

# **Charity and Mutual Aid in Europe and North America Since 1800**

**Edited by  
Bernard Harris and  
Paul Bridgen**



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# 1 Introduction

## The “Mixed Economy of Welfare” and the Historiography of Welfare Provision

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After 1945, it was often assumed that the “rise” of state welfare provision was both desirable and inevitable, and that the task of welfare-state historians was to locate the origins of public welfare provision and explain its growth. However, during the 1970s and 1980 these assumptions were called into question by critics on both sides of the political spectrum, and this led to major changes in the pattern of welfare provision and the relationship between the state and other welfare providers.<sup>1</sup> These changes have also had a major effect on the historiography of welfare provision. Historians have been forced to pay much more attention to other sources of welfare, including individuals and families, neighbours and communities, mutual-aid organisations, charities and commercial organisations, and to treat them seriously in their own right, instead of simply regarding them as “precursors” of state welfare.<sup>2</sup> The reasons why different forms of welfare provision have been chosen at different points in time have also been subjected to greater scrutiny.<sup>3</sup>

As Norman Johnson has remarked, there is nothing inherently new in the concept of a “mixed economy of welfare,” because “welfare states have always been mixed and the same four sectors [the state, the commercial sector, the voluntary sector, and the informal sector] have always been present,” even though the boundaries between them have often been blurred.<sup>4</sup> However, the term itself does not appear to have been widely used before the 1980s. In 1983, Sheila Kamerman used the phrase “the new mixed economy of welfare” to describe the relationship that was beginning to emerge between the statutory and voluntary sectors in the United States, and Ken Judge and Mike Reddin prepared a briefing paper on “the mixed economy of welfare” for a conference of social-policy academics in the UK.<sup>5</sup> They argued that the term was less ideologically loaded than the alternative concept of “welfare pluralism,” which had become increasingly popular among those who not only wished to highlight the existence of a plurality of welfare-providers but also to advocate their use.<sup>6</sup>

Although the terminology of the “mixed economy of welfare” originated in debates about the evolution of social policy in contemporary societies, it has become increasingly popular in the historical literature. In 1994, Geoffrey Finlayson argued (with respect to Britain) that “there was always what is now often called a ‘mixed economy of welfare’, and within that mixed economy, the state was only one element—and, arguably, for much of the nineteenth and even the twentieth century—it was not the most important.”<sup>7</sup> Jane Lewis has also argued that both Britain and other European countries have “always . . . had a mixed economy of welfare, in which the state, the voluntary sector, the family, and the market have played different parts at different points in time,”<sup>8</sup> and Joanna Innes has claimed that “a mixed economy of welfare” has persisted in western Europe from the sixteenth century onwards.<sup>9</sup> Michael Katz and Christoph Sachße used the phrase “the mixed economy of social welfare” to describe the relationship between public and private welfare provision in England, Germany, and the United States between the 1870s and the 1930s,<sup>10</sup> and David Green and Alastair Owens made the concept of a “mixed economy” one of the main organising themes of their introduction to a series of essays on family welfare in Europe and America since the mid-seventeenth century.<sup>11</sup>

Although the development of historical interest in the concept of a mixed economy of welfare owed much to the emergence of new attitudes to welfare provision in the 1980s and 1990s, it also reflected the application of new approaches and methods on the part of historians themselves. One important dimension of this was the desire expressed by many historians to move away from a focus on organisations and institutions and to strengthen their efforts to reconstruct the experiences of “ordinary people” from below.<sup>12</sup> An important example of this kind of work was Olwen Hufton’s pathbreaking study of *The Poor of Eighteenth-Century France*. Hufton examined the full range of strategies employed by peasant households under the *ancien régime* to make ends meet, including not only subsistence production but also begging and migration.<sup>13</sup> Hufton was responsible for introducing the phrase “economy of makeshifts” to the study of early-modern welfare and her work has recently been described as “the first systematic historical analysis” of informal relief in early-modern societies.<sup>14</sup>

The desire to reconstruct the history of “informal welfare” has not been confined to the early-modern period. In Britain, both Michael Anderson and Marguerite Dupree have argued that the first call for individuals who were experiencing distress was on their own families, and this principle remained at the heart of much public-welfare policy for much of the nineteenth and twentieth centuries.<sup>15</sup> However, as Catharina Lis and Hugo Soly have argued, many individuals were likely to find themselves in situations in which they were unable to call on their families for assistance, and in these situations they often found it necessary to rely on their friends and neighbours.<sup>16</sup> In imperial Russia, it was customary for the members of peasant communities to help one another by providing food and shelter, together with other forms

of assistance.<sup>17</sup> In London, during the late-nineteenth and early-twentieth centuries, poor women helped each other by providing gifts of food and clothing, contributing to funeral expenses, assisting with childbirth, and offering accommodation to battered wives and evicted families.<sup>18</sup>

Although it is important not to underestimate the extent of the informal ties that help to bind working-class communities, these were not the only factors that helped to sustain poor families in times of need. As Paul Johnson has shown, working-class families also sought to maintain and improve their living standards and protect themselves against misfortune by taking out private insurance, joining mutual-aid organisations, acquiring credit, and accruing small amounts of personal savings. Although such activities have often been seen as an integral part of working-class community life during the late-nineteenth and early-twentieth centuries, Johnson argued that they also had a strongly individualistic motivation and that they tended “as much to strengthen the particularism of local communities as to mould a national working-class consciousness.”<sup>19</sup>

Among the different types of organisations studied by Johnson, one of the most important was the fraternal or friendly society. As David Neave has shown, friendly societies have existed in Britain since at least the seventeenth century,<sup>20</sup> but their numbers increased significantly in the late-eighteenth and early-nineteenth centuries, and they grew most rapidly after 1850. Although there were some female friendly societies and some “mixed” societies admitted female members, the majority of friendly societies drew the bulk of their membership from the male working class.<sup>21</sup> They often had a rich associational culture, which was reflected in their colourful titles and rituals, and this played a crucial role in establishing the bonds of trust that helped to maintain organisational solidarity.<sup>22</sup> However, their most important contribution to the maintenance of material well-being was to provide a range of welfare benefits, including sickness insurance, medical care, old-age pensions, and death benefits. By 1914, there were just under 29,000 “true” friendly societies in the United Kingdom, with a combined membership of just over 7.6 million.<sup>23</sup>

These were not the only mutual-aid organisations that sought to provide welfare benefits for their members. In Britain, many trade unions also provided welfare services, including not only sickness and accident insurance but also unemployment benefits.<sup>24</sup> The second half of the nineteenth century also witnessed the development of a range of other initiatives, including cooperative and building societies, together with hospital contributory schemes.<sup>25</sup> These were designed to enable working-class people to obtain free medical treatment in charitable, or “voluntary,” hospitals, without the need for a subscriber’s recommendation, in return for a regular subscription.<sup>26</sup>

There has also been a significant increase in the amount of interest shown in the history of mutual aid in other parts of the world. In 1989, Michael Sibalís published a pioneering study of the mutual-aid societies of Paris between 1789 and 1848,<sup>27</sup> and Allan Mitchell subsequently published an

overview of the development of mutual-aid societies in the whole of France during the second half of the nineteenth century.<sup>28</sup> In 1996, Marcel van der Linden edited a collection of essays on the development of mutual-aid organisations in 26 different countries, including contributions dealing not only with Europe but also with different parts of Asia, Australasia, and both North and South America.<sup>29</sup> A number of important monographs have also been published, including Alan Baker's analysis of fraternity in the French countryside, George and Herbert Emery's study of the Independent Order of Odd Fellows and the evolution of sickness insurance in the United States and Canada, David Beito's account of the history of mutual aid in the United States, and David Green's account of the history of friendly societies in Australia.<sup>30</sup>

Although membership of the majority of mutual-aid organisations was usually voluntary, this was not necessarily the case. Between 1845 and 1876, the Prussian authorities passed a series of laws that enabled municipal authorities to compel "journeymen, assistants, apprentices and industrial workers" to join local sickness insurance funds, or *Hilfsskassen*, and many local authorities in industrial areas decided to implement this power as a way of reducing the cost of poor relief, especially in the Rhine provinces and around Berlin.<sup>31</sup> However, these powers were much less likely to be adopted in other parts of the country. According to Peter Hennock, only 226 local authorities had adopted local compulsion by 1854, and fewer than 769,000 workers belonged to state-supervised provident funds for industrial workers offering sickness benefit in 1872. This figure compares quite poorly with the number of workers who belonged to voluntary friendly societies providing sickness insurance in England and Wales in the same year.<sup>32</sup>

In his account of the relationship between voluntarism and the state in twentieth-century Britain, Geoffrey Finlayson drew an important distinction between what he described as the "self-regarding" nature of self-help and mutual-aid organisations and the "other-regarding" nature of private charities,<sup>33</sup> but this distinction can be overdrawn.<sup>34</sup> As Simon Cordery has explained, one of the largest British friendly societies, the Manchester Unity of Oddfellows, originally provided assistance on the basis of need, and it was only later that it decided to establish a direct link between the receipt of benefits and the payment of contributions.<sup>35</sup> This was not the only way in which friendly societies could sometimes blur the boundaries between "self-help" and helping others. During the early-nineteenth century, a number of "patronised" friendly societies were established by members of the local gentry for the benefit of agricultural workers in the rural counties of southern England, although these societies never achieved the popularity of more conventional organisations.<sup>36</sup> The friendly societies might also be expected to perform charitable activities within their own communities. According to Audrey Fisk, the Ancient Order of Foresters often called upon its members to make donations to people affected by mining disasters, and they contributed to appeals launched on behalf of those affected by the Lancashire

“cotton famine” in the 1860s. They also responded to appeals launched on behalf of fellow Foresters in the wake of the Chicago fire in 1871 and the San Francisco earthquake in 1906.<sup>37</sup> In the United States, the Independent Order of Foresters also launched an appeal on behalf of members affected by the San Francisco earthquake, and in 1927 the Improved Benevolent and Protective Order of the Elks donated more than US\$4000 to members affected by the Mississippi floods and the Florida hurricanes.<sup>38</sup>

The friendly societies were not the only mutual-aid organisations in which the boundaries between self-help and charity could sometimes be blurred. As we have already seen, a large number of contributory insurance schemes were established to raise money for voluntary hospitals in Britain during the second half of the nineteenth century. The individuals who joined the schemes contributed a small weekly payment, which meant that they would not have to pay for any treatment they might subsequently receive. However, the schemes did not provide members with an automatic right to be treated,<sup>39</sup> and they were careful to couch their appeals for funds in the language of charity as well as personal self-interest. This is reflected in the following verse, which accompanied a cartoon showing the reasons why it was in the worker’s own interest to subscribe to the Hospital Saturday Fund in Birmingham during the 1880s:

Now don’t turn away, but remember today  
Is the day of all days in the year  
When the true working man says “I’ll do all I can  
The sorrowing sick ones to cheer.”  
Then don’t turn aside, with a false sort of pride,  
Since you cannot give dollars or crowns!  
But *do what you can*, like a brave-hearted man,  
And give us a handful of “browns.”<sup>40</sup>

If historians of friendly societies and contributory insurance schemes have challenged the idea that mutual-aid organisations are either necessarily or exclusively “self-regarding,” historians of charity and philanthropy have often questioned the assumption that charities are necessarily “other-regarding.”<sup>41</sup> In nineteenth-century Britain, philanthropic activity was regarded as compensation for childlessness (Frederic Mocatta), a way of coping with the consequences of bereavement (Josephine Butler and Olive Malvery), and as a way of escaping “inner conflicts of personality” (the seventh Earl of Shaftesbury).<sup>42</sup> It offered opportunities for the cultivation of useful social contacts and provided middle-class women with opportunities for participation in public life that were otherwise denied them.<sup>43</sup> During the twentieth century, charitable organisations became an increasingly important source of paid employment.<sup>44</sup> Charity was often regarded as an important mechanism for the establishment of social ties and the maintenance of social harmony. As one contributor to a Moscow religious journal wrote in 1862:

The parish community . . . has long attracted the attention of many as the most suitable form of moral-social activity; to use the parish to draw the well-to-do and the poor together morally and economically and to stop the evil that inequality of social conditions produces, is an excellent idea, fully worthy of a society based on Christian principles.<sup>45</sup>

Although historians have often argued about the motives behind philanthropy, and will doubtless continue to do so,<sup>46</sup> it is also important to recognise the contributions that charity and philanthropy did make towards meeting social needs. In Florence, the Congregation of San Giovanni Battista played a leading role in the provision of outdoor relief and employment opportunities during the occupation of Tuscany between 1808 and 1814, and also took responsibility for the licensing of beggars and the accommodation and training of orphans.<sup>47</sup> During the hungry years of the 1840s, the city council of Lyon launched a public appeal for donations to assist the town's unemployed workers, and two-thirds of the additional aid provided in the Netherlands came from private foundations and individual donors.<sup>48</sup> In nineteenth-century Germany, "a local culture of associations became established, especially in the cities, which encompassed all areas of civil life and also formed the organisational backbone for private—both confessional and nonconfessional—initiatives for the poor and needy."<sup>49</sup> In England and Wales, charity trusts played an important part in the relief of poverty in rural areas, and several towns and cities launched appeals for emergency relief during periods of high unemployment during the 1840s, 1860s, and 1880s, as well as during the 1920s.<sup>50</sup> In the United States, private philanthropists had traditionally attached more importance to the preventive role of charity than to its ameliorative functions, but that did not prevent them from launching a series of appeals for the relief of distress caused by unemployment before the introduction of the New Deal.<sup>51</sup>

Charity also made an important contribution to the development of other welfare services. In post-Emancipation Russia, voluntary societies provided soup kitchens and homeless shelters for people migrating to cities in search of jobs and played a leading role in the provision of subsidised and model housing for the poor.<sup>52</sup> In the United States, almost every American community possessed its complement of "well-to-do citizens [who] contributed to the founding and support of churches, hospitals and orphanages," and private philanthropists took the lead in providing financial support for schools and colleges.<sup>53</sup> In England and Wales, voluntary organisations contributed to the development of social housing and provided the majority of the country's elementary-school places before 1900, whilst more than 20 per cent of all hospital beds were located in voluntary institutions on the eve of the First World War.<sup>54</sup>

During the last last thirty years, a number of historians have attempted to express the contribution made by charity to the "mixed economy of welfare" in quantitative terms. In France, it has been estimated that "outlays of

charity represented twenty per cent of a bourgeois family's expenditures" and that "private aid to the poor equalled that provided by official municipal organs" at the end of the nineteenth century.<sup>55</sup> Adele Lindenmeyr has argued that "along with individual almsgiving, organised private charity constituted the major source of poor relief in the [Russian] Empire."<sup>56</sup> In Britain, it has often been claimed that unofficial exertion "far outweighed official exertion" during the mid-nineteenth century and that "eleemosynary contributions were greater by far than the whole national expenditure on poor relief" at the beginning of the 1870s.<sup>57</sup> However, these comparisons should be interpreted with a certain amount of care. One of the main problems is that a substantial proportion of recorded charity was used for purposes which would have stood far outside any contemporary definition of the legitimate scope of the poor law, such as missionary activity.<sup>58</sup> This is without taking account of the fact that significant amounts of money were embezzled, whilst large sums were devoted to the organisation of social activities and the construction of lavish buildings that may have had little direct bearing on the lives of those in whose name they were organised.<sup>59</sup>

Despite these difficulties, a number of historians have attempted to compare levels of charitable expenditure in different countries. According to Frank Prochaska, no nation (or country) on earth can lay claim to a richer philanthropic past or a greater philanthropic tradition than (Great) Britain.<sup>60</sup> However, the economic historian Peter Lindert has calculated that the amount distributed by private charities to the poor in England and Wales fell from 0.4 per cent of GNP in 1790 to less than 0.1 per cent between 1861 and 1876. These figures compare relatively poorly with the figures for France ( $\leq 0.5\%$  of GNP in 1880), Italy ( $\leq 0.5\%$  of GNP in 1868), and the Netherlands (between 0.67 and 1.49% of GNP at the end of the eighteenth century).<sup>61</sup> On the other hand, Lindert's figures for England and Wales are confined to those charities that filed their accounts with the Charities Commission and may therefore be an underestimate. He estimated that these charities earned an annual average income of £2.2 million between 1861 and 1876, of which £0.9 million was devoted to the relief of the poor. In contrast, Thomas Hawksley estimated that London's charities alone had a total income of £6.9 million at the end of the 1860s, including £1.7 million for "the ordinary necessities of life" and a further £1.6 million donated from various sources for the relief of the poor.<sup>62</sup>

During the 1990s, Lester Salamon and Helmut Anheier embarked on an ambitious attempt to define the voluntary or "nonprofit" sector. They argued that the nonprofit sector "is a set of organisations that are formally-constituted, non-governmental in basic structure, self-governing, non-profit distributing, and voluntary to some meaningful extent."<sup>63</sup> However, as Susannah Morris has argued, it can be difficult to apply this definition to particular historical circumstances. During the second half of the nineteenth century, joint-stock companies were established on both sides of the Atlantic to provide model housing for the residents of large cities. Although



these organisations were designed to yield a small profit for their shareholders, their primary purpose was “to provide a more salubrious standard of accommodation for the working-classes at an affordable cost,” and they achieved this by charging “below-market rents which were in many cases equivalent to those charged by the non-profit distributing organisations in the field.”<sup>64</sup>

Morris’s work also highlights the importance of the role played by commercial organisations in the provision of welfare services more generally. As Paul Johnson has shown, some of the most successful “welfare” organisations in Britain during the late-nineteenth and early-twentieth centuries were the commercial life assurance companies, such as the Prudential Assurance Company, which was responsible for approximately 21 million paid-up policies on the eve of the First World War.<sup>65</sup> These organisations continued to expand throughout the twentieth century, as individuals took out an increasing range of insurance policies to protect themselves against an ever-expanding selection of risks. The expansion of these forms of provision, alongside the growth of personal and occupational pension plans and the increasing involvement of commercial organisations in the provision of public services, is likely to provide fertile ground for future historians.<sup>66</sup>

Although this review has concentrated on those aspects of welfare provision that often seemed to be underresearched by earlier generations of welfare historians, it is important to recognise that the most important feature of welfare history over the last two hundred years has been the expanding role of the state. In Britain, the earliest poor-law legislation was introduced in the sixteenth and early-seventeenth centuries. The Elizabethan Poor Laws of 1597 and 1601 allowed the churchwardens and overseers of each parish to levy a tax, or poor rate, on the inhabitants and occupiers of land and made them responsible for “setting the poor on work,” maintaining those who were unable to work, and making arrangements for the apprenticeship of pauper children. The cost of the poor law rose substantially during the late-eighteenth and early-nineteenth centuries, and this led to a major change in the system of poor law administration in 1834, but it continued to play a major role in the development of public welfare provision in England and Wales until 1948.<sup>67</sup>

In a famous paper, the British sociologist T. H. Marshall drew an important distinction between three different sorts of rights—civil rights, political rights, and social rights. He defined civil rights as “the rights necessary for individual freedom—liberty of the person, freedom of speech, the right to own property and to conclude valid contracts, and the right to justice.” Political rights included “the right to participate in the exercise of political power, as a member of a body invested with political authority and as an elector of the members of such a body”; and social rights covered “the whole range from the right to a modicum of economic welfare and security to the right to share to the full in the social heritage and . . . live the life of a civilised being according to the standards prevailing in the society.”<sup>68</sup> In

principle, the establishment of the Poor Law gave individuals the opportunity to assert a limited version of their “social rights” by giving them the right to a “modicum of economic welfare,” but they might find that they were only able to exercise this right by relinquishing some of their other rights (e.g., by being required to enter a workhouse, or being denied the right to vote in either Parliamentary or local elections). Consequently, although the Poor Law enabled individuals to make claims upon the community, it also excluded them from full membership of the community. One of the most important “badges” of membership, the right to vote, was only extended to paupers in 1918.<sup>69</sup>

During the nineteenth and twentieth centuries, Parliament introduced a number of different measures that extended the boundaries of state welfare intervention without subjecting those affected by them to the “disabilities” associated with the Poor Law. Some of the earliest examples of such measures were the introduction of acts to limit the working hours of children and young persons and establish minimum standards in factories and workplaces. These measures were followed by the introduction of parliamentary grants to support the provision of public education after 1833 and the acceptance of state responsibility for the provision of education after 1870. However, some of the most significant changes in public-welfare policy followed the election of the Liberal government in 1906. This government expanded the state’s role in the prevention of individual poverty by introducing such measures as old-age pensions in 1908, minimum-wage legislation in 1909, and insurance against sickness and unemployment in 1911. Although many of these measures were quite limited, they helped to lay the foundations for further changes in state welfare policy, such as the introduction of subsidised local authority housing in 1919 and the creation of the National Health Service in 1948.<sup>70</sup>

Although the precise details of this chronology may vary from country to country, virtually all industrialised countries have witnessed significant increases in the role of state welfare over the past two centuries, even though there have also been significant differences in the pattern of welfare provision and the entitlements that this entails.<sup>71</sup> However, this development has often been associated with fierce controversy. During the 1970s and 1980s, a growing army of critics claimed that welfare state regulations were stifling innovation and initiative and that national economies were being hampered by excessive levels of public expenditure, but in spite of these criticisms, there has been relatively little change in the total share of national wealth that is consumed by public welfare spending since the 1980s.<sup>72</sup> However, within the context of the welfare state, major changes have occurred in the relationship between public and private welfare providers, and this has led to further changes in the size of the contributions that each sector makes to the overall “welfare mix.”<sup>73</sup> The question of how this relationship may continue to evolve is likely to remain at the heart of social-policy debates for many years to come.

The essays in this volume are primarily concerned with two elements of the mixed economy of welfare—charity and mutual aid. They emphasise the close relationship between these two elements and the often blurred boundaries between each of them and commercial provision, and they reinforce the impression of fluidity and hybridity in the organisation of welfare provision before 1945. They also illustrate the dynamic nature of the mixed economy and highlight the “messy” negotiated process of state growth, in which social and political factors, as well as performance, made a significant contribution to sectoral change. Finally, the essays also raise important questions about the relationship between rights and responsibilities within the mixed economy of welfare and the ties that bind both the donors and recipients of charity and the members of voluntary organisations. Three of the chapters are primarily concerned with England and Wales, one with the Netherlands, one with Sweden and Norway, and one with the United States of America. Thomas Adams’ chapter ranges more widely across more than six centuries of European history, and Thomas Adam examines the process of policy transfer between Britain, Germany, and North America.

In Chapter 2, Bernard Harris starts by exploring the role played by charity in debates over the reform of the Poor Law in England and Wales before 1834. He argues that critics of the “Old Poor Law” drew a distinction between the idea of a statutory entitlement to welfare, which they believed the Poor Law had come to represent, and the much more conditional, or discretionary, entitlement associated with a system of charitable relief. He then goes on to examine the extent of the assistance provided by charity following the introduction of the “New Poor Law” in 1834. In the final section of the chapter, he discusses the changing boundary between voluntary and statutory welfare after 1870. Although groups such as the Charity Organisation Society campaigned for further restrictions on the provision of poor relief and the establishment of a more “scientific” relationship between charity and the Poor Law, their efforts were largely undermined by the development of new forms of state welfare from the 1870s onwards. These developments paved the way for the emergence of what subsequently became known as the “new philanthropy” after the First World War.

Although Harris’s chapter is particularly concerned with the concept of changes in the relationship between charity and the poor law, Thomas Adams’s chapter uses the concept of a “mixed moral economy of welfare” to highlight the existence of some striking continuities. He argues that there are strong similarities between the sense of obligation that underpinned the idea of charity in continental Europe before 1800 and some of the ideas associated with the concept of “social citizenship” after 1945. He also identifies strong similarities between the ways in which traditional forms of welfare support sought to discipline the poor and the concerns of welfare states today. However, although Adams emphasises the extent to which the

welfare state has built on earlier ideas, he also acknowledges the extent to which some modern observers have criticised the ways in which it does this. In the final section of his chapter, he explores the ways in which politicians such as Helmut Kohl, the former German Chancellor, have utilised the concept of “subsidiarity” to argue that the welfare state needs to find a way of restoring responsibility to the lowest level at which it can reasonably be exercised, whether this is the individual, the family, the local community, or the national state.

In Chapter 4, Daniel Weinbren examines the complex relationship between “philanthropy” and “mutual aid.” Although many previous authors have tended to place philanthropy and mutual aid in separate and often unrelated compartments, he argues that they have often been closely related. He begins by examining the extent to which charities and friendly societies in England and Wales could both trace their origins to the medieval guilds. He then draws on Marcel Mauss’s concept of “the gift”<sup>74</sup> to argue that they also shared a common understanding of the importance of reciprocity in social relationships. In the third and fourth sections of the chapter, he explores the practical implications of this insight. On the one hand, the friendly societies encouraged their members to behave charitably towards each other and their local communities; on the other hand, they often relied on “élite” members to provide financial support, administrative expertise, and social patronage. Although Weinbren does not seek to diminish the differences between charities and friendly societies, he is also concerned to highlight “their common roots . . . their continuing common interest in institutionalising benevolence . . . and their interest in transcending economic transfers . . . by extending them to involve emotional and social relationships.”<sup>75</sup>

In contrast to Weinbren’s chapter, Marco van Leeuwen is much more directly concerned with the financial benefits provided by mutual-aid organisations and their relationship to other kinds of insurance schemes in the Netherlands during the nineteenth century. To facilitate this, he distinguishes between five types of insurance scheme—those provided by factory schemes, mutual-aid organisations, trade unions, commercial organisations, and general-practitioner schemes—and six varieties of “risk”—loss of income due to sickness, the cost of medical treatment, childbirth, old-age and widowhood, unemployment, and death. Table 1.1 shows that there was at least some form of provision for each type of risk in the Netherlands by the end of the nineteenth century, but the extent of this provision should not be exaggerated. Van Leeuwen estimates that less than 1 per cent of the Dutch population was insured against the financial risks of unemployment, widowhood, or old age at the start of the last decade of the nineteenth century, fewer than 10 per cent were insured against loss of income due to ill-health, and fewer than sixteen percent were insured for medical costs. The only form of benefit which could really be said to be widely available was funeral benefit, which covered more than half the population.<sup>76</sup>

*Table 1.1* Mutual Aid and Private Insurance in the Netherlands During the Nineteenth Century

<i>Type/Risk</i>	<i>Sickness Insurance (Income Replacement)</i>	<i>Sickness Insurance (Cost of Treatment)</i>	<i>Childbirth</i>	<i>Old Age and Widows' Pensions</i>	<i>Unemployment</i>	<i>Death</i>
Factory	✓	✓	✓	✓		✓
Mutual (excluding trade unions)	✓			✓	✓	✓
Commercial	✓			✓		✓
Trade union	✓	✓			✓	✓
General Practitioner	✓	✓				

Source: Chapter 5.

In view of the limited extent of this form of welfare provision, it is perhaps not surprising that so many European governments should have been considering the introduction of some form of statutory intervention. In Chapter 6, Peter Johansson examines the different ways in which governments responded to this challenge in Sweden and Norway. During the mid-1880s, the governments of both countries viewed the threat of industrial and social unrest with considerable alarm, and this led them to establish commissions to investigate the possibility of introducing new forms of sickness insurance; but there were still important differences in the nature of the schemes they introduced. In Sweden, the government was able to build on the foundations of existing schemes and introduce its own voluntary system in 1891, but the Norwegian government determined upon a mandatory scheme, which was only introduced in 1907. The main aim of Johansson's chapter is to explain the reasons for these differences. Although he recognises the importance of farmers' interests in the two countries, he argues that the most important factor in explaining the differences between them was that the existing voluntary schemes appeared to have made much greater inroads in Sweden than in Norway, and this meant that they generated a much greater capacity for "third-sector growth."

Thomas Adam's chapter also has a multinational focus, but it is more concerned with the question of housing than health; and it utilises ideas drawn from the "policy-transfer" literature to explore the ways in which different ideas about the problem of housing reform flowed between Britain, Germany, and North America.<sup>77</sup> During the second half of the nineteenth

century, British housing reformers pursued a number of different strategies for the improvement of working-class housing conditions, including the letting of existing properties to model tenants (Octavia Hill) and the construction of new housing under the guise of “five-per-cent philanthropy.”<sup>78</sup> Adam shows how German and North American investigators travelled to Britain to study these schemes and explore the possibility of transplanting them to their own countries. However, there were also important differences in the ways in which the ideas were applied. In the United States, the concept of five-per-cent philanthropy attracted considerable interest, but its proponents were never able to demonstrate that it provided a viable method of meeting housing needs. In Germany, reformers were able to combine the concept of five-per-cent philanthropy with ideas borrowed from the British cooperative movement, and this provided a much firmer foundation for subsequent development.

Adam’s chapter also raises further issues about the location and clarity of the boundaries between different forms of welfare provision. As we have just seen, Adam argues that it was easier to transplant the concept of five-per-cent philanthropy to Germany because it became absorbed within the cooperative movement, and this helps to blur the boundaries between philanthropy and mutual aid.<sup>79</sup> However, the concept of five-per-cent philanthropy (or the limited-dividend company) also blurs the boundary between charity and commercial welfare. As Adam points out, several modern commentators have argued that limited dividend companies were commercial organisations because they were designed to yield a dividend for their investors, but these organisations should also be regarded as charitable institutions because the dividends they offered were lower than those that investors might have obtained elsewhere.

In Chapter 8, Andrew Morris explores the relationship between voluntary and statutory welfare provision in the United States before the Great Depression. He argues that even before 1929, voluntary agencies were beginning to argue that the public sector should assume a greater share of responsibility for meeting material needs. He attributes this to the emergence of new psychoanalytic theories which encouraged voluntary social workers “to focus on the psychological and emotional roots of their clients’ ‘maladjustment’ to society,” and to the increasing financial difficulties that the voluntary agencies themselves were facing. He also examines the ways in which leading figures within the voluntary sector sought to define a new role for themselves within the context of an expanding public welfare sector. Rather like their counterparts in the United Kingdom, they argued that the voluntary sector could support the public sector by showing greater sensitivity in its relationships with welfare clients, scrutinising the work of public agencies, representing the interests of disadvantaged groups, and pioneering the development of new forms of welfare activity.

The spotlight returns to the UK in Chapter 9. In this chapter, Paul Bridgen examines the reasons for the “demise” of the voluntary hospital system

in Britain after the Second World War. The voluntary hospitals have received an increasing amount of attention in recent years, with much of it focusing on their performance.<sup>80</sup> However, Bridgen argues that sectoral change can only be understood properly if greater attention is given to the social and political context within which change occurred, particularly the relationship between the voluntary hospitals and the middle classes. During the nineteenth century, the majority of middle-class patients were most likely to receive medical treatment in their own homes; but the emergence of new forms of treatment, allied to the introduction of more hygienic operating environments, meant that an increasing number of patients were likely to seek hospital treatment. Bridgen argues that the voluntary hospitals failed to respond to this demand by providing sufficient accommodation on terms that middle-class patients found acceptable. This meant that when the government proposed to bring the voluntary hospitals under some form of state control during the first half of the 1940s, the hospitals lacked the kind of middle-class support that might have enabled them to maintain their independence.

## NOTES

1. See, e.g., Martin Powell and Martin Hewitt, *Welfare state and welfare change*, Buckingham: Open University Press, 2002.
2. See Susannah Morris, "Changing perceptions of philanthropy in the voluntary housing field in nineteenth- and early-twentieth century London," in Thomas Adam, ed., *Philanthropy, patronage and civil society: Experiences from Germany, Great Britain and North America*, Bloomington: Indiana University Press, 2004, pp. 138–78, at p. 140.
3. *Ibid.*, "Organisational innovation in Victorian social housing," *Nonprofit and Voluntary Sector Quarterly*, 31 (2002), 186–206.
4. Norman Johnson, *Mixed economies of welfare: A comparative perspective*, Hemel Hempstead: Prentice Hall, 1999, p. 22.
5. Sheila Kamerman, "The new mixed economy of welfare: Public and private," *Social Work*, 28 (1983), 5–10; Ken Judge and Mike Reddin, "Notes prepared for the 1983 Social Administration Conference on the Mixed Economy of Welfare." Cited in Norman Johnson, *The welfare state in transition: The theory and practice of welfare pluralism*, Brighton: Wheatsheaf, 1987, p. 55.
6. See also Johnson, *The welfare state in transition*, p. 55. The concept of welfare pluralism was also discussed in Peter Beresford and Suzy Croft, "Welfare pluralism: The new face of Fabianism," *Critical Social Policy*, 9 (1984), 19–39.
7. Geoffrey Finlayson, *Citizen, state and social welfare in Britain, 1830–1990*, Oxford: Clarendon Press, 1994, p. 6.
8. Jane Lewis, "The voluntary sector in the mixed economy of welfare," in David Gladstone, ed., *Before Beveridge: Welfare before the welfare state*, London: Institute of Economic Affairs, 1999, pp. 10–17, at p. 11; see also *ibid.*, *The voluntary sector, the state and social work in Britain: The Charity Organisation Society/Family Welfare Association since 1869*, Aldershot: Edward Elgar, 1995, p. 3; "Voluntary and informal welfare," in Robert Page and Richard Silburn, eds., *British social welfare in the twentieth century*, Basingstoke: Palgrave Macmillan, 1999, pp. 249–70, at p. 249.

9. Joanna Innes, "The 'mixed economy of welfare in early-modern England: Assessments of the options from Hale to Malthus (c. 1683–1803)," in Martin Dauntton, ed., *Charity, self-interest and welfare in the English past*, London: UCL Press, 1996, pp. 139–80, at p. 140.
10. Michael Katz and Christoph Sachße, eds., *The mixed economy of social welfare: Public/private relations in England, Germany and the United States, the 1870s to the 1930s*, Baden Baden: Nomos Verlagsgesellschaft, 1996.
11. David R. Green and Alastair Owens, eds., "Introduction: Family welfare and the welfare family," in David R. Green and Alastair Owens, eds., *Family welfare: Gender, property and inheritance since the seventeenth century*, Wespport: Praeger, 2004, pp. 1–30 (see esp. pp. 5–8).
12. See, e.g., Jim Sharpe, "History from below," in Peter Burke, ed., *New perspectives on historical writing*, Oxford: Polity Press, 1991, pp. 24–41. Sharpe argues that the first "serious statement" of the possibility of such an approach was made by Edward Thompson in an article published in the *Times Literary Supplement* in 1966 (see *ibid.*, p. 25).
13. Olwen Hufton, *The poor of eighteenth-century France, 1750–1789*, Oxford: Clarendon Press, 1974.
14. Steve Hindle, *On the parish: The micropolitics of poor relief in rural England, c. 1550–1750*, Oxford: Oxford University Press, 2004, pp. 17–18.
15. Michael Anderson, *Family structure in nineteenth-century Lancashire*, Cambridge: Cambridge University Press, 1971, p. 137; Marguerite Dupree, *Family structure in the Staffordshire Potteries*, Oxford: Oxford University Press, 1995, p. 334; Anne Crowther, "Family responsibility and state responsibility in Britain before the welfare state," *Historical Journal*, 25 (1982), 131–45.
16. Catharina Lis and Hugo Soly, "Neighbourhood social change in west European cities: Sixteenth to nineteenth centuries," *International Review of Social History*, 38 (1993), 1–30, at p. 13.
17. Adele Lindenmeyr, *Poverty is not a vice: Charity, society and the state in Imperial Russia*, Princeton: Princeton University Press, 1996, p. 53.
18. Ellen Ross, "Survival networks: Women's neighbourhood sharing in London before World War 1," *History Workshop Journal*, 15 (1983), 4–27, at pp. 6–8; see also *ibid.*, *Love and toil: Motherhood in outcast London, 1870–1914*, Oxford: Oxford University Press, 1993.
19. Paul Johnson, *Saving and spending: The working-class economy in Britain, 1870–1939*, Oxford: Oxford University Press, 1985, p. 10. See also *ibid.*, "Private and public social welfare in Britain, 1870–1939," in Michael Katz and Christoph Sachße, eds., *The mixed economy of social welfare: Public/private relations in England, Germany and the United States, the 1870s to the 1930s*, Baden-Baden: Nomos Verlagsgesellschaft, 1996, pp. 129–47; "Risk, redistribution and social welfare in Britain from the Poor Law to Beveridge," in Martin Dauntton, ed., *Charity, self-interest and welfare in the English past*, London: UCL Press, 1996, pp. 225–48.
20. David Neave, "Friendly societies in Great Britain," in Marcel van der Linden, ed., *Social security mutualism: The comparative history of mutual benefit societies*, Bern: Peter Lang, pp. 41–64, at p. 46; see also Simon Cordery, *British friendly societies, 1750–1914*, Basingstoke: Palgrave, 2003, p. 22.
21. Neave, "Friendly societies in Great Britain," p. 45; Cordery, *British friendly societies*, pp. 24–5. In Paris, "women formed only six per cent of all mutualists in 1848." See Michael Sibalís, "The mutual aid societies of Paris, 1789–1848," *French History*, 3 (1989), pp. 1–30, at p. 12.
22. See, e.g., Cordery, *British friendly societies*.
23. Bernard Harris, *The origins of the British welfare state: Social welfare in England and Wales, 1800–1945*, Basingstoke: Palgrave, 2004, pp. 79–84. There



- were also 55 “collecting societies,” which were large national organisations specialising in burial insurance. They were responsible for 7,554,266 policies in 1914.
24. Harris, *Origins of the British welfare state*, pp. 84–7.
  25. Ibid., pp. 87, 193–5. See also Peter Gosden, *Self-help: Voluntary associations in nineteenth-century Britain*, London: Batsford, 1973; Johnson, *Saving and spending*, esp. Chs. 2, 3, and 5; Eric Hopkins, *Working-class self-help in nineteenth-century England*, London: UCL Press, 1995.
  26. Martin Gorsky and John Mohan, with Tim Willis, *Mutualism and health care: British hospital contributory schemes in the twentieth century*, Manchester: Manchester University Press, esp. Ch. 2.
  27. Sibalis, “The mutual aid societies of Paris.”
  28. Allan Mitchell, “The function and malfunction of mutual-aid societies in nineteenth-century France,” in Jonathan Barry and Colin Jones, eds., *Medicine and charity before the welfare state*, London: Routledge, 1991, pp. 172–89. See also *ibid.*, *The divided path: The German influence on social reform in France after 1870*, Chapel Hill: University of North Carolina Press, 1991, esp. Ch. 10 (pp. 223–51).
  29. Marcel van der Linden, ed., *Social security mutualism: The comparative history of mutual benefit societies*, Bern: Peter Lang, 1996.
  30. Alan Baker, *Fraternity among the French peasantry: Sociability and voluntary associations in the Loire valley, 1815–1914*, Cambridge: Cambridge University Press, 1999; George Emery and J. C. Herbert Emery, *A young man’s benefit: The Independent Order of Odd Fellows and sickness insurance in the United States and Canada, 1860–1929*, Montreal: McGill-Queen’s University Press; David Beito, *From mutual aid to the welfare state: Fraternal societies and social services, 1890–1967*, Chapel Hill: University of North Carolina Press, 2000; David G. Green, *Mutual aid or welfare state: Australia’s friendly societies*, London: Allen and Unwin, 1984.
  31. Gunnar Stollberg, “Hilfskassen in nineteenth-century Germany,” in Marcel van der Linden, ed., *Social security mutualism: The comparative history of mutual benefit societies*, Bern: Peter Lang, pp. 309–28, at p. 311.
  32. Peter Hennock, *The origin of the welfare state in England and Germany, 1850–1914*, Cambridge: Cambridge University Press, 2007, pp. 151–60, 172–8.
  33. Geoffrey Finlayson, “A moving frontier: Voluntarism and the state in British social welfare 1911–1949,” *Twentieth Century British History*, 1 (1990), pp. 183–206, at pp. 183–4.
  34. See also Brett Fairbairn, “Self-help and philanthropy: The emergence of cooperatives in Britain, Germany, the United States and Canada from mid-nineteenth to mid-twentieth century,” in Thomas Adam, ed., *Philanthropy, patronage and civil society: Experiences from Germany, Great Britain and North America*, Bloomington: Indiana University Press, 2004, pp. 55–78; and Daniel Weinbren’s contribution to this volume (Ch. 4 below).
  35. Cordery, *British friendly societies*, p. 108.
  36. Peter Gosden, *The friendly societies in England, 1815–75*, Manchester: Manchester University Press, 1961, pp. 52–5; Hopkins, *Self-help*, p. 15; Cordery, *British friendly societies*, pp. 49–50.
  37. Audrey Fisk, *Mutual self-help in southern England, 1850–1912*, Southampton: Foresters’ Heritage Trust, 2006, p. 157.
  38. Beito, *From mutual aid to the welfare state*, pp. 60–1.
  39. Political and Economic Planning, *Report on the British health services: A survey of the existing health services in Great Britain with proposals for future development*, London: Political and Economic Planning, 1937, pp. 234–5.
  40. Gorsky and Mohan, *Mutualism and health care*, p. 106.

41. See, e.g., Lawrence Friedman, "Philanthropy in America: Historicism and its discontents," in Lawrence Friedman and Mark McGarvie, eds., *Charity, philanthropy and civility in American history*, Cambridge: Cambridge University Press, 2003, pp. 1–21, at p. 18.
42. Harris, *Origins of the British welfare state*, p. 60; Finlayson, *Citizen, state and social welfare*, pp. 49–52.
43. Frank Prochaska, *Women and philanthropy in nineteenth-century England*, Oxford: Oxford University Press, 1980. See also Lindenmeyr, *Poverty is not a vice*, pp. 125–6; Kathleen D. McCarthy, "Women and political culture," in Lawrence Friedman and Mark McGarvie, eds., *Charity, philanthropy and civility in American history*, Cambridge: Cambridge University Press, 2003, pp. 179–98. The relationship between women and philanthropy is also discussed in Thomas Adam's contribution to this volume (see Ch. 7 below).
44. Harris, *Origins of the British welfare state*, p. 187.
45. Lindenmeyr, *Poverty is not a vice*, p. 132. For the expression of similar sentiments in a British context, see Harris, *Origins of the British welfare state*, p. 62.
46. See, e.g., Alan Kidd, "Civil society or the state: Recent approaches to the history of voluntary welfare," *Journal of Historical Sociology*, 15 (2002), 328–42, esp. pp. 337–8.
47. Stuart Woolf, *The poor in western Europe in the eighteenth and nineteenth centuries*, London: Methuen, pp. 158–97.
48. William B. Cohen, "Epilogue: The European comparison," in Lawrence Friedman and Mark McGarvie, eds., *Charity, philanthropy and civility in American history*, Cambridge: Cambridge University Press, 2003, pp. 385–412, at p. 399.
49. Christoph Sachße, "Public and private in German social welfare: The 1890s to the 1920s," in Michael Katz and Christoph Sachße, eds., *The mixed economy of social welfare: Public/private relations in England, Germany and the United States, the 1870s to the 1930s*, Baden-Baden: Nomos Verlagsgesellschaft, 1996, pp. 148–69, at p. 149.
50. Harris, *Origins of the British welfare state*, pp. 70–1, 189.
51. Robert Bremner, *American philanthropy*, Chicago: University of Chicago Press, 1960, pp. 144–51; David Hammack, "Failure and resilience: Pushing the limits in depression and wartime," in Lawrence Friedman and Mark McGarvie, eds., *Charity, philanthropy and civility in American history*, Cambridge: Cambridge University Press, 2003, pp. 263–80. See also Andrew Morris's contribution to this volume (Ch. 8 below).
52. Lindenmeyr, *Poverty is not a vice*, p. 221.
53. Bremner, *American philanthropy*, pp. 45, 50–3.
54. Harris, *Origins of the British welfare state*, pp. 133–4, 139, 146, 228.
55. Cohen, "Epilogue," p. 403.
56. Lindenmeyr, *Poverty is not a vice*, pp. 229–30.
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58. The figures compiled by Sampson Low suggest that more than 15 per cent of the money donated to charitable organisations in London in 1861 was used for domestic missionary work, whilst more than 26 per cent of the total sum was donated to organisations associated with missionary work overseas. See Harris, *Origins of the British welfare state*, p. 67.