources and uncertain future.” Perkin (1969: 381) gives an estimate for total friendly society membership in 1849 of 3 million, but he gives no citation for this figure, which must be a significant overestimate.
21 Johnson (1985: 57) estimated that in 1901 75.7% of the members of ordinary and affiliated friendly societies were in societies that paid sickness benefits. The share of local society members eligible for sickness benefits in 1850 probably was significantly below 75%. In the estimates in the text, I assume that 60-67% of all members were in societies that paid sickness benefits in 1850.
Trustee Savings Banks increased by 80% from 1830 to 1840, and by 125% from 1830 to 1850. The number of working-class depositors grew from around 280,000 in the early 1830s to about 750,000 in 1850 (Table 8). It should be stressed, however, that even with the impressive growth in private saving and friendly society membership, before 1850 the majority of workers neither had a savings account or belonged to a friendly society paying sickness benefits.

This increase in self-help must have been, at least in part, a response to the change in the administration of poor relief. The Poor Law Commission attributed much of the growth in friendly society membership after 1834 to the reform of the Poor Law, and John Tidd Pratt, the barrister appointed to certify the rules of savings banks and friendly societies, stated that the founders of new lodges wrote to him that “now is the time that parties must look to themselves, as they could not receive out-door relief under the new law.” Pratt also attributed the increase in the number of depositors in savings banks to the reform of the Poor Law. The rise in working-class saving and friendly society membership was not caused by a sharp increase in wage income; from 1830-32 to 1844-46, manual workers’ real earnings increased by only 10% (Feinstein 1998: 653). There is little doubt that workers, on average, devoted a larger share of their income to self-help in the 1840s than they did in the early 1830s.

Self-help during the Great Victorian Boom

After a decline in the late 1840s, deposits in savings banks and friendly society membership grew rapidly during the great Victorian boom of the 1850s and 1860s (see Tables 6 through 8). Membership in the Manchester Unity Oddfellows and the Foresters grew to nearly 811,000 in 1870, a 140% increase over 1846. In 1872, the membership in registered friendly societies was about 1.86 million; however, the Royal Commission on Friendly Societies (1870-4)

22 The average number of accounts in Trustee Savings Banks in 1842-46 was 999,000 (Fishlow 1961: 39). I assume that 75% of these accounts were held by workers.

23 The quote is from the Fourth Annual Report of the Poor Law Commissioners (1838: 58). The best discussion of the relationship between the friendly societies and the Poor Law is Gosden (1961: 198-210).
estimated that total friendly society membership was about 4 million. Once again, I think that this is a significant overestimate, and that total membership was closer to 3.0-3.5 million. The number in societies that paid sickness benefits was smaller, perhaps 2.1-2.4 million, 36-41\% of the adult male population.\textsuperscript{24}

Total friendly society expenditures are not known. Expenditure data are available for the Manchester Oddfellows and the Foresters, the two largest affiliated societies; in 1870 they paid out £653,000 in sickness and funeral benefits (Neison 1877: 74-5). Slightly more than one-third of friendly society members eligible for sickness benefits were in one of these two affiliated societies. If the Manchester Oddfellows and Foresters accounted for 33-40\% of expenditures by those societies that offered sickness benefits, then total friendly society spending in 1870 was between £1.63 million and £1.96 million, or 32-38\% of poor relief expenditures.\textsuperscript{25}

In 1871 there were 2.7 million depositors in the Trustee Savings Banks and in the recently formed Post Office Savings Bank; probably 1.8-2.0 million of these depositors were from the working class (Table 8). That is, there were 2.5 times as many working-class depositors in 1871 as there were in 1850. The real value of workers’ deposits in savings banks increased by 90\% from 1850 to 1870, and by 375\% from 1830 to 1870.

Poor relief expenditures stagnated from 1840 to 1860, then increased sharply in the 1860s. Despite this increase, real per capita relief spending in 1870 was barely half its level in 1830, and relief expenditures in 1870 were less than a third of workers’ savings bank deposits.

\textsuperscript{24} These estimates are based on the assumption that 75\% of registered friendly society members were in societies that paid sickness benefits (see footnote 21), and that 60\% of the members of non-registered or local societies were eligible for sickness benefits. If 75\% of all members were in societies paying sickness benefits, then the total number eligible for sickness benefits in 1872 was 2.25-2.63 million. If, on the other hand, we assume that there were 4 million total members, and that 50\% of the members of non-registered or local societies were in societies that paid sickness benefits, then the total number eligible for sickness benefits was 2.46 million.

\textsuperscript{25} The above calculations are based on the assumption that the total number of members of friendly societies paying sickness benefits was 2.4 million. To calculate an upper-bound estimate of friendly society spending, suppose that membership in societies paying sickness benefits was 3 million. Then the Manchester Oddfellows and Foresters made up 27\% of total membership. If they also accounted for 27\% of expenditures, then total friendly society spending in 1870 was about £2.42 million, 47\% of poor relief expenditures.
The weekly benefits paid by friendly societies and the Poor Law were similar during the period from 1840 to 1870. The level of poor relief benefits given to an unemployed or sick worker was determined by the size of the worker’s family and by the amount of income that other family members were earning. Benefit levels were similar across towns and over time, typically 2-3s. for a single adult male per week, and 1s. 6d.-2s. per week for each additional family member (Rose 1965: 195-6). An unemployed man with a wife and two (three) children would be given about 8s. (10s.) per week if the family had no other sources of income, and less if other family members were working. Friendly society sickness benefits varied across societies, but were on average 8-10s. per week in the 1850s and 1860s.\(^26\) The median weekly wage for manual workers was about 18s. in 1860; the upper quartile of workers averaged 22.5s. (Bowley 1937: 46). Assuming that most friendly society members were from the upper half of the income distribution, for most members the sickness benefit replaced between a third and a half of their income when working.

To sum up, the period from 1834 to 1870 witnessed a significant increase in workers’ use of self-help, and a decline in their use of public assistance, as a means of coping with financial insecurity. However, the Poor Law continued to serve as a safety net that was used by able-bodied males as well as by the elderly, the sick, widows, and orphans. As late as 1870, fewer than one-half of households had savings accounts or were members of friendly societies that paid sickness benefits. Gilbert (1966: 166-7) concluded that “friendly society membership was the badge of the skilled worker,” and the same could be said about bank accounts. Few low-skilled workers were able to save any money, nor could they afford the premiums charged by friendly

\(^{26}\) Riley (1997: 281) maintains that the average friendly society benefit was 8s. per week in 1860. Hopkins (1995: 34) states that the typical weekly benefit was 8-10s.; Neave (1996: 55) maintains that the typical benefit was 10s.
societies offering sickness benefits (Johnson 1985: 57-63). When laborers lost any significant amount of work time, they were forced to turn to the Poor Law, private charity, or family and friends for assistance. Lees (1998) found that in three London parishes and six provincial towns in the years around 1850 large numbers of prime-age males continued to apply for poor relief, and that a majority of those assisted were granted outdoor relief. The Poor Law played an especially important role during cyclical downturns, since friendly societies did not pay benefits to unemployed members (Boot 1990; Boyer 2004). From 1840 to 1870, about 10% of the population of England and Wales received poor relief at some point during a calendar year, on average. Given the temporary nature of most relief spells, over a three year period as much as 25% of the population made use of the Poor Law (Lees 1998: 180-2).

By 1870, then, there were distinct differences in the methods used by skilled and unskilled workers to cope with financial uncertainty. Skilled workers largely had accepted the Victorian ethic of respectability and self-help, and they protected themselves against income loss by saving and by joining friendly societies. Most skilled workers in mid-Victorian Britain never used the Poor Law, although some applied for poor relief during prolonged periods of unemployment or when they were elderly. For a large share of low-skilled workers, however, the Poor Law provided an important safety net that they periodically turned to for assistance. Most laborers would have preferred the strategy of self-help, but their wages were low enough that it was not an option.

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27 This conclusion has been challenged by Riley (1997: 31-4), who contends that the records of individual clubs show that many poorly paid workers joined friendly societies. It is true that, by the mid 1860s, membership in the IOOMU and the AOF was spreading into the agricultural counties (Gosden 1961: 44-5). However, there seems little doubt that the share of low-skilled workers who were members of friendly societies offering sickness benefits in 1870 was small.

28 Beginning in 1849, data on the number of persons receiving poor relief are available for two days a year, January 1 and July 1; the “official” estimates of the annual number relieved were constructed as the average of the number relieved on these two dates. However, studies conducted by Poor Law administrators indicate that the number recorded in the day counts was less than half the number assisted during the year. Lees’s (1998: 180-1) “revised” estimates of annual relief recipients assume that the ratio of actual to counted paupers was 2.24 for 1850-1900. The share of the population receiving relief given in the text is based on Lees’s revised estimates.
III. Coping with Financial Insecurity, 1870-1913

A certainty of obtaining outdoor relief in his own home whenever he may ask for it extinguishes in the mind of the labourer all motive for husbanding his resources, and induces him to rely exclusively upon the rates instead of upon his own savings for such relief as he may require. (Local Government Board, *Circular on Outdoor Relief*, Dec. 1871)

Simple industry and thrift will go far towards making any person of ordinary working faculty comparatively independent in his means. Even a working man may be so, provided he will carefully husband his resources. (Samuel Smiles, *Self-Help*, 1866: 254)

The last third of the nineteenth century saw a continuation of the movement toward self-help among the working class. The movement was spurred on by a major shift in Poor Law policy in the 1870s, known as the Crusade Against Outrelief. Encouraged by the newly-formed Local Government Board, Poor Law unions throughout England and Wales sharply restricted the use of outdoor relief for all types of paupers, and in particular for able-bodied males (MacKinnon 1987; Humphreys 1995). In December 1871 the LGB issued a circular which stated that the increase in expenditures on outdoor relief between 1860 and 1870 was “so great, as to excite apprehension,” and concluded that generous outdoor relief was destroying self-reliance among the poor. The LGB was aided in convincing the public of the need for reform by the propaganda of the Charity Organization Society, founded in 1869. The COS maintained that most low-skilled workers earned enough to be able to set aside some income in anticipation of future interruptions in earnings caused by unemployment or sickness, and that the failure of workers to save was caused to a large extent by the easy availability of generous outdoor relief. Restricting outdoor relief, and offering the poor assistance in workhouses, would improve their moral and economic condition in the long run (MacKinnon 1987: 606-7).

The last third of the century also witnessed a change in the attitude of the poor towards

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29 The circular is reprinted in Rose (1971: 229-30).
relief. Prior to 1870, a large share of the working class regarded access to public assistance as an entitlement, although they rejected the workhouse as a form of relief. Their opinions changed over time, perhaps as a result of the COS propaganda, and by the end of the century most workers viewed poor relief as stigmatizing (Lees 1998). This change in perceptions led many low-skilled workers and their families to go to great lengths to avoid applying for relief.  

Real per capita relief expenditures and the share of the population receiving relief both fell sharply from 1870 to 1875 (see Table 6). The share on relief continued to decline, at a much slower pace, until 1913. Real expenditures per capita declined until 1890, and then increased slowly, largely because the Poor Law provided increasing amounts of medical care for the poor.

Up to this point, I have defined self-help to consist of private saving and membership in friendly societies. In the third quarter of the century, another form of self-help developed among skilled craftsmen, namely, membership in trade unions providing mutual insurance benefits. In examining the role of self-help after 1870, it is necessary to take these union-provided benefits into account.

The number of accounts in the Post Office Savings Bank and Trustee Savings Banks nearly quadrupled from 1871 to 1911, by which date there were roughly 7.2 million working-class depositors (see Table 8). In nominal terms, deposits in workers’ savings accounts in 1913 were 4.5 times their level in 1870 (see Table 6). In real terms, workers’ savings increased by 141% from 1870 to 1890, and by another 94% from 1890 to 1913.

Membership in registered friendly societies increased from 1.86 million in 1872 to 2.75 million in 1877 and 3.6 million in 1887 (Table 7). It is not possible to determine how much of this increase represents a growth in membership and how much simply represents an increase in

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30 As a result of the stigma attached to accepting relief, late-nineteenth century Poor Law data significantly underestimate the level of poverty, as is discussed below.
31 There were 10.3 million savings accounts in 1911 (Johnson 1985: 91-2). Johnson (1985: 104-5) estimates that 70% of the accounts were held by members of the working class.
the registration of existing societies. Column 5 of Table 7 provides estimates of the total membership of ordinary and affiliated societies (Johnson 1985: 50, 57); these data show that membership increased from 3.76 million in 1886 to 4.11 million in 1891, 5.47 million in 1901, and 6.42 million in 1911.\textsuperscript{32} There are two very different estimates of the total number of friendly society members in 1889-92: Wilkinson’s estimate of 4.4 million members in 1889, and Brabrook’s estimate of 6 million in 1892. Neave (1996: 49-50) contends that Wilkinson’s estimate is much closer to the actual number, and gives his own estimate of 4.5 million for 1891. If we accept Neave’s estimate, then the membership of societies paying sickness benefits probably was about 3.37 million.\textsuperscript{33} This represented 45\% of the adult male population in 1891. Johnson (1985: 57) estimates that the number of friendly society members eligible for sickness benefits was 4.14 million in 1901 and 4.43 million in 1911. If we multiply his numbers by 1.08 to take account of those (relatively few) non-registered members in societies with sickness benefits, we get estimates of friendly society members eligible for sickness benefits of 4.47 million in 1901 and 4.78 million in 1911.\textsuperscript{34} The 1911 figure represented 47\% of adult males, up from 25-29\% in 1850.

Annual data for expenditures on benefits are available for fourteen large societies from 1886 onwards. These data are presented in Table 9, along with rough estimates of total friendly society expenditures. Edward Brabrook, the Chief Registrar of Friendly Societies, estimated that

\textsuperscript{32} I have not been able to determine what accounts for the discrepancies between the number of registered friendly society members in column 4 and Johnson’s estimates in column 5. Johnson’s figures are for registered affiliated and ordinary—those with only one office—societies. Not all friendly societies were registered. The number of unregistered members probably was relatively small; Wilkinson’s (1891: 191) estimate for 1889 put total membership at 4.4 million, 7\% greater than the number of registered members in 1891.

\textsuperscript{33} I assume that the share of OFS + AFS members eligible for sickness benefits in 1891 was the same as in 1901, and that two-thirds of the 390,000 friendly society members not included in ordinary or affiliated friendly societies (4.5 million – 4.11 million) were in societies that paid sickness benefits.

\textsuperscript{34} My estimates for 1891 suggest that the total number of friendly society members with sickness benefits was about 8\% greater than the number of OFS + AFS members with sickness benefits.
in 1891 total friendly society expenditures on benefits were £4,277,000.\textsuperscript{35} The fourteen societies for which data are available accounted for 52\% of this total. If this ratio held throughout the period, then friendly society expenditures increased from £3.48 million in 1886 to £8.20 million in 1913. Friendly society spending in 1886 was 81\% of poor relief expenditures; by 1908, it was 104\% of poor relief spending.

We must add to this mutual-insurance spending by trade unions. The rapid union growth after 1870 was accompanied by a spread of insurance benefits to a broad range of occupations. Trade unions adopted mutual insurance policies as a method of attracting and retaining members (Webb and Webb 1897). Unions provided their members with insurance against unemployment, sickness, and accidents, pensions for retired members, and death benefits to ensure workers and their wives a proper funeral. The importance attached by workers to the insurance function of unions can be seen in the objectives listed in union rules. The Boilermakers and Iron and Steel Shipbuilders, for example, sought “to provide against a train of evils of the most serious magnitude, which evils, when they arise from any cause except sickness, are not provided for by any of the ordinary ‘Benefit Societies’.”\textsuperscript{36} The benefit packages offered by unions differed markedly across occupations. In metals, engineering, shipbuilding, and the building trades, most unions provided unemployment, sickness, accident, old-age, and funeral benefits. Most mining and textile unions provided funeral benefits, and several provided unemployment benefits under certain conditions (when a mine or factory was shut down), but few provided sickness or old-age benefits. Unions of low-skilled workers typically provided funeral and accident benefits only (Boyer 1988). Unemployment insurance was the most important of the union-provided benefits,

\textsuperscript{35} Brabrook’s estimates are contained in the Royal Commission on Labour, Minutes of Evidence, Parliamentary Papers 1893-4, Q. 1321.
\textsuperscript{36} The quote is from Board of Trade, \textit{Statistical Tables and Report on Trade Unions} (1887: 7).
because it was not provided by friendly societies.\textsuperscript{37}

The number of workers with trade union benefits was relatively small compared to the membership of friendly societies. In 1892, 728,000 trade union members (8\% of the adult male workforce) were eligible for unemployment benefits, 580,000 were eligible for sickness benefits, and 429,000 were eligible for old age (superannuation) benefits. By 1908, 1,474,000 workers (12\% of the male workforce, 66\% of union members) were eligible for unemployment benefits, and 729,000 were eligible for sickness benefits.\textsuperscript{38} The relatively small number of union members eligible for sickness benefits largely is due to their availability from friendly societies, and suggests that many union members also were members of friendly societies.

Column 3 of Table 9 presents data on insurance benefits paid out by trade unions for selected years from 1870 to 1913. Before 1900 union expenditures were small, and concentrated among a few unions of skilled workers. In 1886, 62\% of spending was done by four unions with 115,800 members—the Amalgamated Engineers, the Iron and Steel Shipbuilders, the Ironfounders, and the Amalgamated Carpenters and Joiners. The number of unions offering insurance benefits greatly expanded in the 1890s; still, as late as 1908, seven large unions accounted for 51\% of total expenditures.\textsuperscript{39} Spending on unemployment benefits typically exceeded spending on every other type of benefit, and in cyclical downturns, such as 1886 or 1908, unemployment benefits accounted for a majority of union benefit expenditures.

The benefits paid by friendly societies and trade unions to sick or unemployed members

\textsuperscript{37} Beveridge (1909: 227), the Webbs (1897) and other contemporaries maintained that trade unions were better able than friendly societies, or for that matter, the government, to determine whether applicants for unemployment benefits were in fact eligible for benefits, and whether benefit recipients were actively searching for work.

\textsuperscript{38} Data for 1892 are from the Board of Trade’s Seventh Annual Report on Trade Unions (1893: 5). Data for 1908 are from the Board of Trade’s Report on Trade Unions in 1908-10 (1912: xxxv). Data on the size of the adult male workforce and total union membership in 1892 and 1908 are from Bain and Price (1980: 37).

\textsuperscript{39} These unions were: the Amalgamated Engineers, the Amalgamated Carpenters and Joiners, the Operative Bricklayers, the Iron and Steel Shipbuilders, the Friendly Society of Ironfounders, the Durham Miners, and the Amalgamated Cotton Spinners. Their combined membership was 434,000. Three unions—the Engineers, Shipbuilders, and Carpenters—accounted for 36\% of spending. Expenditure data for 1908 are from Board of Trade, Report on Trade Unions in 1908-10 (1912: 80-113).
grew over time, but at a slower rate than wages, so that benefit/wage ratios fell from 1870 to 1914. The average weekly sickness benefit paid by friendly societies increased from 10s. in the 1870s to 12s. by 1900, and remained at that level until 1914. The typical trade union sickness or unemployment benefit was 9-10s. per week in 1892. Benefits grew little if at all in the next two decades; in 1908 the median union sickness or unemployment benefit was 9.25-10s. per week. The average friendly society sickness or unemployment benefit in 1914 was about a third of lost wages, while the typical union benefit replaced between a quarter and a third of lost wages. Benefit payments were about high enough to feed a moderate sized family in 1900, but not high enough to also pay for rent, fuel, clothing, and sundries. They had to be supplemented “by the earnings of wife and children, by private saving, by assistance from fellow-workmen and neighbours, by running into debt, by pawning and in other ways,” but they served “as a nucleus,” and kept their recipients from having to apply for public assistance (Beveridge 1909: 225). Some workers obtained additional sickness insurance by joining more than one friendly society, or by membership in both a friendly society and a trade union paying sickness benefits.

The combined expenditures of friendly societies and trade unions increased from £2.2

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40 The estimates of average sickness benefits are from Riley (1997: 280-1). Riley admits that some societies paid as much as 15s. per week, and Johnson (1985: 61) reckons that the average benefit might have been as high as 14s. in the decade before 1914.
41 Union benefit levels in 1892 are from Royal Commission on Labour, Rules of Associations of Employers and of Employed, Parliamentary Papers (1892, vol. XXXVI). Benefit levels in 1908 are from Board of Trade, Report on Trade Unions in 1908-10 (1912: xxxv).
42 Rowntree (1901: 110) estimated that a minimum necessary food expenditures for a family consisting of husband, wife, and two children was 10.5s. per week in 1899. Minimum expenditures on rent, fuel, clothing, and sundries was 8.33s. Minimum weekly food expenditures for a family with three children was 12.75s.
43 Rowntree (1901: 356-8) surveyed 400 men with sickness insurance through either a trade union or a friendly society, and found that 185 (46%) belonged to more than one friendly society or to a union and one or more friendly societies. William Allen, the secretary of the Amalgamated Society of Engineers, commented in 1867 that a “great many” members of the union “join other benefit societies . . . in order to have a sufficient amount during illness” (quoted in Boyer 1988: 330).
million in 1870 to £4.0 million in 1886 to £9.1 million in 1908 (see Table 9). In 1870 spending by friendly societies and trade unions was less than one-half of poor relief expenditures; in 1886 it was only 6% less that poor relief expenditures, and in 1908 it was 40% greater than poor relief expenditures. In real terms, the expenditures of friendly societies and trade unions in 1908 were 4.5 times greater than in 1870, and 93% greater than poor relief expenditures in 1870. Moreover, the real value of working-class savings deposits increased by nearly 450% from 1870 to 1908.

The data in Tables 6-9 show that workers in 1908 were far better able cope with financial insecurity than their grandparents or great-grandfathers had been; the Victorian self-help movement was a resounding success. And yet, in the decade before the First World War Parliament adopted several pieces of social welfare legislation collectively known as the Liberal welfare reforms, which created government programs to provide benefits that large numbers of workers already obtained privately through friendly societies and trade unions. The two major pieces of legislation were the 1908 Old Age Pension Act, and the 1911 National Insurance Act, which established compulsory sickness and unemployment insurance. The next section examines the political economy of the Liberal welfare reforms.

IV. The Liberal Welfare Reforms and the return of Public Assistance

It is time we did something that appealed straight to the people—it will, I think, help to stop the electoral rot, and that is most necessary.
(David Lloyd George, May 6, 1908)

However willing the working classes may be to remain in passive opposition merely to the existing social system, they will not continue to bear, they cannot, the awful uncertainties of their lives. Minimum standards of wages and comfort, insurance in some effective form or other against sickness, unemployment, old age—these are the questions and the only questions by which parties are going to live in the future.
(Winston Churchill, letter to editor of the Westminster Review, 1907)
The need is urgent & the moment ripe. . . . The expenditure of less than ten millions a year, not upon relief, but upon machinery, & thrift-stimuli would make England a different country for the poor. . . . [These social policies] would not only benefit the state but fortify the party.

(Winston Churchill to H. H. Asquith, December 29, 1908)

The Liberal welfare reforms represented a major about-face in British social policy after seven decades of increasing stinginess towards the poor. What caused Parliament’s acceptance of increased social spending and apparent rejection of the ideology of self-help? I contend that the timing of the Liberal welfare reforms largely can be explained by the combination of three factors: the increased middle-class knowledge of workers’ economic insecurity supplied by the surveys of Charles Booth, Seebohm Rowntree, and others, and by the reports of various Royal Commissions and Parliamentary Select Committees; the slowdown in economic growth—and in particular in income growth for low-skilled workers—after 1891; and the greater willingness of Parliament to act to reduce workers’ economic insecurity as a result of the increased political voice of the working class.

Beginning in the 1880s, the British public became increasingly aware that there were large holes in the existing public-private safety net. The poverty studies by Booth (1888; 1892b) and Rowntree (1901) showed that there were large numbers of underemployed, sick, and old people living in poverty, who had little or no savings, were not members of friendly societies or trade unions, and who did not apply for poor relief, either out of shame or fear of the workhouse. The majority of those living in poverty were poor because of economic circumstances rather than personal failure, as many earlier reformers has argued. Booth (1892b, 45)

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44 The quote by Lloyd George is from a letter to his brother, and can be found in George (1958: 220). The first Churchill quote can be found in Hay (1978: 72). The second Churchill quote can be found in Churchill (1969: 862-4). The social policies listed in Churchill’s letter to Asquith include unemployment insurance, “national infirmity insurance,” a modernized Poor Law, and “Education compulsory till 17.”

45 Booth (1892b, vol. 2: 2-21) estimated that in the late 1880s 8.4% of London’s population was very poor and 22.3% was poor, and Rowntree (1901: 111-12) estimated that 9.9% of the population of York was living in “primary” poverty in 1899. In York, 3,451 persons, 4.5% of the population, received poor relief in 1900, less than half of the 7,230 persons estimated to be living in primary poverty (Rowntree 1901: 112, 365-7).
vol. 1: 146-9) concluded that nearly two-thirds of the poor were in poverty because of low wages or lack of work, and that only one-seventh were poor because of questions of habit—idleness, thriftlessness, or drunkenness. Similarly, Rowntree (1901: 120) found that 57% of those living in “primary poverty” were poor because of low wages or lack of work, and another 21% were poor because of the death, illness, or old age of the household’s chief wage earner. Rowntree (1901: 136-8) went on to argue that the share of the working class in poverty at some point in their lives was much higher than the share in poverty at any particular time. A typical laborer would live in poverty at three points in his life: in childhood; in early middle age, when he had three or more children too young to work; and in old age, when he could no longer work.

Elderly pauperism rates remained alarmingly high. As discussed in Section I, Booth (1894) found that in 1891-2 nearly 30% of those aged 65 and older received poor relief. The elderly pauperism rate remained constant from 1892 to 1900 and then declined from 1900 to 1903, before returning in 1906 to a level slightly above that of 1892 (Boyer and Schmidle 2006). Given the stigma attached to applying for poor relief, it is probable that, on the eve of the adoption of the Old Age Pension Act, one-third or more of the elderly lived in poverty. The continued high level of pauperism led Booth, Joseph Chamberlain, and leaders of the British labour movement to argue that a large share of the working class, because of their low incomes, could not afford to save for old age (Macnicol 1998; Thane 2000).

Public awareness of unemployment as a “chronic social problem” increased in the late 1880s. The change in public perceptions was influenced by increased agitation by the unemployed, spurred on by socialist groups such as the Social Democratic Federation, which starting in the mid-1880s organized protest marches at times of high unemployment. With each

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46 The Select Committee on Aged Deserving Poor (1899) concluded that large numbers of aged poor people, “whose conduct and whose whole career has been blameless, industrious, and deserving, find themselves from no fault of their own . . . with nothing but the workhouse or inadequate out-door relief, as the refuge for their declining years.” See Report from the Select Committee on Aged Deserving Poor, Parliamentary Papers (1899), Vol. VIII, p. iv.
subsequent cyclical downturn (1893-5, 1904-5, 1908-9) unemployment became more of a political issue (Harris 1972). The Royal Poor Law Commission of 1906-09 devoted a large amount of attention to unemployment relief, as did the Webbs in their Minority Report. Most contemporaries were impressed by the trade union unemployment insurance schemes, but in 1908 only 12% of manual workers were eligible for unemployment benefits (Boyer 2004).

One reason for the mounting concerns about old-age poverty and unemployment was the fact that real incomes increased at a much slower rate after 1892 than in previous decades. From 1891-2 to 1911-12, real full-time wages of manual workers increased by 13.6%, after increasing by 37.9% from 1871-2 to 1891-2 (Feinstein 1995: 264-5).47 Even this meager growth in wages was not shared by all sectors. Real wages in agriculture increased by 5.5% from 1891-2 to 1911-12, and real wages in the building trades increased by only 2.1% over the two decades (Feinstein 1995: 260-1). Moreover, there was an upward trend in unemployment after 1892; the industrial unemployment rate averaged 6.1% from 1870 to 1891, and 7.2% from 1892 to 1908 (Boyer and Hatton 2002: 662). The pressure on living standards was most severe among low-skilled workers, whose employment opportunities deteriorated both absolutely and relative to those of skilled workers.48 The increase in unemployment, combined with the slow growth in wage rates for the low-skilled, suggests that those who were most likely to turn to the Poor Law for assistance suffered at best a stagnation of income from 1892 to 1908.

While self-help worked well for those who could afford to save and join friendly societies or trade unions, it remained largely outside the sphere of the bottom one-third of the income distribution. In 1911, only about one-half of adult males were members of friendly societies or trade unions offering sickness benefits, and fewer were eligible for old-age benefits. Most

47 Bowley (1937: 30) estimated that real wages of manual workers increased by only 5.4% from 1891-2 to 1911-12.
working-class households had savings accounts in 1911, but those accounts typically had balances that were quite small. In 1913, 78% of all Post Office Savings Bank accounts had balances of £25 or less; the average balance in these accounts was £4.4 (Johnson 1985: 101). This was the equivalent of less than 2.5 weeks pay for a machinist or a skilled worker in the building trades, and less than four weeks pay for a police constable or a bricklayer’s laborer.49

The fact that a significant share of working-class households had little savings and were not members of friendly societies frustrated many middle-class observers, who criticized workers for their “thoughtlessness,” “self-indulgence,” or “ignorance.”50 However, even in the first decade of the twentieth century the wages of unskilled workers were low enough that it is difficult to see how they could have saved. The average full-time earnings of adult male unskilled laborers in 1906 was 21.7s. per week.51 Rowntree (1901: 110) estimated that, for York in 1899, the minimum necessary expenditure for a family of five (six) was 21.67s. (26s.), while Bowley and Burnett-Hurst (1915: 82, 129, 169) estimated that, for Reading, Northampton, and Warrington in 1912-13, the minimum necessary weekly expenditure of a family consisting of a man, woman, and three children aged 5-14, paying rent of 5s., was 24.58.52 These data suggest that a large share of low-skilled workers had incomes low enough to preclude them from joining a friendly society or saving more than a very small amount of money.

There were, then, numerous economic and humanitarian reasons for the adoption of government social welfare programs and increased social spending at the turn of the century. However, these reasons had existed for several decades without leading to any governmental

49 Wage data for 1912 are from the Fifteenth Abstract of Labour Statistics (1912: 52-63).
50 See, for example, the quotes of middle-class observers in Johnson (1985: 217-19).
51 Earnings data are from contemporary Board of Trade earnings reports, summarized in Routh (1980: 112-13).
52 A family consisting of a man, woman, and two children (one aged 5-14, and one under 5), paying 5s. rent, had a minimum necessary weekly expenditure of 21s. (Bowley and Burnett-Hurst 1915: 82). Bowley (1913: 685) estimated that, for Reading in 1912, the minimum necessary weekly expenditure of a family consisting of a husband, wife, and three school-age children, paying rent of 5s., was 24.83s.
response to increase social spending. Indeed, workers’ economic insecurity had been greater in 1840 and 1870 than it was in 1908. Public knowledge of the economic plight of low-skilled workers increased in the 1880s and 1890s, but their plight was not unknown to politicians and middle-class reformers before 1880. To explain the timing of the Liberal welfare reforms, it is necessary to add a political dimension to the story.

*The Role of Political Voice*

In *Growing Public*, Peter Lindert (2004: Chapter 4) convincingly argued that it is not possible to understand the fall and rise of British social welfare spending from 1834 to 1914 without taking changes in political voice into account. During this period, the franchise was extended three times, in 1832, 1867, and 1884. The Great Reform Act of 1832 gave the vote to the middle class, and increased the size of the electorate by nearly 65% (Acemoglu and Robinson 2006: 3). While the landed aristocracy had been sympathetic to poor relief, the newly enfranchised, many of whom were petty capitalists and shopkeepers, were far less enthusiastic about being taxed to assist the poor. The extension of the franchise to “self-employed males” therefore helps to explain the sharp decline in real per capita relief spending from 1834 to 1840 and its stagnation for several decades thereafter (Lindert 2004: 71-3, 80-3).

The Second Reform Act of 1867—Disraeli’s “leap in the dark”—granted the vote to all household heads living in boroughs (including a substantial share of urban working-class males), and increased the electorate by about 85%. This was followed in 1884 by the Third Reform Act, which extended the franchise to household heads living in the counties, increasing the electorate by an additional 88%. As a result of the 1884 Act most agricultural laborers and coal

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53 The electorate of the United Kingdom increased from 1,350,000 in 1865 to 2,485,000 in 1868 (Mitchell 1988: 795). The number of voters in English and Welsh boroughs increased by 138% as a result of the Act. In 1871, 44.7% of adult males were on the electoral registers in the boroughs, as compared to 19.7% in 1861 (Hoppen 1998: 253). Lindert (2004: 72) estimates that the share of United Kingdom adult men who had the right to vote increased from 18.0% in 1866 to 31.4% in 1868.
miners were given the vote. In 1885, the electorate totaled 5.7 million, about 63% of adult males.\textsuperscript{54} The Redistribution of Seats Act of 1885 increased the representation of northern cities and created single-member constituencies in both boroughs and counties. Some of the urban constituencies created were “overwhelmingly middle-class or working-class,” which encouraged “the development of a class-based electoral system.” As a result of the Acts of 1884 and 1885, “a ‘mass’ electorate existed, in which the traditional parties who ignored the wishes of manual workers would do so at their peril” (Searle 1992: 49-50).

The Liberal Party seemed to most contemporaries to be the logical home for the newly enfranchised workers. However, in the two decades after 1884 the party did not go out of its way to appeal to working-class voters, and it paid a heavy price at the polls. The general elections of 1886, 1895, and 1900 were “resounding Liberal defeats” (Searle 1992: 51). The Conservatives also outpolled the Liberals in the 1892 election, but the Liberals were able to form a minority government with the support of 81 Irish Nationalist MPs. Dissatisfaction with the two major parties by a portion of the working class led in 1893 to the founding of the Independent Labour Party, which catered directly to working-class interests. In 1900, the ILP merged with other Socialist groups to form the Labour Party, which won two seats in that year’s general election.

The 1906 election was a landslide victory for the Liberals, who gained a 143-seat majority over the Conservatives. The election also saw a five-fold increase in the number of votes cast for Labour, and an increase in the number of Labour MPs from two to 29 (Craig 1989: 18). The Liberals had not campaigned for the adoption of social welfare policies, but the Labour Party had. Its 1906 election manifesto stated that the aged poor, the unemployed, and underfed schoolchildren were neglected by Parliament, as were the continuing problems of urban slums

\textsuperscript{54} The United Kingdom electorate increased by nearly 2.7 million from 1880 to 1885 (Mitchell 1988: 795).
and overcrowding. The manifesto ended with an appeal to workers: “you have it in your power to see that Parliament carries out your wishes” (Dale 2000: 10-11).

The rise of Labour worried the Liberal leadership. In 1908, with the Liberals’ popularity declining as a result of rising unemployment, Campbell-Bannerman resigned as Prime Minister and was replaced by Herbert Asquith, who appointed Winston Churchill President of the Board of Trade and David Lloyd George Chancellor of the Exchequer. As a result of the changes in the leadership, “the tempo of reform dramatically quickened” (Searle 2004: 366). Churchill, Lloyd George, and other “New Liberals” strongly supported social welfare programs on national efficiency, humanitarian, and political grounds. They believed that the adoption of old age pensions and national sickness and unemployment insurance would appeal to working-class voters and therefore slow the growth of the Labour Party. In October 1906, Lloyd George stated that, if the Liberal Parliament would do something “to remove the national degradation of slums and widespread poverty and destitution” and would provide “an honourable sustenance for deserving old age,” then “the Independent Labour party will call in vain upon the working men of Britain to desert Liberalism that is so gallantly fighting to rid the land of the wrongs that have oppressed those who labour in it” (Lloyd George 1910: 36-9). In a letter to his brother in 1908, he wrote that the Old Age Pension Act before Parliament would appeal “straight to the people” and thus “help to stop the electoral rot” (George 1958: 220). Churchill agreed on the political usefulness of social welfare polices. He wrote to the Prime Minister in December 1908 that a program of national sickness and unemployment insurance “would not only benefit the state but fortify the party” (Churchill 1969: 862-4).

Under the leadership of Lloyd George and Churchill, the Old Age Pension Act was adopted in 1908 and the National Insurance Act (which established compulsory sickness and unemployment insurance) in 1911. These Acts significantly extended the government safety net,
and reduced economic insecurity for workers and their families. The number of pension recipients was far greater than the government had anticipated. On the last Friday in March, 1909, 393,700 persons in England and Wales received a pension, equal to 37% of the population aged 70 and over in 1911. In March 1911, after the Poor Law disqualification was abolished, the number of pension recipients was 613,873, equal to 57% of the population aged 70 and over. Column 6 of Table 9 shows that government spending on old age pensions totaled nearly £5.2 million in 1910, and exceeded £8.3 million in 1913. As a result, the ratio of friendly society plus trade union spending to government social welfare spending fell from 1.4 in 1908 to 0.7 in 1913.

The Liberal welfare reforms did not, however, have the political effects that Lloyd George and Churchill had hoped to achieve. While old age pensions, which were non-contributory, were “immensely popular” with the working class, national insurance, which was contributory and required deductions from workers’ wage packets, was far less popular, at least in the short run. Rising class tensions after 1910 also hurt the Liberal Party’s popularity with the working class. During the “Great Labour Unrest” of 1910-14 there were 4,658 industrial disputes, involving the loss of nearly 92.3 million working days. Aggregate trade union membership increased by 67% during these years, from 2.48 million in 1909 to 4.15 million in 1914. The rapid growth in industrial unrest and union membership increased the militancy of the Labour Party (Searle 1992: 112-20). There was “a growing feeling in the country that the

55 Data on the number of pension recipients are from the Board of Trade, Seventeenth Abstract of Labour Statistics (1915), p. 184.
56 I am defining government social welfare spending to equal simply poor relief spending plus spending on old age pensions. I have not been able to determine the total governmental spending on sickness and unemployment benefits in 1913. Adding these to government social welfare spending would reduce the ratio for 1913 below 0.7. Roberts (1990: 84) relates that old people spending their pension allowance at his family’s shop in Salford “would bless the name of Lloyd George as if he were a saint from heaven.”
Liberal Party was no longer the party of the working classes, but that in some perceived if indefinable way the Labour Party was” (McKibbin (1974: 70-1). While the beginning of the First World War in 1914 postponed the rise of Labour, in the 1918 general election the Labour party polled nearly 2.25 million votes—just 540,000 fewer than the Liberals. In 1924, by which time Churchill had returned to the Conservative Party, Labour outpolled the Liberals by over 2.5 million votes. The Liberals won only 40 seats in the 1924 general election, and effectively were finished as a major party.

In sum, it is not possible to understand the adoption of the Liberal welfare reforms without taking into account the extension of the franchise in 1867 and 1884 and the subsequent rise of the Labour Party. The new social transfer programs largely were an attempt by the Liberal Party to win votes by appealing to recently enfranchised working-class voters. Unfortunately for the Liberals, the reforms did not in fact “stop the electoral rot.” Most working-class voters determined that their interests were better served by a working-class party than by a middle-class party catering to the working-class (Searle 1992: 68-76).

The Liberal welfare reforms marked the beginning of an era of increasing social transfer spending in Britain. The 1918 Representation of the People Act extended the franchise to virtually all males aged 21 and over and to most women over 30, increasing the electorate by about 175%. In 1928 the voting age for women was reduced to 21. The 1920s saw a rapid growth in social spending. The Unemployment Insurance Act of 1920 extended compulsory unemployment insurance to virtually all workers except the self-employed and those in agriculture or domestic service. The generosity and maximum duration of benefits were raised at various points during the decade. The 1925 Widows’, Orphans’ and Old Age Contributory Pensions Act provided insured workers and their wives with a weekly pension after age 65; the act also established benefits for widows and children under age 14. Housing Acts of 1919, 1923,
and 1924 provided subsidies for the construction of low-cost housing. Overall, social transfer spending increased from 1.0% of GDP in 1900 to 2.24% of GDP in 1930 (Lindert 2004: 12-13).

Conclusion

Insecurity of income was a reality of working-class life in the nineteenth century, and it is important to take this into account when examining workers’ living standards. The strategies workers used to cope with their insecurity underwent a major shift from 1830 to 1900. During the first third of the nineteenth century, workers relied heavily on the Poor Law during times of distress. The Poor Law Amendment Act of 1834 reduced the appeal of poor relief to workers and led to an increase in private saving and friendly society membership. This shift toward self-help was further spurred on by the Crusade Against Outrelief of the 1870s and by the sharp increase in real wages in the second half of the century. By the beginning of the twentieth century, the ideology of self-help was well entrenched in working-class culture. Still, up to a third of working-class households had incomes that were too low to enable them to join friendly societies or to save more than a small amount of money.

The history of government social welfare spending from 1800 to 1913 was not a “unilinear progression in collective benevolence” from poor relief to national insurance (Titmuss 1958: 34). The role played by the Poor Law in assisting the needy was larger from 1795 to 1834 than at any time during Queen Victoria’s reign. The prototype for the Liberal welfare reforms cannot be found in the Victorian Poor Law—there is no support for a “Whig theory of welfare” (Rose 1981: 52).

Peter Lindert (2004) has shown that in order to understand the fall and subsequent rise in social spending from 1834 to 1913 it is necessary to take into account the changes in the British electorate that occurred in 1832, 1867, and 1884. The extension of the franchise in 1832 to lower middle class males—who were more interested in keeping their tax rates low than they
were in assisting the poor, most of whom they believed to be “undeserving”—helped lead to the decline in social spending in early Victorian Britain. However, the granting of the vote to urban and then rural household heads in 1867 and 1884 gave political voice to a large share of the working class and led to the formation of the Labour Party in the 1890s. The Liberal welfare reforms of 1906-11 were, in part, an unsuccessful attempt by the Liberal Party to win working-class support and to slow the growth of the Labour Party.
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Great Britain, Parliamentary Papers (1910, XLIX), *Minutes of Evidence . . . of Witnesses further relating to the subject of Unemployment* (Appendix volume IX of the Royal Commission on the Poor Laws and Relief of Distress).

**Other References**


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Table 1. Unemployment by Sector, 1870-1913

<table>
<thead>
<tr>
<th>Sector</th>
<th>Mean % 1870-1913</th>
<th>Standard Deviation</th>
<th>Years Un &gt; 10%</th>
<th>Peak % Unemployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mining</td>
<td>11.3</td>
<td>6.18</td>
<td>25</td>
<td>27.1 (1878)</td>
</tr>
<tr>
<td>Metals</td>
<td>6.7</td>
<td>3.79</td>
<td>7</td>
<td>18.5 (1879)</td>
</tr>
<tr>
<td>Engineering</td>
<td>4.2</td>
<td>2.65</td>
<td>2</td>
<td>10.7 (1879)</td>
</tr>
<tr>
<td>Shipbuilding</td>
<td>8.7</td>
<td>6.30</td>
<td>14</td>
<td>22.7 (1908)</td>
</tr>
<tr>
<td>Carriage &amp; Wagon</td>
<td>3.8</td>
<td>1.81</td>
<td>1</td>
<td>11.5 (1879)</td>
</tr>
<tr>
<td>Textiles</td>
<td>7.0</td>
<td>2.42</td>
<td>9</td>
<td>13.0 (1904)</td>
</tr>
<tr>
<td>Clothing &amp; Footwear</td>
<td>3.8</td>
<td>1.20</td>
<td>0</td>
<td>7.8 (1877)</td>
</tr>
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<td>Glass</td>
<td>5.6</td>
<td>3.01</td>
<td>4</td>
<td>13.4 (1879)</td>
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<tr>
<td>Woodworking</td>
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<td>2.03</td>
<td>0</td>
<td>9.5 (1908)</td>
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<td>Printing &amp; Bookbinding</td>
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<td>1.46</td>
<td>0</td>
<td>6.3 (1912)</td>
</tr>
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<td>Building Trades</td>
<td>4.8</td>
<td>2.94</td>
<td>3</td>
<td>12.4 (1908)</td>
</tr>
<tr>
<td>Transport</td>
<td>6.5</td>
<td>1.30</td>
<td>0</td>
<td>8.6 (1893)</td>
</tr>
<tr>
<td>General Unskilled Labor</td>
<td>9.5</td>
<td>3.16</td>
<td>17</td>
<td>16.5 (1909)</td>
</tr>
</tbody>
</table>

Source: (Boyer and Hatton 2002).
Table 2. Distribution of Unemployment in Four Trade Unions

<table>
<thead>
<tr>
<th></th>
<th>Amal. Engineers (Manchester &amp; Leeds)</th>
<th>London Compositors 1894-1903</th>
<th>Carpenters &amp; Joiners 1898-9 1904-5</th>
<th>Woodcutting Machinists 1898 1904</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Rate</td>
<td>2.1  10.2  6.1</td>
<td>4.3</td>
<td>1.1  6.0</td>
<td>1.4  4.3</td>
</tr>
<tr>
<td>% Unemployed at some time in year</td>
<td>21.4  26.4  29.7</td>
<td>20.6</td>
<td>19.7  43.1</td>
<td>22.1  33.7</td>
</tr>
<tr>
<td>Days lost per member</td>
<td>6.4  31.1  18.7</td>
<td>14.3</td>
<td>3.4  18.8</td>
<td>4.5  13.4</td>
</tr>
<tr>
<td>Days lost per unemployed member</td>
<td>30.1  117.8  63.1</td>
<td>64.1</td>
<td>17.4  43.6</td>
<td>20.5  39.8</td>
</tr>
<tr>
<td>% Unemployed for 8 weeks or more</td>
<td>3.8  18.2  12.1</td>
<td>1.7</td>
<td>14.8  2.9</td>
<td>10.6  6.6</td>
</tr>
</tbody>
</table>

Source: *British and Foreign Trade and Industrial Conditions*. Parliamentary Papers (1905), vol. LXXXIV.
Table 3. Seasonality of Employment in Six Sectors

<table>
<thead>
<tr>
<th>Month</th>
<th>Building Skilled men Number employed 1907-10</th>
<th>Building Laborers Number employed 1907-10</th>
<th>Building Wage Income 1906</th>
<th>Coal Miners Days worked per week 1897-1911</th>
<th>Gas Workers Number employed 1906</th>
<th>Dress, Millinery (wrkshops) no. employ 1906</th>
<th>Monthly Unemployment Furnishing trades 1897-1906</th>
<th>Tobacco workers 1897-1906</th>
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</thead>
<tbody>
<tr>
<td>January</td>
<td>84.4</td>
<td>84.0</td>
<td>76.2</td>
<td>5.20</td>
<td>97.2</td>
<td>81.4</td>
<td>7.9</td>
<td>5.8</td>
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<tr>
<td>February</td>
<td>89.0</td>
<td>87.7</td>
<td>82.7</td>
<td>5.43</td>
<td>93.9</td>
<td>84.2</td>
<td>6.5</td>
<td>6.5</td>
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<tr>
<td>March</td>
<td>94.5</td>
<td>92.5</td>
<td>92.6</td>
<td>5.39</td>
<td>89.1</td>
<td>93.3</td>
<td>3.3</td>
<td>7.4</td>
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<tr>
<td>April</td>
<td>96.3</td>
<td>95.3</td>
<td>97.6</td>
<td>5.03</td>
<td>85.5</td>
<td>97.7</td>
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<td>7.8</td>
</tr>
<tr>
<td>May</td>
<td>96.3</td>
<td>96.2</td>
<td>100.0</td>
<td>5.23</td>
<td>84.2</td>
<td>100.0</td>
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<td>8.3</td>
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<td>June</td>
<td>94.5</td>
<td>95.3</td>
<td>96.5</td>
<td>4.92</td>
<td>83.0</td>
<td>98.8</td>
<td>3.2</td>
<td>8.6</td>
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<tr>
<td>July</td>
<td>96.3</td>
<td>98.1</td>
<td>96.6</td>
<td>4.98</td>
<td>83.6</td>
<td>88.8</td>
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<td>August</td>
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<td>100.0</td>
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<td>4.99</td>
<td>84.4</td>
<td>71.8</td>
<td>4.1</td>
<td>9.4</td>
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<td>September</td>
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<td>96.2</td>
<td>96.3</td>
<td>5.35</td>
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<td>90.4</td>
<td>4.2</td>
<td>7.3</td>
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<td>91.3</td>
<td>5.41</td>
<td>92.3</td>
<td>94.5</td>
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<td>5.1</td>
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<td>87.7</td>
<td>82.6</td>
<td>5.39</td>
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<td>4.9</td>
<td>3.2</td>
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<td>82.1</td>
<td>78.7</td>
<td>5.47</td>
<td>100.0</td>
<td>87.4</td>
<td>7.1</td>
<td>4.7</td>
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Table 4. Average Work time lost due to Sickness, in weeks

<table>
<thead>
<tr>
<th>Ages</th>
<th>Manchester Oddfellows 1866-70</th>
<th>Ancient Order of Foresters 1871-75</th>
<th>Friendly Societies’ Registrar 1876-80</th>
<th>Manchester Oddfellows 1893-97</th>
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<tbody>
<tr>
<td>20-24</td>
<td>0.75</td>
<td>0.82</td>
<td>0.85</td>
<td>0.90</td>
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<td>25-29</td>
<td>0.81</td>
<td>0.85</td>
<td>0.87</td>
<td>0.95</td>
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<tr>
<td>30-34</td>
<td>0.93</td>
<td>0.97</td>
<td>1.02</td>
<td>1.06</td>
</tr>
<tr>
<td>35-39</td>
<td>1.06</td>
<td>1.15</td>
<td>1.24</td>
<td>1.27</td>
</tr>
<tr>
<td>40-44</td>
<td>1.26</td>
<td>1.37</td>
<td>1.47</td>
<td>1.58</td>
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<tr>
<td>45-49</td>
<td>1.64</td>
<td>1.71</td>
<td>1.89</td>
<td>1.99</td>
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<tr>
<td>50-54</td>
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<td>2.27</td>
<td>2.39</td>
<td>2.75</td>
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<td>55-59</td>
<td>3.05</td>
<td>3.21</td>
<td>3.36</td>
<td>4.02</td>
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<td>60-64</td>
<td>4.72</td>
<td>4.59</td>
<td>5.17</td>
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<td>65-69</td>
<td>7.24</td>
<td>7.97</td>
<td>8.73</td>
<td>10.59</td>
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</table>

Source: Chiozza Money (1912: 169).
Table 5. Pauperism among those aged 65 and older, 1861-91

<table>
<thead>
<tr>
<th>Year</th>
<th>Booth % on relief</th>
<th>Estimated % on relief</th>
<th>Estimated % on relief</th>
<th>Work Class % on relief</th>
<th>Work Class % on relief</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Day Count</td>
<td>Year Count (a)</td>
<td>Year Count (b)</td>
<td>Year Count (a)</td>
<td>Year Count (b)</td>
</tr>
<tr>
<td>1861</td>
<td>28.6</td>
<td>43.0</td>
<td>40.0</td>
<td>57.3</td>
<td>53.4</td>
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<tr>
<td>1871</td>
<td>28.6</td>
<td>43.0</td>
<td>40.0</td>
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<td>53.4</td>
</tr>
<tr>
<td>1881</td>
<td>22.0</td>
<td>33.1</td>
<td>30.8</td>
<td>44.1</td>
<td>41.1</td>
</tr>
<tr>
<td>1891</td>
<td>19.5</td>
<td>29.3</td>
<td>27.3</td>
<td>39.1</td>
<td>36.4</td>
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</tbody>
</table>

Notes: The estimates in columns 2-5 assume that the rate of pauperism of those aged 65 and older declined at the same rate as in column 1. The estimates in columns 2 and 4, listed as (a), include those receiving only medical relief outside of a workhouse. The estimates in columns 3 and 5, listed as (b), exclude those receiving only medical relief. The estimates in columns 4 and 5 assume that the working class made up 75% of the population.

Table 6. Working Class Saving and Poor Relief Spending, 1830-1913

<table>
<thead>
<tr>
<th>Year</th>
<th>Trustee Savings Bank Deposits (million £s)</th>
<th>Post Office Savings Bank Deposits (million £s)</th>
<th>Total Savings Bank Deposits (million £s)</th>
<th>Estimated Working Class Bank Deposits (million £s)</th>
<th>Indoor + Outdoor Poor Relief Spending (million £s)</th>
<th>Working Class Deposits/Poor Relief Spending</th>
<th>Real Per Capita Poor Relief Spending</th>
<th>Share of Population receiving Poor Relief</th>
</tr>
</thead>
<tbody>
<tr>
<td>1830</td>
<td>14.6</td>
<td>14.6</td>
<td>3.20</td>
<td>5.579</td>
<td>0.57</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1835</td>
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<td>17.4</td>
<td>4.514</td>
<td>87.6</td>
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</tr>
<tr>
<td>1840</td>
<td>23.5</td>
<td>23.5</td>
<td>5.86</td>
<td>3.739</td>
<td>1.57</td>
<td>54.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1845</td>
<td>30.7</td>
<td>30.7</td>
<td>4.118</td>
<td></td>
<td></td>
<td>65.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1850</td>
<td>28.9</td>
<td>28.9</td>
<td>7.23</td>
<td>4.069</td>
<td>1.78</td>
<td>62.8</td>
<td>12.7</td>
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<tr>
<td>1855</td>
<td>34.3</td>
<td>34.3</td>
<td>4.287</td>
<td></td>
<td></td>
<td>50.0</td>
<td>10.7</td>
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<tr>
<td>1860</td>
<td>41.3</td>
<td>41.3</td>
<td>10.33</td>
<td>3.775</td>
<td>2.74</td>
<td>44.2</td>
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<tr>
<td>1865</td>
<td>38.7</td>
<td>6.5</td>
<td>45.2</td>
<td>4.370</td>
<td></td>
<td>49.8</td>
<td>9.5</td>
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<tr>
<td>1870</td>
<td>38.0</td>
<td>15.1</td>
<td>53.1</td>
<td>5.136</td>
<td>3.10</td>
<td>53.9</td>
<td>9.7</td>
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<tr>
<td>1875</td>
<td>42.4</td>
<td>25.2</td>
<td>67.6</td>
<td>4.537</td>
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<td>43.9</td>
<td>6.9</td>
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<tr>
<td>1880</td>
<td>44.0</td>
<td>33.7</td>
<td>77.7</td>
<td>4.469</td>
<td>5.22</td>
<td>42.7</td>
<td>6.5</td>
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<td>1885</td>
<td>46.4</td>
<td>47.7</td>
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<td>4.392</td>
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<td>43.0</td>
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<tr>
<td>1890</td>
<td>43.6</td>
<td>67.6</td>
<td>111.2</td>
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<td>1895</td>
<td>45.3</td>
<td>97.9</td>
<td>143.2</td>
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<td>44.4</td>
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<td>1900</td>
<td>51.5</td>
<td>135.5</td>
<td>187.0</td>
<td>5.246</td>
<td>10.69</td>
<td>43.4</td>
<td>4.6</td>
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<tr>
<td>1905</td>
<td>52.7</td>
<td>152.1</td>
<td>204.8</td>
<td>6.211</td>
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<td>48.4</td>
<td>5.0</td>
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<tr>
<td>1910</td>
<td>52.3</td>
<td>168.9</td>
<td>221.2</td>
<td>6.701</td>
<td>9.90</td>
<td>47.1</td>
<td>4.9</td>
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<tr>
<td>1913</td>
<td>54.3</td>
<td>187.2</td>
<td>241.5</td>
<td>5.979</td>
<td>12.12</td>
<td>39.7</td>
<td>4.0</td>
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</tr>
</tbody>
</table>
Column 3: Calculated as column 1 plus column 2.
Column 4: Estimates for 1870-1913 calculated by assuming that 30% of savings banks deposits belonged to working-class accounts. See Johnson (1985: 100-05). Estimates for 1840-60 assume that 25% of deposits belonged to working-class accounts. I chose lower estimates for the percentage of deposits held by members of the working-class in 1830-60 because using 30% yielded unreasonably large average deposits per working-class account. For a discussion of how estimate for 1830 was calculated, see text. The estimates for 1830-60 are based on a substantial amount of guesswork.
Column 6: Calculated as column 4 divided by column 5.
Column 8: Constructed by author, following Lees (1998).
Table 7. Friendly Society Membership, 1815-1911

<table>
<thead>
<tr>
<th>Year</th>
<th>Adult Males Aged 20+</th>
<th>Estimated Friendly Society Members</th>
<th>Author Est. Friendly Society Members</th>
<th>Registered Friendly Society Members</th>
<th>OFS + AFS Members</th>
<th>OFS + AFS Sick Benefit Members</th>
<th>9 Major Friendly Societies Members</th>
<th>4 Affiliated Friendly Societies Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1815</td>
<td>925,429</td>
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<tr>
<td>1830</td>
<td>3,684,500</td>
<td>1,000,000</td>
<td>1,000,000</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>1846</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1850</td>
<td>4,717,000</td>
<td>3,000,000</td>
<td>2,000,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>1860</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1870</td>
<td>5,866,000</td>
<td></td>
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<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>1872</td>
<td>4,000,000</td>
<td>3,500,000</td>
<td>1,857,896</td>
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<td>1875</td>
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<tr>
<td>1891</td>
<td>7,516,000</td>
<td>4,500,000</td>
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<td>3,110,000</td>
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<tr>
<td>1892</td>
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<td>3,860,000</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>1896</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>1899</td>
<td>5,466,000</td>
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<td>4,140,000</td>
<td></td>
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<tr>
<td>1901</td>
<td>8,856,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>1904</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1905</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1910</td>
<td>6,623,000</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>1911</td>
<td>10,260,000</td>
<td>6,420,000</td>
<td>4,430,000</td>
<td></td>
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</tbody>
</table>
Sources: Column 1: Mitchell (1988: 11, 15). Number for 1830 was estimated assuming that the ratio of adult males to all males was the same as in 1851.


Column 3: Estimated by author. See text.

Column 4: Number for 1872 from Royal Commission on Friendly Societies, 1874; reported in Gosden (1961: 7). Numbers for 1877 to 1910, with the exception of 1892, from Neave (1996: 61). Number for 1892 from Gosden (1973: 91).

Column 5: Johnson (1985: 50, 57). OFS refers to Ordinary Friendly Societies; AFS refers to Affiliated Society Members.

Column 6: Johnson (1985: 57). Estimates for 1886 and 1891 were calculated by author assuming that the share of OFS + AFS members who were eligible for sickness benefits was roughly the same as in 1901.


Table 8. Working Class Savings Accounts and Membership in Friendly Societies with Sickness Benefits

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1830</td>
<td>3,685</td>
<td>280</td>
<td>600</td>
<td>16%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1850</td>
<td>4,717</td>
<td>750</td>
<td>1,350</td>
<td>29</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1871</td>
<td>5,866</td>
<td>1,900</td>
<td>2,400</td>
<td>41</td>
<td>2,525</td>
<td>43%</td>
<td>39%</td>
</tr>
<tr>
<td>1891</td>
<td>7,516</td>
<td>4,640</td>
<td>3,370</td>
<td>45</td>
<td>3,950</td>
<td>53</td>
<td>47</td>
</tr>
<tr>
<td>1911</td>
<td>10,260</td>
<td>7,211</td>
<td>4,780</td>
<td>47</td>
<td>5,509</td>
<td>54</td>
<td>48</td>
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</tbody>
</table>

Sources: Column 1: From census data, reported in Mitchell (1988: 15). Number for 1830 estimated by author, assuming that the share of males aged 20 and older was the same as in 1850. Column 2: Estimated by author from data in Fishlow (1961) and Johnson (1985: 91-3). Column 3: Estimated by author. See text. Column 4: Calculated as column 3 divided by column 1. Column 5: Calculated as column 3 plus number of trade union members with sickness benefits. See text. Column 6: Calculated as column 5 divided by column 1. Column 7: Estimated by author, by reducing numbers in column 5 by 10% to account for duplication of policies. The adjusted estimates of individuals with sickness benefits was then divided by column 1.
Table 9. Friendly Society, Trade Union, and Poor Relief Expenditures, 1870-1913

<table>
<thead>
<tr>
<th></th>
<th>14 Friendly Societies Expenditure (£s)</th>
<th>Est. Total Friendly Society Expenditure (£s)</th>
<th>Trade Union Benefit Expenditure (£s)</th>
<th>Friendly Society + Trade Union Expenditure (£s)</th>
<th>Indoor + Outdoor Relief Expenditure (£s)</th>
<th>Government Old Age Pension Expenditure (£s)</th>
<th>Friendly Soc. + Trade Union/Poor Relief</th>
<th>Friendly Soc. + Trade Union/Gov. Expend.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1870</td>
<td>1,960,000</td>
<td>250,000</td>
<td>2,210,000</td>
<td>5,136,000</td>
<td></td>
<td></td>
<td>0.430</td>
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<tr>
<td>1886</td>
<td>1,827,002</td>
<td>3,484,286</td>
<td>555,855</td>
<td>4,040,141</td>
<td>4,328,000</td>
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<td>0.933</td>
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<tr>
<td>1892</td>
<td>2,310,661</td>
<td>4,406,675</td>
<td>805,969</td>
<td>5,212,644</td>
<td>4,418,000</td>
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<td>1.180</td>
<td>1.180</td>
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<tr>
<td>1900</td>
<td>2,871,354</td>
<td>5,475,976</td>
<td>1,019,192</td>
<td>6,495,168</td>
<td>5,246,000</td>
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<td>1.238</td>
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<tr>
<td>1908</td>
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<td>6,467,000</td>
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<td>3,605,171</td>
<td>6,875,443</td>
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<td>6,701,000</td>
<td>5,198,637</td>
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<td>1913</td>
<td>4,301,896</td>
<td>8,204,172</td>
<td>1,879,971</td>
<td>10,084,143</td>
<td>5,979,000</td>
<td>8,317,912</td>
<td>1.687</td>
<td>0.705</td>
</tr>
</tbody>
</table>

Column 2: Estimated by author. The estimates for 1886-1913 assume (following Brabrook) that the expenditures of the 14 largest friendly societies accounted for 52% of total friendly society expenditures on benefits. The estimate for 1870 assumes that total friendly society expenditures were equal to three times the expenditures of the two largest friendly societies, the Manchester Unity Oddfellows and the Foresters. See text.
Column 3: Estimated by author from various Board of Trade reports on trade unions.
Column 4: Calculated as column 2 plus column 3.
Column 7: Calculated as column 2 divided by column 5.
Column 8: Calculated as column 2 divided by the sum of columns 5 and 6.
Figure 1. Industrial Unemployment Rate, 1870-1913
Figure 2. Unemployment adjusted Wage Rates, 1870-1913