

## Chapter 5

*'Organisations for brotherly aid in misfortune': Beveridge and the friendly societies*

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Friendly societies have been and are organisations for brotherly aid in misfortune and channels for the spirit of voluntary service as well as being agencies for mutual insurance and personal saving.<sup>1</sup>

Although Beveridge's characterisation of friendly societies as being channels, agencies and for aid, was not adopted within subsequent analyses, many of which presented the societies in terms of wider developments such as welfare or social order or placed them on the periphery, as proto-trade unions or unworldly insurance companies, it has merit.<sup>2</sup> Beveridge's view of the societies as multi-faceted reflected the importance he attributed to an idealised version of the friendly societies of his youth. Beveridge, born in 1879, was a young man when the societies were at their zenith. The societies in which he showed most interest were the popular affiliated orders with quasi-autonomous branches.<sup>3</sup> There were between four and six million members in the 1870s and maybe 9.5 million members in 1910.<sup>4</sup> Legislation in 1911, based on the advice of, among others, Beveridge, gave the state greater control over health care and sick pay. A number of prominent friendly societies secured positions within the new system by becoming government 'approved', that is the administrative instrument through which the scheme was handled. Beveridge presented this change in role as a 'marriage' to the state. Insurance and saving had long been of importance within the societies but rarely the only attractions. In the period after 1911 insurance became central to the societies which had

gained approval. This led to tensions with civil servants, doctors, political parties and within the societies' themselves. By 1911 people had found many other ways to engage in philanthropic and civic activities. Brotherly aid was of less importance as interest in the embodiments of fraternity notably travelling brothers, cross-class alliances and male-only groups was reduced. The spirit of voluntary service and the traditions of reciprocity were further undermined by the legislation of 1911.

Beveridge's *Social insurance and allied services* (1942) was welcomed by the National Conference of Friendly Societies which produced a poster stating 'Sir William Beveridge says:- 'Voluntary insurance is an integral feature of the Plan for Social Security'.<sup>5</sup> In February 1943 the government announced that the approved status of friendly societies would to be abolished and that aspect of their work transferred to a Ministry of National Insurance. When Beveridge assessed his work, he listed all the elements of his report that the government accepted and mentioned only one element that had not become law. 'They have rejected my proposal to use the friendly societies as responsible agents for administering State benefit'. He went on to refer to how

The marriage of 1911 between the State ... and the voluntary agencies ... has been followed by complete divorce. The State, like a Roman father, has sent the friendly societies back to live in their own house.<sup>6</sup>

He later referred to 'the divorcement of State from Voluntary insurance' and how the legislation of 1946 'divorced' the state and the societies.<sup>7</sup> Beveridge acknowledged that for the friendly societies a return to the *status quo ante* was difficult by employing a familial reference. He suggested that they needed a 'spirit of service [and] to meet new needs by new methods in the old spirit of social advance by brotherly co-operation.'<sup>8</sup> He

put a price on the divorce, arguing that the societies' income would fall by £2 million a year, that fewer people would join and more would lapse.<sup>9</sup> He noted the 'decreasing interest of members in Societies' and argued that the societies needed to find new roles if they were to expand.<sup>10</sup> Nevertheless, he continued to see friendly societies as central.<sup>11</sup> He called for the restoration of the conditions in which the Victorian pioneers of social advance had worked:

so that at last human society may become a friendly society — an Affiliated Order of branches, some large and many small, each with its own life in freedom, each linked to all the rest by a common purpose and by bonds to serve that purpose. So the night's insane dream of power over other men, without limit and without mercy shall fade. So mankind in brotherhood shall bring back the day.<sup>12</sup>

Just as the friendly societies with their names which included the Druids, Anglo-Saxons and Ancient Britons, looked forwards through references to a long gone golden age, so Beveridge looked forwards with little reference to the immediate past, the period 1912-1948. He took far more guidance from the period before the Liberal administration came to power, that is before he joined the Board of Trade and went on to advise Lloyd George. Beveridge's taxonomy, his yearning for the friendly societies to 'bring back the day' as a means of facing the next one, offered a route forward based on an account of the past. It illuminates his view of voluntary action as an element of the 'duty' which he felt 'humanity' required if it was to pick up the threads abandoned in his youth and 'resume the progress in civilization which had been interrupted by two world wars'.<sup>13</sup>

### **Mutual insurance and personal saving**

Although the aims of different friendly societies included increasing temperance, promoting the Welsh language and supporting Freemasonry, a central element of their rationale was that they facilitated risk-sharing among members through the organised transfer of money.<sup>14</sup> They used pooled money to protect members against the consequences of not being able to work at their normal trade due to problems including injury or old age. In the case of a male member's death they supported widows and orphans. Calculating the level of income required in order to ensure payments of ill members was difficult and, for many friendly societies for much of the nineteenth century, unsuccessful. This lack of actuarial acumen did not appear to deter recruitment and indeed the imposition of mortality tables was the cause of secessions and membership reduction. In the mid-1840s the Independent Order of Oddfellows, Manchester Unity Friendly Society, IOOFMU, one of the largest affiliated societies, required lodges (that is branches) to provide information to the central officials about members. This was in order to aid the creation of tables of benefits and contributions. It was argued that a large number of lodges had adopted unsustainable financial practices. Lodges representing 16,000 members refused to comply. Many of them left to join a breakaway, the National Independent Order of Oddfellows. Other friendly societies noted the bitter struggles over solvency and insurance and did not tackle the issue for many years, preferring to face the risk of financial instability rather than the risk of division. Despite the concerns about the costs to fraternity of ensuring solvency, mortality tables were developed. Indeed the latter part of the nineteenth century was dubbed, by the historian of the IOOFMU, 'a period which might be termed the dawn of actuarial science in the Manchester Unity'.<sup>15</sup> By the end of the century the IOOFMU was

producing its own data which was considered so sophisticated and accurate that it became the basis for government action on national insurance in 1911. It was by drawing on such data that the IOOFMU could see the changing age and health profile of the membership. Members were living longer, making greater claims for sickness benefit and were having their funds drained by payments to those injured during the Boer War.<sup>16</sup> The IOOFMU leaders were able to make informed decisions about the Society's commitments to its members, when they debated and then campaigned for the introduction of state pensions. The increasing importance of this data was recognised by the Bishop of Winchester who, in his address at a service held to mark the centenary of the IOOFMU, referred to 'your *principles* of financial stability and actuarial statistics'.<sup>17</sup>

The 1911 Act focused the approved societies on the administration of national insurance at a time when they were already finding it difficult to adjust to new expectations about health care and members who lived longer and made larger claims. As medication and the adoption of new techniques increased the cost of health provision the main cost of the sickness of the breadwinner for a family changed from the loss of his income to the payment of medical bills. Commercial insurance companies adapted to the new patterns more adeptly than the friendly societies. Even without the 1911 Act the societies would have had to change. The legislation corralled them in way which made adjustment more difficult. There were approved societies based on trade unions, approved societies based on friendly societies and also ones based on insurance companies. It was the last of these which were most successful.<sup>18</sup> They did not offer regalia, lodge nights, the election of officers or opportunities for members to become sick visitors. Insurance was only one of the attractions of the friendly societies and this meant that were not structured appropriately or as focused as their commercial rivals. Many of

those who have assessed the impact of this legislation have concluded that it led to an imbalance between the elements which, according to Beveridge, were the essence of the societies. In 1913, a year after it came into operation, the Secretary of the Charity Organisation Society and an honorary member of the IOOFMU, Charles Loch, wrote that the National Health Insurance Act was ‘the death warrant of the friendly societies’.<sup>19</sup> In 1949, a year after the Act was superseded, Douglas Cole, a theorist of mutual aid, concluded that ‘the friendly societies, including the Orders, despite their large membership, have ceased to count as a social force to anything like the extent to which they used to count in the Victorian era’.<sup>20</sup> Beveridge concluded that through the national insurance legislation that he had helped to plan and implement friendly societies ‘became more official and less personal. More of insurance agencies and less of social agencies’. He added ‘only a very few people appear to have joined a friendly society with the idea of participating in the social functions which it might provide ... to a large extent the assumption was that the main object of the friendly society was to administer national health insurance’.<sup>21</sup> A survey in the late 1940s by Mass-Observation reported that

In the majority of spontaneous comments the friendly societies appear exclusively as a mechanism for ‘putting by for a rainy day’ ... there is a tendency among those who have been members of friendly societies for some considerable period to look back with regret to the time when the Society was very much more than a useful vehicle for ‘a rainy day’, when, through the provision of opportunities for social contacts it built up for itself a ‘group’ loyalty.<sup>22</sup>

The unpopularity of the friendly societies' administration of insurance may explain why Beveridge's listed insurance and saving after brotherly aid and the channeling of voluntary spirit. He held 'that the majority of the friendly society problems' arose from 'specialising purely in insurance'.<sup>23</sup> Subsequent analysis has often concurred. The legislation speeded the 'gradual abandonment of those aspects of mutuality and fellowship that had been the hallmark of friendly societies in Victorian Britain' according to Johnson while Green argued that 'when national insurance was introduced it attended only to the material dimension and in separating the cash benefits from the moral and educational role of the societies destroyed their essence'.<sup>24</sup>

It was because the societies were associated with a complicated and unpopular insurance system that concern about the abolition of approved status was muted. The IOOFMU encouraged its members to lobby against the 'government's intention to abolish friendly societies' and Beacon Lodge, Penrith produced a leaflet extolling members with the words: 'Now is the time to make your effort to induce the government to utilise the existing machinery which has worked so effortlessly in the past.'<sup>25</sup> It called on members to write to their members of parliament.<sup>26</sup> If any members wrote making the case that the existing machinery worked 'effortlessly' they appeared to have had little impact. One account of 1945 general election campaign mentioned that when Herbert Morrison (who became Leader of the Commons after the election) was asked 'Are you aware that eight or nine million votes depend on Labour's attitude to friendly societies?' he gave 'no impression of being worried on this point'.<sup>27</sup> Similarly, James Griffiths, the Minister of National Insurance provided no evidence of concern about the claim by Henry Goodrich, a Labour MP who was Parliamentary Agent to the National Conference of Friendly Societies, to expect demonstrations against the 1946 National Insurance

Act.<sup>28</sup> In the nineteenth century insurance for workingmen had been less available and there was considerable interest in ceremony and ritual. By the mid-twentieth century there were many organisations that offered only insurance and others which focused on sociable activities and which might be employed as vehicles for social advancement. There was less need to join an organisation which was a compromise between these foci.

### **Channels for the spirit of voluntary service**

Friendly societies had presented themselves as channels for the spirit of voluntary service during the nineteenth century. They ‘intentionally organised themselves around notions of friendship, brotherly love, charity’, and echoed and reinforced many charities’ organisational models.<sup>29</sup> Some societies became charities, many made donations to charities and in the case of patronised societies there was considerable overlap between the two categories. Some of the charity given by societies was for members. A member of one of the larger, affiliated, friendly societies could appeal to the branch for help beyond that which was expected, and then to the region and finally to the national annual delegate meetings which decided whether a member who made an appeal was worthy of additional, charitable, help from the Society’s funds.

For many friendly societies charitable activity was of great importance. The IOOFMU’s White Degree, an internal qualification which was required if a member was to rise through the ranks, began: ‘The first point upon which our Order ordains to admonish you is no less than that of the first friendly duty to mankind – Charity’.<sup>30</sup> In 1886 the *Oddfellows Magazine* claimed ‘our primary object is to promote that spirit of brotherly love in our fellow creatures which is necessary for the well-being and success of any institution, no matter what its object’.<sup>31</sup> When the Druids held a concert at which

the opportunity was taken to present ‘an injured brother a sum of £40’ or when £25 was given to a disabled member, the society ensured that news of its generosity spread. The Crewe Co-operative Industrial and Friendly Society ran a dentist and sick benefit club for employees, donated to local people, famine relief in India, locked-out engineers in 1897 and the local hospital, to which it also recommended patients.<sup>32</sup> IOOFMU members raised funds for the 1889 London Dock strikers and the *Melbourne Oddfellow* commented ‘We glory in the manner in which the matter has been taken up in the lodges, as it is one of the fundamental principles of true Oddfellowship to assist their fellowmen in times of distress and tribulation’.<sup>33</sup>

Voluntary service involved maintaining relationships through cyclical giving, receiving and returning of gifts. To friendly societies charity involved reciprocity. Benefits were sometimes referred to as gifts and while, as the 1772 rule book of the Yarm Tradesman’s Society indicated, fines could be imposed on a member ‘who reflects upon his fellow for having received the gift of this society’, there was an expectation that a recipient would reciprocate in due course. The term ‘present’ was used if there was no expectation of return. The Grand Master of the IOOFMU Rose of England lodge, Middlesbrough was censured in 1848 ‘for going out to gather mushrooms while receiving the gifts of the lodge’.<sup>34</sup> Gifts were a mixture of altruism and selfishness, generosity and self-interest. Presenting benefits as gifts was a way of reminding members that they are obliged to the donor, the brethren of the Society Furthermore, because reciprocation could not be immediate, gifts were a means of maintaining a relationship.<sup>35</sup> Moffrey pointed out that ‘the description of sick ailment as a “gift” and as funeral money as a “donation” lingered long after the system was changed to a definite benefit in the heading to the tables in the General Rules’.<sup>36</sup> The expectation of reciprocity extended to other

gifts. Friendly societies often became patrons of hospitals in which treatment required a letter from a subscriber or governor. For example, between 1765 and 1814, sixteen friendly societies donated to Northampton General Hospital and thus secured places for their members. Through such activities the friendly societies were building on the neighbourly reciprocity and gifts which required a return which were a familiar part of life in the United Kingdom.<sup>37</sup> Indeed according to the satirical magazine *Porcupine* in 1880 the poor ‘have a system of mutual assistance, a habit of helping each other, which prevents many of them ever becoming rich in anything but nobleness of character’.<sup>38</sup>

By the early twentieth century, and some have suggested earlier, it has been argued, that gifting had died out.<sup>39</sup> People had ceased to be members of often rural *Gemeinschaft* communities and became part of contractually organised *Gesellschaft* societies. Cordery suggested that friendly societies ‘contributed to the diffusion of commercial values’. He saw the legislation of 1911 as part of a longer process of change, arguing that it ‘represented another act in the drama of squeezing sociability’.<sup>40</sup> The legislation discouraged engagement according to Whiteside, who suggested that for many societies ‘central regulation throttled the possibility of popular participation’.<sup>41</sup> Harris agreed that the legislation was a decisive step towards uniform central control and away from welfare which was ‘highly localised, amateur, voluntaristic and intimate in scale’ while Deakin concluded that by the 1940s the active involvement of the membership and effective accountability had ‘almost entirely disappeared’.<sup>42</sup> Looking back in the 1930s one observer claimed that ‘an appreciable proportion of members of the old friendly societies ... never had the slightest intention of drawing benefit and this type of member has now largely ceased to exist’.<sup>43</sup> Beveridge was not describing that which he saw around him but his vision of both the past and the future. In 1947 a Mass-Observation

report noted negative attitudes towards friendly societies, even among the members, and that such attitudes were more pronounced among the younger people. The conclusion was that

membership today is predominantly a passive one concentrating almost entirely upon payment of subscriptions and receipt of benefit. [This may] be related to the present centralising and impersonalising of friendly society organisation, useful enough in the interests of efficiency but perhaps not calculated to arouse much interest and enthusiasm among members.<sup>44</sup>

Writing in 1949 one observer noted that centralisation within the friendly societies had led to ‘minority control and a façade of self-government’ with the choice of representatives ‘very largely in the hands of local officials.’<sup>45</sup> The gifting structure had helped to maintain relations between people. It had connected, pride, prestige, obligation and debt. The friendly societies had formalised the voluntary spirit in that in the nineteenth century members who did not do their tasks could not rise through the ranks and could be fined. By the time that Beveridge came to write his account gifting was no longer seen as such an important means of survival.

### **Organisations for brotherly aid in misfortune**

By referring to ‘brotherly aid’ and ‘brotherly co-operation’ and stressing the importance of fellowship — ‘Friendly Society’ is a better name and means a better thing than the ‘Frugality Bank’ by which Jeremy Bentham wanted to replace it’ — Beveridge employed the language of the friendly societies.<sup>46</sup> However, there was less interest in a notion of fraternity as uniting men in civil discourse, transcending class and maintaining the

dominance of male breadwinners within the home. At lodge level it was the offer of fraternity which helped to answer Frederick Eden's question (asked in 1801) as to why a bachelor who wanted to protect himself against illness should pay to bury his neighbour's wife.<sup>47</sup> If one assumed that the bachelor was driven by a desire to maximise his own material possessions, then efficient impersonal exchanges may have been his best strategy. However, if the man saw the money spent on burying a neighbour's wife as part of engagement in community life it was not wasted. Such considerations may have weighed less heavily by the twentieth century. Throughout the nineteenth century 'brotherly aid' extended beyond the lodge. Thousands of pounds was distributed to friendly society's 'travelling brothers' as they sought work around the country and indeed the Empire.<sup>48</sup> The average friendly society member in early Victorian society, if there was such a person, was a migrant to one of the new towns where much employment continued to be seasonal and casual.<sup>49</sup> An early drinking pot of the Friendly Iron-Moulders Society is illustrated with a picture of a travelling moulder asking the foreman, 'Brother craft, can you give me a job?' the reply being: 'If we cannot we will relieve you'.<sup>50</sup> By the late nineteenth century tramping within the United Kingdom was less popular. However, support was offered to travellers. In Norfolk in 1891 the Loyal Trafalgar IOOFMU lodge granted 'clearance' to Brother Hollis when he went to America, enabling him to draw on Society funds while abroad and in 1908 it made a sick payment to Brother Ward, who, although 'residing in Australia', had maintained his membership.<sup>51</sup> By the twentieth century migration, both internal and external had slowed. Between 1931 and 1961 there was net inward migration to the United Kingdom. Meeting the needs of travelling brothers was no longer of such importance to the people the societies aimed to attract.

The friendly societies had gained popularity because they offered ‘brotherly aid’ which could reach beyond the grave. The provision for funerals and what were, in effect, pensions attracted those who feared that the consequence of the 1832 *Anatomy Act* and the 1834 *Poor Law (Amendment) Act*. The pauperised could end their days in the workhouse after which their bodies might be dissected and interned in paupers’ graves.<sup>52</sup> Ownership of the corpse and many commemorative rites were denied to paupers’ next of kin.<sup>53</sup> Some Poor Law Guardians forbade mourners from throwing soil on the coffin, entering the cemetery or chapel or providing headstones. By contrast, Article 12 of the South Shields ‘sure, lasting and loving’ Friendly Society laid down that members had to attend the funerals of deceased members, ‘in proper order according to Seniority’.<sup>54</sup> Many societies’ banners made clear their loyalty to the dead and the survivors as they featured graveyard scenes with widows, children and references to a late brother. ‘In memory of a brother departed’ is on a tombstone pictured on a Ancient Order of Foresters’ banner while other banners bear reminders that those left behind will be treated well.<sup>55</sup> Many graves noted the occupant’s membership. One IOOFMU grave noted that Thomas Fletcher provided ‘50 years of continued usefulness to the Order’.<sup>56</sup> However, interest in expensive funerals fell and the prospect of a paupers’ grave ceased to worry people in the ways that it had in the Victorian period. The *Local Government Act, 1929*, abolished the Boards of Guardians, workhouses were converted into hospitals and the word pauper ceased to be a legal term. The promises of eternal fraternity became of less significance.

The notion of ‘brotherly aid’ was bolstered by the sense of fraternity stretching back in time. Many societies made references to their longevity and their roots in a mythic past. It was through rituals that many societies maintained and transmitted multi-

faceted, historiographies which linked a notion of trustworthy, vigilant fictive fraternity to mutuality, loyalty, trades, locality, Empire and Christianity. Repetition through drama could aid ambiguity about the origins of the society by implying longevity rather than modernity and be used to both critique and aid integration into current economic structures. Being open to a variety of interpretations it could aid ethical reflection and recruitment and mute internal divisions. It was a means by which members could demonstrate respect and affiliation, satisfy emotional requirements, nourish relationships, and strengthen social bonds. It was useful for checking on members' status, uniting members with a sense of exclusivity, instilling rules about confidentiality and ensuring that chores were distributed among members. Chase has argued that in the eighteenth century 'elaborate ritual, hierarchy and the language of brotherhood was one means by which the frontier of skill was defended' while Cannadine has pointed to the importance of late nineteenth century civic ritual and pageantry.<sup>57</sup> It was part of a wider 'unprecedented honorific inventiveness' of the Victorian period when the British saw themselves as

belonging to an unequal society characterized by a seamless web of layered gradations, which were hallowed by time and precedent, which were sanctioned by tradition and religion.<sup>58</sup>

However, in 1889 Baernreither contrasted the 'eccentric names' and the rituals of friendly societies with 'the thoroughly practical and sober objects of insurance against sickness and accident.'<sup>59</sup> Men, who had a variety of other possible ways of spending their leisure time and other opportunities for ritual, did not need to join the friendly societies to

engage in fraternal bonding. In 1913, initiation, it was argued in the IOOFMU's *Oddfellows Magazine*, had the effect of 'creating a feeling of nervousness'. In the same year that Society's Grand Master (President) said that in some lodges 'ritual has fallen into utter disuse'.<sup>60</sup> By the mid-twentieth century the attractions of joining an organisation such as the Nottingham Imperial Oddfellows' (its regalia included full-length medieval costumes) were less apparent to many people. Friendly societies noted that ritual and regalia alienated potential members. Beveridge's use of the term 'brotherly' evoked a period which looked very distant by the 1940s.

During the nineteenth century 'a large number of intelligent Europeans believed that much of what was happening in the world around them only happened because secret societies planned it'.<sup>61</sup> Secrecy was associated with gaining access to a higher truth and in *The English Constitution*, 1867, Walter Bagehot suggested that while it might be reasonable to extend the franchise (most adults in the United Kingdom were not allowed to vote until the twentieth century) the nation should be ruled by the Cabinet, 'the most powerful body in the state' the meetings of which were 'not only secret in theory, but secret in reality'.<sup>62</sup> George Simmel concluded that 'the role of the secret in social life' offered, 'the possibility of a second world alongside the manifest world; and the latter is deeply influenced by the former'. He also noted that secrecy could be associated with power and jealousy of hidden information and that 'British parliamentary discussions were secret for a long time; and as late as under George III, press communications about them were persecuted as criminal offences, explicitly as violations of parliamentary privilege'. In the nineteenth century friendly societies helped to secure their social acceptability through offering symbols, allegories and access to sacred truths. As Simmel argued, there was a 'peculiar attraction of formally secretive behavior ... that what is

denied to many must have special value.<sup>63</sup> By the 1920s the need for secrecy and passwords was reduced and secrecy was perceived as a cause of the First World War and contrasted to the ‘open diplomacy’ promoted within Woodrow Wilson’s Fourteen Points.

In the nineteenth century the need to present fraternity as a means to cross class lines was clear to many within the societies. Initially, the friendly societies may have been a way to reconstruct an idealised version of the fraternity between masters and men in the craft workshop. Later in the century some friendly societies welcomed patronage because it was associated with respectability and financial and organisational acumen. A Trustee of a friendly society with about 500 members noted: ‘We are a plain lot of uncultivated agricultural labourers [who need] 10 or 20 percent of middle class to keep [us] straight’.<sup>64</sup> The Collingbourne Kingston Friendly Society banner features a symbol of labour clasping hands with a representative of capital rather than labour. Gentry-financed friendly societies existed throughout the nineteenth century in many areas.<sup>65</sup> Many female friendly societies were dominated by patrons.<sup>66</sup> Employers also saw the benefits of having an interest in men’s associations. In 1870 there were about eighty railway company-sponsored friendly societies.<sup>67</sup> By the twentieth century, there was a greater interest in class-based politics and for some of those the societies sought to attract to join, accommodation with the wealthier appeared unnecessary and even a counter-productive strategy.<sup>68</sup>

Whereas there might have been a heightened preoccupation with gender difference and female inferiority among men in the early years of industrialisation, by the twentieth century, when the societies sought to attract women, their attachment to male-only rituals and habits may have alienated women.<sup>69</sup> Victorian working-class masculine self-respect demanded the exclusion of women and membership aided male control over

the domestic income. One Preston Oddfellows lodge forbade ‘members sending their money ... by women and children’, thus reminding members of their status.<sup>70</sup> In 1902 a select committee was told that a man earning thirty shillings would give his wife twenty-five shillings and kept the rest for ‘his private spending money and for his Oddfellows.’<sup>71</sup> This world was disappearing and the friendly societies recognised the need for change. In 1945 a Special Conference on reconstructing the IOOFMU emphasised that ‘every lodge should be built like the nation, upon the basis of the family and be encouraged to have men, women and juvenile members’.<sup>72</sup> Beveridge’s account, by contrast, in looking forwards, built upon a notion of secure gender roles, undisturbed by total war.

In making his case Beveridge offered a view as to why there had been a lack of interest in friendly societies since 1945. Although he marginalised both the tensions between the elements he identified and the exclusion of poorer women, preferring to focus on the absence of the middle class, he did present a historiography which recognised that rituals, rules, reciprocity, funds and social functions were linked and reliant on members’ enthusiasm for recruitment and retention.<sup>73</sup> In presenting friendly societies as built where brotherhood, charity and insurance intersected he pointed to the direction that the IOOFMU subsequently took about half a century later. It had about a million members in 1910 and also that number in 1945. From the late 1940s membership plummeted despite attempts to amend its investment strategy. It was only when it decided to focus on improving ‘the quality of life of our members by meeting their social and welfare needs’ that membership rose again. A former Grand Master (that is national, annual President) argued in 2008 that the IOOFMU had gone ‘back to our roots as a mutual, caring Society, but with an up-to-date twist.’<sup>74</sup> The Oddfellows is still an agency for saving and mutual insurance, it has its own credit union, it is still a channel for the

spirit of voluntary service, sick visitors are now called welfare development officers, and it is still an organisation for brotherly (and sisterly) aid in misfortune in that it raises money for charity and provides care to members. By avoiding a monocausal explanation of decline and instead suggesting that for the friendly societies to thrive a balance between these elements was required; Beveridge revealed his own conceptual framework. This was a relatively sophisticated and robust means to understand the past and the future of friendly societies and of voluntary action.

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<sup>1</sup> Lord Beveridge, *Voluntary Action. A report on methods of social advance* (London: George Allen & Unwin, 1948), p. 62.

<sup>2</sup> The categorisation of friendly societies is considered in D. Weinbren, “‘Imagined families’: research on friendly societies’, *Mitteilungsblatt des Instituts für die Geschichte der sozialen Bewegungen* 27, (2002), pp117-136 and in D. Weinbren and B. James, ‘Getting a grip — the roles of friendly societies in Australia and the UK reappraised’, *Labour History*, no. 88, (2005), pp. 87-104.

<sup>3</sup> By 1939 80 per cent of friendly society members were in five affiliated orders. Beveridge *Voluntary Action*, p. 79.

<sup>4</sup> P. H. J. H. Gosden, *The friendly societies in England* (Manchester: Manchester University Press, 1961), p. 14 estimated that there were ‘over four million’ members in 1872; B. B. Gilbert, *The evolution of National Insurance in Great Britain. The origins of the welfare state* (London: Michael Joseph, 1966), pp. 165-166 plumped for 4.25 million members in the early twentieth century; P. Johnson, *Saving and spending: the working-class economy in Britain, 1870-1939* (Oxford: Oxford University Press, 1985), p.55 argued that this figures was ‘too high’; D. G. Green, *Working-class patients and the*

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*medical establishment: self-help in Britain from the mid-nineteenth century to 1948*

(Aldershot: Gower, 1985), p. 31 proposed that there were 9.5 million at that point.

Voluntary membership of the societies grew by 25 per cent between 1910 and 1937

according to W. Beveridge and A. F. Wells, *The evidence for voluntary action, being memoranda by organizations and individuals and other material relevant to voluntary*

*action* (London: George Allen & Unwin), 1949, p. 111. For a discussion of the number

of friendly society members, see B. Harris, *The origins of the British welfare state:*

*society, state and social welfare in England and Wales, 1800-1945* (Basingstoke,

Hampshire: Palgrave Macmillan, 2004), pp. 82, 194 and also E. P. Hennock, *The origin*

*of the welfare state in England and Germany, 1850-1914: social policies compared*

(Cambridge: Cambridge University Press, 2007), pp. 166-181.

<sup>5</sup> A copy of the poster is held by West Lothian Council. See

<http://www.scran.ac.uk/database/record.php?usi=000-000-502-929->

[C&scache=2fp6o1o2di&searchdb=scran](http://www.scran.ac.uk/database/record.php?usi=000-000-502-929-C&scache=2fp6o1o2di&searchdb=scran) accessed 2<sup>nd</sup> January 2009.

<sup>6</sup> The allusion was to the Roman custom of women, on marriage, being handed over to their husbands by their fathers and in the event of a divorce, that is the conclusion of this business arrangement, the wife and some, or all, of the dowry being returned to the protection of her father.

<sup>7</sup> Beveridge and Wells, *The evidence*, p. 109; Beveridge, *Voluntary Action*, p. 83.

<sup>8</sup> Beveridge, *Voluntary Action*, pp. 80-83.

<sup>9</sup> Beveridge and Wells, *The evidence*, pp. 110-111.

<sup>10</sup> Beveridge and Wells, *The evidence*, p. 272.

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<sup>11</sup> He addressed the Annual General Meeting (AGM) of National Deposit Friendly Society in June 1947 and acknowledged its ‘public-spirited help’ in *Voluntary Action*, p. 15.

<sup>12</sup> Beveridge, *Voluntary Action*, pp. 323-324.

<sup>13</sup> Beveridge *Voluntary Action*, p. 14.

<sup>14</sup> These examples refer to the Philanthropic Order of True Ivorites, the Independent Order of Rechabites and the Masonic Benefit Society.

<sup>15</sup> R. W. Moffrey, *A century of Oddfellowship. Being a brief record of the rise and progress of the Manchester Unity of the Independent Order of Oddfellows from its formation to the present time* (Manchester: Oddfellows, 1910), p. 64.

<sup>16</sup> J. C. Riley, *Sick not dead: the health of British workingmen during the mortality decline* (Baltimore: Johns Hopkins University Press, 1997).

<sup>17</sup> Moffrey, *A century*, p. 177. Italics not in original text.

<sup>18</sup> M. Heller, ‘The National Insurance Acts 1911–1947, the Approved Societies and the Prudential Assurance Company’, *Twentieth Century British History*, vol. 19, no. 1 (2008), pp. 1-28.

<sup>19</sup> *Charity Organisation Review*, vol. 33, no. 328 (June 1913). For his initiation as an honorary member see *Oddfellows’ Magazine* (February 1901), p. 61.

<sup>20</sup> G. D. H. Cole, ‘Review of Lord Beveridge, *Voluntary action: a report on methods of social advance*’, *The Economic Journal*, vol. 59, no. 235 (1949), p. 400.

<sup>21</sup> Beveridge, *Voluntary Action*, pp. 78-79; Beveridge and Wells, *The evidence*, p. 20.

<sup>22</sup> Beveridge and Wells, *The evidence*, pp. 17-18.

<sup>23</sup> Beveridge and Wells, *The evidence*, p. 273.

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- <sup>24</sup> Johnson, *Saving*, p. 68; D. Green, 'The friendly societies and Adam Smith Liberalism' in D. Gladstone (ed.), *Before Beveridge: welfare before the welfare state* (London: IEA Health and Welfare Unit, 1999), pp. 24-25.
- <sup>25</sup> *Odd Fellows Magazine* (January 1945), p. 5.
- <sup>26</sup> *Odd Fellows Magazine* (December 1945), pp. 248-249.
- <sup>27</sup> Davenport Hall, Catford, 1945, recalled in A. Brownjohn, 'Like 1945', in N. Ackowska (ed.) *Voices: from arts for Labour* (London and Sydney: Pluto, 1985), p. 66.
- <sup>28</sup> *Odd Fellows Magazine* (December 1945), pp. 244-46.
- <sup>29</sup> N. Doran, 'Risky business: codifying embodied experience in the Manchester Unity of Oddfellows', *Journal of Historical Sociology*, vol. 7, no. 2 (1994), p. 134.
- <sup>30</sup> Anon, *The complete manual of Oddfellowship*, 1879, p. 94.
- <sup>31</sup> *Odd Fellows Magazine* (February 1886), p. 38.
- <sup>32</sup> F. Edwards, 'The treatment of poverty in Nantwich and Crewe 1730-1914' (MA dissertation, Keele University 1990), pp. 487, 491, 501-506, 523.
- <sup>33</sup> D. G. Green and L. G. Cromwell, *Mutual aid or welfare state: Australia's friendly societies* (Sydney: George Allen & Unwin, 1984), pp. 61-62.
- <sup>34</sup> 1772 rule book of the Yarm Tradesman's Society, *Rose of England Lodge, Manchester Unity, Minute Book 1842-1872*, October 1848, cited by J. J. Turner, 'Friendly societies in south Durham and north Yorkshire c1790-1914: studies in development, membership characteristics and behavior', (PhD dissertation, University of Teeside, 1992), pp. 328, 329, 360.
- <sup>35</sup> This notion was widespread. For example in Ireland farmers did not pay off their debts to suppliers in order to maintain a state of mutual indebtedness. C. M. Arensberg, *The Irish countryman. An Anthropological Study* (Gloucester: Peter Smith, 1937); A.

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O'Dowd, *Meitheal: a study of co-operative labour in rural Ireland (Aspects of Ireland)* (Dublin: Comhairle Bhealoideas Eireann, 1981).

<sup>36</sup> Moffrey, *A century*, p. 40.

<sup>37</sup> For examples from London, Preston, the Potteries, Rhum, rural Perthshire, Wales and elsewhere see D. Weinbren, 'Supporting self-help: charity, mutuality and reciprocity in nineteenth-century Britain' in B. Harris and P. Bridgen (eds), *Charity and mutual aid in Europe and North America since 1800* (London: Routledge, 2007), pp. 72-73.

<sup>38</sup> *Porcupine* (29 May 1880), p. 138.

<sup>39</sup> See, for example, K. Polanyi, *The Great Transformation: the political and economic origins of our time* (Boston: Beacon Press, 1957, 2<sup>nd</sup> edition), chapters 4-5; J. R. Gillis, *A world of their own making: myth, ritual, and the quest for family values* (New York: Basic Books, 1996), p. 79; G. Stedman Jones, *Outcast London: a study in the relationship between classes in Victorian society* (Oxford: Oxford University Press, 1984), pp. 256, 257, 259.

<sup>40</sup> S. Cordery, *British friendly societies, 1750-1914* (Basingstoke: Palgrave, 2003), pp. 14, 174.

<sup>41</sup> N. Whiteside, 'Private provision and public welfare: health insurance between the wars', in Gladstone (ed.), *Before Beveridge*, p. 41.

<sup>42</sup> J. Harris, 'Political thought and the welfare state, 1870-1940: an intellectual framework for British social policy', *Past and Present*, no. 135 (1992), p. 116; N. Deakin, 'Voluntary inaction' in R. Whelan, *Involuntary Action. How voluntary is the 'voluntary' sector?* (London: Institute of Economic Affairs, 1999), p. 29.

<sup>43</sup> V. A. Burrowes, 'On friendly societies since the advent of National Health Insurance', *Journal of the Institute of Actuaries*, vol. 63, no. 3 (1933), pp. 307-382.

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<sup>44</sup> University of Sussex, Mass-Observation Archives, Report 2506, Mass-Observation, *A report on the friendly societies* (Mass-Observation, 1947), pp. 22-23.

<sup>45</sup> J. A. Lincoln, 'Problems of friendly societies' in Beveridge and Wells, *The evidence*, p. 270.

<sup>46</sup> Beveridge, *Voluntary Action*, pp. 62, 82, 83.

<sup>47</sup> F. M. Eden, *Observations on friendly societies for the maintenance of the industrious classes during sickness, infirmity and old age* (London: J White, 1801).

<sup>48</sup> D. Weinbren, *The Oddfellows, 1810 – 2010: two hundred years of making friends and helping people* (Lancaster: Carnegie, 2010).

<sup>49</sup> M. Gorsky, 'The growth and distribution of English friendly societies in the early nineteenth century', *Economic History Review*, vol. 51, no. 3 (1998), p. 503. On casual labour see G. Stedman Jones, *Outcast London* (Cambridge: Cambridge University Press, 1970); J. H. Treble, 'The seasonal demand for adult labour in Glasgow, 1890-1914', *Social History*, vol. 3, no. 1 (1978), pp. 43-60.

<sup>50</sup> This emblem is reproduced on the endpapers of R. A. Leeson, *Travelling Brothers: the six centuries' road from craft fellowship to trade unionism* (London: Paladin, 1980).

<sup>51</sup> B. Stibbins, "'A highly beneficial influence". Friendly societies in Norfolk in the nineteenth century, with particular reference to north Norfolk' (MA dissertation, University of East Anglia, 2001), p. 41.

<sup>52</sup> R. Richardson, *Death, dissection, and the destitute* (Chicago: University of Chicago Press, 2001, 2<sup>nd</sup> edition).

<sup>53</sup> J. Strange, 'Tho' lost to sight, to memory dear': pragmatism, sentimentality and working-class attitudes towards the grave, c1875-1914', *Mortality*, vol. 8, no. 2 (2003) p. 153.

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<sup>54</sup> *Articles of the South Shields Friendly Society 1794*, and *Newcastle Courant* (10 January 1801), quoted in R. Colls, *The pitmen of the northern coalfield. Work culture and protest 1790-1850* (Manchester: Manchester University Press, 1987), pp. 215-216.

<sup>55</sup> D. Weinbren, 'Beneath the all-seeing eye. Fraternal order and friendly societies' banners', *Journal of Cultural History*, vol.3, no. 2 (2006), pp. 167-191.

<sup>56</sup> J. M. Clarke, *London's necropolis: A guide to Brookwood cemetery* (Sutton: Stroud, 2004).

<sup>57</sup> M. Chase, 'A sort of Corporation (tho' without a charter): the guild tradition and the emergence of British trade unionism' in I. A. Gadd and P. Wallis (eds), *Guilds and association in Europe, 900-1900*, (London: Centre for Metropolitan History, 2006), p. 190; D. Cannadine, 'The transformation of civic ritual in modern Britain: the Colchester oyster feast', *Past and Present*, no. 94 (1982), pp. 128-129. By the early years of the twentieth century it was recognised that Edwardian men were more likely to join 'processions dominated by advertising for private companies and state agencies'. See J. M. MacKenzie, *Propaganda and empire: the manipulation of British public opinion, 1880-1960* (Manchester: Manchester University Press, 1984).

<sup>58</sup> D. Cannadine, *Ornamentalism. How the British saw their empire* (New York and London: Oxford University Press, 2001), pp. 4, 85, 99, 105.

<sup>59</sup> Cordery, *British*, p. 145.

<sup>60</sup> *Odd Fellows Magazine* (July 1914), pp. 282-293.

<sup>61</sup> J. M. Roberts, *The mythology of secret societies* (London: Secker & Warburg, 1972), pp. 1-2.

<sup>62</sup> W. Bagehot, *The English constitution*. Edited with an introduction and notes by Miles Taylor (Oxford: Oxford University Press, 2001), p. 13.

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<sup>63</sup> *The sociology of Georg Simmel*. Translated, edited and with an introduction by Kurt H. Wolff (New York: Free Press, 1950), pp. 330, 332.

<sup>64</sup> Stibbins, 'A highly beneficial influence', p. 46.

<sup>65</sup> M. Fisher and D. Viner, "'Go thou and do likewise: the Ebington Friendly Society (1856-1920) and its banners,' *Folk Life*, vol. 37 (1998-99), pp. 64-79; J. Cooper, *The well-ordered town: a story of Saffron Walden, Essex 1792-1862* (Saffron Walden: Cooper, 2000), p. 183; D. Neave, *Mutual aid in the Victorian countryside*, (Hull: Hull University Press, 1991), pp. 1 48-49 68 95 97; N. Mansfield, *English farmworkers and local patriotism, 1900-1930* (Ashgate: Aldershot, 2001), pp. 47,48, 198, 205; A. Fisk, *Mutual Self-help in Southern England 1850-1912* (Southampton: Foresters Heritage Trust, 2006), p. 135.

<sup>66</sup> D. Weinbren, 'The social capital of female friendly societies' in M. Cross (ed.), *Gender and Fraternal Orders in Europe, 1300-2000* (Basingstoke, Hampshire: Palgrave, Macmillan, 2010), pp. 200-222.

<sup>67</sup> W. G. Rimmer, *Marshalls of Leeds, flax spinners, 1778-1886* (Cambridge: Cambridge University Press, 1960), pp. 104-5 194 216-17; S. Cordery, 'Mutualism, Friendly Societies, and the genesis of railway trade unions', *Labour History Review*, no. 67 (2002), pp. 265-67; J. Benson, 'Coalowners, coalminers and compulsion: pit clubs in England, 1860-80', *Business History*, vol. 44, no. 1 (2002), pp. 47-60; C. Bradbury, 'The impact of friendly societies in north Staffordshire', *Staffordshire Studies*, vol. 13 (2001), pp. 130, 134. On the dominance of the employers in a Wigan-based society see *The Lancashire and Cheshire Miners' Permanent Relief Society Report of the 33rd AGM, 1906* (Wigan: Wall and Sons, 1906), p. 9.

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<sup>68</sup> This notion is discussed in M. Savage, *The dynamics of working-class politics: the labour movement in Preston, 1880-1940* (Cambridge: Cambridge University Press, 1987).

<sup>69</sup> J. Tosh, 'What should historians do with masculinity?', *History Workshop Journal*, vol. 38 (1994), pp. 186-187.

<sup>70</sup> S. D'Cruze and J. Turnbull, 'Fellowship and family: Oddfellows' lodges in Preston and Lancaster c1830- c1890', *Urban History*, vol. 22, no. 1 (1995), p. 40.

<sup>71</sup> *Report from the Select Committee of the House of Lords on Betting 1902*, p. 147 quoted in R. McKibbin, 'Working-class gambling in Britain, 1880-1939', *Past and Present*, vol. 82 (1979), p. 170.

<sup>72</sup> *Odd Fellows Magazine* (November 1945), pp. 208, 209.

<sup>73</sup> Beveridge and Wells, *The evidence*, pp. 271-273.

<sup>74</sup> Quoted in Weinbren, *The Oddfellows*, p. 291.