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FREIE UNIVERSITÄT BERLIN

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Beiträge

Budgeting for Everyday Life
Gender Strategies, Material Practice and Institutional Innovation in Nineteenth Century Britain

Beverly Lemire

1. Introducion

Thrift was at the foundation of everyday life for countless generations among many social classes. It represented an underlying drive shaping cultural priorities and expressed in the mundane tasks that occupied men and women, practices passed along to children as they grew. The skills of thrift were widely valued. However, strategies of thrift took different forms as society evolved and markets grew – few could ignore the need for economy without fearful repercussions. Debtors prison, destitution or the workhouse constituted three of the signal terrors of the 1800s, depicted in literature, art and life, a fearsome fate for improvident or unlucky folk. Charles Dickens reflected on these horrors in his writings, having experienced the shame of his family's imprisonment for debt as a boy, in 1824. These shadows loomed large over nineteenth century society.[1]

One of the safeguards against these threats was the careful use of resources, a system of economy that characterised the deft working class housewife. Domestic thrift has a history and the tactics deployed by a frugal housewife in the 1600s were modified by the 1800s, even though some aspects remained the same. Profound economic and social changes reshaped nineteenth century society, as factories increased and cities swelled. In these circumstances, institutional innovations intersected with long estab-

1 Cf. Margot Finn, The Character of Credit: Personal Debt in English Culture, 1740–1914, Cambridge 2003, 55.

Online gestellt mit finanzieller Unterstützung der Universität Basel (Lehrstuhl Prof. Dr. Claudia Opitz-Belakhal).

lished strategies of housewifery, altering the patterns and practice of domestic life. Housewives and needy entrepreneurial women traditionally manipulated textiles and clothing to manage budgets for home or trade purposes. Such skills enabled uniquely important interactions with the market. However, institutional innovations revised the opportunities available to plebeian families over the 1800s, most particularly with the development of savings banks and penny savings banks. These new institutional spaces and new disciplinary regimes came to define Victorian doctrines of thrift. Household management is now receiving more attention, as historians assess the interaction of domestic and marketplace activities.[2] In this paper I examine aspects of continuity and change, as working class men and women negotiated between old and new systems of economy, practising thrift in daily life.

2. Customary Forms, Gendered Thrift: Textiles and Second-Hand Enterprise

Women traditionally learned textile skills over the course of their lives, many earning a living from the needle or routinely darning worn coats or frayed stockings for further use. These homely talents attracted few accolades from poets or politicians, as part of a humble domestic routine. Textile goods typically represented the principal investments of labouring men and women, items that could be used or liquidated as needed.[3] Textile knowledge was widespread and housewives and retailers of all sorts could readily gauge the worth of these items. Thus articles could be easily exchanged for other goods, sold for cash or employed as security for loans. The use of clothing and textile to balance weekly budgets has a history that extends over centuries.[4]

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2 Examples include: Jan de Vries, The Industrious Revolution: Consumer Behavior and Household Economy, 1650 to the Present, Cambridge 2008; Beverly Lemire, The Business of Everyday Life: Gender, Practice and Social Politics in England, *c.* 1600–1900, Manchester 2005, 2012; Carole Shammas, A History of Household Governance in America, Charlottesville, USA 2002; Joel Mokyr, Why "More Work for Mother"? Knowledge and Household Behavior, 1870–1945, in: Journal of Economic History, 60, 1 (2000), 1–41; Ruth Cowan Schwarz, More Work for Mother, New York 1983; Caroline Lieffers, Science, Technology, and Management in the Middle-Class English Home, *c.* 1800–1880, MA thesis, University of Alberta 2010.

3 I have shown elsewhere the scale and significance of the second-hand trade in textiles and clothing, wherein dress and fabrics were valued for both their use value and exchange potential: i.e., Consumerism in Pre-industrial and Early Industrial England: The Trade in Second-hand Clothes, in: Journal of British Studies, 27, 1 (1988), 1–24; Peddling Fashion: Salesmen, Pawnbrokers, Taylors, Thieves and the Second-hand Clothes Trade in England, 1680–1800, in: Textile History, 22, 1 (1991), 67–82; Dress, Culture and Commerce: The English Clothing Trade before the Factory, Manchester 1997; Shifting Currency: the Culture and Economy of the Second-hand Trade in England, *c.* 1600–1850, in: Alexandra Palmer and Hazel Clark eds., Old Clothes, New Looks: Second-hand Fashion, Oxford/New York 2004, 29–48.

4 For examples cf. Melanie Tebbutt, Making Ends Meet: Pawnbroking and Working-Class Credit, London 1983; Lemire, Fashion, see note 3; Lemire, Dress, see note 3; Lemire, Business, see note 2,

As retailing developed through the 1700s, shopkeepers and peddlers habitually bartered old for new, taking clothes in part payment for new merchandise. This practice helped sustain a variety of retailers, part of a broad second-hand trade that enabled plebeian consumerism, and routine budgeting, impossible without this option. By the 1800s, cities, towns and even villages contained an expanding number of specialist pawnbrokers or second-hand dealers within this robust sector. For example, at the close of the 1700s, 24 pawnbrokers were listed in a major national directory for the industrial city of Birmingham, while the smaller Cornish port of Falmouth boasted five such dealers.[5] Directories hint at the true numbers plying these trades and were seldom comprehensive. Miles Lambert demonstrates the notable increase of pawnbrokers and used clothes retailers in the port of Liverpool and the industrial city of Manchester, rising from eleven to 36 in the last quarter of the 1700s in Liverpool, as this port's population swelled to 83,000. Manchester reached a population of 70,000 by 1800 and included 21 official pawnbrokers and three old clothes dealers of a size and prominence to be listed in local city guides.[6] However, many small second-hand dealers and street traders plied their trade with no directory advertisements, responding to opportunity and demand in their communities. Pawnbrokers and clothes dealers were the most public face of the trade in used goods. But it was routine for tailors and some shopkeepers to accept old goods in exchange for new, allowing customers to balance desires and material resources. The cry of "any old clothes to sell or exchange" echoed through working class neighbourhoods over the course of the 1800s, an international trade that began at the kitchen door or lodging house stairs.[7]

Women managed household linens and attire: they cleaned, mended and cared for these goods, tasks that represented part of their domestic authority. They also pawned their possessions, out of necessity. Resorting to the pawnbroker was a habitual practice for many working families, as recounted repeatedly in legal records of this period. In London's largest court, the Old Bailey, evidence of this practice was routine. "Did you ever pawn anything ...?" one male witness was asked. The reply was unequivocal.

82–141; Natasha Korda, Household Property/Stage Property: Henslowe as Pawnbroker, in: Theatre Journal, 48 (1996), 185–195; Patricia Allerston, Reconstructing the Second-hand Clothes Trade in Sixteenth and Seventeenth Century Venice, in: Costume, 33 (1999), 46–56; and Jon Stobart, Clothes, Cabinets and Carriages: Second-hand Dealing in Eighteenth-Century England, in: Bruno Blondé, Peter Stabel, Jon Stobart and Ilya Van Damme eds., Buyers and Sellers: Retailing Circuits and Practices in Medieval and Early Modern Europe, Turnhout 2006, 225–244.

5 Cf. Universal British Directory of Trade and Commerce ..., London 1790–1794, vol. 2, 210–241, vol. 3, 98–100.

6 Cf. Miles Lambert, "Cast-off wearing apparel": The Consumption and Distribution of Second-hand Clothing in Northern England during the Long Eighteenth Century, in: Textile History, 35, 1 (2004), 1–26, 5.

7 Cf. Beverly Lemire, The Second-hand Clothing Trade in Europe and Beyond: Stages of Development and Enterprise in a Changing Material World, *c.* 1600–1850, in: Textile: Journal of Cloth & Culture (2012).

"No, the woman did, that I lived with, for me." Another male witness replied in a similar way in 1802, noting, "he sent Lucy Robins, his wife, to pawn." In an explanation of disputed goods in the winter of 1820, a female witness proved her innocence when recounting that: "My daughter gave me the linen to pawn." On yet another occasion a refusal to pawn was the point at issue. In this March 1840 case a female witness insisted she "would not pawn my shawl to pay her [landlady the] rent."[8] Pawning was women's work, a recurring imperative that punctuated the weeks or seasons, central to household budgeting. Equally, women took the lead in bargaining and reallocating household goods through the second-hand trade, as one dealer testified for the mid-century. "We purchase gentlemen's left-off wearing apparel. This is mostly sold to us by women. They are either the wives of tradesmen or mechanics to sell them to us, or else it is the servant of a lodging house, who had the things given to her."[9] Generations of women relied on these budgetary options, seeing fabrics and apparel as mutable investments, relying on the second-hand networks intersecting their communities.

Culture, practice and economy combined in this system of exchange. To this end, women navigated second-hand markets as part of their housewifely duties, their presence a defining gender feature of this commerce. Textile goods were resolutely within the female sphere of authority and these goods made up the bulk of pawned items, just as women comprised the majority of pawnshop customers. In the north-east city of York, between 1777 and 1778, 2265 items were pawned with George Fettes and 75 percent of his customers were women. This statistic is replicated in 1816 Sheffield, a growing industrial centre, where 800 items were brought to one pawnshop and 73 percent of the customers were women. Again, in 1832-3, one East End London pawnshop took in 818 pawns over the course of the year, with over 77 percent of the clients being women. From 60 to over 80 per cent of the items pawned were textiles and clothing.[10] These patterns reflect women's budgeting role.[11] Women pawned to balance family resources, to manage small trades and to ensure family comfort or survival.

By 1800, however, the middle class was retreating from the second-hand trade, even as it persisted in working class precincts. For the respectable Victorian middle class, the second-hand trade carried the taint of disorder in circumstances they disdained. The novelist Charles Dickens was fully aware of these sensibilities and sketched scenarios on this subject to titillate and appal genteel readers. In a scene from the 1843 novella, "A Christmas Carol", Mr Scrooge's spirit witnesses his future death. Scrooge was horri-

8 Proceedings of the Old Bailey, Old Bailey On Line, 20 May 1795 t17950520-19, 14 July 1802, t18020714-10, 6 December 1820 t18201206-80, 2 March 1840 t18400302-857, http://www.oldbaileyonline.org/forms/formMain.jsp; access: 3 June 2010.

9 Henry Mayhew, London Labour and the London Poor, London 1851, 367.

10 Cf. Acc 38, York City Archives; J90/504, C110/134, National Archives, UK. These findings are also confirmed in Tebbutt, Ends, see note 4, 33.

11 Cf. Tebbutt, Ends, see note 4, 34.

fied to see his servant gathering up bedding from his deathbed – even stripping his corpse of its nightshirt. The female servant then carried her bundle to "a den of infamous resort ... a low browed beetling shop" where second-hand goods were bought and sold.[12] Middle class readers shuddered at the thought. But the pragmatic servant was steeped in another economy. Servants had long received clothes and cast-off goods from their masters or mistresses, as perquisites and part of their wage. These supplements remained a staple of domestic service throughout the 1800s.[13] Thus while Victorian middle class families lived and managed within a fully monetised environment, earning wages and thinking in terms of cash, working class and poor families occupied a more complex fiscal landscape, where customary practices prevailed even as the wider economy was in flux. Domestic servants remained dependent to some degree on customary payments in kind. But, as I shall show, servants and other working people recognised their vulnerability and many adopted new budgetary strategies, in an effort to gain greater security.

Pawning was another practice disparaged by Victorian middle class commentators.[14] Thus, resorting to the pawnbroker and buying second-hand goods, became discursive hallmarks of the working poor. These wives were obliged to follow practices that would keep the family afloat. What were their options? As the nineteenth century opened, they seemed to have few choices in the ways they could engage with the market. Priscilla Wakefield (1750–1832), a Quaker and a writer, was one of a number of reformers who recognised the conundrum faced by the working poor. Wakefield began life in comfortable surroundings, only to have her husband's business fail and be faced with a financial crisis. She then became a writer and the main breadwinner. Wakefield's brush with ruin gave her astute insights into the condition of women, the subject of one of her publications.[15] She was equally concerned about the practical condition of poor women. Servants and working women might accumulate a chest of clothes and see these as insurance against hard times. But these goods were vulnerable to theft and routine depredations. Cash savings were equally at risk. Jane Welsh Carlyle, wife of noted author Thomas Carlyle, recounted the dilemma faced by a frugal woman: where to safely store her hard-earned money. Carlyle described a Scottish farmer's wife, who, about 1800, "by strenuous industry and thrift, saved for herself twenty complete shillings – an actual £1 note, wholly her own, to do what she liked with! – and was much concerned to lay it up in some place of absolute safety against a rainy day. She tried anxiously all her 'hussives' [needle cases], boxes, drawers, a cunning hole in the wall,

12 Charles Dickens, A Christmas Carol: Being a Ghost Story of Christmas, London 1843, 47–49.

13 Cf. Stephen N. Fox and Clementina Black, The Truck Acts: What they do, and what they ought to do, London 1894, 4, 14.

14 Cf. Alfred Keeson, Monts de Piété and Pawnbroking, London 1854, 288.

15 Cf. Priscilla Wakefield, Reflections on the Present Condition of the Female Sex, 1798, reprinted New York 1974. Cf. also Bridget Hill, Priscilla Wakefield as a Writer of Children's Educational Books, in: Women Writers, 4, 1 (1997), 3–15.

various places, but found none satisfactory."[16] The story is offered as a rather mocking recitation of rural naivety. But it illustrates a profound truth about the insecurity of savings among working folk with no safe place for their treasure, however modest those "treasures" might appear.

Wakefield noted the problems plaguing such women – how to earn, to save and to keep their savings safe. In response, she first launched a School of Industry in 1792, which prepared participants for domestic service, teaching them "reading, writing, knitting, sewing and a little arithmetic."[17] These subjects combined the standard female skills imparted to girls of that rank, but included as well reading and arithmetic. In other words, this schooling enabled plebeian women to gain proficient in foundational subjects that were vital in an increasingly numerate, monetised world. Thinking in numerate terms was certainly part of a disciplinary system. For Michel Foucault, "the calculable man" epitomised this era, the value of measurement now claiming the ultimate cultural authority, part of "a new technology of power".[18] Foucault's focus was in some respects wide ranging, touching on schools and large government institutions such as the military and prisons. But he overlooked the interaction of women with these new disciplinary forms; these concepts also reshaped the lives of plebeian women and redirected the domestic sphere, with profound ramifications. Could poor people thrive outside the bounds of this evolving system? Ignorance of new numerate thinking effectively limited the innumerate to the customary social regimes that were no longer the dominant intellectual or functional paradigm. Inviting working women into the world of numeracy and literacy was part of a wider transformational process altering society. Wakefield took her initiatives further in 1798, by establishing a Female Benefit Club, collecting the small coins amassed by domestics and other working women, to be the basis of later pensions. In the same year, Wakefield launched a Children's Bank where poor children could deposit any sum above a penny; and in 1804 she established a savings bank to serve all those within her London suburb. At the Tottenham Benefit Bank, depositors could leave sums above one shilling and receive five percent interest on their deposits.[19] With these programmes, Wakefield addressed several of the pressing challenges faced by working women and children. By the second decade of the nineteenth century, increasing numbers of middle class reformers of various political persuasions were inspired by the potential of savings banks as a means of social change. They invested their time and good names in the establishment of these critical institutions, while introducing new forms of discipline to would-be savers. The challenge was

16 James Anthony Froude ed., Letters and Memorials of Jane Welsh Carlyle, vol. 1, New York 1883, 445, note 2.

17 ACC/660, Tottenham School of Industry, London Metropolitan Archives, UK.

18 Michel Foucault, Discipline and Punish: The Birth of the Prison, New York 1979, 193.

19 Cf. Lemire, Business, see note 2, 142–144; Ann B. Shteir, Wakefield, Priscilla (1750–1832), Oxford Dictionary of National Biography, Oxford 2004, at: http://www.oxforddnb.com.login.ezproxy.library.ualberta.ca/view/article/28420; access: 11 November 2010.

to convince working class clients of the value of this enterprise. Some working class communities and political radicals were suspicious of such initiatives. Some disliked the idea of depositing their hard earned money in unfamiliar institutions, very different from the worker controlled friendly societies that traditionally held members' savings. Unlike friendly societies, however, no membership fee was required to gain access to safe savings facilities.[20] Class tensions in many communities were high in the tumultuous years of the early 1800s. Yet this was also an era of social experimentation, with initiatives like cooperative societies. The savings bank era did not dawn with great fanfare and it has not garnered the accolades awarded the cooperative movement, or the attention given utopian experiments. Yet the birth of savings banks inaugurated a powerful new institutional model of demotic thrift and represented important new cultural practices for working people. Over the nineteenth century, savings banks proved their worth and were launched by working class, government and private bodies, their characteristics shaped by different interests. Throughout, women played signal roles in the elaboration and exercise of this new mode of frugality.

3. Savings Banks, Gendered Thrift and Provident Consumerism

The nineteenth century brought new disciplinary imperatives to personal budgeting, within new and challenging environments. For example, cities mushroomed at unprecedented speed, offering risks and opportunities for new arrivals, many without the support of family. Newcomers balanced the perils of isolation and poverty against the possible benefits of employment and new prospects. London's exceptional size, at one million people in 1800, necessitated exceptional efforts for all immigrants. No other city in Europe matched the magnitude of London, long a magnet for labour.[21] Britain urbanised at a rapid rate, with one quarter of the population residing in cities of over 20,000 people by 1830, many of which were new industrial sites whose growth astonished observers. Problems and opportunities typified these centres. However, F. M. L. Thompson also observed that it was in these locales "that new habits and lifestyles were evolved [over the nineteenth century]."[22]

The passion for self help and material improvement took various forms and was mediated by various political philosophies, shaping both the Victorian middle and working classes in different ways. Savings banks offered an institutional protection,

20 A fee of up to £1 a year, mandatory to maintain membership in most friendly societies, limited the number of who could afford to join. Albert Fishlow, The trustee savings banks, 1817–1861, in: Journal of Economic History, 21 (1961), 26–40, 37.

21 For the impact of labour migration on comparative urban growth cf. Jelle van Lottum, Across the North Sea. The Impact of the Dutch Republic on Labour Migration, *c.* 1550–1850, Amsterdam 2007.

22 F. M. L. Thompson, The Rise of Respectable Society: A Social History of Victorian Britain, 1830–1900, Cambridge, Mass. 1988, 28.

ultimately embraced by both classes over the century. Middle class advocates of early savings programmes aimed to both discipline and assist the working poor. Rev. Henry Duncan followed Priscilla Wakefield by launching a savings bank in the rural parish of Ruthwell, Scotland, in 1810. Duncan believed poor relief undermined the moral character of the poor and he promoted the practice of self help, through personal frugality. Duncan also believed savers should be rewarded and he paid five percent interest on all savings accounts.[23] Like Wakefield, he insisted it was essential to provide interest on deposits, a benefit that the wealthy had enjoyed for generations, now available to humbler investors. Savings banks advocates hoped that working folk could escape their dependence on pawnbrokers, stop paying out interest, and reap the benefits of interest earned on savings. Within two decades, small local savings banks sprang up across Britain, such as the Pontefract Savings Bank, in Wales, which appealed to "Apprentices, Domestic Servants, both Male and Female, Journeymen, and Day Labourers", the Sheffield and Hallamshire Savings Bank in north-east England or the Watford Saving Bank, supported by a Baptist church in that London suburb.[24] Skilled and semi-skilled men and women signed up in growing numbers. Influential publications like the "Edinburgh Review" enthusiastically promoted savings banks, emphasising the great political advances to be gained through these initiatives. In fact, a writer for that journal argued in 1815 that the spread of savings banks was "of far more importance, and far more likely to increase the happiness and even the greatness of the nation, than the most brilliant success of its arms, or the most stupendous improvements of its trade or its agriculture."[25] He insisted that the collective results of individual effort could transform British society in important ways. Other liberal theorists subscribed to this view. In 1816, Charles Taylor held that working class men would accept the changing political and economic landscape only to the extent that he "has a stake in his country, which makes his country's tranquillity his own prosperity – his country's good, his own benefit."[26] The best prescription for a peaceful and thriving nation was the nurturing of a new savings culture among the working class. Savings, in the words of a Liverpool enthusiast, "would enable the lower orders to acquire a taste for the comforts of civilised life, and thus promote industry, contentment, and tranquillity."[27] The whole savings enterprise was founded on a sequential process with discipline at the core, but

23 Barber Beaumont, An Essay on Provident or Parish Banks, for the Security and Improvement of the Savings of Tradesmen, Artificers, Servants, etc. ..., NP 1816, 37.

24 Lemire, Business, see note 2, 146; TC/113/a/1 Sheffield Savings Bank Minute Book, 1819–1847, Lloyds TSB Archives, London; The Baptist Magazine, London (1 August 1822), 326.

25 Edinburgh Review, June 1815, quoted in Joseph Hume, An Account of the Provident Institution for Savings, Established in the Western Part of the Metropolis ..., NP 1816, 53.

26 Charles Taylor, A Summary Account of the London Savings Bank: Including its Formation, Progress, and Present State ..., NP 1816, 6.

27 The First Annual Report of the Liverpool District Provident Society for the Year 1830, with the Rules of the Society, and a List of Subscribers, Liverpool 1831, 8.

occasional pleasures as a counterpoint – first save, then spend. What I call 'provident consumerism' was the reward for diligent savers; this was the mark of a new economic citizenship in this evolving industrial society. Local savings banks were promoted through a host of methods, from door to door campaigns in working class neighbourhoods, to Sunday school programmes. Savings banks offered ordinary men, women and children a new means to attain financial security, wrapped up in philosophies of personal discipline and independence. In the words of a Scottish exponent, a savings account offered "a pillow of comfort to many an industrious head of family."[28]

However, savings bank clients were initially few in the early 1800s. In Scotland about three per cent of the population boasted savings bank accounts by 1843 and by mid-century in England and Wales, the estimated percentage of depositors at institutions designated "trustee savings banks" amounted to just over six per cent of the population.[29] Growth became more dynamic only with the launch of penny banks, like the Yorkshire Penny Bank, from the mid-century onwards and with the founding of the Post Office Savings Bank in the 1860s. But, national statistics based on one type of savings banks – the trustee savings bank – are an imperfect indicator of the impact of the new savings culture by 1850. These statistics do not capture the numbers involved in small parish ventures, school-based penny banks, or penny clothing clubs – the latter mimicked the practice of savings banks but with a single commodity as the outcome.[30] Such modest initiatives went uncounted in national accounts. But their cumulative discursive effect inaugurated a new era of monetised thrift and diffused the culture of saving, reshaping the practices of individuals, families and communities over decades.

28 John Galt, Annals of the Parish; Or the Chronicle of Dalmailing ..., Philadelphia 1821, 275.

29 Cf. Ian Levitt and Christopher Smout, State of the Scottish Working-Class in 1843, Edinburgh 1979, 144, Table 6.C; Oliver H. Horne, History of Savings Banks, Oxford 1947, 387, Appendix II. Figures for England and Wales are an estimate only. It is not clear from Horne's figures whether he included Scottish Trustee Savings Banks after this style of bank was introduced in the late 1840s.

30 Penny clothing clubs were widely established during the 1800s, taking weekly deposits from clients who earned interest on their accounts, with latter opportunities to buy various items of clothing. Peter Jones, Clothing the Poor in Early Nineteenth Century England, in: Textile History, 37, 1 (2006), 29–33 and Vivienne Richmond, 'Indiscriminate liberality subverts the Morals and depraves the habits of the Poor': Contribution to the Debate on the Poor Law, Parish Clothing Relief and Clothing Societies in Early Nineteenth Century England, in: Textile History, 40, 1 (2009), 51–69.

Figure 1: Trustee Savings Banks by County, 1830

COUNTY	Number	COUNTY	Number
Yorkshire	31	Durham	10
Worcestershire	8	Dorsetshire	9
Wiltshire	10	Devonshire	4
Westmoreland	1	Derbyshire	6
Warwickshire	6	Cumberland	6
Sussex	12	Cornwall	8
Surrey	19	Cheshire	10
Suffolk	12	Cambridgeshire	2
Staffordshire	15	Buckinghamshire	4
Somerset	9	Berkshire	10
Shropshire	13	Bedfordshire	3
Oxfordshire	5	Essex	15
Northumberland	5	Huntingdonshire	1
Northamptonshire	3	Hertfordshire	5
Norfolk	10	Herefordshire	4
Nottinghamshire	6	Hampshire	11
Monmouthshire	4	Gloucestershire	12
London/Middlesex	28	Leicestershire	5
Lincolnshire	17	Lancashire	24
		Kent	21

Source: John Tidd Pratt, The History of Savings Banks in England, Wales, and Ireland: With the Period of the Establishment of Each Institution ..., London 1830.

Savings banks were initially promoted by local middle class elites, clergy and reform minded nobles; but a range of working class institutions, families and individuals soon embraced savings culture. Figure 1 illustrates the geographic distribution of the 384 trustee savings banks established in England by 1830. Word of mouth doubtless spread news of these institutions in each locale, helped by widely circulating published tales directed at working class audiences.[31] The results are clear. In community after community, as saving banks were inaugurate, artisans and shop workers, journeymen and labourers lined up to deposit their cash. Female domestic servants were prominent among the early savers. In 1839, servants made up one of the largest groups of account

31 For example, George Davys, The Savings Bank, a Dialogue between Ralph Ragged & Will Wise, [NP 1820?]; Thomas Walker, Observations on the Utility of Savings Banks, Newcastle 1841; Thrift, or Hints for Cottage Housekeeping, London 1855; What shall I do with my Money? By Old Chatty Cheerful, London [1860?].

holders in the west of England Devon & Exeter Savings Bank, numbering nearly 15,000. Likewise they comprised the largest category of female savers (52 per cent) with the London Provident Institution with over 6,000 active accounts in 1842. Men were double their total. But among women depositors, female domestic servants stand out as an active cohort.[32] Those who first spotted this trend did not recognise the significance of women's participation. Neil Smelser worked to distinguish the new 'industrial' characteristics of Manchester and vicinity in the first decades of the 1800s – the vibrant expansion of factory production in that region led him to suppose that members of the industrial workforce should dominate in all institutions significant in plebeian life. In particular, he examined the Manchester and Salford Savings Bank for data on working class male depositors between 1821 and 1839. Smelser found male factory workers among the depositors at this savings bank, but never more than 15 percent. In his view, this signalled that the savings bank was essentially immaterial to the working class during this period of industrialisation. He buttressed this point by noting that domestic servants comprised between 17 and 29 percent of depositors over those two decades. He saw this female involvement as irrelevant or even antithetical to the industrial society being formed. According to Smelser, and Albert Fishlow who also addressed this issue, male factory workers epitomised the emerging industrial society.[33] In their view, the saving habits of domestic servants did not denote significant social change.

In the decades since Smelser and Fishlow offered their hypotheses, historians have uncovered the rich and varied participation of women in the evolution of the new industrial order, whether through factory work, domestic service or household management.[34] Working women performed many functions within their communities, including the articulation of social and political aspirations. For example, respectability figured as a notable working class goal by mid-century, a goal mediated by working class wives. Brian Harrison insists that an exclusively "work-centred approach to [the study of] respectability ignores the crucial importance of both housewife and cultural context."[35] Achieving a secure sufficiency, while buying and maintaining the appropriate domestic objects, materialised respectability. This project demanded the active intervention of the housewife, as much as the industrious husband.

At the outset of the savings bank era, a high proportion of domestic servants held accounts. Female servants saved for married life or old age – a buffer against future

32 Cf. Lemire, Business, see note 2, 150–155.

33 Cf. Neil Smelser, Social Change in the Industrial Revolution: An Application of Theory to the Lancashire Cotton Industry, 1770–1840, London 1959, 374; Fishlow, Banks, see note 20, 36–38.

34 Cf., for example, Pat Hudson, The Industrial Revolution, London 1992; Maxine Berg, The Age of Manufactures 1700–1820. Industry, Innovation and Work in Britain. 2nd edition, London 1994; Anna Clark, The Struggle for the Breeches: Gender and the Making of the British Working Class, Berkeley 1995; Katrina Honeyman, Women, Gender and Industrialisation in England, 1700–1870, New York 2000.

35 Brian Harrison, Peaceable Kingdom: Stability and Change in Modern Britain, Oxford 1982, 157.

needs.[36] If marriage followed, the domestic politics of savings, along with provident consumer priorities, would be hers to manage within a family setting. Scholars have noted the importance of female agency in the process of economic development in many times and places.[37] Ian Levitt and Christopher Smout confirm the importance of domestic servants in spreading savings culture within the Scottish working class.

> [The habit of saving] had a unique importance for working class women who learnt their thrift as young domestic servants saving for their wedding day and maintained the good tradition as housewives. The Edinburgh savings bank treasurer described the category of 'married women' in his returns as 'generally the wives of operatives.' Without savings banks such women would not have enjoyed even the small degree of financial independence and security that was theirs in early Victorian Britain.[38]

This new system of thinking and practice was founded on *monetised* thrift, where self-discipline was measured in the coins deposited. A recurring ritual took place between clients and bank administrator at bank counters. Each visit to the savings bank with money in hand reinforced the new culture of thrift, negotiating a balance between self-denial and material needs and desires. These rituals shaped new meanings for all participants.[39] Thus, in city neighbourhoods and rural parishes, the middle class champions of savings banks urged working men, but also working women, to strive for greater security with the help of the local savings bank. Jane Reed exemplified this process. A servant in the north-east of England, she brought £2 to the South Shields Savings Bank when she opened her account in 1817 at the launch of this local bank and, by 1831, she had saved more than £17.[40] Interest payments appealed to poor and middling depositors as much as to wealthier investors and with the encouragement of

36 These authors discerned very specific patterns of saving among female domestic servants, in response to the life cycle, findings applicable to savings patterns found in UK savings banks. Cf. George Alter, Claudia Goldin and Elyce Rotella, The Savings of Ordinary Americans: The Philadelphia Saving Fund Society in the Mid-Nineteenth Century, in: Journal of Economic History, 54, 4 (1994), 735–767, 735–738, 750–767.

37 For example, Jan Luiten Van Zanden, The Long Road to the Industrial Revolution: The European Economy in Global Perspective, 1000–1800, Leiden 2009, chapter 4; de Vries, Revolution, see note 2, especially chapter 4 and 5; and Beverly Lemire, Ruth Pearson and Gail Campbell eds., Women and Credit: Researching the Past, Refiguring the Future, Oxford 2001.

38 Ian Levitt and Christopher Smout, State of the Scottish Working-Class in 1843, Edinburgh 1979, 135.

39 Cf. Catherine Bell, Ritual: Perspectives and Dimensions, New York 1997, 82.

40 Cf. TC/78/a/1, South Shields and District Friendly Bank for Savings, Ledger 1, Lloyds TSB Group Archives, London.

employers or through the influence of family, friends and working class institutions, the number of depositors grew steadily.[41]

Self-improvement and a commitment to respectability took different forms within the working class than among middle class Victorians. Self-help was encouraged among skilled male workers, through organisations like the professionalised New Model Trade Unions, established in the mid 1800s for skilled male workers. Members paid high union dues, celebrated their skilled status and were encouraged by union officials to get further education. Mechanics' Institutes were another organisation founded to improve the lives of working men, through education; starting in 1823, they sprang up in towns and cities across Britain.[42] The self-made man and political radical, Francis Place, championed this body against its critics, asserting that the: "Increase of knowledge produced increase of self-respect" and challenged his readers to "get all the knowledge you can."[43] Anna Clark explored the complex gender relations in working class political and domestic practices as these evolved in the first half of the 1800s. She notes the growing rhetorical importance of the breadwinner wage among working class radicals and skilled male trade unionists. The concept of the breadwinner wage reflects a pivotal shift in male priorities, promoted by trade union and related working class forums. Its focus involved a critical gender alliance, promising greater protection for wives, to "replace the hard-drinking artisan who neglected his family with a respectable patriarch who brought home the bacon."[44] The goals of skilled working class men were gradually revised in light of political and social pressures, all of which encouraged a commitment to new sorts of domestic regimes. There continued to be a routine dependence on the pawnshop among the working poor and within unlucky or profligate families. But the new provident working class ideal encouraged careful expenditures, leading to greater security for all members of the family. The provident housewife directed essential aspects of this enterprise.

Children, youth and apprentices were educated on the tenets of thrifty path. The benefits of patience, effort and self-restraint were taught to children (and adults) in Sunday schools throughout the country.[45] As Thomas Laqueur shows, the Sunday school movement was far more than a medium of middle class indoctrination. Sunday schools were frequently organised and staffed by working class graduates who ascribed

41 Cf. Hume, Account, see note 25, 10f.

42 Cf. Edward Royle, Mechanics' Institutes and the Working Classes, 1840–1860, in: The Historical Journal, 14, 2 (1971), 305–321.

43 Francis Place, New Times, 23 July 1826, quoted in I. J. Prothero, Artisans and Politics in Early Nineteenth-Century London: John Gast and his Times, Folkestone 1979, 196.

44 Clark, Struggle, see note 34, 218.

45 This author commented about depositors in the Marylebone Savings Bank that "it is pleasing to learn that about a tenth proportion consists of children and youth of both sexes; viz., 284 females and 342 males. ... There are eighty-two apprentices who have each put by about 4l." The Penny Magazine, 15 October 1836, 407.

the improvements in their own lives to the lessons learned on Sundays. These schools boasted a large working class constituency with a deep commitment to self-help and the goal of comfortable respectability. The growth of these schools, particularly in the new industrial towns, produced an enrolment of more than two million by 1850.[46] Education in literacy and numeracy formed the basic curriculum, along with religious instruction, with aims similar to those of savings bank proponents. Penny savings banks proliferated, as halfpennies and pennies, amassed weekly in hundreds of schools, brought the practice of thrift into countless households.[47] The penny bank model was adopted by other working class organisations like the Co-operative Society. As a vital working class retail institution, it also encouraged penny savings among the young, "to begin life by learning to save, so that as they grow ... they may be able to help themselves."[48]

The ideal depositor practiced a routine discipline, setting aside pennies or shillings weekly or monthly. Compound interest turned these deposits into tidy nest eggs. But, evidence from the South Shields Savings Bank shows that long-term saving over decades was rare. Cyclical patterns of saving and spending were more typical, seen in banks like the South Shields Savings Bank, as well as in the late nineteenth century records of the tiny Mere Penny Bank, from the village of Mere, Wiltshire. Managers from the many branches of the Yorkshire Penny Bank also noted cyclical savings routines among their depositors. Managers recounted their clients' priorities, like "young people about to get married" who saved for their wedding or to furnish a cottage; others saved to buy a pig or to start a small business.[49] Funds trickled into these accounts forming a "short-term liquidity store",[50] accessed intermittently as needed. Most savings banks set obstacles in the way of easy access to funds and it was not unusual to require one or two weeks notice of withdrawals.[51] Overall, clients used savings banks to meet personal aims, balancing consumption and investment strategies.[52] At the same time, the cultural force of saving grew stronger.

46 Cf. Thomas Laqueur, Religion and Respectability: Sunday Schools and English Working Class Culture, 1780–1850, New Haven, Conn. 1977, 2–62, 175. See especially table 5, 44.

47 Cf. Sunday School Teachers' Magazine, 1846, 219, quoted in Laqueur, Religion, see note 46, 175.

48 A. Scotton, Penny Banks: Lessons of Thrift for the Young Ones. A Paper ... To Be Read at Members' Meetings or Social Gatherings, Manchester 1889, 3, 4. For a history of the cooperative movement cf. P. H. J. H. Gosden, Self Help: Voluntary Associations in the 19th Century, London 1973.

49 Lemire, Business, see note 2, 170.

50 Duncan Ross, 'Penny banks' in Glasgow, 1850–1914, in: Financial History Review, 9, 1 (2002), 21–39, 35.

51 Cf. The London Provident Bank for Savings, 6; Rules and Regulations of the Sheffield and Hallamshire Savings-Bank ..., Sheffield 1821, 8, 10f.

52 Paul Johnson points out that strategic, short term savings remained common among depositors. Paul Johnson, Saving and Spending: The Working-Class Economy in Britain, 1870–1939, Oxford 1985, 98ff.

Figure 2: Growth of Trustee Savings Banks and Deposits in the United Kingdom, 1830–1890*

Year	Savings Banks	Total Depositors	Total Deposits £
1830	480	427,830	£14,616,936
1850	573	1,112,999	£28,930,982
1870	496	1,384,756	£38,274,944
1890	324	1,535,782	£49,269,114

Source: Oliver Horne, A History of Savings Banks, Oxford 1947, Appendix II, 386–389.

* Includes Scottish savings banks only after 1836, following Act of 1835 which established Trustee Savings Banks in Scotland.

Figure 2 charts the growing number of depositors in trustee savings banks over the century. Many more embraced savings culture than are noted officially. Tens of thousands of additional school and church penny banks administered small deposits, moving these to High Street savings banks once a deposit reached £1. In Glasgow, in 1881 for example, there were 213 penny banks channelling about £20,000 annually from penny savings banks into the Savings Bank of Glasgow as each account grew.[53] In 1899, the Post Office Saving Bank listed nearly seven million active accounts, with a modest £4 as the average account balance.[54] These numbers mirror transformation in thinking and practice that took place over decades as more families employed new forms of thrift. Those able to sustain these practices earned material and social rewards. Respectability was earned by demonstrating financial probity.[55] Strikes, injury or illness represented potentially catastrophic challenges to working class families, over which they had little control. Working class women and men were encouraged to put something aside whenever possible to survive hard times.

Charles Dickens painted dire pictures of pawning and the second-hand trade; but he lauded savings bank clients in stories that were widely read and widely reprinted. Plebeian readers could empathise with the travails of hero and heroine, saved from disaster as a result of the sums frugally stored at the bank.[56] Working class wives and husbands now had new gendered examples on which to model their economic lives.

53 Cf. Gordon Jackson and Charles Mun, Trade, Commerce and Finance, in: T. M. Devine and Gordon Jackson eds., Glasgow, vol. 2, 1830–1912, Manchester 1996, 84.

54 Cf. Johnson, Saving, see note 52, 100f.

55 Cf. Paul Johnson, Credit and Thrift in the British Working-Class, 1870–1939, in: Jay Winter ed., The Working Class in Modern British History: Essays in Honour of Henry Pelling, Cambridge 1983, 169.

56 Quoted in Horne, History, see note 29, 111f.

4. Conclusion

Working class housewives faced daily challenges in their unending battle to make ends meet. Their husbands' wages typically represented the largest contribution to the family purse. Wives and children might offer their earnings as well, once the early years of childhood were at an end. But women's contributions to domestic solvency involved more than simply wages; their capacity to manage was the essential bulwark of the family. Joanna Bourke notes that from 1860, as the wages of skilled male workers rose, their wives increasingly withdrew from the paid workforce to focus on domestic affairs.[57] Henry Higgs assessed working class budgets in 1893 and concluded that the skills of a good housewife determined the condition of the family and could assure domestic comforts more surely than a husband's wages.[58] Housewifely duties typically included portioning out ready money for daily and weekly needs, a task Francis Place left to his wife as they struggled to survive and rise in the world. "My wife had always been the cash keeper, and when I wanted sixpence which was very seldom I asked her for it, neither of us spent any money or ever tasted any liquor stronger than small beer." Place knew the calamitous results where household administered was lax, recalling one family that foundered because of the wife's neglect, the family ending in the workhouse.[59] Security and comfort were the ultimate responsibility of the housewife, her duty; but she relied on her husband to provide the means and the support. The Victorian ideal was an alliance of husband and wife, working towards the shared goal of security and comfort. Working men were reminded repeatedly of their duty and urged to abandon collegial revelry for the pleasures of family life. Samuel Smiles described the model husband as, "putting some [money] weekly into a benefit society or insurance fund, others into a savings bank, and confiding the rest to his wife to be carefully laid out, with a view to the comfortable maintenance and education of his family." [60] In contrast, among the working poor, many husbands accorded their wives minimal resources and some wives had no idea what their spouses actually earned.[61] This pattern of gender politics differed starkly with the notional breadwinner home, where careful savings and household management occupied husbands and wives to a common purpose. The savings bank figured centrally in this new evocation of respectable working class life. Present day development specialists note the importance of educating poor women in the techniques of monetised budgeting. Women's access to savings banks and education in thrift are critical tools in

57 Cf. Joanna Bourke, Housewifery in Working-Class England, 1860–1914, in: Past and Present, 143 (1994), 167–197, 176.

58 Quoted in de Vries, Revolution, see note 2, 202f.

59 Mary Thale ed., The Autobiography of Francis Place, Cambridge 1972, 127, 174.

60 Samuel Smiles, Self-Help; with Illustrations of Character and Conduct, London 1860, 245. Cf. also Samuel Smiles, Thrift, London 1875, 138–174.

61 Cf. Ellen Ross, Survival Networks: Women's Neighbourhood Sharing in London Before World War I, in: History Workshop Journal, 15 (1983) 4–27.

poverty reduction. They note that wives tutored in basic numeracy and literacy can better determine priorities for money management within the household. [62] Giving the working poor access to banks and the skills to use these institutions remains an on-going endeavour. Such initiatives began in Victorian Britain and remained a continuing concern into the twentieth century, as working class and middle class reformers promoted savings banks within labouring communities.[63]

The discipline of saving was a unique part of the new culture of domestic management, vested in modern market institutions, often allied with working class social and fraternal organisations. The slow accretion of shillings and pence depended on immense self-restraint, a measure of good fortune and the voluntary imposition of limits by family members. The motivations underlying this practice varied – but the outcomes defined new standards of respectability. Working class families that aspired to respectable standing scorned the pawnbroker. These men, women and children internalised a new discipline, measured and monitored in bank statements and account books. Self-control was interspersed with material and physical gratification in a delicate balancing act that included disciplined savings and provident consumerism. The goods they bought materialised their respectable status: like a new mantel clock, window curtains and china teapots. These items marked the householders as practitioners of innovative forms of domestic management and as participants in a provident consumerism that emphasised rational comforts and discrete pleasure. Careful timekeeping, decorative privacy and the temperate imbibing of tea: these were hallmarks of an upright working class family. To save and acquire these commodities, men and women interacted with the marketplace in important new ways that promised pleasures unmatched in previous eras.

Parliament recognised the achievements of skilled working class men in 1867, granting them the vote. This was followed by a more general working class male franchise in 1884. These reforms acknowledged the attainments of these communities. However, respectable working class households also depended on female household managers – their role would not win formal political recognition until the next century. Nonetheless, over the course of the 1800s the gendered ideals of economic citizenship were more clearly defined, ideals to which many working class institutions and individuals subscribed. Individually and collectively, the working class residents of a maturing industrial society crafted new aspirations and managed their resources in new ways to achieve material and cultural ideals.

62 For an example of banking among the poor in contemporary India, cf. Jayshree Vyas, Banking with Poor Self-Employed Women, in: Lemire/Pearson/Campbell, Women, see note 37, 145–166.

63 Cf. Lemire, Business, see note 2, 162–175, 213–214.