

The needs of strangers: Friendly societies and insurance societies in late eighteenth-century England.

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The Needs of Strangers:

Friendly Societies and Insurance Societies in Late Eighteenth-Century England

Elizabeth Kowaleski Wallace

In "Tintern Abbey" (1798), Wordsworth's poetic image of "vagrant dwellers in the houseless woods" culminates a long, historical process of defining what resisted definition. It captures in a single phrase what so many others had tried to describe in volumes--the situation of the vast numbers of mobile poor or vagrants who, by the latter decades of the eighteenth century, had become a permanent feature of British landscape. Doubly jeopardized by Settlement Laws that required proof of residency and parishes with inadequate resources to help the indigent, many vagrants wandered in fruitless pursuit of decent living conditions. No doubt laws against vagrancy were even more draconian earlier, yet the eighteenth century saw the increasing codification of the rules and practices of administering relief to those without permanent settlement. In 1793 one law in particular had the potential to alter the legal status of vagrants. "An Act for the Encouragement and Relief of Friendly Societies" (33 George 3 c. 54 [1793]), otherwise known as Rose's Act,¹ was the first in a series of nineteen, passed between 1793 and 1875, designed to regulate, survey, and control friendly societies. Rose's Act allowed friendly societies to register themselves by coming before a justice at quarter sessions. In return, society members gained the right to sue for grievance in case of society irregularity.

More importantly, the act also stipulated that members of societies without legal settlement in the parish where they lived and plied their trade could not be removed, provided they could produce a certificate from the society steward attesting to membership. In this way, Rose's Act was a progressive variation on older, sometimes brutal, vagrancy laws designed to "reterritorialize" the mobile poor.² Unlike the older laws, this act allowed for some mobility: as long as the friendly society promised to take care of its own, as long as it kept its members from making demands on the parish, individuals could live peacefully outside their parish of origin.

In its typical eighteenth-century form, a friendly society (also occasionally called a benefit or box club) was a group of individuals--men or women but never both--from a particular location who formed an organization with the expressed purpose of relieving the needs of group members.³ At gatherings on a specified meeting day, members met in the local public [End Page 53] house to drink a specified amount of beer and to contribute funds to a box with three locks. Members in need might then receive funds from the box for sickness or disability, burial expenses for the member or member's spouse, loss of property due to fire, imprisonment for debt, or--in the case of women--lying-in.⁴ The most common participant in a friendly society was a worker from the lower or middle ranks, an "artizan" or "mechanick," in the parlance of the times, though not everyone was equally welcome to join.⁵

Although the eighteenth-century friendly society resembled other kinds of self-help societies in its organization, it was distinct from other benefit organizations in its combination of mutual aid and fraternalism. Friendly societies were, above all, clubs that promoted a particular notion of group identity.⁶ They were also a common feature of both urban and rural life, not only in England, but also in parts of Scotland and Ireland, as well as North America.⁷ Yet, despite this overwhelming evidence of the importance of the friendly societies to eighteenth-century working class culture, historians have paid little attention to them--with notable exceptions.⁸ From the left, E. P. Thompson, expresses interest in the connection between friendly societies and nascent trade unions.⁹ Alternatively, friendly societies are seen as naive precursors to modern organizations, as a "lesser" effort to provide social insurance.¹⁰ In this modern view, traditional friendly societies were doomed to fail because they were too simplistic...

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