

Charity,  
self-interest  
and welfare  
in the English past

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*Edited by*  
Martin  
Daunton



The Neale Colloquium in British History

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Martin Daunton (editor)

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Martin Daunton

*University College London*



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## *The Neale Colloquium in British History*

Sir John Neale, the Astor Professor of English History at University College London between 1927 and 1956, was the distinguished biographer of Elizabeth I who produced a pioneering and influential study of her parliaments. In 1970, his publishers, Jonathan Cape, generously supported an annual lecture to mark his eightieth birthday, which was inaugurated by Dame Veronica Wedgwood. She was followed by many other distinguished historians, but there was no opportunity for discussion at a formal lecture. The Neale Lecture Committee decided to embark on a new venture in 1994–5: to make the public lecture the opportunity for a colloquium, where a number of related papers could be presented to complement and extend the lecture. The theme of the first colloquium was “And who is my neighbour? Charity, self-interest and welfare”. We are grateful to Jonathan Cape for its continued support of the lecture, and to The Astor of Hever Trust, the Graduate School of University College London, and the Royal Historical Society for financial assistance. We were fortunate that Dr Richard Smith, FBA, the Director of the Cambridge Group for the History of Population and Social Structure, and himself a former student of University College London, agreed to give the first Neale Lecture in the new form which generated a lively and constructive debate. The colloquium will be an annual event and will be published by UCL Press.

Martin Daunton

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*Martin Daunt* is Astor Professor of British History at University College London. His most recent work is *Progress and poverty: an economic and social history of Britain, 1700–1850* (1995), and he is now completing a second volume on the period between 1850 and 1939. He is also writing a book on the politics of taxation in Britain since 1842, and is working on the changing limits of the British state and its relations with the market and voluntarism.

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*Colin Jones* is Professor of European History at the University of Warwick. His books include *Charity and bienfaisance: the treatment of poverty in the Montpellier region, 1740–1815* (1982); *The charitable imperative: hospitals and nursing in ancien régime and revolutionary France* (1989); (co-edited with Jonathan Barry) *Medicine and charity before the welfare state* (1991); *The Cambridge illustrated history of France* (1994); and, with Laurence Brockliss, *The medical world of early modern France* (forthcoming).

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# 1

## *Introduction*

Martin Daunton

Recent developments in social policy, in both Britain and other countries, have forced historians to move from Whiggish accounts based on a linear progression towards a welfare state, which dominated the historiography in the 1950s, 1960s and 1970s. Titles such as *The Victorian origins of the British welfare state* or *The evolution of National Insurance in Great Britain: the origins of the welfare state*,<sup>1</sup> with their assumption that history was marching to a pre-ordained end, which seemed unproblematic in the 1960s, are now jejune. One benefit of the political developments of the 1980s and 1990s to historians—regardless of their views as citizens—is that the challenge to the welfare state has led to the death of teleological interpretations and produced a much greater sensitivity to the wide range of possibilities in coping with risks in society.

Precisely at the moment when historians were viewing the past through the distorting lens of the contemporary welfare state, it was being called into question by politicians who doubted whether Britain could raise sufficient tax revenue. Since 1985, these doubts have been translated into policy, with a much greater emphasis upon personal provision through private pensions, contributions to the costs of long-term care in old age, and an increasing reliance upon non-governmental agencies.<sup>2</sup> The simplicity of a linear trend from a harsh, punitive poor law to a benign welfare state, or from charity to state provision, with a gradual extension of citizenship from legal rights to political enfranchisement and social entitlement,<sup>3</sup> has given way to a greater awareness of complexities and ambiguities. The collapse of the old grand narrative poses a challenge to historians: how is it to be replaced without simply creating a mass of case studies and a stress upon exceptions and confusions?

One answer is provided by Richard Smith in his Neale Lecture: an understanding of the systematic relationship between social policy and demography, which is seen as an independent casual factor. His interpretation makes an important point for contemporary debates on policy, for it is often claimed by the New Right that, for example, income support for single mothers has unfortunate demographic consequences; and much the same point was made at the turn of the eighteenth and nineteenth centuries in relation to poor relief in support of wages. By contrast, Smith argues that the welfare system did not determine the pattern of household formation, but was an integral part of it: they should be considered together as part of a single system. In his approach, different social policies are to be understood as so many means of adjusting resources to needs in any

demographic and social structure. At the heart of Smith's interpretation is the "nuclear hardship" thesis: in a society where marriage entailed the formation of a new household of a couple and their children, difficulties emerged when the nuclear family was disrupted. Who would care for the elderly, for widows and widowers with dependent children, or for orphans? These problems would be particularly intense in two demographic circumstances. First, the timing of marriage and births could mean that the costs of child-rearing were particularly burdensome precisely at the point when parents were entering old age; available resources might therefore be directed down the generations to the young rather than up the generations to the elderly. Such a tension might not arise so acutely where the age of marriage was lower, and births were concentrated in the first years of marriage.<sup>4</sup> There was also a variation over time in the ratio of children to elderly within the dependent population, which could influence the flow of resources between generations.<sup>5</sup> Secondly, the shifting age structure of the population could reduce the availability of kin to provide support. In the seventeenth century, there were fewer "carers" available to look after the elderly than in the late eighteenth and early nineteenth centuries when population growth was more rapid and kin were more available to provide for the elderly. These demographic factors therefore led to variations in the extent of "nuclear hardship", but problems nevertheless remained which made it essential for the collectivity—the parish in the case of England—to provide supplementary support where the nuclear family could not cope. The provision of welfare to others might, indeed, be an act of self-interest which provided security for couples to form independent households on marriage, confident in the knowledge that provision would be made for their spouse and children: relief was not directed to a separate underclass but was an established part of the social system to which a large number of people might have recourse. Such a view of the old poor law as a resource open to all was to be a theme in radical politics in the nineteenth century, when the new poor law was denounced as an attempt to destroy a property right granted to the people in compensation for the theft of monastic property and common land.<sup>6</sup>

Demographic change is certainly an important influence on social welfare, as is shown by recent concern about the cost of providing pensions and long-term healthcare for the elderly. The politics of social policy is as much a matter of generational as class conflict, and interests might coalesce around different categories of risk as well as around different categories of employment or class.<sup>7</sup> Richard Smith's analysis of the underlying structural, demographic features of welfare provision is therefore indispensable, but is it an adequate substitute for the discarded grand narrative? As Colin Jones remarks, another feature of the recent past has been a shift from social structural to cultural approaches, which has led to increased scepticism about the emphasis of the Cambridge Group for the History of Population and Social Structure on the mechanisms for balancing population and resources. The cultural approach is more concerned with meanings, which has the danger of losing sight of material reality in a conflicting babble of messages and signs. It should, however, be possible to combine the concern for meanings with the socio-structural patterns stressed by the work of the Cambridge Group.

Smith refers to the availability of "kin carers", which he measures by computer simulations of the population. But how did people at the time define kin, and how did this change over time and vary between areas? Studies of aristocratic families have shown that kin may be "fictive", drawing upon a wide network of often tenuous family

connections in order to secure the appearance of continuity, which often involved a change in name. Although this issue was most significant in the inheritance of large landed estates, it might also arise in the case of small agricultural holdings and trades, where there might be a system of informal or formal adoption.<sup>8</sup> Kin may be an imagined grouping, as in the case of the Scottish clans where there was a “pretense of blude”, a willingness to act *as if* people were kin.<sup>9</sup> Another way in which kin would be imagined was through godparents, by which more or less distant members of the kin and non-family members were given responsibility for the spiritual wellbeing of a child. Although godparents might neglect even their spiritual duty, the relationship could equally be extended into material care when the child was orphaned, or needed some assistance. Here was a way of “stretching” kinship. Concern for kin could also involve the dead as well as the living, for Brian Pullan reminds us that charity in Catholic countries was directed to prayers for souls in Purgatory, with many bequests to pay for masses and chantry chapels. Kin is, therefore, a much more slippery concept than the simple definitions of computer simulations. Thus one theme in Pat Thane’s chapter is the precise meaning given to the “liable relatives” clause in the poor-law statutes, which was contested and fitted into different interpretations of intergenerational support. Although some historians conclude that care for parents was somehow “unEnglish”, Thane argues that there was “intimacy at a distance”. Clearly, there is a need to move from the social and demographic structures to a more nuanced account of sentiment and feeling, without losing sight of the considerable shifts in demographic realities.<sup>10</sup>

Much the same process of imagined identity applies to the collectivity. The importance of the parish in England, with its ability to raise finance through compulsory taxation, emerges very clearly from Smith’s chapter and is confirmed by Pullan’s comparative work on Italy. The parish was the basic unit of religious organization throughout Europe, but it was only in England that it also became the basic unit of civil government, with no role for the priest and with the power of compulsory taxation for poor relief. But perhaps a word of warning should be entered against making a watertight distinction between the religious and the civil roles of the parish, which may rest upon anachronistic twentieth-century assumptions. Puritan clerics wished to move beyond routinized services to all members of the parish, and might subdivide inhabitants into different categories of salvation or damnation, and enter into closer relations with a religious elite. Dissenters might entirely secede from the parish structure and form their own, self-selecting communities. These tussles over the nature of the parish as a religious unit cannot be entirely separated from the parish as a civil unit, and complicated its assumed solidarity as a means of providing welfare. The nature of the parish as a religious organization is an important theme in the Neale Colloquium for 1996 on the “long reformation”, and is apparent from Dr Botelho’s contribution here. Nevertheless, the distinctive civil role of the English parish does stand out, and contrasts with the situation in Scotland, where it did not develop the same civil functions or acquire the same powers of taxation.<sup>11</sup> The difference in the institutional pattern needs to be explained, and one possible reason for the unusual nature of the parish in England is the precise way in which the so-called “domain state” (the exploitation of physical resources to sustain the ruler) gave way to a “tax state”. The date of the change varied between parts of Europe, and so did the means by which the taxes were extracted. The tussle over resources was more complex than the demographic balance stressed by the Cambridge

Group for the History of Social Structure and Population, for it also involved competing claims on the agricultural surplus by the crown for taxes and lords for rent.<sup>12</sup> One episode in the tussle, as Smith points out, was the imposition by the English Crown of a tax quota on each community in 1334. The need to allocate the Crown's claim for money between members of the parish led to the emergence of administrative procedures which could be utilized by the parish for its own needs, and were available to cope with "nuclear hardship" when other welfare institutions, such as confraternities, were destroyed or weakened by the Reformation. Thus the parish did not simply emerge in response to the destruction of the confraternities, for it had a prior existence as part of a wider and active world of charity and hospitality. A simple polarity between the parish and charity is therefore misleading before the Reformation, and should also be avoided after the Reformation when the parish often provided trustees for the plethora of endowed charities which ran almshouses or handed out various doles, at least until the early nineteenth century when administrative reform started to weaken the secular functions of the parish.<sup>13</sup> The emergence of a parish-based poor law was, therefore, not a simple response to a crisis created by the destruction of existing patterns of relief by the Reformation, for there were continuities in the role of the parish in England. By contrast, the parish in Scotland failed to respond in the same way. One explanation is the nature of the central government, for a parish-based system would entail chaotic particularities unless there was some co-ordinating central body which could ensure that each parish formed part of a single national system. In England, the Privy Council and subsequently parliament laid down the basic framework which was co-ordinated by the local Justices of the Peace to secure a degree of uniformity; in Scotland, the Privy Council was weak until the 1660s and the attempt to create local Justices on the English model was not successful. Further, there were considerable differences in the structure of agrarian society. In Scotland, local landowners obtained greater power in the administration of parish funds collected by voluntary contributions, and compulsory assessments could only be introduced with their consent. Although the result was a less generous system of poor relief than in England, it probably caused few problems in most rural areas, for many families held small plots of land as sub-tenants and cottars which gave them some means of subsistence.<sup>14</sup>

Despite the broad contrast in the significance of the parish between England and other parts of Europe, differences should not be exaggerated. The parish was not uniformly important even within England, in part because the tussle between the Crown for taxes and the lord for rent did not have a uniform outcome. The aim of the manorial lord was often to convert his rights to labour services or money payment into absolute ownership, removing any property rights held by the peasants and demanding a rack or market rent. Success in achieving this ambition was by no means constant across the country, for in many cases the tenants were able to sustain at least a partial property right through copyholds, customary tenure or life-leaseholds, and even in some cases to secure the freehold. Where property rights were sustained in whole or part, the smallholder would secure a larger part of the surplus, and might well have a greater reliance on the assets of the farm.<sup>15</sup> Such a pattern applied to the West Riding of Yorkshire, where smallholdings survived and sustained a land and kin-based pattern of support. The outcome was, therefore, akin to the so-called "European" pattern of relief.<sup>16</sup> There might be a similar outcome in, say, Cumbria where customary tenure survived into the eighteenth and early

nineteenth centuries; or in parishes in the forest areas where there were considerable communal resources which might make access to the poor law unnecessary.<sup>17</sup>

The pattern of welfare was therefore shaped both by the nature of taxation, and by the transformation of property rights. Perhaps the significant feature explaining the emergence of rate-supported parish relief within England was the demise of a peasantry and the loss of property rights in land, which created the need to deal with a population of landless labourers. Such an interpretation is both more political and conflictual than the functional explanation favoured by Richard Smith, who sees nuclear families and parish-based welfare as complementary rather than a compensation for dispossession.

The significance of the parish as a collectivity varied between parts of England, and there were other possible identities or collectivities. In some areas, the parish and manor were coterminous, but elsewhere a manor was spread across several parishes and discrepancies between the two units might make it difficult for the manorial lord to impose his wishes. The manorial court played an important role in registering copyholds, and it could continue to form part of the system of government into the eighteenth and early nineteenth centuries, even in large urban centres such as Manchester.<sup>18</sup> Again, in forest areas the community might be defined by the authority of the rangers or forest regulations, and access to the communal resources could be more or less controlled. At one extreme, the interests of the large landowners were asserted and the claims of residents to resources were severely restricted; at the other extreme, regulations collapsed so that incomers could participate; and in intermediate cases, established residents were able to protect their interests against both the territorial ambitions of large landowners and the desperation of migrants.<sup>19</sup> Such concern for the exploitation of common resources was not restricted to forest areas, for Norma Landau has shown that it equally applied to the rural parishes and small towns of Kent, where parish officers used the settlement laws to protect resources available to all residents from appropriation by poor immigrants. The settlement laws laid down rules about which parish would provide poor relief, and gave permission to parish officers to remove to their parish of settlement anyone renting property below £10 a year or to grant a right to residence on condition that the parish of settlement issued a certificate agreeing to pay the costs of poor relief. Parishes in many parts of the country used settlement laws to regulate immigration until the end of the eighteenth century, making a distinction between desirable and undesirable incomers. There were two concerns: the need to limit migrants who would, as residents, gain access to common resources whether or not they had a settlement in the parish; and the responsibility for paying poor relief which depended on the parish of settlement. Control over migrants became less important as enclosure reduced the significance of wastes and commons which were open to all residents, but settlement remained crucial as a means of limiting the costs of relief. An individual's settlement might be in a parish where apprenticeship had been served many years previously, or where parents or grandparents held a settlement. In principle, all English men and women had a settlement in some parish in the country, and parishes could be charged with manslaughter if they refused relief to people without a settlement who died as a result; in practice, many people fell out of the system, not least the Irish and Scots.<sup>20</sup> In Bristol, the Prudent Man's Friend Society was formed in 1812, and offered rewards for the conviction and removal of vagrants to their parish of settlement; 289 were removed in 1813. Other non-statutory agencies catered for those who were excluded, filling the gaps in the public provision of

welfare. The Strangers' Friend Society, for example, offered assistance to "the friendless and afflicted stranger—the widow and fatherless child who are destitute of parochial aid"; and the Asylum for Poor Orphan Girls was particularly concerned to assist children whose parents had resided in Bristol without a settlement.<sup>21</sup> Bodies such as the voluntary hospitals were simply not concerned with patients' settlement status.

The poor law therefore entailed many exclusions from the collectivity, and should not be too readily portrayed as a solidaristic pooling of risk by the total population. As Lynn Botelho's comparison of two parishes indicates, there were considerable discrepancies within a small area, depending both on the balance between the demand for relief and available local resources, and on the social assumptions of those controlling relief. Not only was eligibility policed by the parishes, but the narrow, local, fiscal base limited the scope for spreading risks between rich and poor areas. Only in 1865 did the union become the fiscal unit rather than the individual parish, and only in 1870 were costs of indoor relief spread between parishes in the metropolis. Until these changes were implemented, the costs of the poor of St George in the East, one of the most straitened parishes in the East End of London, fell on the ratepayers of the area without any contribution from the rich inhabitants of St George's, Hanover Square. Similarly, large landowners in the country could limit the population in "close" parishes, and pass the cost of poor relief of their seasonal agricultural labour onto the "open" parishes. What stands out are the limits to the coverage of the parish-based poor law, rather than its inclusiveness.<sup>22</sup>

The settlement laws meant that social insecurity could only be tackled in part through the state system, and England appears less divergent from the rest of Europe when other forms of provision are added. Certainly, it is necessary to prevent the reappearance of teleological approaches by assuming that continental Europe was lagging behind England in the process of development towards a superior, "modern", publicly funded, collectivist social policy. It is more helpful to consider a range of approaches, each with its own strengths and weaknesses. In Germany, the town or *Gemeinde* with a Common Chest was used to relieve the poor rather than the parish, which might have the virtue of pooling risks more effectively between rich and poor within the town; in France, the *seigneurie* fulfilled a similar role. Pullan's chapter on early modern Italy indicates that welfare provision by the confraternities, conservatories and charity banks was more developed in the towns than the countryside, which led to migration from country to towns at times of particular hardship. It does not necessarily follow, however, that the Italian countryside was incapable of dealing with social risk at other times: much would depend upon the pattern of property rights, the nature of tenure, and the structure of the family. What is at issue in England is not only the emergence of the parish and compulsory poor rate, but also the disappearance of a range of institutions found in Italian cities. Although the Reformation had a role in destroying many of these bodies in England, the contrast was not simply between Protestant and Catholic countries, for the highly centralist monarchy in France was hostile to confraternities. The disappearance of urban confraternities and the survival of the parish in England meant that the English poor law was more suited to dealing with social insecurity in rural than in urban areas, so that the administrative structure of poor relief arguably contradicted the changing economic structure of England as it became the most urbanized society in Europe. It could be argued, however, that urbanization was encouraged by the existence of the poor law, which provided a safety-

net for people to leave the land and take the risk of finding work in the towns, with at least some assurance that their parish of settlement would support them in times of hardship.<sup>23</sup> The poor law might therefore help to explain the early, and marked, release of population from the land, allowing English towns to obtain more labour, with an ability to shift the costs of maintenance in times of distress back to the rural parishes. By contrast, transfer payments in Italy were more likely to flow from the towns to the countryside.

Although the right to tax in support of the poor was more extensive in England than in Scotland or continental Europe, the rate-funded poor law has received disproportionate attention at the expense of other elements in the “mixed economy of welfare”.<sup>24</sup> Historians should devote more attention to the changing proportions in the mixture. Joanna Innes provides an excellent account of the changing assumptions about the proper mix of agencies, indicating that contemporaries were both aware of the unusual scale of public relief in England, and at times doubtful whether the choice was correct. The debate did not stop with Malthus, but continued through the creation of the new poor law and the welfare state, and continues in the present with a renewed emphasis on private and charitable provision. One of the most intriguing and important tasks facing historians is to find an explanation of the changing proportions in the mixture over time and between countries, and the precise relationships between the parts.<sup>25</sup> The elements in the mixture may be crudely divided between four sectors according to their administrative or institutional form: the purchase of services such as pensions from the commercial, for-profit sector; the provision of services such as education or health care through central or local public bodies; the non-profit or community sector which consists of public-serving charities such as voluntary hospitals and member-serving self-help bodies such as friendly societies; and the household sector, where the role of unpaid and usually female work is crucial in the care of children and the sick or disabled.

The distinctions are crude, and the boundaries between sectors rather vague. Bodies may migrate between categories or have a dual identity, such as the endowed charities which often relied upon the parish as trustee. It is, indeed, possible to characterize welfare systems not only by the relative proportions of each method of delivery, but also by the nature of relationships or alliances between the sectors. In Australia, for example, there was no tax-funded public poor law in the nineteenth century and there was considerable reliance on charitable bodies. Less immediately apparent was the high proportion of revenue which came from government subventions, amounting to about two-thirds of the revenue of the largest charities in Victoria.<sup>26</sup> In the case of England, government grants were paid to some voluntary bodies, such as the Foundling Hospital in the eighteenth century, and to educational societies after 1833. In the interwar period, it was accepted that voluntary bodies should work with the state where a personal, individualized contact was more important than the rule-bound provision of benefits.<sup>27</sup> Similarly, the provision of social insurance in Britain in 1911 relied, at least in part, on existing “member serving” friendly societies and trade unions.<sup>28</sup>

The recent trend towards a greater reliance on voluntary bodies or non-government organizations for the delivery of welfare has led political scientists to analyze their contractual relations with both the state and recipients: how is service delivery monitored; what discretion should non-government bodies have in determining who should be assisted; how does the balance of interests within voluntary bodies change between



“clients”, voluntary workers, donors and the increased power of accountable bureaucrats; how far can recipients of services bargain and shape the system, by forcing the charities to respond to their needs or forming pressure groups such as the Child Poverty Action Group which campaign for the recognition of a new category of need?<sup>29</sup> As Colin Jones notes, a similar re-examination of charities in the past is moving away from crude “social control” theories of the imposition of hegemonic bourgeois values on the working class in order to preserve capitalism and the social order. One alternative has been to view philanthropy as the basis of consensus, bringing together members of both the middle and working class in the creation of the “peaceable kingdom” of the nineteenth century which was based on shared values of decency and independence, and animosity to the undeserving poor.<sup>30</sup> But both interpretations can miss the complexities and variations of charity. Their form could vary: there were endowed charities with trustees managing investments in land or securities; “subscribers’ democracies” based on annual donations and an active involvement by the donor; or institutions which became more professional and bureaucratic, drawing on a variety of sources from fees, insurance schemes, and grants as well as donations. Charities could entail tussles within the elite in order to raise status or create new networks of patronage; they could involve attempts to bury differences or could be the site of deep political and religious divisions.<sup>31</sup> Recent work on the structure of income of contemporary charities indicates considerable divergence in the relative importance of personal giving, donations by businesses, and grants by foundations.<sup>32</sup> The charities themselves, as Waddington shows in the case of London’s voluntary hospitals, actively manipulated responses from donors, creating a market for benevolent action which was linked with a tussle for authority within the hospital between subscribers, administrators and the medical profession.

The beneficiaries of charitable acts also varied, and was much more than, a relationship of dominance of elite donors over poor recipients. As Pullan shows, the concept of the “shame-faced poor” with the need to show sensitivity to their dignity was important in Italy. The concept was less significant in England, although there were bodies such as the Sons of the Clergy to ensure that orphaned or destitute sons were placed in respectable trades; and the livery companies of the City played a similar role for the genteel poor. There were differences in the extent to which charity was directed to the living as acts of corporal mercy or to the dead as spiritual mercy, a motivation which declined in England after the Reformation. Paupers might be treated as the undeserving authors of their own misfortune, or as objects of mercy who would help donors to their salvation. Charities were in the market for recipients of their bounty, and the poor could—within severe restraints—drawn upon the range of services on offer and present their claims in the way best fitted to the expectations of the donors. The relationship between donor and recipient was, in any case, often mediated by middlemen or, in many cases, middlewomen. In Italy, priests were vital to a system which did not rest on the fiscal power of the parish, acting as the representatives of applicants and evoking a response from charitable bodies. Similarly, the Daughters of Charity who served the poor in early modern France were themselves drawn from the poor, playing a dual role in both receiving support for their own maintenance and passing it on to others. In late Victorian England, the intermediaries were often women, drawn from the prosperous middle class. These women, as Jane Lewis argues, might have more influence in shaping welfare provision in a philanthropic, local system than in a state-directed system which gave

more power to male policy-makers and marginalized women. It could be that women used participation in charity in the nineteenth century in order to enhance their own freedom of manoeuvre, at the expense of restricting the lives of those they set out to help, and that they operated within the existing discourse on philanthropy; it has even been suggested that they were extending the ordered relationship of mistress and servant from the household to the city.<sup>33</sup> Such approaches and debates suggest that philanthropy should be viewed as a social relationship which was open to diverse cultural meanings, in which charity workers and their “clients” were active in constructing the discourse which constrained them.

Voluntary societies did not only consist of charities operated by the better-off to cater for the poor or disadvantaged; they also included a large number of mutual organizations such as the friendly societies which were run by their members to provide “contingency” insurance against illness. Although these bodies had a membership which was considerably larger than trade unions, they have only recently been the subject of serious analysis. They have suffered from a dual historiographic neglect, from historians of social policy who have seen them as withering away with the rise of the welfare state, and from historians of the working class who have seen them as ideologically suspect bearers of bourgeois values. Their significance is now more readily accepted, and has indeed become the subject of debate. To some historians, they were associated with the “labour aristocracy” which separated itself from the rest of the working class. To others, they were the means by which a wider identity could be formed, moving beyond the highly particular artisan identity to a wider social grouping, and developing an ideology of collective assistance which was distinct from the individualistic self-help of the middle class. Others have argued that the values of the friendly societies should not be found in the process of class formation in the nineteenth century; rather, the societies should be seen as a continuous tradition based on guilds, with their active cultural life, participation in civic ritual, and sense of group solidarity. On this account, participation and sociability were more important than simple economic advantage, at least until the second half of the nineteenth century with the growth of national, affiliated societies and the development of tension between conviviality and economic rationality. Paul Johnson has, indeed, argued that members of the friendly societies should be seen as essentially individualistic and self-interested. The means were collective, for a working man did not have sufficient income to accumulate savings to deal with social risks, but could hope to insure against the contingency of ill health; the choice was therefore economically rational, and the end was essentially individualistic. Not everyone will be convinced by his reduction of decisions to economic rationality, with its simplifying assumptions about behaviour; and he might be describing a change in the nature of membership in the later nineteenth century which obscures the customary survivals in the eighteenth and early nineteenth centuries.<sup>34</sup> The nature of friendly societies needs more attention, and so does their gradual demise. There was nothing pre-ordained about their replacement by public bodies, for the Liberal insurance scheme of 1911 enlisted them as “approved societies”, and similar mutual bodies continued to play an active role in the welfare systems of other European countries. Their demise cannot be taken for granted, but needs to be explained in terms of their own internal financial difficulties, their manipulation by the state to constrain welfare, the willingness of working-class bodies to rely on tax-funded provision as more equitable, and an acceptance of the state as neutral between classes.<sup>35</sup>

Voluntarism and the market may be seen as alternatives to taxation, and public choice theory assumes that individual citizens make a rational choice between methods of funding welfare according to their assessment of self-interest. Economists usually assume that individuals are driven by a desire to maximize their utility, and they seek to explain support for philanthropy or redistributive social policy, which seems to contradict self-interest, in terms of a personal cost-benefit analysis. Individuals are aware of the interdependence of society, and therefore make a decision to maximize their own utility by improving the wellbeing of others. It might be worth paying the costs of welfare—in the form of charitable gifts or taxes—in order to secure property against the threat of the disaffected, or because an individual made a rational calculation of the risks of personally suffering “nuclear hardship”.<sup>36</sup> Such an approach is obviously open to attack for its simplifying assumptions about behavioural motivations, and it is difficult to move from individuals making rational calculations of their personal economic benefit to wider political conflicts over social policy, with its different forms and redistributive implications.<sup>37</sup> Perhaps most serious for a historian, the rational choice approach makes it difficult to explain change. At one point, philanthropy appears as a sensible choice to purchase deference and social stability, and at another taxation. What is not clear is why there should be a shift from one approach to another, and why the choice of risks to be insured varied over time and between societies. One way of proceeding may be to develop the economic argument, by suggesting that the individual’s choice was shaped by a changing balance between demand and the technical possibilities for the supply of welfare services: a modest income level and a narrow range of welfare provision would lead to a uniform good which could be most effectively supplied by a public body; a higher level of income and the possibility of more differentiated provision of, say, medical care or cover against old age would lead to reliance on the market in order to construct a personal packet of services.<sup>38</sup> Although such factors are clearly relevant, they do not go far in explaining the wide variety of social policies adopted by different societies at broadly similar levels of income and welfare provision. It is necessary to move beyond the simplifying assumptions of economics, and to pay more attention to patterns of state formation.

There has obviously been a broadly inverse relationship between taxation and private benevolence in Britain, for the level of charitable donations was considerably higher in the eighteenth and nineteenth centuries, when the tax rate was low, than in the twentieth century, when tax rates rose. There have also been clear signs of tax resistance in many countries since the 1970s, which has led to greater reliance on private, market provision of social services. Voters have, it is true, made self-interested choices about their gains and losses from tax-funded welfare, which may be understood through a careful analysis of “fiscal sociology”. When public expenditure was a low proportion of the gross national product, it was easier for working- and lower middle-class voters to impose increased burdens on a minority in receipt of large incomes; but at some point, increased expenditure exceeded the revenue available from large incomes, and the impact of high marginal tax rates moved down the pyramid of income, so changing the pattern of voting and making it more difficult to increase public expenditure.<sup>39</sup> Such an approach provides a general context for changes which have occurred in many countries since the 1970s, but it should not be assumed that the outcome was preordained. Political parties may seek to define the self-interest of voters by giving tax breaks to particular groups such as

families, the elderly, or savers; and tax policy may be used to construct electoral alliances around ideological constructs which may shape voting behaviour. Edwardian Liberals, for example, argued that taxation should be used to benefit producers at the expense of parasitical landowners, which Labour extended into an attack on all “unearned” income; in the 1930s, Conservatives tried to draw a distinction between a respectable “public” and self-interested labour. Social categories were not fixed but interpreted, with contested meanings.<sup>40</sup> It is also necessary to analyze the role of institutions such as the Treasury or the City, and pressure groups such as the Trades Unions Congress or Federation of British Industries, which may constrain or release government spending.<sup>41</sup> Much more attention should be paid to the formation of the state than is apparent in most economic analyses.

One important consideration is how far the tax system achieves a high level of consent, which makes individuals willing to accept the state as trustworthy. In Britain, there was a wide acceptance that central government taxation was equitable, and that the state was neutral between classes; the result was a greater willingness to rely on tax-funded welfare schemes.<sup>42</sup> In Germany, central government taxation was more problematical as a result of competition between the Reich and the state in a federal system, and trade unions were sceptical (with reason) about the evenhandedness of the state and were consequently more inclined to maintain separate institutions than their British counterparts. The role of employers also varied between countries. In France, a much larger share of total funding of social services came from employers’ contributions than in Britain. French employers created *caisses de compensation* to pay family allowances, either as a means to stabilize the workforce or to restrain wages; such a strategy was not feasible in Britain, because stronger unions were hostile to such a manipulation of the wage bargain, and because the feminist case for the endowment of motherhood made family allowances appear as an attack upon the male breadwinner. The existence of the *caisses* provided the basis for the French state to provide support for family allowances after 1932. In other cases, the state could impose welfare costs directly on employers, as in Australia where they were required to pay a full wage to sick workers and a high minimum wage was enforced through a government arbitration system which removed the worst problems of poverty. Employers were compensated by a high level of protective duties, which helped to create a consensus in favour of a “‘wage earners’ welfare state”; and government preferred a system which minimized public expenditure on welfare, for a high level of foreign public indebtedness led to fiscal weakness. What is needed, therefore, is a more ambitious analysis of patterns of state formation and not simply an abstract or highly generalized assessment of the rational choice of individual voters in pursuit of self-interest.<sup>43</sup>

Attempts to understand the process of state formation and debates over social policy often start from the interests of particular classes and economic interests, but Peter Baldwin argues that classes defined in relation to the means of production are less important than the actuarial categories of risk defined in relation to the means of security. The welfare state is, after all, not necessarily a means of redistributing resources from the rich to the poor, for it also redistributes resources over an individual’s own lifecycle or between categories of risk such as age or health which are only partly related to social class. Baldwin argues that these abstract categories of class and risk intersect in different ways, and take on specific content, according to historical circumstances.<sup>44</sup> His approach

therefore rests upon an analysis of the emergence of a “solidaristic” welfare state in terms of the actuarial interests of different risk categories, and this categorization of interest groups by risk rather than occupation or income is taken a stage further by Johnson.

Johnson’s approach casts doubt on the division of welfare into the four sectors of market, government, charity and the family, and he also questions the extent to which the welfare state is indeed “solidaristic”. His contention is that welfare should be categorized not in terms of its provision by private or public bodies, but by three other features. The first was the type of risk pool, which could cover the entire group at risk or be restricted to certain elements; the second was the type of redistribution, whether between people or merely over an individual’s own life; and the third was the nature of entitlement, which could be a contractual right determined by actuarial principles or a solidaristic right to relief by need, according to norms of social justice. By applying these categories to the new poor law, Liberal welfare reforms and welfare state, Johnson undermines any simple notions of linearity, for different elements of social provision moved in different directions without any obvious progression from an individualistic to a solidaristic approach, and the nature of redistribution was not determined by private or public provision. What he does not provide is any explanation of the conflicting trends which he lucidly describes, which leaves historians of social policy with a still more difficult task. How is the actuarial outcome of different methods of delivering welfare to be explained, and how is it to be integrated with Baldwin’s analysis of risk categories?

The conclusion of Johnson’s chapter may be taken as a general theme of this volume: most social risks, most of the time, have been met in a variety of ways which are obscured by simple dichotomies between private and public, individualistic and collectivist approaches. The task of the historian is to establish the precise mixture at any time, paying due attention to variations between parts of a country as well as between countries; to describe the interrelationship between the different elements rather than to treat them as distinct; and to explain why the boundaries between the different parts of the system changed over time. It should not be assumed that the provision of a social service by a public body was necessarily more solidaristic than provision by the market or a voluntary body, for much depended upon the nature of the risk pool and the pattern of entitlement. The explanation for the differing and changing mixtures will not be found in simple economic models of utility-maximizing individuals, or through a class-based analysis. What is needed is an appreciation of the complexities of risk categories, which may be shaped by demographic factors such as shifts in the age distribution, or by changes in the economic structure with the rise of landless labourers or the onset of mass unemployment. The outcome is shaped by the formation of the state: were confraternities accepted, did the parish acquire civil functions, did central government taxation secure consent, were services delegated to employers or voluntary organizations? Cultural meaning must also be inserted into the discussion, for the definitions of kin collectivity, interest group or risk category were all interpreted and contested. This volume is a contribution to a massive task with which historians will continue to grapple as politicians pursue their own labour of restructuring the welfare state. Perhaps historians and politicians are in a similar plight: a realization that problems need to be solved, and a lack of confidence that a simple answer is to be found.

## Notes

1. The books are by D.Roberts, published in 1960, and B.B.Gilbert, published in 1966. Such an interpretation continued in the standard surveys by D.Fraser, *The evolution of the British welfare state* (London, 1973) and U.Henriques, *Before the welfare state* (London, 1988). Similarly, the medical services of the new poor law were portrayed by R.G.Hodgkinson in the light of one of the key elements of the post-1945 welfare state in *The origins of the National Health Service: the medical services of the New Poor Law, 1834–1871* (London, 1967), and the history of philanthropy was viewed by both W.K.Jordan and D.Owen as part of a linear trend towards state provision of welfare: see respectively *Philanthropy in England, 1480–1660* (London, 1959) and *English philanthropy, 1660–1960* (London, 1964).
2. On the debates on the finance and viability of the welfare state, see R.Lowe, “Resignation at the treasury: the Social Services Committee and the failure to reform the welfare state 1955–7”, *Journal of Social Policy*, **18**, 1989, pp. 506–26.
3. T.H.Marshall, *Citizenship and social class* (Cambridge, 1950).
4. See the changes in the life-cycle and the relationship between generations outlined in M.Anderson, “The emergence of the modern life-cycle in Britain”, *Social History* **10**, 1985, pp. 69–87.
5. See R.M.Smith, “Transfer incomes, risk and security: the roles of the family and the collectivity in recent theories of fertility change”, in *The state of population theory*, D.A.Coleman & R.S.Schofield (eds) (Oxford, 1986), pp. 201–2.
6. J.Harris, *Private lives, public spirit: a social history of Britain, 1870–1914* (Oxford, 1993), pp. 111–2.
7. See P.Baldwin, *The politics of social solidarity: class bases of the European welfare state, 1875–1975* (Cambridge, 1990).
8. See for example L.Stone & J.F.Stone, *An open elite? England, 1540–1880* (Oxford, 1984) and L.Bonfield, “Marriage settlements and the ‘rise of great estates’: the demographic aspect”, *Economic History Review* 2nd series **32**, 1979, pp. 483–93.
9. R.A.Dodgshon, “‘Pretense of blude’ and ‘place of thair duelling’: the nature of highland clans, 1400–1745”, in *Scottish society, 1500–1800*, R.A.Houston & I.D.Whyte (eds) (Cambridge, 1989), pp. 168–98.
10. Similar points have been made about the mechanistic account of population growth in E.A.Wrigley & R.S.Schofield, *The population history of England, 1541–1871: a reconstruction* (London, 1981) which argues that the age of marriage moved in response to wage rates in order to control the balance between population and resources.
11. R.Mitchison, “The making of the old Scottish poor law”, *Past and Present* **63**, 1974, pp. 58–93 and “The poor law”, in *People and society in Scotland (I)*, T.Devine & R.Mitchison (eds) (Edinburgh, 1988), pp. 252–67.
12. See R.Bonney (ed.), *Economic systems and state finance* (Oxford, 1995).
13. There is now a large literature on pre-Reformation charity and on the links with the parish: see F.Heal, *Hospitality in early modern England* (Oxford, 1990) and “The idea of hospitality in early modern England”, *Past and Present* **102**, 1984, pp. 66–93; M.Rubin, *Charity and community in medieval Cambridge* (Cambridge, 1987); J.Bennett, “Conviviality and charity in medieval and early modern England”, *Past and Present* **134**, 1992, pp. 19–41; B.R.McRae, “Charity and gild solidarity in late medieval England”, *Journal of British Studies* **32**, 1993, pp. 195–255; M.K.McIntosh, “Local responses to the poor in late medieval and Tudor England”, *Continuity and Change* **3**, 1988, pp. 209–45. On the parish and endowed charities, see M.Gorsky, *Charity, mutuality and philanthropy: voluntary provision in Bristol, 1800–70*. (PhD thesis, University of Bristol, 1996), especially ch. 5.
14. J.Innes, “Parliament and the shaping of eighteenth-century English social policy”, *Transactions of the Royal Historical Society*, 5th series **40**, 1990, pp. 90–91; Mitchison, “The making of the old Scottish poor law” and “The poor law”; T.M. Devine, “Social