

# Coal and Clothing Clubs: An Essential Component of the Parish Welfare System, 1834–1910

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## SUMMARY

*This article examines rural welfare provision in Oxfordshire from 1834 to 1910 and establishes the nature and importance of two institutions in particular, coal and clothing clubs. It places these clubs within an extensive network of self-help and philanthropy which served not just paupers but also the self-sustaining poor and which reinforced the importance of the parish as an institution. A variety of strands of welfare were available to the poor, who exercised a substantial degree of selection in what was increasingly a consumer market of welfare. Coal and clothing clubs, alongside other initiatives such as friendly societies, boot and shoe clubs, soup kitchens, lying-in clubs and medical clubs, became an increasingly significant aspect of parish-based welfare. They reflected shifts in contemporary attitudes but have hitherto not received the attention they deserve, partly because of relatively poor and uneven documentation.*

Parish welfare provision adapted to meet a number of new demands as the nineteenth century progressed. Poor law legislation, rural depopulation, growing class awareness, improving health, compulsory education and respectability all contributed to the changing nature of welfare. According to one recent author, ‘a holistic system of relieving the poor’ which existed until 1834, involving a range of parish resources, including poor rates, charities, freehold lands and commons, was replaced by a ‘fiscal and punitive system’ thereafter.<sup>1</sup> That view is challenged here. Instead, it is argued that a different, effective and integrated system of parish welfare developed after 1834, based on the encouragement of self-help and educational opportunity.

Beyond the legal requirements of the new Poor Law of 1834, many rural communities retained non-statutory responsibility for aspects of social welfare provision until the Liberal welfare reforms of 1911. There was a widespread belief amongst the Victorian village elite that indiscriminate charity was not the solution to poverty. Parishes took steps to reduce their own poor rates by a variety of means including parish employment, private rates, parish charities, relief on the highway rate, and relief on rents. At the same time, there was a broad shift from endowed charity to philanthropy that supported self-help initiatives, from direct giving to earned support. According to one author, ‘If we hear less about the administration of parochial charities in the mid-nineteenth century it may be that thrift and not charity was becoming the more fashionable parochial virtue.’<sup>2</sup> In 1869 the Charity Organisation Society was established and immediately proposed the ‘greater control and co-ordination of indiscriminate [unconditional] charity’,<sup>3</sup> reaffirming a belief that was already well established. The intention was that, over time, opportunities to save and spend in self-help initiatives would reduce the demands on available family income, in cash and kind. Self-help initiatives produced a system of financial incentives that were recognised as engaging the working-class

<sup>1</sup> R. Lee, *Rural Society and the Anglican Clergy, 1815–1914: Encountering and Managing the Poor* (2006), p. 78.

<sup>2</sup> D. McClatchey, *Oxfordshire Clergy 1777–1869* (1960), p. 133.

<sup>3</sup> G. Mingay, *Rural Life in Victorian England* (1977), p. 100; K. Snell, *Parish and Belonging: Community, Identity and Welfare in England and Wales, 1700–1950* (2006), p. 263.

in an integrated parochial organizational structure.<sup>4</sup> Subscriber-supported clubs along with friendly societies assisted the evolution from a wholly locally based system of support for the poor prior to 1834, to a national system that developed after 1910.

In this article the nature and extent of two welfare initiatives will be examined from the available evidence in rural Oxfordshire – coal and clothing clubs. According to the report of the royal commission on labour in the early 1890s:

In nearly every close village and a fair number of open ones there exist clothing and coal clubs for the labourers or their wives. They are usually started and worked by the clergyman or the squire and are an immense boon to the labourer.

The only possible exception to these clubs is that they are a form of charity, and it is most desirable that labourers should be in a position to live independently of charity. Until this end can be attained there is no form of help more admirable than that which gives a premium upon self-denial and thrift.<sup>5</sup>

Coal clubs, clothing clubs, boot clubs, soup kitchens and medical clubs are all examples of rural welfare initiatives that have yet to register significantly on the scholarly radar. In the following pages the focus will be on the typography, nature, function, benefit and membership of the coal and clothing clubs in particular, as well as their role within the wider parochial welfare system in villages and smaller market towns. These clubs were an important ingredient of nineteenth-century rural welfare, but the survival rate of contemporary documentation is generally low, partly because there was no requirement for member registration as was the case in friendly societies: once the specific welfare provision ceased there was no motivation to retain the business records. To enable analysis and interpretation of these welfare initiatives, an Oxfordshire Welfare Database (OWDB) was compiled from a wide variety of primary sources from the pre-1974 county of Oxfordshire, including newspapers, deanery magazines, parish magazines and parish histories.

Before turning to coal and clothing clubs in detail, it is worth setting out by way of context some of the many factors which affected local philanthropic action. The incumbent was usually the most important dynamic in the nature and extent of philanthropy in any single parish, and locally derived welfare was found in almost every parish ‘where the incumbent took his responsibilities seriously’.<sup>6</sup> The clergy had a significant role ‘in translating sentiments into action at a local level’.<sup>7</sup> The Anglican reforms of the early nineteenth century, most notably the requirement for resident incumbents after the Pluralities Act 1838, and the generally increased vigour of the Church of England created in most parishes an impetus for greater attention to the poor.

The clergy promoted and frequently organized philanthropic activity, together with wealthy parishioners who supplemented contributions from the poor in a variety of schemes. Overall, the approach stressed the importance of teaching self-help and thrift to encourage those inclined to help themselves. However, just as ‘The lives of individual clergy, and the histories of their parishes, were almost infinitely various’,<sup>8</sup> so was the type of welfare provided in addition to statutory poor law provision. Haig makes a useful comparison between the parishes of Stanton St John and Spelsbury, both medium-sized parishes in terms of population, with approximately 600 residents, and each with a living worth £200 to £300.<sup>9</sup> John Holland was rector of Stanton St John from 1860 until his death in 1877. Stanton, some seven miles

<sup>4</sup> Lee, *Rural Society*, p. 54.

<sup>5</sup> *Royal Commission on Labour. The Agricultural Labourer*, vol. 1, part 2, xxxv.155 [c.6894-II] (1893–4), p. 93.

<sup>6</sup> McClatchey, *Oxfordshire Clergy*, p. 133.

<sup>7</sup> M.F. Snape, *The Church of England in Industrialising Society: The Lancashire Parish of Whalley in the Eighteenth Century* (2003), p. 75.

<sup>8</sup> *Ibid.* p. 277.

<sup>9</sup> A. Haig, *The Victorian Clergy* (1984), pp. 277–8.

north-east of Oxford, was a village dominated by New College, Oxford, the patron and largest landowner, and the rector himself, who was the largest resident landholder (with 246 acres). Holland was a graduate of New College.<sup>10</sup> There was a small vestry, normally just Holland plus two churchwardens, and Haig suggests that he had little spiritual success. Certainly there is no evidence of any additional welfare at Stanton St John beyond poor relief and a few endowed charities that were worth little by the mid nineteenth century.<sup>11</sup>

In contrast, Thomas Barker was vicar of Spelsbury from 1856 to 1874, the parish in which the Anglo-Irish Dillon family of Ditchley House resided from the 1830s. The Dillons regularly provided blankets and soup as well as a school for the poor.<sup>12</sup> They were heavily involved in the parish and Thomas Barker was himself far more active than Holland. Spelsbury, in north-west Oxfordshire, was a large parish, with many outlying residents who attended dissenting chapels outside the parish.<sup>13</sup> There was a coal club, a clothing club and a children's clothing club in addition to benefaction provided by the Dillons, who were also supporters of these clubs.<sup>14</sup>

As these two cases suggest, the presence of a squire or a small number of local elite landowners in so-called closed villages did not alone determine the strength of welfare provision. Open villages, characterised by no such land-holding dominance, were as likely to have access to a variety of welfare provision as closed ones. Indeed, in open villages there was more need for self-determined organizations.

## COAL CLUBS

The provision of fuel for the domestic fire and oven was an important aspect of rural labouring life. The loss of opportunity after enclosure for collecting wood or turf for fuel from common ground made it an additional cost on the cash budget of a household.<sup>15</sup> In areas where wood was scarce, the problem was acute until first canals and then railways reduced transport costs significantly to bring coal within the budget of labouring families. Even then, it represented a significant proportion of the household expenditure, and the average annual coal bill for a labouring family in 1890s Shropshire, close to the coalfields, was estimated to be £3.<sup>16</sup> For rural Oxfordshire, far from any coalfield, the cost was higher. Henry Matthews, a gardener from Great Milton, spent £3 10s. 6d. on coal and firing in 1892,<sup>17</sup> and Rowntree identified some labourers who spent £4 per annum.<sup>18</sup> The distribution of coal as an endowed charitable gift to the poor was established by the mid nineteenth century as prices fell to affordable levels for general household consumption through increased production and lower transport costs.

The advantages for the poor of the bulk-purchase of coal were well established by the 1830s. The Society for Bettering the Condition and Increasing the Comforts of the Poor had promoted such initiatives in 1797 with the purchase of chaldrons of coal (each containing c.28 cwt) at £2 2s. which were sold to the poor at between half and one bushel per week, a price equivalent to £1 16s. a chaldron.<sup>19</sup> Not only did the poor receive the benefit of cheaper coal through bulk purchase, but at this price they also received additional benefit paid for

<sup>10</sup> R. and M. Pugh (eds.), *The Diocese Books of Samuel Wilberforce*, ORS, 66 (2008), p. 362.

<sup>11</sup> *VCH Oxon.* 5, pp. 282–93.

<sup>12</sup> Haig, *Victorian Clergy*, p. 277.

<sup>13</sup> For a history of Spelsbury: E. Corbett, *A History of Spelsbury including Dean, Taston, Fulwell and Ditchley* (1931).

<sup>14</sup> Oxfordshire Welfare Database (OWDB)

<sup>15</sup> N. Verdon, *Rural Women Workers in Nineteenth Century England: Gender, Work and Wages* (2002), p. 180.

<sup>16</sup> P. Horn, *Labouring Life in the Victorian Countryside* (1976), pp. 21–2.

<sup>17</sup> Parliamentary Archives, SAM/A/4, 45–58 (notebook of Herbert Samuel).

<sup>18</sup> B.S. Rowntree and M. Kendall, *How the Labourer Lives* (1913).

<sup>19</sup> *The Reports of the Society for Bettering the Conditions and Improving the Comforts of the Poor*, 2 vols. (1797), p. 79. Greenford (Middx.) and Wanstead (Essex) were cited as places that used this initiative. A chaldron was a measure of volume, used for low value commodities such as coal.

by honorary subscriptions. Previously, purchases direct from a supplier regularly resulted in obtaining credit and thus increasing debt. According to one report, 'when their credit was at an end, they [poorer inhabitants] contrived to do without coals, by having recourse to wood stealing'.<sup>20</sup> Reay suggests in his study of Kent villages that coal clubs were 'loosely organised' and 'often run from pubs'.<sup>21</sup> Neither of these statements resonates with how coal clubs were organized in Oxfordshire, where the benefit of price discounts thanks to bulk purchases and the addition of honorary subscriptions promoted well-organized collective procurement.

Endowed coal charities made a useful contribution but frequently were directed to a few of the poorest in the community. Enstone coal fund was a charitable organisation and in 1881 the vicar set the rules for priority distribution to the deserving poor:

1. Widows unable to earn their livelihood have first claim
2. Old men unable to work full time
3. People suffering from any serious illness
4. People with exceptionally large families, none of whose children are able to work<sup>22</sup>

There is a clear absence of support for the unemployed able bodied, the undeserving poor, or those in employment that at any moment could need support through seasonal or life-cycle circumstances. Moreover, the distribution of charitable coals was not without its problems. Management of charities was frequently in the hands of the incumbent, sometimes supported by a small committee of local dignitaries. At Sibford Gower, a group of trustees were responsible for the purchase and distribution of the charitable coals but it was the Revd E.T. Stevens who applied the charity. Many of the decisions concerning distribution were his, and the approach frequently brought discontent. In November 1881 William Holland had failed to pay his half-share of the cost of his father's burial to the church clerk, and was also in arrears with his allotment rent.<sup>23</sup> Stevens demanded payment otherwise he would not issue a ticket for the charitable coals and threatened Holland would need to make application at the annual Trustees meeting if he felt aggrieved. In the same year, Henry Tarver, a married man aged nineteen from Swalcliffe with a one-year-old son, applied to the Revd Stevens to be placed on the list for charitable coal distribution but was refused as the boy had been born out of wedlock. Ezra Green, aged thirty-seven, was refused coal until he paid school pence he owed, and David Hone similarly for allotment rent arrears.<sup>24</sup>

Such direct confrontation with the clergy was more likely to manifest itself later in the nineteenth century as the labouring classes gained a voice. The reaction to these parishioners, all agricultural labourers, reinforced the view that charity was not a long-term solution to poverty and reflected a general hardening of attitudes towards the idle and wasters.<sup>25</sup> The Sibford Gower charity was a town estate comprised of a collection of land and cottages which in 1891 provided annual income of £191.<sup>26</sup> What is unusual is that the charity remained the main alternative to the poor law and friendly society self-help in Sibford Gower as late as 1884. Overall, there had been a marked change from charity to conditional giving in the first half of the nineteenth century with new endowments for coal becoming rare. As a result, charitable coals were replaced by coal clubs.

Coal clubs were frequently established and run by the parson, although they could be by other village elite, especially women.<sup>27</sup> The mid nineteenth century saw an explosion of

<sup>20</sup> *The Reports of the Society for Bettering the Conditions and Improving the Comforts of the Poor*, p. 80.

<sup>21</sup> B. Reay, *Microhistories: Demography, Society, and Culture in Rural England, 1800–1930* (1996), p. 126.

<sup>22</sup> *Chipping Norton Deanery Magazine [CNDM]*, May 1881.

<sup>23</sup> Unpublished diary of E.T. Stevens, Sibford Gower Local History Society, 13 November 1881.

<sup>24</sup> *Ibid.* 15 November 1881.

<sup>25</sup> Snape, *The Church of England in Industrialising Society*, p. 72.

<sup>26</sup> *VCH Oxon.* 10, pp. 225–60.

<sup>27</sup> For example, at Bourton, *Deddington Deanery Magazine [DDM]*, December 1898 and at Chinnor, *Jackson's Oxford Journal [JOJ]*, 14 December 1895.

philanthropic organizations managed by women,<sup>28</sup> and in the late Victorian era they had greater opportunities and more freedom of action than their forbears, with those horizons partly raised by their active involvement in charitable work.<sup>29</sup> Leadership of coal clubs was voluntary and due to the source of honorary subscriptions, it was only entrusted to a few 'respectable' members of the community to collect and administer the money. This demonstrates a clear difference to friendly societies, where control was largely in the hands of the labouring members. Honorary members were normally a small group from the village elite who made a philanthropic donation. At Bourton, for example, there were fourteen benefactors, two-thirds of whom were female. Charlbury coal club apparently had a different profile of honorary members with contributions more likely made by men.<sup>30</sup>

Evidence for the existence of many coal clubs is confined largely to newspapers and especially deanery and parish magazines. They were widespread and long-lasting, with many continuing into the twentieth century. A coal club met the desire of the parish elite to encourage the less well-off to save for the high cost items to support basic need and to spread the cost over the year. This also enabled the cost-benefit of bulk purchase. The coal club was a subscriber association enhanced by honorary subscriptions. Benefit members, usually limited to parish residents, paid a regular subscription at weekly, fortnightly or monthly intervals depending upon the local rules. In most parishes the coal was delivered on Christmas Eve, St Thomas's day (21 December), or on another day prior to Christmas convenient to those distributing, before the cycle of subscription began again.<sup>31</sup> A new fund commenced each year although any small amount unspent could be carried over to the following year.

Membership of Benson coal club, founded in 1875, required twelve four-weekly subscriptions of 1s. commencing the first Monday in January and concluding in early November.<sup>32</sup> An earlier club at Great Milton (1843–57) required payments of 1s. a week from mid-December to the end of February or mid March and coal was purchased weekly rather than in bulk at the beginning of winter.<sup>33</sup> However, the majority of clubs conformed to the Benson model although the dates and frequency of collection varied. At Chinnor weekly payments were taken, and at Bodicote they were fortnightly.<sup>34</sup> Membership was in the name of the male head of household, or a widow or spinster.

Subscriptions were often paid at the vicarage, as at Spelsbury and Bourton, or sometimes the village school.<sup>35</sup> At Ascot-under-Wychwood payments were made at the infant school weekly on Mondays at 4.00 pm.<sup>36</sup> Monday was by far the most frequent day of collection, mirroring the most popular day for friendly society subscription payments. Wages were paid on Fridays or Saturdays and so Monday was practically the earliest working day to pay, but it also met religious consideration to save on the first day of the week.<sup>37</sup> In large parishes, multiple collection points were instituted as at Fifield with Idbury, where payment could be made at the rectory, the school, or at two private houses.<sup>38</sup> As well as enabling regular subscriptions, it also provided opportunity for association for those paying the subscriptions, invariably women with the men being at work. Women generally managed the household cash budget with wages being handed over by their husband on pay day.<sup>39</sup> Expenditure was the responsibility of the

<sup>28</sup> F.K. Prochaska, *Women and Philanthropy in 19th-Century England* (1980), p. 32.

<sup>29</sup> *Ibid.* p. 224.

<sup>30</sup> *DDM*, February 1896.

<sup>31</sup> Snape, *The Church of England in Industrialising Society*, p. 76.

<sup>32</sup> OHC, PAR 28/13/F4/1 (Benson coal club book, 1875–1907).

<sup>33</sup> *Ibid.* PAR 171/13/2F1/1 (Great Milton coal book for the poor, 1843–8).

<sup>34</sup> *Jackson Oxford Journal*, 14 December 1895; *DDM*, June 1895.

<sup>35</sup> *CNDM*, February 1899; *DDM*, March 1896.

<sup>36</sup> *CNDM*, January 1883.

<sup>37</sup> I Corinthians 16:2.

<sup>38</sup> *CNDM*, March 1884. Charles Benfield was a sawyer and Jason Bradbury an agricultural labourer in the 1881 census: TNA: PRO, RG11/1519/78/5 and RG11/1519/68/1.

<sup>39</sup> Verdon, *Rural Women Workers*, p. 171.



- 6	Beckley, John	1	1	1	-	1	3	1	-	2	2	12/	1	1	x
- 7	Bingley, Benj <sup>r</sup>	1	1	1	1	1	2	1	1	1	1	12/			Widow
- 8	Beach, Henry	1	1	-	2	1	2	1	1	1	2	12/	1	2	x
- 9	Brown, Libby, Wm	1	1	1	1	1	1	1	1	1	2	1	12/	11	Widow
	" James														x
- 10	" Wm (Clerk)	1	1	1	1	1	1	1	1	1	2	1	12/	11	Widow
- 11	Chapman, Fanny	1	1	1	1	1	1	1	1	1	1	1	12/	1	Widow
- 12	Cherrill, Widow	1	1	1	1	1	1	1	1	1	2	1	12/	1	Widow
- 13	Childs, Louisa	-	2	1	1	1									x
- 14	Chislett, Alf <sup>d</sup>	1	1	1	-	3	1	1	1	2		12/	1	1	Widow
- 15	Clark, P.H.	1	1	1	1	1	1	1	1	1	1	1	12/		Widow 4
- 16	Clinch, Henry	1	1	1	1	1	1	1	1	1	1	1	12/	1	Widow 4
- 17	Cobb, Alfred	1	1	1	1	1	1	1	1	1	1	1	12/	1	Widow 4
- 18	" George	1	1	-	2	1	-	1	1	2	1	1	12/	1	Widow 3
- 19	Cooper, George	-	1	1	1	1	2	-	2	-	2	2	12/	1	Widow 3
- 20	Condy, Wm	1	1	1	1	1	1	1	1	1	1	1	12/	1	Widow

Fig. 1. Benson Coal Club book, 1885.

household manager, the wife, and 'budgeting was a fine art'.<sup>40</sup> The issue of female association was a feature of later Victorian rural life and meeting for the payment of subscriptions to the variety of welfare clubs provided additional opportunity.<sup>41</sup>

The monthly subscription of 1s. remained constant for Benson coal club between 1875 and 1911. Less than one-third of members did not miss a single payment during the year, and all but total defaulters caught up with payments, generally the following month. Honorary subscriptions were added to the benefit member funds and an appropriate quantity of household coal was purchased in bulk. In many places this happened throughout the summer and autumn when roads were at their best and free transport from farmers was available. Alternatively, villages with excellent communication links by rail or waterways could achieve this by one delivery later in the year, reducing the cost or inconvenience of storage. In most years of the Benson coal club, a sum of 4s. was added to each member's payment of 12s., representing a 33 per cent return or benefit. This was a reward for the virtue of thrift through saving and an act of voluntarism on behalf of the honorary subscriber. It also provided the incentive to members to save. Prior to 1887, if members failed to contribute the full amount they received their money back with no added benefit. Members who contributed near the full annual amount (10s. or above) were given the option to receive the amount paid in cash or to take a proportionate amount of added bonus. From 1887 onwards there was a different administration whereby even the smallest amounts of benefit payments received a proportionate honorary increment. That year, James Gunning, a maltster of Brook Street, Benson subscribed just 4s. with payments spread throughout the year and received a bonus of 1s. 4d.<sup>42</sup>

Spelsbury coal club received a similar level of honorary support, with 4s. added to the 12s. member subscriptions in 1899.<sup>43</sup> The accounts of Ramsden coal club between 1880 and 1886 indicate members subscribed between 6s. and 7s. 6d. per annum with enhancement from honorary subscription varying from 13 per cent to 29 per cent.<sup>44</sup> It was not always clear to

<sup>40</sup> Reay, *Microhistories*, p. 120.

<sup>41</sup> *Ibid.* p. 189.

<sup>42</sup> TNA: PRO, RG11/1295/32/7; OHC, PAR 28/13/F4/1.

<sup>43</sup> CNDM, February 1900.

<sup>44</sup> *Ibid.* Ramsden coal club accounts, published each June, 1881–7.

*Table 1. Average return of benefit on subscriptions to Oxfordshire rural coal clubs*

	Year	Return
Aston	1880	132%
Benson	1886	33%
Burford	1880	18%
Crawley	1883	25%
Hailey	1883	17%
Headington	1880	24%
Lew	1881	45%
Ramsden	1882	16%
Spelsbury	1899	33%
Whitchurch	1870	33%
<b>Average</b>		38%
Average (excl. high & low)		28%

subscribers what their return on payments would be prior to investment. ‘The Vicar cannot at present promise definitely exactly what he will be able to add. All he can say is that subscribers will be sure to receive a full return for their money in coal, with something added.’<sup>45</sup> Trust and prior performance were the best indicators of future returns from honorary members. Overall, thanks to support from honorary subscribers, members of most coal clubs could expect approximately a one-third return on their investment. This represented a sizeable financial benefit as the reward for regular saving, mitigating some of the cost of one of the most expensive household items and spreading the financial burden over the entire year.

Coal club membership attracted a much wider group of beneficiaries than endowed coal charities. There were ninety-three benefit subscribers at the open parish of Benson in 1881 from a total of 304 identified households, representing 31 per cent coverage, while 51 per cent of households at Great Milton in 1843 were coal club members.<sup>46</sup> Of the 211 households at Benson not in the coal club in 1881, fifty-one were to become members in later years, increasing the percentage of residents to receive benefit at some time to 48 per cent. In terms of occupational and social groups, agricultural workers, servants and labourers comprised 79 per cent of the membership, but a significant proportion of craftsmen was also represented. The comparison of the head of household members with non-club household heads at Benson indicates a clear personal choice in terms of membership. Almost equal numbers of agricultural workers belonged as did not, and within that category there was no significant hierarchical distinction. Almost one-third of craftsmen, such as blacksmiths and bricklayers, subscribed but only one of twenty-one traders.

The level of membership at Benson varied considerably over the years following the club’s formation. Twenty-five years of gradual decline were followed by a surge in membership after 1901. The loyalty to the club was questionable, with an average annual turnover of 22 per cent and a very significant 60 per cent of members leaving at the end of the 1885 club. There was no advantage gained from remaining in the club and no penalty for leaving other than the loss of subscriber benefit. This fact allowed households to decide on an annual basis whether they desired to gain the benefit of collective saving in a particular club. Such decision making could

<sup>45</sup> *Ibid.* June 1883.

<sup>46</sup> *Census of England and Wales 1881, Volume I. Area, Houses and Population (Counties)*, vol. 78 [c.3562] (1883), p. 308. Benson and Berrick Salome had 295 inhabited houses with 316 families or separate occupiers. Twelve occupiers that appear related to the main household have been excluded for this purpose.

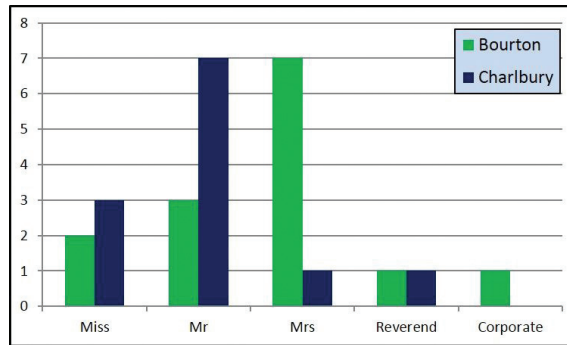


Fig. 2. Designation of honorary subscribers to Bourton Coal Club, 1895, and Charlbury Clothing Club, 1883.

reflect life-cycle changes or other economic factors, but is also indicative of migration (since no distant membership was available). Unlike friendly societies, those that left the parish had to leave the club, receiving their contributions to date without added benefit.

The completion rate of those who commenced saving changed over time. The initial high level of membership at Benson was tempered by a 13 per cent withdrawal rate during 1875, but gradually that improved with completion levels of approximately 95 per cent between 1880 and 1885, and after that time many years had a 100 per cent completion rate. Membership numbers declined to below fifty in the 1890s, partly because of a fall in population, but there was a sharp rise in 1902 when membership doubled to eighty-five, although no definitive cause has been identified for this change other than a gradual and general rise in coal prices. However, the raw year-on-year membership figures disguise an even larger degree of turnover on an annual basis as it takes account of new members.<sup>47</sup> Eliminating the early years, the average turnover between 1881 and 1902 was 22 per cent with an exceptionally high level of 60 per cent of leavers after the 1885 club, a year when tensions were high in the community with honorary members of the Bensington Friendly Society seeking to change that club against the wishes of its members.<sup>48</sup>

### *Changing Coal Prices*

Coal clubs were affected by broader nineteenth-century economic changes, especially changes in the price of coal. The Revd George Jennings Davis of Charlbury commented on the 1856/7 winter, 'The coal, owing to the railway, is reduced from 2s. 6d. to 1s. a cwt., and therefore, there is not the same urgent need for selling it at a reduced price.'<sup>49</sup> Any fluctuation in coal price would adversely affect the budget of the coal club. A spike in retail coal prices between 1872 and 1876 saw greater demand upon honorary subscribers rather than an increased cost to club members.<sup>50</sup>

Prices reached a peak in 1873 due to a boost in UK exports because of the Franco-Prussian war, the implementation of the 1872 Mines Regulation Act that restricted worker hours to eight, and the exclusion of those aged under twelve from working below ground.<sup>51</sup> This was compounded by strong demand in the UK from a vibrant iron and steel industry, and a series

<sup>47</sup> Calculated by the dividing the number of leavers by the total number of members in the previous year.

<sup>48</sup> Morley, *Oxfordshire Friendly Societies*, p. 62

<sup>49</sup> G.J. Davis, *A Farewell Letter to the Parishioners of Charlbury, Oxon.* (1857), p. 25. He does not specify the timescale of this change but the Oxford, Worcester and Wolverhampton railway was opened at Charlbury in 1853.

<sup>50</sup> OHC, PAR 284/13/F2/1 (Whitchurch coal club book, 1841–78).

<sup>51</sup> W.H. Shercliff et al., *Poynton, A Coalmining Village: Social History, Transport and Industry, 1700–1939*, (1983).



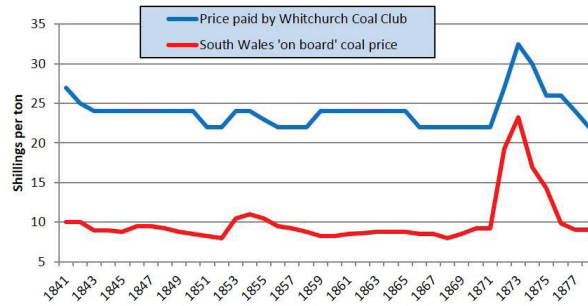


Fig. 3. Comparison of the cost of south Wales coal (ship loaded) and delivered cost to Whitchurch, Oxfordshire, 1841–78. Coal prices taken from [http://www.therhondda.co.uk/facts/coal\\_prices\\_1840\\_1938.html](http://www.therhondda.co.uk/facts/coal_prices_1840_1938.html) (accessed 23 February 2011).

of miners' strikes. The price of coal increased from 22s. a ton in 1871 to 32s. 6d. in 1873. In coal clubs, member subscriptions remained static whilst honorary contributions increased to meet the additional cost. Club members had mitigated their risk while non-members bore the increased cost from their own budget.

It is likely the formation of the Benson coal club in January 1875 was in direct response to increased coal prices, attracting a very high proportion of households in its first year (52.6 per cent) but as prices fell back membership eased. The flexibility of the club system was in contrast to an endowed charity. At the height of coal prices in 1874, the Sibford Gower coal charity was forced to reduce the amount of coal distributed by 20 per cent, passing the burden of increased coal costs onto the poor.

Changes in the cost of coal, transport, and distribution varied considerably according to geographical location. Proximity to a transport system capable of carriage and delivery of high volume, heavy goods reduced costs. The cost of delivery of thirty-three tons of coal on 14 December 1897 by boat to Claydon wharf on the Oxford Canal by Palmer and Sons of Banbury for the Claydon coal club was significantly less than carriage by road. Similarly, proximity to a rail depot also substantially reduced cost, but those settlements at distance from either water or rail links had additional burden of road transport to pay for, or be provided by voluntary carriers.

The comparison of the cost of coal before transportation and the price paid for the bulk purchase reveals carriage and handling represented between 54 per cent and 66 per cent of the costs. Only in the years of price escalation did this proportion reduce. Once coal had been delivered to a wharf or yard, farmers collected the coal for free in many parishes and often provided initial local storage in a barn.<sup>52</sup> It was weighed and divided prior to local distribution. At Claydon, George Goode, farmer and coal merchant lent his scales for the purpose.<sup>53</sup> Other parishes used existing storage, such as the school cellar, or were well served by bespoke storage with Steeple Aston having a freehold coal-barn and implements.<sup>54</sup>

## CLOTHING CLUBS

A similar but quite distinct social welfare initiative was the clothing club, frequently run alongside a parish coal club. The regular collection of subscriptions from members was often at the same time and day as the coal club. Payments at Swalcliffe were made on a Monday in

<sup>52</sup> As at Aston and Wootton, *Jackson Oxford Journal*, 7 December 1861 and 2 January 1869.

<sup>53</sup> *DDM*, January 1898.

<sup>54</sup> Diary of E.T. Stevens, 11 February 1874; *Jackson Oxford Journal*, 21 March 1868.



Fig. 4. *Elliston & Cavell, Oxford*. Source: Image on rear of Kelly's Directory, 1914–15.

the billiard room of a Justice of the Peace whose unmarried fifty-year old daughter helped run the club.<sup>55</sup> Sometimes children were sent to pay the subscription, and at other times the women attended. Honorary subscriptions were made in a similar manner to coal clubs, often by the same people. Three key differences exhibited in comparison to coal clubs were the significant day in the village calendar when the clothes were provided, impacting on aspects of local life; clubs being aimed at supporting the young; and the association of some clothing clubs with Sunday schools.

Clothing clubs, and their variants boot or shoe clubs, were subscriber associations with honorary subscriptions designed to assist the self-sustaining labouring class and those receiving out-relief. The earliest known clothing club in Oxfordshire was established in Steeple Aston in 1830. By the 1860s they were very common, but they reached their peak in the 1880s. Many continued well into the twentieth century; Swalcliffe still ran a clothing club in 1953. As with coal clubs, membership was generally limited to one parish and the collection of subscriptions was made throughout the calendar year for distribution near year end. They were established and controlled by the vicar, or, more frequently than coal clubs, by the benevolence of a local female of independent means, such as Miss Churchill at Deddington.<sup>56</sup> Near year end, usually in late October or November, the clothing club was drawn to a close and honorary benefits added. Tickets were allocated to members to be spent on clothes and two different approaches were evident although in common, no cash was given. One method of distribution was for a department store or other clothier to attend the village with a wide selection of garments and purchases were made by ticket. At Finstock, like many villages, the schoolroom was used for this purpose and the head teacher was obliged to close the school for a whole day giving a holiday to the children.<sup>57</sup> 'One day in the year our school was turned into a shop, a vast tilted waggon came from Oxford full of drapery goods and smart shopmen. It was the clothing club sale.'<sup>58</sup> Impact on schooling was also felt on other days when mothers attended the nearest town to view prospective goods for sale, taking their children

<sup>55</sup> OHC, P403/J/1, p. 143 (diary of Annie Norris of Swalcliffe, 1886–9, 10 October 1887).

<sup>56</sup> DDM, December 1895.

<sup>57</sup> OHC, T/SL 26 (Finstock school log book), 24 October 1880.

<sup>58</sup> J. Kibble, 'Charlbury and its Nine Hamlets' (1927) and 'Charming Charlbury' (1930), both reprinted as John Kibble, *Charming Charlbury with its Nine Hamlets* (1999), p. 106.

with them.<sup>59</sup> Clothes sold included ‘warm and useful articles of clothing.’<sup>60</sup> Elliston & Cavell, outfitters and Oxford’s largest department store, were prominent in providing appropriate clothing at village club sales. Other clubs chose more local stores to provide their goods such as Valentine and Barrell of Witney.<sup>61</sup>

The second method of securing clothing was for tickets to be issued to each member for the value of their savings plus bonus. Such tickets were then cashable at named stores. The Bampton and Aston clubs required tickets to be spent at either Clack’s of Aston or Pembrey’s of Bampton.<sup>62</sup> Richmond saw the limitation on where the poor could buy their goods as an element of social control, to ensure the spending was not on fashionable or frivolous clothing.<sup>63</sup> There is no evidence to support this view and the rationale for the organizers to limit spending to an individual outlet, or limited number of suppliers, was to obtain the best discount on bulk purchase.

Clothing clubs have largely been ignored by rural social historians and it has been suggested that, ‘For much of the nineteenth century ready-made clothing was beyond the means of most labouring families.’<sup>64</sup> However, the evidence presented here demonstrates that the availability of new clothing from established stores through the variety of clothing clubs in many parishes enabled access to all but the very poor from soon after the 1834 Poor Law Amendment Act. The make and mend economy was a reality but was far from the full picture. Only recently has the issue of the provision of clothing for the poor been subjected to scrutiny through articles by Peter Jones and Vivienne Richmond in *Textile History*.<sup>65</sup> The articles suggest that the local provision of clothing to the poor ceased at 1834, or earlier. Under the old poor laws, the overseers frequently provided clothing to the needy, and ‘clothing could absorb a significant amount of poor law resources, and there is considerable evidence that overseers devoted time and money to obtaining good-quality, and sometimes fashionable clothing.’<sup>66</sup> Vivienne Richmond proposes that after 1834, clothing clubs were ‘intended as a replacement for, and not a supplement to, parish provision.’<sup>67</sup> It is an assertion that this research supports. Whether clothing was supported through the statutory framework, through charity, or through subscriber self-help clubs, a substantial amount of the funds came from the same village elite, the larger landowners or gentry. Whether they paid through imposed rates, charitable endowment, or philanthropic donation to a self-help initiative, the financial outcome was the same but the ideology was very different.

Endowed charities providing clothes for the poor had existed long before the nineteenth century. The change that has already been described from coal charity to coal club was mirrored in clothing provision, but some charities endured. The Revd Stevens at Sibford Gower administered the parish clothing charity and encountered identical challenges that he endured with the coal charity.<sup>68</sup> In December 1882, Mrs Ellen Hone of Sibford Gower was given a clothing ticket worth 11s. 6d. from the charity in addition to a ton of coal. Her household was especially poor, with her husband suffering ill health. Three children were in

<sup>59</sup> OHC, T/SL 26, 5 October 1899. The head teacher reported that seventeen children were absent in the morning and twenty-one in the afternoon as mothers attended the drapery store to select articles for the clothing club sale.

<sup>60</sup> CNDM, September 1881.

<sup>61</sup> OHC, T/SL 26, 22 October 1900.

<sup>62</sup> *Jackson Oxford Journal*, 23 December 1871.

<sup>63</sup> Richmond, ‘Indiscriminate Liberality’, p. 58.

<sup>64</sup> Verdon, *Rural Women Workers*, pp. 174–5.

<sup>65</sup> P. Jones, ‘Clothing the Poor in Early Nineteenth-Century England’, *Textile History*, 37 (2006), pp. 17–37; V. Richmond, ‘Indiscriminate Liberality Subverts the Morals and Depraves the Habits of the Poor: A Contribution to the Debate on the Poor Law, Parish Clothing Relief and Clothing Societies in early Nineteenth-Century England’, *Textile History*, 40:1 (2009), pp. 51–69.

<sup>66</sup> S. King, *Poverty and Welfare in England, 1700–1850* (2000), p. 158.

<sup>67</sup> Richmond, ‘Indiscriminate Liberality’, p. 53.

<sup>68</sup> Diary of E.T. Stevens, 11 December 1882.

*Table 2. Households in Benson with Coal Club and Clothing Club membership, 1881*

	No. of households
Coal only	63
Clothing only	10
Coal & clothing	30
None	198
<b>Total</b>	<b>301</b>

employment and there were two children of school age, and the family lived in a mud and turf hut built by Ellen's husband, Thomas 'in a hollow under a hedge at Sibford Heath'.<sup>69</sup> She felt necessary to request a pair of boots for her son and challenged the parson when he refused. Stevens noted, 'My experience of the poor here is that what is given to them makes them, as a rule, only more and more selfish.'<sup>70</sup> The Sibford charity did not follow the example of Great Milton where previous funds from Kent's Charity that were deployed as charitable coals, were instead given as an honorary subscriptions on the formation of the coal club in 1843.<sup>71</sup>

Clothing clubs were non-discriminatory. If the subscription was paid, the subscriber benefitted, and there was no religious requirement for membership, although they were sometimes associated with Sunday schools. The clubs were widespread but again the survival of primary records is scarce. The registers of Benson clothing club were kept in the same book as the coal club.<sup>72</sup> Subscriptions took the form of twelve four-weekly payments of 1s., paid a week after the coal club payments. Honorary subscriptions added a bonus of between 12.5 per cent and 25 per cent (averaging at 23 per cent) to full-term savers. In her study of Sussex and Kent, Vivienne Richmond identified farmers, as well as the gentry, to be substantial supporters of clothing clubs through honorary subscription.<sup>73</sup> Since most recipients were agricultural labourers, who were employed by farmers, she suggests this reaffirmed community hierarchies. In Oxfordshire, farmers were strong supporters of independent friendly societies, although that did not mean they controlled the members. There is no evidence of farmers being a driving force behind clothing clubs or other self-help welfare.

#### RELATIVE APPEAL OF CLOTHING AND COAL CLUBS

It is clear from the Benson records that the coal club was the first choice for membership, and this is supported by evidence from elsewhere. In 1881 John Gosby and John Champion, together with Thomas Howard of Roke, were three of seven defaulters of the Benson clothing club.<sup>74</sup> The action to close their clothing club account and transfer the payments to their coal club identifies the priority between the two types of welfare. This process occurred most years with a few members and was one-way. No examples exist of a coal club account being closed and payments transferred to the clothing club. Clothing club membership was an average 58 per cent lower than coal club membership during the lifetime of the club but it was not a constant relationship over time, with the coal club being dominant in the early and late years of their existence. This reaffirms that at Benson, where there was a choice, the coal club was the preferred option. If membership of one club only could be afforded, a fire for heat and

<sup>69</sup> Ibid. 21 February 1883.

<sup>70</sup> Ibid. 11 December 1882.

<sup>71</sup> OHC, PAR 171/13/5C/1 (Kent's Charity account book, 1840–1916).

<sup>72</sup> Ibid. PAR 28/13/F4/1.

<sup>73</sup> Richmond, 'Indiscriminate Liberality', pp. 51–2.

<sup>74</sup> OHC, PAR 28/13/F4/1.

cooking were essential whilst clothing could wait a little longer. Nonetheless, some clothing clubs had large numbers of members. Bladon had membership of 150 in 1859, and Bampton 130 members in 1879.<sup>75</sup>

The rate of members who joined the clothing club completing the full year's payments was an average of 93 per cent compared to 96 per cent for the coal club, both high averages but masking a changing picture over time. The first ten years saw much higher levels of withdrawal than thereafter for both coal and clothing clubs. The occupational structure of Benson clothing club members reflected that of the coal club: no difference can be discerned between them in terms of occupation alone.

One factor that needs consideration is the effect the weather played upon membership levels of either club at Benson. Did adverse winters lead to increased membership, or did hardships associated with them lead to reduced membership? The final quarter of the nineteenth century was characterized by a series of bad winters and it could be reasonably be expected that additional heating, and perhaps clothing, would be required, or would encourage self-help in the coal and clothing clubs for the following year. There were three years in this period when mean winter temperatures fell below 2°C.<sup>76</sup> However, analysis of the data reveals no correlation between coal club membership and winter temperature, either for the same year or the following year's membership. A similar result is found between clothing club membership and winter temperature.

Given the very similar results for both coal and clothing clubs, a further question arises whether any correlation exists between the memberships of the two clubs. Examination of the data identifies a very strong positive correlation of  $r = 0.73$  on Pearson's correlation coefficient between coal club and clothing club membership at Benson. Clothing club members were also likely to join the clothing club. Correlation does not equal causation and although coal and clothing club membership was closely associated, why they were is less clear other than the desire to seize the opportunity to take control of their own destiny and not rely on the poor law. The population of Benson fell 23 per cent between 1871 and 1901, but rose back to a similar level by 1921 and may account for some of the reduced membership of both clubs over time. It does not explain the gradual decline of the clothing club after 1907. It is likely that a number of factors affected membership, including changing demography, gradually increasing wealth, the welfare state after the Old Age Pensions Act of 1908, and the National Insurance Act three years later.

Clothing clubs had subtle variations. Some permitted the purchase of more than one share where members received proportionate benefit. The Tackley Sunday school and women's clothing club permitted attending children to purchase one or two shares, whilst mothers had the option to invest in between one and six shares. Membership was in the name of the mother or child with widows also eligible.

The Tackley club was established in 1840 and lasted over fifty years. The forty-three families identified in the 1889 membership demonstrates a high penetration of this welfare amongst the 112 occupied houses.<sup>77</sup> Shipton-under-Wychwood Sunday school scholars could save 1d. per week towards the clothing club and honorary subscribers added ½d. to the member's ticket for each attendance at Sunday school, illustrating further variation.<sup>78</sup> Bad marks or lateness resulted in loss of some benefit, while at Shenington additional benefit to the clothing club was linked to day school attendance.<sup>79</sup> Almost every child attended Sunday school at some

<sup>75</sup> *Jackson Oxford Journal*, 17 December 1859; *Witney Deanery Magazine*, January 1880.

<sup>76</sup> D.E. Parker et al., 'A New Daily Central England Temperature Series, 1772–1991', *International Journal of Climatology*, 12 (1992), pp. 317–42.

<sup>77</sup> *Census of England and Wales 1891, Volume 2. Area, Houses and Population*, 195 [c.6948–1] (1893–4).

<sup>78</sup> *CNDM*, December 1883.

<sup>79</sup> *DDM*, February 1901. For day school attendance greater than 300 half-days 1s. was added; for over 350 half-days 1s. 6d. was added; for over 400 half-days 3s. was added and in 1900 Shenington had twenty-four pupils in the last category and Alkerton five pupils.



Table 3. *Tackley Sunday School and Women's Clothing Club, 1889*

Number of Members	Status	Shares	Paid	Benefit added	% benefit added
47	Child	1	4s. 4d.	2s. 2d.	50%
9	Child	2	8s. 8d.	4s. 4d.	50%
0	Women	1			
3	Women	2	8s. 8d.	3s. 4d.	38%
10	Women	3	13s. 0d.	4s. 0d.	31%
7	Women	4	17s. 4d.	4s. 8d.	27%
0	Women	5			
15	Women	6	£1 6s. 0d.	5s. 0d.	19%
Total: 91 members		219 shares			

Source: Oxfordshire History Centre, Tackley Sunday school clothing club accounts, 1840–89, PAR 267/13/F1/2.

time and it was a central feature of working-class country life. Through various clubs, they provided clothes, money during illness and funeral expenses upon death.<sup>80</sup> However, such conditional honorary subscription was the exception and coal or clothing club membership was not linked to church attendance or other covert conditions of giving demonstrating their generally secular nature.

The similarities between coal and clothing clubs in terms of process meant that the two organisations could readily be combined. Cassington provident society catered for both coal and clothing supply, providing tickets for the purchase of coal or clothing at year end.<sup>81</sup> This approach had the added benefit of leaving the choice of clothing or coals until the time of purchase whilst maintaining the element of regular saving. It is clear that many families recognized the benefit of such saving. As well as the bonus, clothes were able to be purchased at a reduced rate obtained through bulk-purchase negotiation by one of the organizers. Where clothing was directed towards children, the financial return on savings was even greater.

## GEOGRAPHICAL DISTRIBUTION

The distribution of both coal and clothing clubs was widespread. Surviving records indicate a higher concentration in the north-west than the rest of Oxfordshire, but this may merely reflect the better survival of deanery magazines in that region, including many for Witney, Chipping Norton and Deddington deaneries. Fewer deanery magazines survive from the remainder of the county. It is clear that clothing clubs were extremely popular and that at some time most villages had one, or had access to one, wherever the honorary support and motivation was present. At Deddington in 1897 the clothing club was described as a 'useful institution for helping those who are inclined to help themselves.'<sup>82</sup> On the other hand, many such clubs were not permanent features and were subject to outside influences such as fashion, changing need, or loss of impetus from the organizer. This is suggested by a comment about Spelsbury in 1882, where subscriptions had become irregular and that, 'the time is evidently come when this club must give way to newer contrivances for thrift.'<sup>83</sup>

<sup>80</sup> T. Laquer, *Religion and Respectability: Sunday Schools and Working Class Culture, 1780–1850* (1976), p. xi.

<sup>81</sup> OHC, PAR 51/13/N/1 (rules of Cassington provident society).

<sup>82</sup> *DDM*, January 1897.

<sup>83</sup> *CNDM*, June 1892.

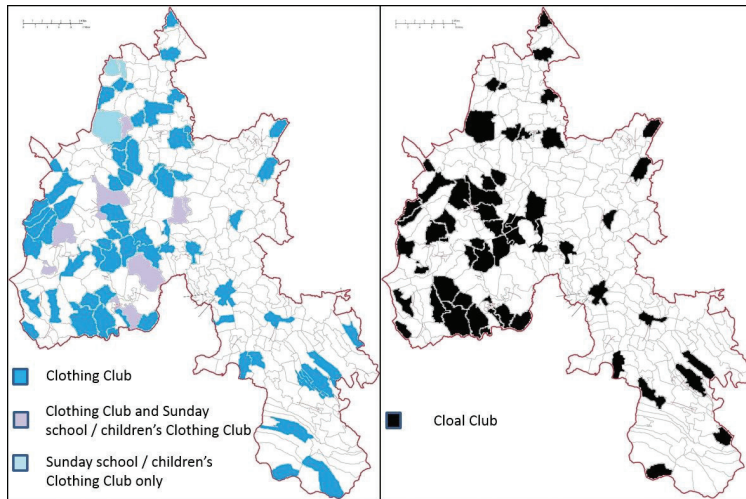


Fig. 5. Clothing clubs and coal clubs in Oxfordshire, 1834–1900.

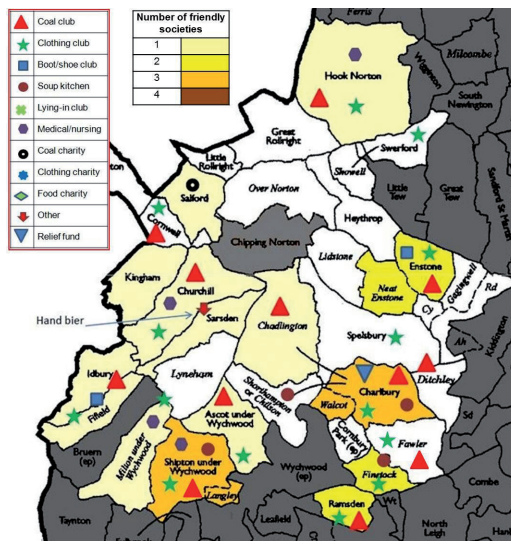


Fig. 6. The extent and variety of welfare in Chipping Norton deanery 1880s–90s.

Richmond suggests that in ‘the southern counties, where clothing societies proliferated, agricultural labourers showed little inclination to establish friendly societies.’<sup>84</sup> In Oxfordshire, friendly societies, clothing clubs, and other welfare initiatives proliferated equally in rural areas and were widespread throughout the county.<sup>85</sup> It may be that the poor were attracted to clothing societies in order to obtain their normal family clothing requirements. It was certainly a choice they had, and one they sometimes made, but the reality was far more

<sup>84</sup> Richmond, ‘Indiscriminate Liberality’, p. 55.  
<sup>85</sup> Morley, *Oxfordshire Friendly Societies*, pp. 1–25.

complex as choices were made where to spend the household budget amid many opportunities and several demands.

Mapping of the availability of local welfare by parish at the end of the nineteenth century in the sub-region of the Chipping Norton deanery demonstrates that coal and clothing clubs were just two of the available opportunities with friendly societies, lying-in clubs and rural soup kitchens being available in many locations.<sup>86</sup>

Likewise, a micro-study of Whitchurch-on-Thames identifies at least nine welfare opportunities available at all times between 1835 and 1900, demonstrating a comprehensive parish welfare system outside the poor law based largely upon subscriber societies.<sup>87</sup> Only chapelries or smaller parishes had no provision, but even in those areas usually residents had access to neighbouring parish organisations.

## CONCLUSION

After 1834 the self-sustaining labouring class sought to take advantage of the array of welfare available locally. Families and individuals exercised a substantial degree of self-help in their chosen subscriptions. Subscriber clubs became an increasingly significant aspect of parish-based welfare reflecting a shift in contemporary attitudes towards welfare, away from direct philanthropic giving. Local welfare provision was true voluntarism, outside the auspices of the state-sponsored delivery through the poor law. In many ways, the nature of the welfare instrument in a particular community made available by the local elite was irrelevant as each assisted the household budget of those that chose to participate. Philanthropic options were prioritised by the recipients, who sought first and foremost to provide for their basic physiological needs.<sup>88</sup> Coal and clothing clubs were the two most popular organizations with both recipients and honorary subscribers. The effect of utilizing these welfare options was that it either reduced the actual cash expenditure of a household on basic physiological needs, or enabled the purchase of a greater proportion of goods or services to support themselves and their family. The saved element could be spent elsewhere on the household, either to support other physiological needs or to meet other regular payments for friendly society or other insurance payments.

The widespread nature of initiatives throughout the county reflect the heavy influence of the revitalized Anglican clergy, who were central to instigating many of the enterprises. Membership amongst the self-sustaining poor was high. Each parish had its own welfare system, and the extent of diversity can be seen where records are intact. Common approaches emerge from the evidence but every place was different. The role of coal and clothing clubs as local initiatives of importance in the nineteenth century has hitherto been understated. Recognising their contribution to improving the lot of the poor, their ubiquitous nature, and the way they helped invigorate parish-level activity helps to cement their position as significant topics for historical study.

<sup>86</sup> OWDB.

<sup>87</sup> S. Morley, 'Community, Self-Help and Mutual Aid: Friendly Societies and the Parish Welfare System in Rural Oxfordshire, 1834–1918', University of Oxford D.Phil. thesis (2012), p. 381.

<sup>88</sup> M. Coates, *Psychology and Organizations* (2001), p. 36.