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**Reverses of Fortune - Masculinity and Financial Failure
in the Middle Classes in England, 1835-1895**

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Submitted for the degree of Doctor of Philosophy (PhD)
July 2018

I declare that the work presented in this thesis is my own.

.....
Marian Anne Flint

ABSTRACT

Historians have generally accepted a model of masculinity wherein financial solvency was a crucial measure of success. This thesis examines and challenges that view, problematising the idea of the man as successful breadwinner being a cornerstone of middle-class masculine identity. It examines neglected aspects of men's lived experience, including indebtedness, bankruptcy and the receipt of charity, and, through this, reveals that the effect of financial failure was more complex and nuanced than usually thought. It also considers how these "failed" men were viewed by their families. It demonstrates that a financial crisis did not have to lead to material ruin and that the emotional and societal consequences could be negotiated by those who were shrewd. Middle-class men who knew how to present themselves within the accepted parameters of their class did not necessarily lose status. Furthermore, through the "patriarchal dividend", they always enjoyed the possibility that their fortunes might improve. Conversely, women's status depended on the lives and social position of others. How a middle-class man understood and thought about his situation was influenced by the prevailing social discourse but personal life choices relating to, for example, profession and marriage, and the need to negotiate emotional survival could override its impact or produce confusing feelings. This thesis shines a light on the men and their families who occupied a liminal position of reduced fortunes and thwarted expectations in the middle classes.

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ABBREVIATIONS

BDL	Benjamin Disraeli Letters
BL	British Library
BMBF	British Medical Benevolent Fund
COS	Charity Organisation Society
DFMB	The Diary of Ford Madox Brown
DGAA	Distressed Gentlefolks' Aid Association
DGB	The Diaries of George Bird Victorian Wheelwright
HC	House of Commons
HL	House of Lords
LMA	London Metropolitan Archives
NBI	National Benevolent Institution
TNA	The National Archives
UKBA	United Kingdom Beneficent Association
Uni Notts	University of Nottingham Archive

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Introduction

Mr Garth had failed in the building business, which he had unfortunately added to his other avocations of surveyor, valuer, and agent, had conducted that business for a time entirely for the benefit of his assignees, and had been living narrowly, exerting himself to the utmost that he might after all pay twenty shillings in the pound. He had now achieved this, and from all who did not think it a bad precedent, his honourable exertions had won him due esteem; but in no part of the world is genteel visiting founded on esteem, in the absence of suitable furniture and complete dinner-service.¹

In her portrait of Caleb Garth in *Middlemarch*, published in 1872, the novelist George Eliot (1819-1880) revealed many of the tensions ascribed to middle-class men who failed in business but were still expected to fulfil the breadwinner role for their family. Mr Garth meets his business debts by working hard and living frugally but, even though his fortunes improve and he earns the esteem of those who do not condemn him outright for his failure, his wife suffers for want of acceptance by other women who, in more prosperous times, she would expect to be her social peers. This literary portrayal of the unsuccessful, male head of household appears to support the view that financial solvency and independence were central to attitudes towards gender and the family in nineteenth-century England. However, Eliot's picture is, perhaps, not as straightforward as it might appear. In fact, Caleb Garth is a paragon of the 'straight laboring man' who embodies a 'nostalgia for old values.'² He is the antithesis of the novel's financially incontinent business men and professional characters who are more successful initially but whom happiness eludes. Eliot depicts Caleb repaying his debts in full, an improbable action in real life, and this distances him from what many later nineteenth-century novelists saw as the general societal breakdown of

¹ George Eliot, *Middlemarch*, Oxford World's Classics, (1988 1st pub. 1872), p191

² Frederick Karl, *George Eliot - a Biography*, Flamingo, (1996), pp14 & 507

which bankruptcy was symptomatic.³ In a crowded field of fictional, Victorian businessmen, no one is ‘more admirable in his insistence upon commercial morality.’⁴ This is a useful reminder that much of what we understand to have been the experience of financial failure in the nineteenth century has been gleaned from novels which have their own internal morality driven by the needs of plot, characterisation and the novelist’s *Weltanschauung*.

This thesis examines and challenges the view that insolvency was a practical and emotional calamity for middle-class men in the Victorian period. In a way not done previously, it problematises the idea of the man as successful breadwinner being a cornerstone of middle-class masculine identity. It examines neglected aspects of men’s lived experience, including indebtedness, bankruptcy and the receipt of charity, and, through this, it advances the hypothesis that the effect of financial failure was more complex and nuanced than usually thought. It demonstrates that a financial crisis did not have to lead to material ruin and that the emotional and societal consequences could be negotiated by those who were shrewd. Middle-class men who knew how to present themselves within the accepted parameters of their class did not necessarily lose status. Indeed, a second theme of this thesis is to interrogate the question of middle-class membership and how it was achieved and preserved. The struggle to maintain appropriate presentation is a theme throughout. From the start, but particularly in the final chapter, men are seen in the context of their familial relationships so

³ Barbara Weiss, *The Hell of the English - Bankruptcy and the Victorian Novel*, Associated University Presses, (1986), pp20 & 76

⁴ *Ibid*, p75

that this thesis contributes to debates in gender history surrounding the usefulness of “masculinity” as a line of historical enquiry.

Historians have generally accepted a model of masculinity wherein financial solvency was a crucial measure of success, which they might then temper with an appreciation of the reality of men’s lives.⁵ The first part of this introduction considers historians’ use of the male breadwinner model, their impressions of the frequency with which men achieved and maintained financial solvency, and the model’s centrality to examining the implications of financial failure on masculinity. It looks at the model in the round from the perspectives of the working and middle classes, highlighting the continuities and divergences in its application and acceptance by and between the two classes, and at the financial realities of middle-class life. The second part grounds this thesis in the historiography of the two significant themes of masculinity and the middle classes; and the third sets out the methodology employed. The term “model” is used deliberately because it is how many historians have interpreted an ideal which existed most powerfully in discourse. Indeed, the word has been used by Angélique Janssens in her overview of the debates connected to the concept.⁶ Through examination of historians’ diverging views on the financial solvency and independence of the Victorian, male head of household, an understanding of the pervasiveness of the ideology and its practical results is achieved. In order to appreciate the potential outcomes for financially failed middle-class men it is important to understand the standard against they were being judged. That this ideology

⁵ For example, the works of John Tosh, R J Morris, Sonya Rose and Alexandra Shepard

⁶ Angélique Janssens, “The Rise and Decline of the Male Breadwinner Family? An Overview of the Debate”, *International Review of Social History*, 42(Supplement), (1997), p8

provided a background discourse to men's lives is not contested, even if their experience significantly departed from it.

Man as provider - concept and reality

Historians' employment of the "male breadwinner" family model is sometimes muddled, particularly as to its class and temporal origins. Somewhat unnuanced surveys from the 1980s and 1990s have generally been overtaken by an approach which acknowledges the complexity and longevity of the concept.⁷ In a detailed analysis in his seminal article from 1994 "What should Historians do with Masculinity? Reflections on Nineteenth-Century Britain", John Tosh states that in the eighteenth century the requirement that a household was sustained by a man's 'productive activities ... was met in many areas by household production, with the man directing the labour of family members and other dependents.'⁸ This pattern declined during the nineteenth century as weight was placed increasingly on 'the man's unaided labours.' Furthermore, in *A Man's Place: Masculinity and the Middle-Class Home in Victorian England* (1999), Tosh proposes that:

Full acceptance as a man in society depended on manifestly possessing the independence and the resources to be a household head. What had always been a key qualification for adult masculinity became if anything more absolute during the nineteenth century, as the scope of patriarchy in the home was whittled away.⁹

However, in *Men, Woman and Property in England, 1780-1870* (2005), R J Morris identifies an earlier change, 'a renegotiation of the subordinations of gender,' as occurring in the late eighteenth and early nineteenth centuries

⁷ See Colin Creighton, "The Rise of the Male Breadwinner Family: A Reappraisal", *Comparative Studies in Society and History*, 38(2), (1996) and Wally Seccombe, "Patriarchy Stabilized: The Construction of the Male Breadwinner Wage Norm in Nineteenth-Century Britain", *Social History*, 11(1), (1986)

⁸ John Tosh, "What should Historians do with Masculinity? Reflections on Nineteenth-Century Britain", *History Workshop Journal*, (38), (1994), p185

⁹ John Tosh, *A Man's Place: Masculinity and the Middle-Class Home in Victorian England*, Yale University Press, (1999), p82

which included the man's role becoming predominantly one of ensuring sufficient income to maintain his household.¹⁰ Joanne Bailey detects a change in emphasis over time as the role of 'provisioner,' evident in the same period, acquired 'the later political connotations of breadwinning.'¹¹ She questions the primacy of 'provisioning fatherhood' as an ideal in this period having identified a stronger emphasis on 'tenderness' in several discourses relating to paternal care.¹² 'Bad' fathers might be those who failed to provide financially for their children but 'unfeeling' fathers could also be included in this group.¹³ This idea is explored in detail in chapter 5. Problems of rigid periodisation are highlighted by reference to the work of Alexandra Shepherd in *Meanings of Manhood in Early Modern England* (2003) in which she demonstrates that the male breadwinner ideal is not a nineteenth-, nor indeed, an eighteenth-century concept.¹⁴ Thus there is an overall lack of consensus amongst historians as to the time of arrival and development of the male breadwinner model. As Janssens comments, 'it is clear that the debate on the male breadwinner family has suffered from the often diffuse, indirect and scattered nature of the historical evidence that has been brought to bear.'¹⁵ This absence of agreement extends to the social origins of the concept.

The authors of *The Family Story - Blood, Contract and Intimacy, 1830-1960* (1999) are unusual in their consideration of the ideology's class foundations.

¹⁰ R J Morris, *Men, Women and Property in England, 1780-1870*, Cambridge University Press, (2005), p26

¹¹ Joanne Bailey, "Masculinity and Fatherhood in England C.1760-1830", in John H Arnold and Sean Brady (eds), *What Is Masculinity? Historical Dynamics from Antiquity to the Contemporary World*, (Palgrave Macmillan, (2011), p180

¹² Ibid, p171

¹³ Ibid, p174

¹⁴ Alexandra Shepard, *Meanings of Manhood in Early Modern England*, Oxford University Press, (2003), p16

¹⁵ Janssens, "Rise and Decline of the Male Breadwinner Family?", p9

They emphasise its importance to political movements such as trade unions and the Chartist claim for the extension of citizenship to working-class men but they place the model's emergence in the liberal economic theory of the first half of the nineteenth century rather than vaguely with the middle classes.¹⁶ In *Limited Livelihoods: Gender and Class in Nineteenth-Century England* (1992), Sonya Rose suggests that the idea of the ideal family wage 'grew from artisanal values concerning skill and property in labor, was fed by the threat of degradation and the social disarray produced by capitalist industrial transformation, and came to full flower when men's jobs were threatened because women were hired.'¹⁷ That there is a lack of agreement as to who was imposing their ideas on whom will be illuminated when consideration is given to the legal manifestations of the ideal.

Whatever its origins and development may have been, Tosh places the concept of male financial independence centrally in "What should Historians do with Masculinity?" and he assesses the 'cultural weight' of the man of the family being the breadwinner as 'overwhelming.'¹⁸ Again he highlights independence as a 'key nineteenth-century indicator of masculinity achieved, ... combining as it did dignified work, sole maintenance of the family, and free association on terms of equality with other men.'¹⁹ Our concern here is with the second component which Tosh describes further; 'the man who speaks for familial dependents and who can transmit his name and his assets to future generations is fully masculine.'²⁰ In his view, for the nineteenth-century

¹⁶ Leonore Davidoff, Megan Doolittle, Janet Fink and Katherine Holden, *The Family Story - Blood, Contract and Intimacy, 1830-1960*, Longman, (1999), pp20-21 & 31

¹⁷ Sonya O Rose, *Limited Livelihoods: Gender and Class in Nineteenth-Century England*, Routledge, (1992), p138

¹⁸ Tosh, "What should Historians do with Masculinity?", p185

¹⁹ Ibid, p188

²⁰ Ibid, p185

male, setting up a household was a central facet of becoming an adult.²¹ Nevertheless, he acknowledges that the idea of a 'solid bourgeois masculinity' is untenable. The reason he gives for the instability of the ideal is that it required that a man's home life assume a far higher importance in his life than was traditional.²²

Morris also claims that a man's role was 'dominated by the task of ensuring that the household had the necessary income to sustain domesticity.'²³ The focus of Morris' work is less concerned with gender than with the minutiae of property ownership. Helpfully, he provides a paradigmatic six stage property cycle of the successful middle-class male.²⁴ Stages one and two were childhood and training between the ages of fourteen and twenty-one. In both of these periods the man was financially dependent on his parents. In stage three the adult man became an earner and payer of interest on personal and business loans and sought an income which substantially exceeded his expenses. Morris associates this period with setting up an independent household which he links to mortgaged property acquisitions rather than to a desire to achieve full manhood. Morris' ideal man then moved, in stage four, from paying to receiving interest as debts were paid off and capital was accumulated. Income was still earned from business or professional activity in the main. In stage five, in the man's early to mid-fifties, he aimed to withdraw gradually from business activities and live off unearned income from rents, interest and dividends. Capital accumulation reduced. After death, stage six, his estate was sufficient to maintain the living standards of widows

²¹ Ibid, p185

²² Ibid, p188

²³ Morris, *Men, Women and Property*, p26

²⁴ Ibid, pp148-149

and, presumably unmarried, daughters. It was only at this point that a distribution of wealth to children or grandchildren might take place to assist them in stage four of their life cycle. Like Tosh, Morris concedes that the privileges of middle-class life were subject to insecurities including an almost inevitable fall in personal income at some point in a businessman's life.²⁵ This paradigm benefits from being framed by a historian whose work, in this instance, veers more towards economic than social or cultural history. It is clearly stated as an ideal but it is drawn from his examination of account books and probate records, the detritus of daily lives, rather than from rhetoric or advice literature.

Like the historians studying the nineteenth century, Shepard makes a distinction between the 'commonplace' that married or householding men would provide for their dependents, which was linked to prescriptions set out in conduct literature, and the reality of early modern men's lives where the need for survival meant that wives and children were usually essential contributors to the family income.²⁶ Hence, whilst acknowledging the powerful attraction of the male breadwinner ideal, historians of the early modern period to those of the twentieth century have had to accept that it could only be an ideal for the majority of men, including a significant number from the middle classes.

The lack of agreement between historians regarding the model's chronological development and class origins detracts from its usefulness as a way of understanding men's lived experience. This is not to say that an ideal of man

²⁵ Ibid, pp77 & 367-368

²⁶ Shepard, *Meanings of Manhood*, pp187-188

as provider did not exist from the sixteenth century onwards in life or in discourse, but most historians have not commented on the extent to which middle-class individuals' actions and beliefs diverged from it. Abundant evidence is available of a lack of independent male wealth and women's monetary contribution to the family enterprise. Leonore Davidoff and Catherine Hall in their study of the emerging middle classes, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850* (1987, 2nd edition 2002) show that a continual supply of female family labour was the precondition for some businesses; for example, schools were jointly run and a draper's shop relied on the wife's management.²⁷ Davidoff and Hall describe how women might make a direct investment in the family enterprise in the form of a loan but legal impediments barred them from 'active partnership'.²⁸ This was particularly prevalent in the lower middle classes where women's money was often used to start businesses.²⁹ In addition, marriage to the right woman might greatly improve a man's financial prospects. For example, a Quaker farmer's union brought the chance of capital from his mother-in-law and avenues of credit from brothers-in-law.³⁰ The authors of *The Family Story* argue that small shopkeepers, doctors in general practice and the clergy, 'relied on wives and family to provide important services.'³¹ Similarly, Rose gives examples from the first half of the nineteenth century of skilled artisans continuing their usual employment while their wives ran a shop as a way of managing the continual financial insecurity faced by the family.³²

²⁷ Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850*, Hutchinson, (1987 (2nd ed 2002)), pp279 & 283; see also p221

²⁸ *Ibid*, p277

²⁹ *Ibid*, p279

³⁰ *Ibid*, p221

³¹ Davidoff et al, *The Family Story*, p26

³² Rose, *Limited Livelihoods*, pp76 & 139

In a detailed analysis of a selection of working-class household budgets between 1787 and 1865 Sara Horrell and Jane Humphries reveal considerable differences between occupational groups at different times. As in this thesis, their conclusions reject ‘grand theorizations’ and emphasise the variety of familial experiences.³³ They observe that increasing industrialisation caused a decline in women’s opportunities for self-provisioning, through activities such as growing potatoes and collecting firewood, which inevitably made them more financially dependent on men. This is particularly telling and further subverts the idea of the male breadwinner being solely an ideological construct which can be mapped straightforwardly on to concepts of masculinity.³⁴ Men had no control over broad economic trends and it is clear that for very many of them in the working and middle classes across several centuries true financial independence was unattainable or unsustainable even if it was a goal they sought.

Nevertheless, failure to conform to notions of manhood relating to economic independence and solvency could undermine a man in a material way.

Shepard points out that while, for some, the ideals ‘featured more as a potent critique than a positive identity,’ such remissness might lead a man to be excluded from credit networks.³⁵ From the community’s perspective, men who failed might be deemed a danger to others because they became dependent themselves, thus threatening the social order and becoming a burden on parish funds.³⁶ Shepard’s reminder that there was a synthesis

³³ Sara Horrell and Jane Humphries, “The Origins and Expansion of the Male Breadwinner Family: The Case of Nineteenth-Century Britain”, *International Review of Social History*, 42(Supplement), (1997), pp63-64

³⁴ *Ibid*, pp43-44

³⁵ Shepard, *Meanings of Manhood*, pp194-195

³⁶ *Ibid*, p195

between the practical and ideological is useful when attempting to understand the model's longevity and attraction to society as a whole.

Some men were unable to meet the challenge and for the poor working classes the state intervened in their lives in a concrete and invasive way. The 1834 reform of the Elizabethan Poor Law aimed to make the receipt of poor relief unattractive to able-bodied men who could or would not provide for themselves and their families by insisting that they enter the workhouse instead of receiving “outdoor” relief in their own homes. In *Wealth and Welfare - An Economic and Social History of Britain, 1851-1951* (2007), Martin Daunton points out that the singling out of the man as the main provider can be seen in the fact that able-bodied women *were* permitted to receive outdoor relief.³⁷ Rose identifies a consequence of the New Poor Law as a reinforcement of the link that working-class men made between ‘manliness and independence;’ increasingly they ‘associated independence with remaining out of the clutches of the Poor Law authorities.’³⁸ In *Living in Sin: Cohabiting as Husband and Wife in Nineteenth-Century England* (2008), Ginger Frost shows the frustration that magistrates felt when confronted with a destitute mother with children whose errant “husband” could escape his role as provider because they were not married.³⁹ Incredibly, justices were prepared to fight court cases to have marriages declared void so that they could evade providing for an abandoned woman by having her removed to her

³⁷ Martin Daunton, *Wealth and Welfare - an Economic and Social History of Britain, 1851-1951*, Oxford University Press, (2007), p524

³⁸ Rose, *Limited Livelihoods*, p53

³⁹ Ginger S Frost, *Living in Sin: Cohabiting as Husband and Wife in Nineteenth-Century England*, Manchester University Press, (2008), pp58-59

birth parish, which illustrates the considerable financial stake that the state's agents believed they had in making men provide for their dependents.⁴⁰

Whilst the law increasingly made a man responsible for maintaining his family, under the principle of "couverture" it had also given him control over his dependents' finances including liability for their debts. This applied to all marriages, not just those of the upper and middle classes.⁴¹ It made unthinkable the possibility of a woman engaging in the property cycle Morris set out for middle-class men. Davidoff and Hall assert correctly that the idea of women's dependence inescapably underpinned whatever financial arrangements were made between individual husbands and wives. Although some women used money they had inherited themselves, 'the concept of dependence was nevertheless enshrined in such practices.'⁴² The authors of *The Family Story* point out that *couverture* actively made women dependent on men. Poor women knew that their own wages were unlikely to be adequate to support dependent children, and severe hardship was the only realistic alternative to dependency within marriage.⁴³ This made it especially difficult for wives who lacked the support of fathers, brothers or uncles to leave an abusive husband. Amanda Vickery, discussing the position of the genteel woman in her work *The Gentleman's Daughter - Women's Lives in Georgian England* (2003), makes a similar point; 'In the absence of a husband's goodwill and a family's support, the potential vulnerability of a woman's position comes into crisp focus.'⁴⁴ *Couverture* facilitated the fiction

⁴⁰ See also Anna Clark, "The New Poor Law and the Breadwinner Wage: Contrasting Assumptions", *Journal of Social History*, 34(2), (2000), pp261-81.

⁴¹ Amy Louise Erickson, "Coverture and Capitalism", *History Workshop Journal*, 59 (2005), p2

⁴² Davidoff and Hall, *Family Fortunes*, p276

⁴³ Davidoff et al, *The Family Story*, p143

⁴⁴ Amanda Vickery, *The Gentleman's Daughter - Women's Lives in Georgian England*, Yale University Press, (2003), p73

of a man heading an independent family unit but, as has already been shown, in reality the financial structure of a family could be complex with the husband relying heavily on income linked to his wife and her family of origin.

While *couverture* was being phased out, starting with the Divorce Act of 1857 and ending with the Married Women's Property Act of 1882, the government's legislation on separation and maintenance in domestic disputes after 1878 encouraged the courts to investigate family economy in detail. In *Cruelty and Companionship - Conflict in nineteenth century married life* (1992), A James Hammerton points out that, as a result, magistrates were given a forum in which to express their 'stern disapproval of husbands who failed to live up to their proper role as providers and family protectors.'⁴⁵

Ellen Ross has provided examples from the nineteenth century of working-class women themselves giving voice to their view that their husband's status as a man was directly linked to his ability to provide for them. In an assault case from the late 1870s a wife giving evidence said 'you would not work and I had to work ... I said "Bill, you're no man or you would not let a wife and child go out as you do."'⁴⁶ Working-class men could be as resolute in their opinion that women should be financially dependent on them. Rose cites an example from Engel's report of 1845 from a letter written by a working man on meeting a friend; 'but now t'world is turned up side down, Mary has to turn out to work and I have to stop at home to mind Barns [sic] - and to Wash and Clean - Bake and mend ... "I have meney [sic] a cry about it," said poor Jack.'⁴⁷ However, although these cases from the working classes show the

⁴⁵ A James Hammerton, *Cruelty and Companionship - Conflict in nineteenth century married life*, Routledge, (1992), p48

⁴⁶ Ellen Ross, "Fierce Questions and Taunts': Married Life in Working-Class London, 1870-1914", *Feminist Studies*, 8(3), (1982), p581

⁴⁷ Rose, *Limited Livelihoods*, p128

pervasiveness of the ideal, it is important to remember that a universal or even typical response to financial problems does not exist in any class.

Hammerton's examples from middle-class lives offer a perspective on how couples negotiated the financial challenges of married life. In cases where marital breakdown had occurred, husbands frequently accused their wives of extravagance with the housekeeping money, and wives replied that their husbands were unjustly parsimonious when allocating money for household expenses of which they had no understanding.⁴⁸ Family finances were clearly a site of potentially explosive disagreement with serious consequences, usually for the wife, if the boundary of one party's sphere of authority was perceived to have been breached by the other. As Margot Finn points out in *The Character of Credit: Personal Debt in English Culture, 1740-1914* (2003), the fact that married Victorian men legally had both authority over and liability for dependent family members within their household was 'the central contradiction of the manly individual's independence' and was an issue which was largely ignored in popular politics and parliamentary debate.⁴⁹ Doolittle has highlighted that the Courts were reluctant to intervene in cases involving child welfare and neglect because there was no state apparatus in place to pay for their maintenance.⁵⁰ Explicitly, judges found that fathers' financial improvidence or bankruptcy did not override their right to custody of their children.⁵¹ All of these examples give a further insight into the complex web of morality with which the people of the

⁴⁸ Hammerton, *Cruelty and Companionship*, p113

⁴⁹ Margot C Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914*, Cambridge University Press, (2003), p272

⁵⁰ Megan Doolittle, 'Missing Fathers: Assembling a History of Fatherhood in Mid-Nineteenth-Century England', unpublished thesis, University of Essex, (1996), p131

⁵¹ *Ibid*, p129

nineteenth century surrounded the significance of men's financial independence.

Hammerton identifies a change in public attitudes to how men comported themselves within marriage by the end of the nineteenth century. He ascribes this to 'the exposure of marital misconduct among men of all social classes' which had focused unusual attention on 'proper ideals of male behaviour in marriage' resulting in a 'challenge to prevailing concepts of masculinity.'⁵² He considers that a husband's 'manliness' was 'tested increasingly' not only by his success as a provider but in all aspects of his marital conduct.⁵³ This suggests a move away from the centrality of the concept of man as the breadwinner and is the counterpoint to Bailey's view of the importance of the "tender" father early in the century. It highlights further the question of when the male breadwinner ideal was at its zenith.

A few historians have examined the idea that towards the end of the nineteenth century some middle-class men in this period indulged in a 'flight from domesticity' which manifested as a reluctance to embrace the challenges and changes brought about by providing for a family and, according to Tosh's definition, achieving full masculine status. In *A Man's Place* Tosh himself was the first to posit the idea of the 'flight from domesticity' by drawing attention to an increasing tendency amongst middle-class men to remain unmarried or delay marriage until they were close to middle-age, or to spend large amounts of time away from the family home pursuing sports.⁵⁴

⁵² Hammerton, *Cruelty and Companionship*, p3

⁵³ Ibid

⁵⁴ Tosh, *Man's Place*, pp172 & 188

The general principal is supported by Amy Milne-Smith in her analysis of the use of gentlemen's clubs from 1880 to 1914 by upper- and upper-middle-class men.⁵⁵ Her perception is that these groups used clubs to escape from the imperfect domesticity of their homes to the more congenial domesticity of their clubs.⁵⁶ Whilst these men did not shirk the responsibility of providing for their families financially, they chose to absent themselves from the familial home, as it did not always provide an ideal haven from the rest of the world. Tosh considers that, although marriage was still vital for the achievement of full masculinity, these late nineteenth-century and early twentieth-century men were indulging in 'marriage without conviction' in comparison with attitudes half a century before.⁵⁷ Frost has highlighted the fact that a few middle-class men chose to cohabit with lower-class women, thus achieving a home life while retaining their freedom and independence.⁵⁸ Although this arrangement was satisfactory to some, professional men risked damaging their reputation, and therefore business, if their domestic irregularity became widely known.⁵⁹ These differing choices of ways of living suggest that nineteenth-century models of masculinity were mutable and that some men at least were prepared to flout the prevailing ideology in order to attain an easier life for themselves. In the context of this thesis, this stimulates questions regarding the extent to which some men really felt that they had failed as men if they did not provide for their family.

⁵⁵ Amy Milne-Smith, "A Flight to Domesticity? Making a Home in the Gentlemen's Clubs of London, 1880-1914", *Journal of British Studies*, 45(October) (2006)

⁵⁶ *Ibid*, p798

⁵⁷ Tosh, *Man's Place*, pp177-178

⁵⁸ Frost, *Living in Sin*, p158

⁵⁹ *Ibid*

Historians of family, class and gender often skim over the extent of middle-class financial failure in their attempts to arrive at a theoretical framework of family relations. Davidoff and Hall acknowledge the financial insecurity of the middle classes in the early nineteenth century, the effect that bank collapses could have on individual families and the existence of bankruptcy, but they do not provide a schematic analysis of the subject, instead using these incidents as evidence in explorations of community and kinship networks.⁶⁰ Tosh refers to middle-class men's legitimate fears of job insecurity and business failure but only in the context of the additional trauma that these events could bring when the men became fathers.⁶¹ Hammerton gives a more concrete sense of the effect of financial instability in his work *Emigrant Gentlewomen: Genteel Poverty and Female Emigration, 1830-1914* (1979) with the example of an artillery officer in financial difficulties with twelve children who was delighted by the suggestion that some of his daughters might improve their fortunes by emigration to the colonies.⁶² As Hammerton says, 'middle-class respectability was no guarantee of middle-class wealth.'⁶³

A few economic and legal historians have placed financial failure at the forefront of their work and have demonstrated how widespread it was for men in all strata of society. In *Victorian Insolvency: Bankruptcy, Imprisonment for Debt, and Company Winding-up in Nineteenth-Century England* (1995), V Markham Lester describes the disquiet regarding such

⁶⁰ Davidoff and Hall, *Family Fortunes*, pp208 & 250

⁶¹ Tosh, *Man's Place*, p82

⁶² A James Hammerton, *Emigrant Gentlewomen: Genteel Poverty and Female Emigration, 1830-1914*, Croom Helm, (1979), p57

⁶³ Ibid

failure as ‘not unfounded.’⁶⁴ Throughout the nineteenth century losses from bankruptcies averaged between £4 and £5 million a year, amounts which exclude the additional losses ascribed to imprisoned debtors, private arrangements reached between debtors and their creditors, and the failure of joint stock companies. Figures for these losses are not available for the whole period but in the early 1890s the total loss from bankruptcy, private arrangements and company winding-up ‘amounted to some 2 per cent of the gross domestic product.’⁶⁵ Morris, in his examination of financial failure in the first half of the nineteenth century, presents a picture of extreme peaks and troughs in economic activity.⁶⁶ He notes that, while for many businesses survival might depend on a person’s expertise and ambition, ventures were subject to ‘periodical economic blizzards ... which gave individuals little chance to exert control.’⁶⁷ He quotes a study of Edinburgh firms engaged in paper making, printing, bookbinding and publishing in the second half of the century in which it was found that a third lasted only a year and only about twenty per cent survived more than five years.⁶⁸ Although Morris includes women in his survey, Jennifer Aston and Paolo Di Martino have pointed out that the issue of gender has not featured prominently in the historiography of bankruptcy.⁶⁹ Inevitably Finn’s work on personal debt is full of descriptions of the members of all classes and both genders maintaining lines of credit, trying to recover debts and being imprisoned for debt.⁷⁰ She testifies to the

⁶⁴ V Markham Lester, *Victorian Insolvency: Bankruptcy, Imprisonment for Debt, and Company Winding-up in Nineteenth-Century England*, Oxford University Press, (1995), p3

⁶⁵ *Ibid*, pp3-4

⁶⁶ Morris, *Men, Women and Property*, pp52-58

⁶⁷ *Ibid*, p55

⁶⁸ *Ibid*, p54

⁶⁹ Jennifer Aston and Paolo Di Martino, “Risk, success and failure: female entrepreneurship in late Victorian and Edwardian England”, *Economic History Review*, 70(3), (2017), p840

⁷⁰ Finn, *Character of Credit*

substantial increases in the number of debtors imprisoned in the late eighteenth and early nineteenth centuries.⁷¹

That the concept of the male breadwinner, embodying the achievement of financial solvency and independence by the male head of household, was attractive to politicians and the judiciary at national and local levels in the Victorian era is apparent. But Shepard's work on the early modern period and Horrell and Humphries' on the nineteenth century in particular should make us pause before deciding to subscribe the origins of the idea to the nineteenth century or to any particular class. The concept has been an important model for historians examining the Victorian family and it is accepted that it was given significant weight by contemporaries who aspired to full manhood but also by the Victorian state which benefitted from men having this aspiration. Nevertheless, historians themselves agree that large numbers of men found it difficult to achieve solvency, compromised their independence by including their wives' labour and/or financial assistance in their businesses, or chose to jettison the opportunity to realise their full masculinity by deciding not to marry or by withholding their presence from the family hearth. These exceptions are widespread and they raise questions about the extent to which only lip service was paid to the breadwinner ideal while in practice men got on with their daily lives as best they could. Horrell and Humphries' study emphasises the need to problematise the entire concept of the male breadwinner ideal rather than hold it up as a model and this thesis makes a strong contribution to that line of enquiry. As Bailey says, 'The extent to which inability to provide for children due to sickness, employment or

⁷¹ Ibid, p115

financial failure led to loss of manhood requires more finely tuned research.’⁷² A greater understanding of what it meant for middle-class men to be “masculine” and attain/retain middle-class status is one of the core achievements of this thesis in an arena where the concepts of both “masculinity” and “class” are intensely debated.

Key concepts - masculinity and class

i) Masculinity

The sociologist R W Connell outlines several strategies that have been deployed for defining masculinity.⁷³ One of these, “normative definitions”, offers a standard of what men ought to be.⁷⁴ While this definition allows that individual men resemble the standard to different degrees, the problem, as Connell sees it, is that few men actually ‘match the “blueprint”.’ This begs the question ‘What is normative about a norm hardly anyone meets?’ and leaves us wondering if most men must be defined as ‘unmasculine’.⁷⁵ It is a criticism that can be levelled at over zealous claims for the reach and practical implications of the male breadwinner model.

Connell’s preferred paradigm for defining masculinity is “hegemonic masculinity” which signifies ‘the unequal social relations which empower certain groups of men, and the model of masculinity - often unconscious - which legitimises those relations, convincing the generality of men that there

⁷² Bailey, “Masculinity and Fatherhood”, p180

⁷³ R W Connell, *Masculinities*, Polity Press, (1995), p68

⁷⁴ *Ibid*, p70

⁷⁵ *Ibid*

is no other way of “being a man”.⁷⁶ Hegemony is not automatic; is potentially unstable and open to disruption; and is not a particular character type, it being any masculinity that holds the hegemonic position in a set of gender relations in any time or place.⁷⁷ In Connell’s model, the number of men practising the ‘hegemonic pattern in its entirety’ may be small but the majority of men benefit from it because they profit from the ‘patriarchal dividend, the advantage men in general gain from the overall subordination of women.’⁷⁸ Connell’s claim is that men’s power over women constitutes ‘the central structuring principle’ of hegemonic masculinity.⁷⁹ In the context of this thesis, hegemonic masculinity can be seen in action in the legal subordination of women to men in the arenas of financial dependence, custody rights over children and their access to remunerative occupations. Connell’s approach to understanding masculinity has been embraced by John Tosh.

Tosh has been in the vanguard of the historical study of masculinity for over two decades. His article “What should Historians do with Masculinity?” made a strong case for studying masculinity as a ‘new perspective’ in the face of objections from other members of the profession, in particular from feminists.⁸⁰ At that point, he thought that feminists had ‘come to feel happier with the study of masculinity’ because its ability to demonstrate that ‘gender is inherent in all aspects of social life’ meant that gender could no longer be regarded by “conventional” historians as a ‘minority pursuit’.⁸¹ Yet,

⁷⁶ John Tosh, “Hegemonic Masculinity and the History of Gender”, in Stefan Dudink, Karen Hagemann, and John Tosh (eds), *Masculinities in Politics and War: Gendering Modern History*, Manchester University Press, (2004), p44

⁷⁷ Connell, *Masculinities*, pp37 & 77; Tosh, “Hegemonic Masculinity”, p43

⁷⁸ Connell, *Masculinities*, p79

⁷⁹ Tosh, “Hegemonic Masculinity”, p51

⁸⁰ Tosh, “What should Historians do with Masculinity?”, pp179-180

⁸¹ Ibid

his optimism seems to have been misplaced. In the late 1990s the issue of whether the study of “women’s history” should change to the study of “gender history” was still being debated among female historians. June Purvis and Amanda Weatherill argued that they disliked the term “gender history” because it implied giving equal consideration to men and women. This, they said, was naïve because we do not yet know enough about women’s past lives to write a ‘fully fledged gender history’ and gender history could simply become ‘yet another version of men’s history.’⁸² Penelope Corfield’s response was that the capacity of women’s history to broaden into gender history represented ‘intellectual vitality’ and was a ‘logical development, signalling the explicit consideration of men and of gender relations.’⁸³ She might have added that there is much that we do not yet know about the everyday experience of ordinary men. As George Eliot made clear in her portrait of Caleb Garth, a man’s financial failure affected his entire family; women are, therefore, ever present throughout this study. Further, as Tosh has pointed out more recently, women’s histories continue to be published and reach an appreciative audience outside academia.⁸⁴ The historiography of gender, then, has grown in scope and strength since the 1990s.

In their 2005 analysis of the historiography of masculinity, Karen Harvey and Alexandra Shepard note that the usefulness of the concept of hegemonic masculinity is evident from the extent that it has been used within historical

⁸² Jane Purvis and Amanda Weatherill, “Playing the Gender History Game: A Reply to Penelope J Corfield”, *Rethinking History*, 3(3), (1999), p334

⁸³ Penelope J Corfield, “From Women’s History to Gender History: A Reply to ‘Playing the Gender History Game’”, *Rethinking History*, 3(3), pp339-341

⁸⁴ John Tosh, “The History of Masculinity: An Outdated Concept?”, in John H Arnold and Sean Brady (eds), *What Is Masculinity? Historical Dynamics from Antiquity to the Contemporary World*, Palgrave Macmillan, (2011), pp21-22

analysis.⁸⁵ They also comment that historical research might be in a position to modify the theoretical framework and they think that more research is needed on the fluidity, complexity and contrariness of hegemonic codes. Further, they observe that hegemonic masculinity is only a useful framework of analysis if it is used ‘to analyse relations of power, how these are subjectively experienced, and how this affects behaviour rather than simply to identify dominant codes.’⁸⁶ Sonya Rose helpfully points out that masculinity has been so closely associated with power that ‘social, economic, and political changes that are seen to unsettle relationships of power arouse widespread concern about the nature of manhood.’⁸⁷ Because power or dominance is never total, the ideologies of masculinity are ‘inherently unstable’ as can be observed in the tension created when a man’s ability to provide for his family is thwarted for some reason.⁸⁸ Simon Yarrow has called for a more refined theory of hegemonic power which allows that ‘hegemony is not static or hierarchical, but processual and rhetorical, participatory and open to interpretation.’⁸⁹ It is ‘an indefinitely deferred aspiration to control social encounters by those with sufficient material, practical and ideological resources to rehearse and maintain relational capacities.’⁹⁰ He re-enforces Connell’s point that only a few men enjoyed these resources but that many others ‘imitated them, played them off one another, or engaged in derivative “masculine games” of their own’ by which they profited from the patriarchal dividend.⁹¹

⁸⁵ Karen Harvey and Alexandra Shepard, “What Have Historians Done with Masculinity? Reflections on Five Centuries of British History Circa 1500-1950”, *The Journal of British Studies*, 44(2) (2005), p278

⁸⁶ *Ibid*, p278

⁸⁷ Sonya O Rose, *What Is Gender History?* Polity Press, (2010), p68

⁸⁸ *Ibid*

⁸⁹ Simon Yarrow, “Masculinity as a World Historical Category of Analysis”, in John H Arnold and Sean Brady (eds), *What Is Masculinity? Historical Dynamics from Antiquity to the Contemporary World*, Palgrave Macmillan, (2011), p121

⁹⁰ *Ibid*

⁹¹ *Ibid*, p122

Harvey and Shepard's appeal for a greater focus on subjective experience was echoed by other historians reacting against post modernism's focus on cultural paradigms and discourse. As long ago as 1994 Joan Hoff complained that postmodernists concentrated so much on 'multiple masculinities' and men's sensitivity and sense of persecution that they make too little of male privilege.⁹² Over a decade later Michael Roper took the view that 'too often what goes missing from linguistic analyses is an adequate sense of the material: of the practices of everyday life; of human experience formed through emotional relationships with others'⁹³ He thought that the study of the emotions provided a 'sense of subjectivity' which is not exclusively made up of 'ideological formations - competing, contradictory, or otherwise - but as a matter of personality formed through lived experience and the emotional responses to those experiences.'⁹⁴ Certainly works such as Michael Kimmel's ambitious *Manhood in America - a cultural history* (1996), which over-relies on the lives of great men and the discourse contained in advice manuals and literature for its source material, create an impression that men are present everywhere and yet are nowhere because there is little sense of their quotidian experience.⁹⁵

This re-focus on experience has been welcomed by a number of historians.

Tosh calls the communication of the 'imperatives, contradictions and ambiguities of masculinity as they were realised in historical experience' the

⁹² Joan Hoff, "Gender as a Postmodern Category of Paralysis", *Women's History Review*, 3(2), (1994), p155

⁹³ Michael Roper, "Slipping out of View: Subjectivity and Emotion in Gender History", *History Workshop Journal*, 59(1), (2005), p62

⁹⁴ Ibid

⁹⁵ Michael Kimmel, *Manhood in America - a cultural history*, The Free Press, (1996)

‘challenge for our subject.’⁹⁶ Henry French and Mark Rothery note that existing studies have paid little attention to the variations in men’s experience in differing but specific locations.⁹⁷ The results of their research suggest a greater emphasis on continuity than change. Their view is that since social stereotypes are seldom articulated in personal sources, because they represent the norm and therefore are not worth commenting on, they are usually only highlighted when they come into conflict with other “norms”. If these patterns are termed stereotypes rather than being given hegemonic power status, ‘the existence of parallel conceptions of male identity’ is simpler to explain because reacting against a weaker edifice than hegemony is likely to be a less intense experience.⁹⁸ This accords with Tosh’s view that historians of masculinity need to recognise ‘the embeddedness and durability’ of some facets of gender and stop trying to discover ‘major transformations and turning points’ similar to those found in economics or politics.⁹⁹ If the sole male provider is accepted as a stereotype, which might be embraced or rejected according to an individual’s predilection, the range of emotional responses to financial adversity can be explained. Taking French and Rothery’s point a step further, it may also explain internal emotional conflicts such as why some men felt able to accept charitable help with little apparent regret on some occasions while feeling fiercely resentful on others.

Making a similar call for a more nuanced appreciation of hegemonic power,

Heather Ellis and Jessica Meyer have cautioned against defining male

⁹⁶ Tosh, “Hegemonic Masculinity”, p56

⁹⁷ Henry French and Mark Rothery, “Hegemonic Masculinities? Assessing Change and Processes of Change in Elite Masculinity, 1700-1900”, in John H Arnold and Sean Brady (eds), *What Is Masculinity? Historical Dynamics from Antiquity to the Contemporary World*, Palgrave Macmillan, (2011), p141

⁹⁸ Ibid, p154

⁹⁹ John Tosh, “The Old Adam and the New Man: Emerging Themes in the History of English Masculinities, 1750-1850”, in *Manliness and Masculinities in Nineteenth Century Britain: Essays on Gender, Family and Empire*, Pearson Education, (2005), pp77-78

identities in rigid binaries of “hegemonic” versus “non-hegemonic”, “normal” versus “other”, a practice which has continued despite a variety of masculine “other” identities having been demonstrated.¹⁰⁰ They think that while masculine identity ‘lived in a gendered context’ has been well examined, the relationship of gender to other aspects of identity has been obscured.¹⁰¹ They list age, sexuality, ethnicity and class as cultural markers which ‘perform the role of “other”’ in the process of masculine identity formation but which have been less considered than the “otherness” of women.¹⁰² They provide a useful reminder that “otherness” is a point of view; individuals and groups who are considered “other” will divine “otherness” in other individuals and groups.¹⁰³ This thesis explores whether financially failed middle-class men were considered as “other” by contemporaries and the extent to which their status was thus affected.

Ellis and Meyer’s appeal for more attention to be paid to class as a determinant of status in conjunction with gender has an antecedent in Harvey and Shepard’s “What Have Historians Done with Masculinity?” from 2005.¹⁰⁴ In the same year, Tosh stated that ‘analysing masculinity through the lens of class is much the most established approach.’¹⁰⁵ He points to a ‘grand theme’ in works such as *Family Fortunes* which is ‘the transition from a genteel masculinity grounded in land ownership to a bourgeois masculinity.’ It is likely that what Ellis and Meyer and Harvey and Shepard are looking for is more of an equivalence between the two aspects of identity with less of a

¹⁰⁰ Heather Ellis and Jessica Meyer, “Introduction”, in Heather Ellis and Jessica Meyer (eds), *Masculinity and the Other: Historical Perspectives*, Cambridge Scholars Publishing, (2009), p5

¹⁰¹ *Ibid*, p6

¹⁰² *Ibid*, p7

¹⁰³ *Ibid*, p8

¹⁰⁴ Harvey and Shepard, “What Have Historians Done with Masculinity?”, pp276-277

¹⁰⁵ Tosh, “The Old Adam”, p63

drive towards grand narratives. In this thesis it is accepted that hegemonic masculinity exists and has an impact on the lives of the generality of men, particularly through the patriarchal dividend. Meeting historians' demands for a more nuanced approach to the model is central, especially their calls for a greater focus on experience and the idea that "otherness" is a question of perspective. Furthermore, it acknowledges that there is a danger that "class" can be viewed as as solid an edifice as theories of hegemonic power and the "otherness" of women critiqued above. "Class" has been as contested a term amongst historians as "masculinity" for a considerable time.

ii) Class

On 5th November 1859 the radical author and journalist Samuel Bamford (1788-1872) wrote to J Lees, the Secretary of the Mutual Improvement Society, complaining that a piece he had written had not been read out at the Society's meeting. He said

Had you been an association of gentlemen, so called, Mr McDougall would have shrunk from the contemplation of such an act. I however happen to be only a poor man; your Committee and Society are of the same class and hence the presumption which dared to treat us with disrespect ... If proof were wanting of the propriety of working men acting with and for their own class, this transaction would supply such proof. Not that I would refuse the help or co-operation of a richer class: I would accept it when frankly tendered without any presuming conditions.¹⁰⁶

On the candidate list for its annuitant election of 2nd July 1879, the United Kingdom Beneficent Association stated that 'the object of the Association is to grant annuities to persons of the upper and middle classes in reduced circumstances.'¹⁰⁷ These two extracts show clearly that in the mid-

¹⁰⁶ Martin Hewitt and Robert Poole (eds), *The Diaries of Samuel Bamford*, Sutton Publishing Limited, (2000), p176 - underlining in the original

¹⁰⁷ UKBA Candidate List - 02.07.1879

nineteenth century the term “class” was used and that there was a consciousness of class, particularly in relation to wealth. That the term is, in fact, infrequently used in contemporary texts should not lead us to suppose that class was of peripheral interest. Other expressions were used more often to denote status boundaries. Bamford’s use of ‘gentlemen’, who are equated with the ‘richer class,’ in his binary argument is a good example of this. The novelist Anthony Trollope (1815-1882) offers a further example demonstrating an acute awareness of the peculiar position of a successful writer in a society obsessed with titles and fortune;

It is in the consideration which he enjoys that the successful author finds his richest reward. He is, if not of equal rank, yet of equal standing with the highest, and, if he be open to the amenities of society, may choose his own circles. He without money can enter doors which are closed against almost all but him and the wealthy.’¹⁰⁸

All of which shows that historians of Victorian England must be able to discuss class and its subtleties if they are to engage fully with their material.

The historiography of class has had a long life and has been the site of bitter disputes. The texts examined in this section were selected because they have facilitated the consideration of class germane to the analysis in this thesis, to ideas relating to intra-class divisions, individual agency and the links between class and occupation and class and gender. This is not a survey of the vast array of writings on the subject, either theoretical or relating to the nineteenth century. Writers of general histories use class freely. In *The Mid-Victorian Generation 1846-1886* (1998), K Theodore Hoppen briefly comments on the academic arguments relating to “class” - ‘Despite much heated debate, it is perhaps most sensible to see class and class consciousness as

¹⁰⁸ Anthony Trollope, *An Autobiography*, ed David Skilton, Penguin, (1996 1st pub. 1883), p136

phenomena of oscillating intensity’ - and then goes on to use the term unreservedly.¹⁰⁹ Thus he acknowledges that the general reader expects the subject to be dealt with and has an understanding of its broad meaning.

The ‘heated debates’ include the introduction of Marxist interpretations of class from 1940 onwards by historians such as E P Thompson followed in the 1990s by attempts by postmodernist historians such as Patrick Joyce to undermine the position of class as a useful category of analysis in social history.¹¹⁰ Thompson’s approach still has an appeal. He emphasises the fluidity of classes; the fact that at any given historical point they are comprised of ‘a multitude of individuals with a multitude of experiences;’ and the fact that class occurs when ‘some men [sic] as a result of common experiences (inherited or shared), feel and articulate the identity of their interests as between themselves, as against other men whose interests are different from (and usually opposed to) theirs.’¹¹¹ He refuses to see class as a ‘structure’ or to reify it but, instead, focuses on the human relationships which give it reality.¹¹²

Despite Joyce’s vituperative criticism of Thompson, the refusal to reify class is something that they have in common; beyond this, they diverge dramatically. Joyce privileges language and the text and claims that experience cannot be understood outside discourse.¹¹³ He tries not to

¹⁰⁹ K Theodore Hoppen, *The Mid-Victorian Generation 1846-1886*, Oxford University Press, (1998), p31. See also Geoffrey Best, *Mid-Victorian Britain 1851-75*, Fontana, (1979), p104

¹¹⁰ David Feldman, “Class”, in Peter Burke (ed), *History and Historians in the Twentieth Century* (Oxford University Press, (2002), p182. However, it is Feldman’s argument that Thompson’s *The Making of the English Working Class* represented a departure from typical Marxist histories, p193

¹¹¹ E P Thompson, *The Making of the English Working Class*, Pelican, (2nd ed. 1980), pp8 & 10

¹¹² *Ibid*, pp8 & 9

¹¹³ Patrick Joyce, *Democratic Subjects - the Self and the Social in Nineteenth-Century England*, Cambridge University Press, (1994), p4

separate experience from culture because what matters to him is the way in which people construct their experience; for example, 'poverty' is a part of culture because its meaning is 'made and not found.'¹¹⁴ But, as Dror Wahrman has pointed out, Joyce is never entirely able to jettison *describing* experience.¹¹⁵ Furthermore, Tosh has queried what is the point of the post-modern interpretation and the 'prioritisation of representation' if it does not allow historians to talk about agency and behaviour and so to engage with a wider readership outside academia.¹¹⁶ He highlights the fact that the writing of the history of working-class masculinity has largely ceased because working-class sources hold little appeal for cultural analysis.¹¹⁷ Tosh claims that as a contribution to elucidating the extent to which masculinity is historically conditioned, 'analysing the masculinities of the past as cultural constructs is scarcely adequate as a response ... It conveys the unfortunate impression that historical scholarship has little or nothing to contribute to today's agenda.'¹¹⁸

Wahman, further, rightly criticises Joyce for leaving no space for agency and for paying scant attention to change over time; his framework is just a 'set of disembodied discourses ... that are left standing as the ultimate historical actors and agents.'¹¹⁹ Thompson, conversely, wants to take the long view as it is an essential part of his thesis of class creation; 'we observe patterns in their relationships, their ideas, and their institutions. Class is defined by men as they live their own history, and, in the end, this is its only definition.'¹²⁰

¹¹⁴ Ibid, p12

¹¹⁵ Dror Wahrman, "The New Political History: A Review Essay", *Social History*, 21(3), (1996), p346

¹¹⁶ Tosh, "An Outdated Concept", pp18 & 23

¹¹⁷ Ibid, pp24-25

¹¹⁸ Ibid, p25

¹¹⁹ Wahrman, "New Political History", p353

¹²⁰ Thompson, *Making of the English Working Class*, p10

Whilst this is rhetorically attractive and certainly endows the historical actors with agency, Thompson's attention to working-class experience led later historians to emphasise the diversity within the class which has weakened the concept of class itself as a coherent, clarifying power.¹²¹ A useful reminder of the pitfalls facing historians who do try to impose rigid Marxist and sociological class structures on source material is provided by Gareth Stedman Jones who shows that analysing the language of Chartism reveals the movement as a political programme, its emergence and collapse relating to changes in the policies and character of the state rather than to economic fluctuations or a putative class consciousness.¹²²

Joyce's strength lies in his insistence that historians' obsession with studying class had obscured 'other forms of collective identity' and that it is now simply one category of analysis amongst many including, for example, feminism.¹²³ Nevertheless, as we have seen, these are observations which have become commonplace. As long ago as 1987, in *Family Fortunes*, Davidoff and Hall placed gender at the centre of their analysis of the creation of the English middle class. This work is mentioned here because of its significant place in the historiography and because of its ubiquity but it is worth noting that, in its appraisal of class, it has been criticised for its overall lack of consideration of 'public events and collective actions'.¹²⁴

Furthermore, in the couple of places where Davidoff and Hall specifically try to position *Family Fortunes* in the theoretical matrix of economics, culture

¹²¹ Feldman, "Class", pp198-199

¹²² Gareth Stedman Jones, "Rethinking Chartism" in *Languages of Class; Studies in English Working Class History 1832-1982*, Cambridge University Press, (1983), pp93-95 & 178

¹²³ Joyce, *Democratic Subjects*, pp1 & 2

¹²⁴ Kathryn Gleadle, "Revisiting *Family Fortunes*: Reflections on the Twentieth Anniversary of the Publication of L Davidoff & C Hall (1987) *Family Fortunes: Men and Women of the English Middle Class, 1780-1850* (London: Hutchinson)", *Women's History Review*, 16(5), (2007), pp775-776

and gender their writing is disappointingly abstruse.¹²⁵ For instance, they claim that the conflict between the middle-class requirement for individualism and the cultural formation of “middle classness”, which implies ‘togetherness and domesticity’, dissolves

once the totality of gender assignments, of masculinity and femininity is understood. The operation of gender relationships at every level: economic, material, physical as well as social, cultural and linguistic, which *Family Fortunes* has begun to unravel, has, indeed, been hard to sustain.¹²⁶

More usefully, in the introduction to the second edition, they remind us that sociologists continue to use income-producing occupations as ‘a shorthand for class.’¹²⁷ After all, how else is class to be surveyed quantitatively?

In the early 1970s the sociologist Frank Parkin took the view that it is unhelpful to consider the social disadvantages experienced by women in terms of access to work, income and property ownership as being components of societal stratification because for most women social and economic rewards are assigned chiefly in accordance with the position of their families and, especially, that of the male head.¹²⁸ Women’s gender means that their entitlement to resources is ‘not primarily determined by their own occupation but, more commonly, by that of their fathers or husbands.’¹²⁹ Whilst one might successfully argue that that is no longer the case, it was certainly true, as is demonstrated in this thesis, for middle-class women in Victorian England. Historians have very rarely considered this aspect of gender relations. When in *Daughters of the Anglican Clergy - Religion, Gender and Identity in*

¹²⁵ Davidoff and Hall, *Family Fortunes*, ppxxx & xxxii

¹²⁶ Ibid, pxxxii

¹²⁷ Ibid, pxxxii

¹²⁸ Frank Parkin, *Class Inequality & Political Order*, Granada Publishing Ltd, (1972), p14

¹²⁹ Ibid, p15

Victorian England (2014), Midori Yamaguchi claims that ‘to categorise women by their father’s occupation is a new method of historical study’ she is only deploying the same process as that of her historical subjects’ contemporaries.¹³⁰ Carmen Mangion has pointed out that on applications to an almshouse for middle-class Roman Catholics their father’s occupation was recorded even if the woman had been married, apparently trying to establish that the applicant ‘had not recently risen in social class or through marriage.’¹³¹ This is discussed in more detail in chapter 3. Furthermore, it is instructive that, unless gender is specifically included in the analysis, all of the works surveyed here discuss class in terms of men and, usually, their occupations.¹³²

It is a measure of the complexity of debates concerning class that although historians as diverse as Thompson and Joyce talk about class as a collectivity, Ross McKibbin claims that there was little collective sense of class amongst working men.¹³³ The individualism that was a vital component of their lives was not outweighed by a sense of community.¹³⁴ He does not say that the working class did not exist but that it did not cohere around a Marxist political party and, indeed, he stresses that the social values that the working classes inherited, which emphasised ‘a common citizenship, the fairness of the rules of the game and the class neutrality of the major institutions of the state,’ led it to eschew a rejectionist ideology.¹³⁵ McKibbin highlights the lack of an

¹³⁰ Midori Yamaguchi, *Daughters of the Anglican Clergy - Religion, Gender and Identity in Victorian England*, Palgrave Macmillan, (2014), p1

¹³¹ Carmen Mangion, “Housing the ‘Decayed Members’ of the Middle Classes: Social Class and St Scholastica’s Retreat, 1861-1901”, *Continuity and Change*, 29(03), (2014), p383

¹³² An example of this is Anna Clark, “The Rhetoric of Chartist Domesticity: Gender, Language, and Class in the 1830s and 1840s”, *Journal of British Studies*, 31(1), (1992), pp62-88.

¹³³ Ross McKibbin, “Why Was There No Marxism in Great Britain?”, *The English Historical Review*, 99(391), (1984), pp299

¹³⁴ *Ibid*, pp299 & 327

¹³⁵ *Ibid*, pp310 & 317

‘overwhelming grievance which might have united the working class against civil society.’¹³⁶

Feldman shows that the difficulties regarding the concept of “the working classes” multiplied when historians tried to look at the history of the middle classes because they ‘generated few leaders or intellectuals willing to announce the existence of the middle class and still fewer who were eager to promote an independent middle-class politics.’¹³⁷ Historians looked for middle-class identity in collective action or mutually held ideology, but this uncovered a ‘constant intrusion of divisions.’¹³⁸ He concludes that ‘an approach to class which sees politics and ideology as the touchstone of class identity has thus faced immense difficulties when it has confronted the history of the middle class in Britain.’¹³⁹ This can be seen in R J Morris’ *Class, Sect and Party: The Making of the British Middle Class, Leeds 1820-1850* (1990). Although Morris plainly was keen to give his analysis a Marxist interpretation, he had to acknowledge that, in addition to the middle classes being structured by ‘the variety of different relations to capital available to them’, they were also structured by multiple religious and political identities.¹⁴⁰ In a similar process to that described by McKibbin for the working classes, middle-class divisions upset the possibility of ‘effective class action’ in cultural, charitable and educational schemes and these make it very difficult for the social historian categorically to claim specific attributes as middle-class.¹⁴¹ The elite of the middle class could and did

¹³⁶ Ibid, p330

¹³⁷ Feldman, “Class”, p200

¹³⁸ Ibid

¹³⁹ Ibid

¹⁴⁰ R J Morris, *Class, Sect and Party: The Making of the British Middle Class, Leeds 1820-1850*, Manchester University Press, (1990), pp1 & 319

¹⁴¹ Ibid, p12

marry into the aristocracy and become involved in the ‘whig-tory political structure’ controlled by the aristocracy.¹⁴² Middle-class people belonged to Anglican and a range of non-conformist congregations and Morris has demonstrated that religious identity exerted a ‘powerful influence’ over the political affiliations of middle-class voters.¹⁴³ While in 1834 Anglicans, on the whole, preferred to vote tory, Baptists were more inclined to vote whig.

Furthermore, it is clear that contemporaries might struggle to define a person’s status. Towards the end of the nineteenth century, the Distressed Gentlefolk’s Aid Association advertised itself as giving help to ‘real gentlefolks, *Ladies or Gentlemen.*’¹⁴⁴ The *Oxford English Dictionary* defines “gentlefolk” as ‘persons of good position and family.’ However, an interview with one of the committee revealed that identifying suitable recipients was problematic unless a person was known to a committee member or one of their friends.¹⁴⁵ Failing this she relied on an analysis of the applicant’s phraseology and handwriting; ‘the composition in style or orthography of the application give one a good idea as to what the writer is.’¹⁴⁶ The committee’s lack of objective criteria and its subjective assessment highlight how important it was for middle-class people to present themselves appropriately when they sought assistance and needed their status to be recognised.

There is no one way to examine the past. As Feldman has stressed, ‘the fall of class challenges a *certain sort* of social history; the social history of

¹⁴² Ibid, p11

¹⁴³ Ibid, p157

¹⁴⁴ Leaflet “Cases dealt with by Distressed Gentlefolk’s Aid Association” (n/d) - LMA A/FWA/C/D260/001 - italics in the original

¹⁴⁵ Charity Organisation Society report 3 July 1897 - LMA A/FWA/C/D260/001

¹⁴⁶ Ibid

industrial society which sees politics as emblematic of the totality of economic, social and cultural forces.’¹⁴⁷ It is difficult to characterise the strata in society, a central theme of social historians’ work, without the use of class. “Class” is a useful tool for corralling a group of people provided that it is also problematised. Historical subjects do not have to have class consciousness for historians to use class as a category of analysis and the subjects’ experience of class and class discourse does not have to conform to historians’ definition of class. Parkin makes the important methodological point that although there will be a few exceptions to his stratification (see below), pointing them up does not contribute to a clearer understanding of the overall structure of society.¹⁴⁸ Nevertheless, a class’s porousness needs to be acknowledged. Class is a term still used today which is recognisable to the general reader in the way that “rank” and “gentlefolk”, for example, are not. Tosh’s plea for historical writing to have a value outside the academy takes us back to the usage of general historians. The reading public expects class to be considered by historians and it is entitled to have that expectation met.

This thesis problematises what it meant to be middle-class in the Victorian period and uses categories of both structure and experience in its examination of what it meant to be a member of the middle classes without being financially comfortable. In their study of middle-class society in Glasgow, *Public Lives: Women, Family and Society in Victorian Britain* (2003), Eleanor Gordon and Gwyneth Nair define the middle class broadly as the ‘non-manual sections of the population,’ in which they include merchants,

¹⁴⁷ Feldman, “Class”, p205

¹⁴⁸ Parkin, *Class Inequality*, p31

manufacturers and small shopkeepers.¹⁴⁹ They acknowledge the financial precariousness of businesses and the ‘not uncommon’ instances of bankruptcy amongst the richer classes but they use wealth to differentiate divisions within the middle class in the small area they examine. Not only was this not possible in such a geographically broad study as this but by definition it is argued here that wealth is not a prerequisite of retaining middle-class membership. As Parkin says, income is only one factor which goes to make up a person’s ‘overall class position.’¹⁵⁰ Typically, well-paid manual workers do not have a higher class position than modestly paid professionals because the latter nearly always enjoy integral advantages.¹⁵¹ Parkin acknowledges that social status is an example of ‘an important non-material reward which is unequally distributed; to stand high in the scale of honour is to be awarded certain social advantages and psychic gratification.’¹⁵² This observation is particularly useful when thinking about the Victorian church, whose incumbents were clearly middle-class and were socially required to maintain certain standards of, for example, dress, but were notoriously badly paid. The clergy offer an intriguing opportunity to study the nuances of class membership and this is discussed further in chapter 3.

Sociology is helpful here because it offers a coherent form to facilitate that analysis. Like Gordon and Nair, Parkin delineates class boundaries according to manual and non-manual occupational categories. He asserts that ‘the logic behind this claim is that differences in the reward position of white-collar or non-manual groups are less marked than are the similarities, when compared

¹⁴⁹ Eleanor Gordon and Gwyneth Nair, *Public Lives: Women, Family & Society in Victorian Britain*, Yale University Press, (2003), pp14-18

¹⁵⁰ Parkin, *Class Inequality*, p31

¹⁵¹ *Ibid*

¹⁵² *Ibid*, p30

with the situation of blue-collar or manual categories.’¹⁵³ Parkin emphasises that the rewards are not simply related to income but include the greater ability of the dominant class to maintain its privileged position via access to the various agencies which govern the allocation of advantages.¹⁵⁴ In Victorian England this can be seen in the donations made by clergymen and medical doctors to charities offering educational and occupational grants to the children of poorer members of their professions.¹⁵⁵ Parkin’s delineation is important because, as we have seen, historical actors generally were reluctant to identify themselves in class terms.

Other historians have used the same perspective as Parkin. Edward Higgs states that a job is ‘intimately connected with an individual’s social position and the perception of that social position by others.’¹⁵⁶ Furthermore, as W A Armstrong says, occupation is the only means of social classification which enables historians to place every individual in a systematic way. This is a reasonable approach because ‘virtually every theorist of class sees occupation as an important determinant;’ the records of nineteenth-century charities for the middle classes lend support to this tactic because the occupations of male applicants were used by charity administrators to assign them to a class.¹⁵⁷ This issue is discussed further in chapter 3. Accordingly, in this thesis primary class and intra-class statuses are designated by occupation. The methodology used to assign specific class status is discussed in detail in chapter 1 but the

¹⁵³ Ibid, p25

¹⁵⁴ Ibid, p27

¹⁵⁵ Corporation of the Sons of the Clergy Court Book, June 1845 - LMA A/CSC/0007/J, and *A Short Account of the Society for the Relief of Widows and Orphans of Medical Men from its foundation in 1788 to its centenary in 1888*, pp12&18 - Surrey Historical Centre 1487/118/6

¹⁵⁶ Edward Higgs, "Women, Occupations and Work in the Nineteenth Century Censuses", *History Workshop Journal* (23), (1987), p61

¹⁵⁷ W A Armstrong, "The use of information about occupation", in E A Wrigley (ed), *Nineteenth-century Society: Essays in the use of quantitative methods in the study of social data*, Cambridge University Press, (1972), p202

middle classes are broadly held to have includes those in the professions, those running their own businesses and those in occupations needing an above average level of education such as clerks and teachers.

This thesis is not concerned with the elites of the middle classes. The class subdivision which is most important here is the lower middle class, a term which arose during the latter part of the nineteenth century for the level of society in which men had an income of £100 to £300 a year.¹⁵⁸ Geoffrey Crossick and Heinz-Gerhard Haupt's assertion in *The Petite Bourgeoisie in Europe 1780-1914 - Enterprise, Family and Independence* (1995) that this group failed to find an unmistakably unambiguously alternative name for itself, as similar groups had in Europe, suggests its attachment to the middle class as a whole.¹⁵⁹ Although this strata was larger than more financially secure members of the middle class, it has been studied by historians less.¹⁶⁰ Nevertheless, some work has been carried out on the class in general and on the lives of clerks and shopkeepers in particular.¹⁶¹ In 1977 Crossick questioned whether it is possible to see these people as a class or homogenous social group but concluded that in many parts of Europe the old petty bourgeois groups and those in new salaried occupations began to view themselves as, in some ways, being in the same situation.¹⁶² The groups were 'emphatically not working class, and felt stridently conscious of that fact' and 'they shared a similar position of marginality to the established

¹⁵⁸ Tosh, *Man's Place*, p12; Geoffrey Crossick and Heinz-Gerhard Haupt, *The Petite Bourgeoisie in Europe 1780-1914 - Enterprise, Family and Independence*, Routledge, (1995), p136

¹⁵⁹ Ibid, pp12-13

¹⁶⁰ Tosh, *Man's Place*, p13; Hannah Barker, "A Grocer's Tale: Gender, Family and Class in Early Nineteenth-Century Manchester", *Gender and History*, 21 (2), (2009), p341

¹⁶¹ For example, Peter Bailey, "White Collars, Gray Lives? The Lower Middle Class Revisited", *The Journal of British Studies*, 38 (3), (1999); G L Anderson, "The Social Economy of Late-Victorian Clerks", in Geoffrey Crossick (ed), *The Lower Middle Class in Britain 1870-1914*, Croom Helm, (1977) Michael J Winstanley, *The Shopkeeper's World 1830-1914*, Manchester University Press, (1983)

¹⁶² Geoffrey Crossick, "The Emergence of the Lower Middle Class in Britain: A Discussion", in Geoffrey Crossick (ed), *The Lower Middle Class in Britain 1870-1914*, Croom Helm, (1977), p13

bourgeoisie.’¹⁶³ In *Confessions of a Tradesman*, the clerk and small shopkeeper Frank Bullen was outspoken in his disdain for what he saw as the laziness of the ‘journeymen and labourers’ of England in comparison with the shopkeeper who ‘toils far harder than any of them.’¹⁶⁴ The lower middle class intersected with other strata in society in an often complex way. For example, in a small town without a wealthy professional group or in the working-class district of a segregated larger town they would form the social elite and run the churches and local government.¹⁶⁵

Chris Hosgood has tried to make a case for small shopkeepers to be considered as holding an ambiguous position within the working class, arguing that they did not ‘constitute a cohesive social stratum’ within the lower middle class.¹⁶⁶ Unfortunately his evidence largely derives from one city, Leicester. He emphasises small shopkeepers’ powerful position as the givers of credit to the poor and says that, although shopkeepers dreamed of independence, they were ‘well aware that their business was locked into a reciprocal dependence on their working-class constituency.’¹⁶⁷ Furthermore, he says that shopkeepers were rarely involved in working-class institutions.¹⁶⁸ It is clear even from Hosgood’s own evidence that small shopkeepers in working-class areas were not part of the same class as their customers. They had both power over their customers and were dependent on them, something which is true of anyone seeking to sell a product or service at any level of society; the fact that a milliner produces hats for the aristocracy does

¹⁶³ Ibid, p13

¹⁶⁴ Frank T Bullen, *Confessions of a Tradesman*, Hodder and Stoughton, (1908), pp158 & 284-285

¹⁶⁵ Crossick, "Emergence of the Lower Middle Class", p14

¹⁶⁶ Chris Hosgood, "The 'Pigmies of Commerce' and the Working Class Community: Small Shopkeepers in England, 1870-1914", *Journal of Social History*, 22 (3), (1989), p439

¹⁶⁷ Ibid, pp441-442 & 451

¹⁶⁸ Ibid, pp449-450

not make her a member of that class. As Crossick and Haupt point out, ‘social classes always include a great variety of personal circumstances and levels of relative well-being, but the problem was compounded for petits bourgeois by the very high rate of social instability which characterised them,’ which is why they feature so prominently in the results of the analysis in chapter 1.¹⁶⁹

Morris has claimed that it is less exciting for historians to write about the middle classes than the working classes because there is less moral satisfaction to be gained; ‘There can be no rescuing of stockings in these histories.’¹⁷⁰ But, there are middle-class historical actors in need of rescue. As has been noted, work has already been done on the positioning of women within the middle class, but there is much more to be said about how men, as individuals, experienced the demands of belonging to a class where the dominant discourse was of expectations of respectability and independence.¹⁷¹ Thus far historians generally have failed to consider the lives of those men with a liminal position in the middle classes in much depth.

This thesis is in the tradition of histories of the lives of ordinary men and women and it seeks to reveal and illuminate their experience. The prevalence of hegemonic masculinity and, particularly, the patriarchal dividend, are accepted but they are used as a benchmark to investigate how far a middle-class man could stray from his class’s ideal of the male breadwinner before his hegemonic status was seriously compromised, possibly to the extent of him being considered “other”.

¹⁶⁹ Crossick and Haupt, *The Petite Bourgeoisie*, p7

¹⁷⁰ Morris, *Class, Sect & Party*, p8

¹⁷¹ For example, Hammerton, *Emigrant Gentlewomen*

Research methodology

The primary aim of this thesis is to explore middle-class membership and gender through an examination of the impact of financial failure on middle-class men's lives and sense of themselves as men. It does this by looking at their material and personal circumstances and their emotional responses to financial problems. To these ends two possible consequences of financial failure are examined - state intervention and philanthropic relief - which represent public and more private results of financial breakdown. Measurable analyses are possible for both of these outcomes, permitting investigation of how individuals' situations changed in a period of financial distress.

The state intervention that middle-class men were most likely to experience was in the form of bankruptcy law and process rather than Poor Law relief. As Trollope wrote in *The Last Chronicle of Barset* (1867), 'By hook or crook, the poor gentleman or poor lady - let the one or the other be ever so poor - does not often come to the last extremity of the workhouse. There are such cases, but they are exceptional.'¹⁷² Examination of the admission and discharge registers for the Broad Street Workhouse, Holborn and the Hillingdon Workhouse in the second half of 1876 bears this out.¹⁷³ In the former source from a busy, city workhouse only ten men amid dozens of servants, porters, labourers and hawkers could positively be said to come from the middle classes; eight clerks and two surgeons. In the latter source from a rural community with a much lower turnover of inmates, only two men could

¹⁷² Anthony Trollope, *The Last Chronicle of Barset*, Penguin, (2002 1st pub. 1867), p91

¹⁷³ Holborn Board of Guardians, Broad Street Workhouse: Admission and discharge register, 1876 June-December, LMA HOBG/535/07 and Uxbridge Board of Guardians, Hillingdon Workhouse: Admission and discharge register, 1864-1867, LMA BG/U/085, Ancestry.co.uk accessed 11-13.08.2013)

possibly be designated middle-class, a baker and a lodging house keeper. This source highlights the difficulty of assigning social status to occupational positions which are only described in one word; was the baker an employer, an employee or a one-man business proprietor? This issue is examined in chapter 1.

The presence of two surgeons in the Broad Street Workhouse is a little surprising as evidence from the records of the Norfolk and Norwich Benevolent Medical Society suggests that charities for medical professionals and their families might put some effort into keeping their beneficiary class out of the workhouse. In 1875 one of the Society's beneficiaries, Maria Aldham, was admitted to the workhouse because of her 'continued drunk and disorderly habits' despite receiving a weekly allowance from the Society.¹⁷⁴ In 1876 the Clerk to the Norwich Board of Guardians informed the Society that a suitable person had been found to take care of Miss Aldham for a weekly sum and the Society agreed to meet this cost. When she died four years later the Society paid for her funeral. Using bankruptcy and charity records in a way not undertaken previously, prosopographical analyses of bankruptcy registers and charity records are undertaken in conjunction with the census for England and Wales in chapters 1 and 3.

The bankruptcy records chosen cover the periods 1860 to 1864 and 1870 to 1874 and were selected because they offer a consistent run of records for two five year periods.¹⁷⁵ Relatively few whole case files are held by The National Archives and, as the purpose of this piece of research was to establish an

¹⁷⁴ NNBMS Minute Book - 1832 onwards

¹⁷⁵ Details of the records' specific limitations are dealt with in Chapter 1.

understanding of a comprehensive cohort, the focus had to be on records which provided enough information to identify a large number of bankrupts in the census. Furthermore, because this group had not previously been analysed in any detail, it was important, initially, to establish who these men were in terms of age, health, occupation, location and familial circumstance. These records permitted this analysis.

The charity records considered are from two voting charities for the middle classes which were selected to provide details of women applying for charitable help in their own right. Men were almost absent from these sources so two charities for the clergy and the medical profession were also examined to remedy this omission. The clergy charity was chosen because, as mentioned, the clergy occupy an unusual position in the middle classes not only because of their poor pay but also because their remuneration structure was by salary. By contrast, members of the medical profession faced the challenges of extracting payment from their patients. The archives for both of these charities offered sufficient material for analysis from across England and Wales, which was not the case with smaller, local funds. Research into the experience of lawyers was also contemplated but relevant archive material could not be accessed.

The issues regarding the use of the census are common to both pieces of research. It is used to provide evidence of household circumstance and change over time. The 1851 census marked the start of a common administrative structure which makes it the first where data can usefully be

compared with later censuses.¹⁷⁶ An obvious limitation to the census' usefulness is that it only provides a freeze frame of a household on census night and, thus, fails to record the existence of a member of a household who was away from home. Other issues relevant to this thesis flow from a nineteenth-century need to define persons occupying the same living unit as "households" with one person as "head of household" in every unit.¹⁷⁷ The Victorian ideal of a household, as demonstrated through the configuration of the census, consisted of a husband and wife, their children, other relations by birth or marriage, servants and apprentices. Unsurprisingly, lodgers presented particular difficulties under this regime because they were likely to occupy their own living space but often were designated as "lodger" rather than "head of household" by enumerators in terms of their relation to the "head of household". In 1861 an attempt was made to distinguish between lodgers who sat down at the same table as their landlord and those who did not. In some cases a widow might be the head of a household in reality, because she paid the rent or was the resident owner, but be called "widow" rather than "head" in the enumerator's records.

Women posed further challenges for enumerators in terms of recording their occupations. From 1851 to 1881 instructions were given that the 'occupations of women who are regularly employed from home, or at home, in any but domestic duties [are] to be distinctly recorded.'¹⁷⁸ However, a large number of women were given the occupational designation "housekeeper", or similar, which suggests that the instruction was not closely followed.¹⁷⁹ In this survey

¹⁷⁶ Edward Higgs, *Making Sense of the Census Revisited: Census Records for England and Wales 1801-1901*, Institute of Historical Research & The National Archives of the UK, (2005), p14

¹⁷⁷ *Ibid*, pp71-77

¹⁷⁸ Quoted in *Ibid*, p101

¹⁷⁹ *Ibid*, p102

decisions have been made on a case by case basis as anomalies in records have arisen.

In fact, the biggest challenge in using the census to assess the lives of individuals is finding them in the first place. Searching for a particular “John Smith” is, obviously, doomed to failure but a surprising number of people with unusual names are also impossible to locate. It is conceivable that those with “foreign” looking names decided to leave the country where they had been unable to make their fortune. A further source of difficulty is the issue of spelling and transcription. Here the historian faces two obstacles; the ability of the original enumerators to transcribe the information provided by householders on their individual schedules and the ability of the modern digitaliser to transcribe the enumerators’ returns accurately. The wholesale digitalisation of census records is to be applauded but its sole focus on the requirements of family historians severely limits its usefulness for broader historical research particularly into occupational groups. The problem of mis-recorded names has been partially overridden by checking for a consistent date and place of birth.

Moving on from the structural elements of analysis, this thesis also considers middle-class men’s everyday lives and their emotions relating to financial failure and the receipt of charity as revealed in their personal writings. As Anne Borsay and Peter Shapely have pointed out in their introduction to *Medicine, Charity and Mutual Aid: The Consumption of Health and Welfare in Britain, c1550-1950* (2007), there is an essential difficulty with this because ‘the poor left few records and their perspectives were generally

unrepresented through other media' and this is true even for the middle classes.¹⁸⁰ Evidence of how they felt about being in debt or applying for and receiving charity is elusive. Searches of archive websites produced no useful material. Some sources were found after following up references in the secondary literature. The diary of the ordinary small business owner, George Bird, is an example of this. Some of the men, such as Dickens and Disraeli, are famous because of their successful careers. The evidence of their financial difficulties is readily available but their lives have not been considered specifically in terms of their finances before. A search of the *Dictionary of National Biography* produced a number of life stories of men who had gone bankrupt or become insolvent. Nevertheless, often the source material relating to that period of their lives was scanty, and, as perhaps might have been expected, it was professional writers who provided the richest testimony. The cases studies of George Augustus Sala, Mary Howitt and Isabel Fyvie Mayo all originated with that *DNB* search.

In this thesis contemporary novels are used as a point of comparison to examine men's emotional landscape but not as stand alone primary sources in order to avoid placing too much emphasis on cultural discourse. Diaries, letters and autobiographies are used as the routes to assessing individuals' lived experience. The fact that every written source is a presentation or performance to an audience, either contemporary or future, in some sense and that uninhibited expression, therefore, is compromised is acknowledged. However, this is also a strength because it permits an understanding of the boundaries between personal and public utterances and what was deemed

¹⁸⁰ Anne Borsay and Peter Shapely (eds), *Medicine, Charity and Mutual Aid: The Consumption of Health and Welfare in Britain, c1550-1950*, Ashgate, (2007), p3

expressible in any given arena. The particular challenges and benefits of using diaries and autobiographies are addressed in chapters 2 and 5 but the appreciation of these boundaries runs throughout. One of the focuses of the analyses is the writers' awareness of the need to keep the possible reactions of their prospective audience in mind, which helps us to understand the complex ways in which people might be cautious about how they revealed themselves regarding failure and to whom. Diaries might not be private or the diarist might use the diary for purposes other than intimate self-expression which limited free expression. Autobiographies were written to conform to established narratives and expectations regarding familial relations. In addition, French and Rotheray's comment that social stereotypes are not considered worth mentioning because they are the norm is pertinent here and the fact that potentially that limits what men decided to reveal of themselves is acknowledged. In some instances men's actions spoke louder than their words, for example, if a man chose to spend all of his income on himself rather than saving for his dependents' future it might be concluded that he was less concerned with the male breadwinner model even though he mentioned failing as a provider.

Chapter 1 provides an overview of the complexities of Victorian bankruptcy and insolvency law and uses the records of parliamentary debates to analyse the moral societal and business backgrounds to the legislation that was passed. Linking bankruptcy records and the census, the chapter presents a wide-ranging survey of the individual and domestic lives of bankrupts of both genders in the Victorian period for the first time. Chapter 2 provides a subjective examination of what the individual experience of the men

considered in chapter 1 might have been. It explains how emotions are thought about in the context of this thesis and uses the writings of five men to explore their personal episodes of indebtedness, insolvency and bankruptcy. It problematises the idea that there was a typical middle-class male reaction to financial failure and teases out the extent to which, and how, men made public their financial problems. The second potential consequence of financial failure, a need for charitable assistance, is surveyed in chapter 3 which analyses the backgrounds of applicants for help from charities for the middle classes and from charities for poor clergy and members of the medical profession. It highlights the differing positions and life expectations of the genders and expands our understanding of how a person might be regarded as middle-class through a connection to a particular occupation even if they were not well-off. Chapter 4 looks in depth at the individual experiences of men who were reliant on such charity and/or patronage in order to survive. Using the diary of Samuel Bamford and letters written to a charity for poor clergy, it reveals the types of help that were considered acceptable and the extent to which certain modes of behaviour and presentation were essential for securing assistance. The male historical subjects in this thesis are always observed in their familial setting and chapter 5 provides an alternative viewpoint from the family itself, examining the experiences of the wives and children of middle-class men who failed financially by looking at their letters and autobiographies. Again, it considers issues of public and private communication of financial problems and the degree to which the husband or father's status was harmed in the eyes of his family and/or society when such problems became known.

This thesis shines a light on the men and their families who occupied a liminal position of reduced fortunes and thwarted expectations in the middle classes. Its arguments contribute primarily to debates about the discourse and realities of gendered experience in the middle and second half of the nineteenth century. The usefulness to historians of the male breadwinner ideal as a model is questioned, as is Tosh's idea that men had to achieve sole maintenance of their families in order to achieve full masculine status. The emphasis here is on men's lived experience and the internal and external negotiations involved in that. The hegemonic masculinity model, and particularly the patriarchal dividend, is used to delineate the different experiences of the genders and this thesis contributes to historians' recent demands for a more nuanced approach to its application. It proposes that the male breadwinner ideal is an enduring stereotype which was not adopted by everyone. Shifts in attitudes have been highlighted as they appeared in the evidence but the overriding trajectory is of continuity rather than change. Women are present throughout the study, and especially in chapter 5, because men are always observed in the relation to their legal dependents. Moving on from previous uses by historians, class is not reified but neither is it treated as a chimera existing only in discourse. Again, the emphasis is on individual and collective experience. A focus on the middle classes makes the group under consideration challenging to define but categorisation is achieved using occupational data.

This is a group which demonstrably has been neglected by historians; Mangion has called for more research to be done to 'analyse financial dependence' in terms of classes other than the working-class poor for whom 'a robust

research agenda' already exists.¹⁸¹ Because financially insolvent men are elusive in the secondary literature, it is important to understand who they were first of all. They are found most obviously in the records of bankruptcy proceedings.

¹⁸¹ Mangion, "St Scholastica's Retreat", p391

Chapter 1 Bankruptcy

At least, the creditors must be asked to take less than their due, which to Tom's untechnical mind was the same thing as bankruptcy. His father must not only be said to have "lost his property," but to have "failed" - the word that carried the worst obloquy to Tom's mind.¹

Thus, Tom Tulliver in George Eliot's *The Mill on the Floss* (1860) faces the financial ruin of his father, Mr Tulliver. His thoughts bring into focus the complex legal practices connected to bankruptcy and insolvency, the impression of bankruptcy in the popular imagination and the moral judgments that might be made about someone who experienced these personal difficulties. The minds and souls of the Victorian middle classes seem to have been tormented by the tension between the business need for credit and capital and the personal morality and responsibility of those who failed financially in a rapidly changing commercial world.

Mr Tulliver's mill is mortgaged; he borrowed £500 to pay off one debt which he secured with a bill of sale on his household furniture; he stood as surety for a friend who died leaving debts of £250 which he had to meet; he borrowed £50 from a trusting employee for his business; he lent £300 to his impoverished sister; he runs up attorney's fees pursuing a lawsuit and, finally, costs are awarded against him when he loses the lawsuit.² Mr Tulliver's financial affairs are complicated and he fails to manage them appropriately. In *The Hell of the English - Bankruptcy and the Victorian Novel* (1986), Barbara Weiss describes him as a character who is 'simply not equipped to deal with the modern mercantile world' and who 'considers himself a man of substance because he possesses land and a mill; the fact of a large mortgage

¹ George Eliot, *The Mill on the Floss*, Oxford University Press, (1996 1st pub. 1860), p244

² Ibid, pp195-6, 216, 223 & 244-5

and unpaid debts have not really registered upon his consciousness.’³ George Eliot’s use of the bankruptcy trope is a reflection of the position of bankruptcy in her readers’ minds. She expected them to understand how insolvency worked without describing it. She drew attention to its multifariousness by emphasising Tom’s and his mother’s ignorance, but did not address the question of how the creditors were eventually satisfied.⁴ As Weiss says, Tom ‘is apparently able to come to a private arrangement’ with them.⁵ This chapter offers an overview of the legislation, procedures and terminology which are necessary for an understanding of who bankrupts and insolvents were in mid-Victorian England. It analyses societal attitudes to the practice and morality of bankruptcy through the lens of parliamentary debate and, using legal records and the census, provides a survey of Victorian bankrupts and the effect that financial failure had on their lives.

Victorian Bankruptcy and Insolvency Law

Bankruptcy and insolvency are complex areas of law which changed slightly (frequently) and substantially (several times) in the Victorian period.⁶ Tom Tulliver’s musings are a useful reminder that bankruptcy is a legal process with specific eligibility criteria and processes but that these fine details were often lost on the public. To ordinary people the words “insolvent” and “bankrupt” were almost synonymous and might suggest a small difference in the depth of the problem, insolvency being ‘somehow less hopeless’ than

³ Barbara Weiss, *The Hell of the English - Bankruptcy and the Victorian Novel*, Associated University Presses, (1986), p67

⁴ Eliot, *Mill on the Floss*, pp219, 246 & 279

⁵ Weiss, *Hell of the English*, p16

⁶ Detailed appraisals of this subject are provided by Ian P H Duffy, *Bankruptcy and Insolvency in London during the Industrial Revolution*, Garland Publishing Inc, (1985), Lester, *Victorian Insolvency*, and Michael Lobban, "Bankruptcy and Insolvency", in William Cornish, et al. (eds), *The Oxford History of the Laws of England, Volume XII: 1820-1914 Private Law*, (2010), www.oxfordscholarship.com (accessed 13.05.2011). The key changes are shown in Appendix II.

bankruptcy.⁷ Legally, bankruptcy and insolvency applied to two distinct groups of people.

Many of the fundamentals of English bankruptcy law had been established by the beginning of the Victorian period. From the sixteenth century bankruptcy had been available to the creditors of traders who had committed specific “Acts of Bankruptcy.”⁸ Traditionally, traders were deemed to be ‘merchants or other persons using or exercising the trade of merchandise.’⁹ Debate over who was considered to be a trader went on for centuries particularly as non-traders were not afforded the protection of bankruptcy legislation. Debtors dealt with under the separate insolvency procedure were vulnerable to imprisonment by their creditors whereas bankrupts were protected from legal processes for debt until their final examination by the bankruptcy commissioners.¹⁰ By the beginning of the nineteenth century only three acts of bankruptcy were in frequent use; staying at home or leaving home for an unusually long time, and being imprisoned for debt for over two months.¹¹ This emphasises the lack of control that debtors had over their destiny at this time that would have compromised the independence which Tosh prioritises as an indicator of masculinity achieved. It was the decision of the creditor alone whether to make a debtor bankrupt although a debtor could go through the “legal formality” of denying being at home to a creditor and thus trigger proceedings.¹²

⁷ Paolo Di Martino, "Dealing with Failure: Bankruptcy and insolvency in the English experience (1890-1939)", *Histoire & mesure*, XXIII (1), (2008), p139

⁸ Lester, *Victorian Insolvency*, p15

⁹ Ibid

¹⁰ Duffy, *Bankruptcy and Insolvency*, p53

¹¹ Ibid, p24

¹² Ibid

The concept of “discharge” from one’s liabilities, whereby a debtor might be relieved from all debts due and owing when he became bankrupt, was introduced in 1705 although it was essentially for the creditors to decide whether to issue a discharge certificate, leaving it open to them to imprison the bankrupt until his debts were paid if they wished.¹³ In 1842 control of issuing a certificate was removed from the creditors and given to the bankruptcy commissioners in an attempt to help the courts detect fraud more effectively.¹⁴

The 1831 Bankruptcy Act allowed for court appointed official assignees to replace creditors as the administrators of the bankrupt’s estate and ended the Chancery Court’s jurisdiction in bankruptcy matters by creating a Bankruptcy Court.¹⁵ The official assignees were responsible for the day to day management of the estate, their duties including collecting rents, profits and the proceeds of sale.¹⁶ This system only applied to London and its vicinity but at this point London courts were handling the majority of bankruptcy cases anyway. Bankruptcy Commissioners determined if the debtor was eligible for bankruptcy, ordered the seizure of his affairs, accepted or rejected the creditors’ proofs of claim and supervised the bankrupt’s estate.¹⁷

When considering the extent of financial failure in this period, it should be borne in mind that alternatives to bankruptcy were available. A Composition Agreement might finalise a negotiation in which creditors agreed to be paid pro rata out of the liquidated estate. A Deed of Arrangement or Inspectorship

¹³ Lester, *Victorian Insolvency*, p16-18; Lobban, “Bankruptcy”, p790

¹⁴ Lobban, “Bankruptcy”, p806

¹⁵ Lester, *Victorian Insolvency*, pp41 & 45

¹⁶ *Ibid*, p82

¹⁷ *Ibid*, p81

could set out an agreement whereby the debtor continued in business under restrictions imposed by his creditors and tried to pay off his debts.¹⁸ It is likely that these methods were used extensively and hid a large number of business failures from public view.¹⁹

Nineteenth-century reformers focussed mainly on how bankrupts' estates were administered taking decades to alight on a satisfactory system. They consistently made a distinction between the unlucky debtor and the culpable debtor and endeavoured to create-a scheme 'whereby those who were unable to pay their bills because of simple commercial misfortune would be absolved, while those who were at fault would be punished.'²⁰ The 1842 Act for the Relief of Insolvent Debtors began the merger of the bankruptcy and insolvency systems by permitting debtors, whether or not they were traders, to petition the Bankruptcy Court to examine their assets and, except in cases of fraud, save them from imprisonment.²¹ The 1842 Bankruptcy Law Amendment Act reduced from £100 to £50 the minimum amount of debt to one creditor required for that creditor to file a bankruptcy petition and added vocations to the list of the "traders" who could be subject to bankruptcy law.²² Both of these changes increased the numbers of people who might be able to benefit from bankruptcy. The Act also added to the attractiveness of bankruptcy by extending the period within which a bankrupt was protected from all legal processes for debt until his certificate of discharge.²³ In 1847 parliament transferred jurisdiction for bankruptcy back to the Chancery Court.²⁴

¹⁸ Ibid, p78

¹⁹ Ibid, p79

²⁰ Lobban, "Bankruptcy", p780

²¹ Lester, *Victorian Insolvency*, p115

²² Ibid, pp61-62; Duffy, *Bankruptcy and Insolvency*, p52

²³ Duffy, *Bankruptcy and Insolvency*, p53

²⁴ Lester, *Victorian Insolvency*, p66

The 1849 Bankruptcy Law Consolidation Act introduced a moral slant by distinguishing between three types of debtor by ranking discharge certificates.²⁵ Debtors were determined to be virtuous (1st class), unfortunate (2nd class) or fraudulent (3rd class) depending on where it was felt they sat on the moral/immoral trading continuum. This scheme proved difficult to operate, partly because commissioners did not share a view of commercial morality and gave wildly varying decisions.²⁶ The issuance of certificates was described by the Lord Chancellor as ‘extremely capricious’ and the distinctions between the categories as ‘somewhat too nice for human reasoning and human affairs’ by Lord John Russell who added that the award of a third class certificate could unjustly stigmatise a man for life.²⁷ In 1861, a mere twelve years later, the classification of certificates of conformity was abolished.²⁸ By this point, the Attorney General commented, ‘the evils which now exist are complained of even more loudly than those which previously existed.’²⁹

The 1861 Act represents an important watershed for the purposes of this study.³⁰ It finally extended bankruptcy status to non-traders and permitted debtors to file their own petitions, and this is reflected in the sources examined in this chapter.³¹ The change led to a deluge of petitions. In each year between 1858 and 1861 an average of 389 traders had petitioned the court and an average of 3,041 debtors had petitioned the Insolvent Debtors

²⁵ Ibid, p67

²⁶ Lobban, "Bankruptcy", p811

²⁷ *Hansard's Parliamentary Debates*, HL 7 February 1859, vol 152, c130; HC 15 February 1859, vol 152, c422

²⁸ G R Searle, *Morality and the Market in Victorian Britain*, Oxford University Press, (1998), p89

²⁹ *Hansard*, HC 15 March 1860, vol 157, c650

³⁰ The Bankruptcy Act 1861, (24 & 25 Vict c134)

³¹ Lester, *Victorian Insolvency*, pp116 & 137; Lobban, "Bankruptcy", p817

Court. Between 1861 and 1869 an average of 8,082 petitioned the Court of Bankruptcy each year with only 766 petitions coming from creditors.³²

The 1861 Act also abolished the Court for the Relief of Insolvent Debtors. This had provided a mechanism whereby debtors who had been imprisoned by their creditors could apply for release after three months by surrendering their possessions and giving details of their creditors and assets.³³ Provided that there was no evidence of fraud, debtors were discharged from prison and their property was put in the hands of assignees. However, their debts were not discharged and future property remained liable. By permitting non-traders to petition for bankruptcy on payment of a £10 fee, the Act allowed them to protect their goods against seizure and their persons against imprisonment and to discharge their debts under a composition of ten shillings or less in the pound.³⁴ Two types of debtor were excepted from this development; those sued in the superior courts for less than £20 and those imprisoned by the County Courts. The 1869 Act for the Abolition of Imprisonment for Debt removed the superior courts' power to imprison for debt but still permitted the County Courts to do so for sums of up to £50. These two Acts changed the social composition of the debtor's prison population. Via bankruptcy, the middle classes now had a remedy for their debts that kept them out of prison. Those who remained in prison were the working classes who could not afford the court fee.³⁵

³² Lobban, "Bankruptcy", pp817-818

³³ Ibid, p797

³⁴ Finn, *Character of Credit*, p186

³⁵ Ibid

After only eight years, the 1869 Bankruptcy Act revoked debtors' right to petition for their own bankruptcy.³⁶ It also established the London Court of Bankruptcy to deal with cases inside London and transferred country bankruptcy jurisdiction to the County Courts.³⁷ Under the 1883 Bankruptcy Act the supervision of official receivers moved to the Board of Trade and the administration of estates changed yet again. Throughout the period parliament and the commercial sector debated the issues leading to all of these legal changes deeply and at considerable length.

Bankruptcy and Morality

These narrow notions about debt, held by the old-fashioned Tullivers, may perhaps excite a smile on the faces of many readers in these days of wide commercial views and wide philosophy, according to which everything rights itself without any trouble of ours: the fact that my tradesman is out of pocket by me, is to be looked at through the serene certainty that somebody else's tradesman is in pocket by somebody else; and since there must be bad debts in the world, why, it is mere egoism not to like that we in particular should make them instead of our fellow-citizens.

The Mill on the Floss, George Eliot³⁸

To [Roger Carbury] it seemed that a gentleman was disgraced who owed money to a tradesman which he could not pay.

The Way We Live Now, Anthony Trollope³⁹

Victorian novelists often used the trope of bankruptcy to pose a challenge to characters in which they viewed the repayment of debt, preferably in full, as a moral imperative.⁴⁰ Nevertheless, in these extracts Eliot and Trollope reflect the changing moral landscape of debt. Trollope makes it clear that Roger Carbury is old-fashioned. A land owning squire whose values are at odds

³⁶ Lobban, "Bankruptcy", p820

³⁷ Ibid

³⁸ Eliot, *Mill on the Floss*, p279

³⁹ Anthony Trollope, *The Way We Live Now*, Penguin Classics, (1994 1st pub. 1875), p54

⁴⁰ Weiss, *Hell of the English*, pp73-74

with the families residing on neighbouring estates, he lives within his means and believes that ‘a man’s standing in the world should not depend at all upon his wealth.’⁴¹ In reality, there was a constant tension between the desire to allow trade to flow and for entrepreneurs to be given scope to try and, possibly, fail without catastrophic personal consequences, and the commercial community’s fear of fraudulent activity. A contributor to the *Westminster Review* in 1850 wrote, ‘All trade is risk, just as sowing corn is risk; but experience shows that the risk - the legitimate risk - admits of as correct a graduation as that of life insurance.’⁴² He thought that a man who knew his trade was no more likely to become insolvent than a healthy person who ate and drank according to their custom was likely to become unwell.

In *A Mad, Bad, and Dangerous People? England 1783-1846* (2006), Boyd Hilton has highlighted the commercial language describing an individual’s relationship with their God that was used following the Evangelical revival of the last two decades of the eighteenth century. The system was frequently called “the economy of redemption” or “the scheme of salvation”.⁴³ As Hilton says, ‘the word “economy” is appropriate, since the market was the arena in which God’s providence operated most obviously in daily life. The word “scheme” is appropriate because the whole conception was a speculation in faith, a way of making sense of the world by a financial and commercial upper-middle class.’⁴⁴ Evangelical language in which, for example debt could

⁴¹ Trollope, *Way We Live Now*, p46

⁴² Quoted in Searle, *Morality and the Market*, p83

⁴³ Boyd Hilton, *A Mad, Bad & Dangerous People? England 1783-1846*, Oxford University Press, (2006), p183

⁴⁴ *Ibid*, p183

be both “redeemed” and “converted” made it appear that being in credit was moral and being in debt sinful.⁴⁵

Evangelical moralists at mid-century continued to hold that ambitions for self-improvement were praiseworthy provided that they remained within the law of righteousness.⁴⁶ Bankruptcy was ‘the logical outcome of sin’ for those who had expanded their businesses too quickly and failed the ‘moral obstacle course devised by providence.’⁴⁷ Nevertheless, by this time there was also an understanding that ‘in the bewilderingly complex world of modern commerce’ debtors might be ‘simply unfortunate’ and that fruitful businesses could not be embarked on without access to substantial capital, which was almost certainly raised using credit.⁴⁸ Manufacturers replaced the evangelical theology of crucicentrism and hellfire with a belief that ‘their greatest spiritual duty was to develop their God-given talents.’⁴⁹ According to G R Searle in *Morality and the Market in Victorian Britain* (1998), it was ‘but a short step’ from there to the idea that being “creditworthy” was itself a test of morality.⁵⁰ The morality-based approach to commerce was waning at the beginning of the period examined in this thesis with a growing realisation that many who lost in business crashes might be innocent.⁵¹ The business community as a whole saw bankruptcy law as a practical mechanism to be deployed when the usual systems of credit failed.⁵² By 1867 the MP for Cambridge University could claim that the release from debt given to a

⁴⁵ Ibid, p183

⁴⁶ Boyd Hilton, *The Age of Atonement: the Influence of Evangelicalism on Social and Economic Thought, 1795-1865*, Oxford University Press, (1988), p122

⁴⁷ Ibid, p133

⁴⁸ Searle, *Morality and the Market*, pp89-90

⁴⁹ Hilton, *Mad, Bad & Dangerous People*, p184

⁵⁰ Searle, *Morality and the Market*, p90

⁵¹ Paolo Di Martino, "Legal institutions, social norms, and entrepreneurship in Britain (c1890-c1939)", *Economic History Review*, 65 (1), (2012), p126; Hilton, *Age of Atonement*, p265

⁵² Victor M Batzel, "Parliament, Businessmen and Bankruptcy, 1825-1883: A study in middle-class alienation", *Canadian Journal of History*, XVIII (August), (1983), p172

bankrupt was ‘a sort of premium to encourage trade.’⁵³ He was, nevertheless, emphatic that this did not extend to insolvents who exceeded their means and ‘spent the property of others’ resulting in those others having to pay higher prices to cover for bad debts. How ‘ought the evil to be remedied’, he wondered. Bankruptcy was seen as a luxury which should not be universally available.

Although the view was aired in Parliament that an insolvent ‘almost necessarily incurred his debts in consequence of his own thoughtlessness and extravagance,’ Finn argues that the long history of charities to relieve imprisoned debtors, whose debt was more likely to be personal than commercial, militates against the view that bankrupt traders’ debts were considered justifiable whilst ordinary insolvents were thought to have spent recklessly.⁵⁴ In 1850 the debtors in London’s Whitecross Street prison were described as ‘many of them honest, and all unfortunate.’⁵⁵ In addition, throughout the eighteenth and early nineteenth centuries, Parliament itself passed various Acts which offered prisoners a vehicle for release.⁵⁶ Exposing a stance which was inverse to that regarding trade debt, Finn detects a hardening of attitudes towards personal debt as the century went on.⁵⁷ In the 1860s the much-reduced population of imprisoned debtors, now largely working-class, experienced a more punitive regime; for example, family visits were restricted, labour became compulsory and smoking was prohibited.⁵⁸ Thus, historians have been unable to identify a consistent moral stance on

⁵³ *Hansard*, HC 4 June 1867, vol 187, c1565

⁵⁴ *Ibid*, HC 15 March 1860, vol 157 c682; Finn, *Character of Credit*, p128; see also Jerry White, *Mansions of Misery - A Biography of the Marshalsea Debtors’ Prison*, The Bodley Head, (2016), pp101 & 165-169

⁵⁵ Quoted in Finn, *Character of Credit*, p126

⁵⁶ Duffy, *Bankruptcy and Insolvency*, pp75-76; see also White, *Mansions of Misery*, pp91 & 163-164

⁵⁷ Finn, *Character of Credit*, pp153-154; see also Searle, *Morality and the Market*, p88

⁵⁸ Finn, *Character of Credit*, p189

debt through the nineteenth century. Victorian novelists and their readers were gripped by the way in which financial disaster could, as Searle says, 'undermine personal identity and create confusion in social and sexual roles' resulting in a sense of personal shame concomitant with societal opprobrium, but it would be wrong to assume that this was a universal experience for those heavily in debt.

The Victorian state's desire to enforce a moral approach to debtors waxed and waned. In the eighteenth century some parliamentary economists had viewed indebtedness as a sin and late in the century the law turned pro-creditor.⁵⁹ In the 1830s and 1840s sympathy swung towards the debtor and then back again. In the 1850s a dramatic change in perspective meant that the Deputy Governor of the Bank of England could recommend limited liability for companies as 'a fair and just precaution against dishonest creditors.'⁶⁰ Such concerns continued in the 1860s. The Attorney General expressed the view that creditors became creditors by their 'own voluntary act,' as there were two parties to a debt, and fears were voiced in Parliament for the unfortunate trader who was 'forced into bankruptcy by some dishonest creditors.'⁶¹ Moreover, the extent to which it was the government's responsibility to improve commercial morality was questioned.⁶²

In this arena private necessity and personal morality collided with a desire for public accountability and punishment of criminality. As the Marquis of Lansdowne commented regarding one of the many bankruptcy bills of the

⁵⁹ Hilton, *Age of Atonement*, p263

⁶⁰ *Ibid*, p264

⁶¹ *Hansard*, HC 11 February 1861, vol 24, c297; HC 15 March 1860, vol 157, c678

⁶² Chantal Stebbings, "'Officialism': Law, Bureaucracy and Ideology in Late Victorian England", in Andrew Lewis and Michael Lobban (eds), *Law and History*, Oxford University Press, (2004), p320

period, 'Dry as the details of the Bill might be, they involved considerations of a most popular character, involving as they did the most intimate relations of society.'⁶³ In 1848 it was claimed that 'the great and leading defect' of the bankruptcy law 'was that no real line of demarcation was drawn betwixt the honest and the dishonest bankrupt.'⁶⁴ The often expressed wish to punish fraud foundered because enquiries into the conduct of bankrupts became mixed up with the administration of their estates; the Bankruptcy Commissioners had been given discretion and they had 'exercised it by letting everybody off.'⁶⁵ The same Member who made this point felt it necessary to remind the House that there was 'a great difference between a debt and a fraud.' In 1869 the Attorney General stated that the sole object of a bankruptcy law was 'to collect the proceeds of the estates of bankrupts, and to distribute them among the creditors as fairly, cheaply and speedily as possible.'⁶⁶ He admitted that 'by attempting to do more they had done less.' He also reasoned that, because the object of bankruptcy was to benefit the creditors it was not right that a bankrupt should be able to present his own petition. This *ex post facto* logic was applied in the face of Parliament's disquiet at the 'vast number' of self-generated petitions which had been presented following the 1861 Act and which produced no dividend. Blurring the issue still further, the MP for Dover suggested that there was, in fact, a second object of bankruptcy which was 'to discourage reckless trading' which he thought was being actively encouraged by the law.⁶⁷ In this debate can be seen the lingering conflict between the evangelical belief in a providential

⁶³ *Hansard*, HL 5 June 1849, vol 105, c1146

⁶⁴ *Ibid*, HC 9 August 1848, vol 100, c1270

⁶⁵ For example, *ibid*, HL 18 July 1848, vol 100, c565 & HC 3 June 1869, vol 196, c1211; *ibid*, HC 4 June 1867, vol 187, c1578

⁶⁶ *Ibid*, HC 5 March 1869, vol 194, c777 & c782

⁶⁷ *Ibid*, HC 8 June 1869, vol 196, c1409

God and a theology based on the parable of the talents in which God's earth was developed through work and which would only come to pass with a smooth-functioning commercial system. Two years previously the MP for Halifax had expressed the view that the law should 'give protection to the prudent man who had been really unfortunate' but should 'stigmatize [sic] the trader who had conducted his affairs in a fraudulent manner, and had gambled with the money of other persons.'⁶⁸ Thus, in parliamentary discourse, honesty was associated with prudence and dishonesty with extravagance and recklessness.

According to Parliament, scandal attaching to bankruptcy took two forms. Firstly, there was the publicly scandalous behaviour of the people who became bankrupt five or six times, who 'rose from the ground as often as they fell with new vigour, new means and new prosperity,' who lived 'extravagantly and without the slightest wish apparently to pay their just debts' and who went about 'as though nothing had happened.'⁶⁹ Although no fraud had been committed, Parliament clearly thought that some nebulous wrong had occurred and the evangelical notion of bankruptcy being *prima facie* a sin finds an echo here. Secondly, there was the putative scandal experienced by the bankrupts themselves, particularly those of the upper classes. According to Sir George Bowyer, 'to a person of high rank, the very fact of being a bankrupt was a slur and a stain, and a thing which, in the history of a family, looked very ugly.'⁷⁰ In debate concerning the abolition of the distinction between traders and non-traders, Sir Lawrence Palk expressed the view that

⁶⁸ Ibid, HC 16 March 1859, vol 153, c206

⁶⁹ Ibid, HC 25 February 1861, vol 161, c900; HC 14 March 1867, vol 185, c1886; HC 8 June 1869, vol 196, c1411

⁷⁰ Ibid, HC 21 February 1861, vol 161, c724

a non-trader coming into possession of a heavily-encumbered estate, striving, foolishly perhaps, to keep up the establishment maintained by his father before him, might become temporarily overwhelmed with debt, and then this measure would inflict on him all the irreparable evils of bankruptcy. Such a person would be not only punished as a trader for his folly, but he would be injured in another way. By making him a bankrupt, his character would be taken away, and he would lose his social position.⁷¹

The proposed introduction of different levels of discharge certificate was met with conflicting views. One MP thought that it would ‘very much reduce the stigma of bankruptcy to an honest trader’ while another feared that it would give a single judge, who might make a mistake, ‘the power of inflicting a permanent brand upon a man, and of blasting forever his character.’⁷² In the rhetoric of the House of Commons, reality retreated into the background while the miasma of scandal was perpetuated.

In debates regarding the ending of the parliamentary privilege which allowed Members to avoid paying their debts, the personal clashed with the political. Fears were expressed that Members would not be able to concentrate on their duties if pursued by creditors, that ‘ignominy and disgrace’ would be suffered by a Member if he was innocently out of the country when notice of a debt was served, and that indebtedness might be used to political ends:

There had been men in the first stations who had been deeply involved in debt; there had been parties opposed to them when party spirit had been high, who would have been willing to avail themselves of the difficulties of the individual, caused often by the nature of the office he had held, to render that individual useless.⁷³

The existence of high levels of debt amongst the upper classes was made clear:

⁷¹ Ibid, HC 21 February 1861, vol 161, c728

⁷² Ibid, HC 26 July 1849, vol 107, c1003

⁷³ Ibid, HC 6 June 1849, vol 105, c1236 & c1244; HC 14 February 1849, vol 102, c678

Many a man might have an estate burdened by private debts and judgments against his ancestors - the property might be onerously loaded by the accumulation of jointures and family settlements; and, although from no fault of his own, it might be impossible for him to go into the money market and obtain the means of relieving himself from his embarrassments; and would it be right to say that such a man was not as worthy in point of morality to sit in that House as any other individual?’

Here and in the words of Sir Lawrence Palk above there is a sense that inherited debt or debt incurred in preserving the family estate was entirely excusable. One Member thought that, although ‘there were few things more objectionable than contracting debts without the means of paying them,’ it was a decision for individual constituencies whether they wanted a particular man as their MP.⁷⁴ As another Member put it pragmatically, it is ‘all very fine to say let us be moral, let us be just, let us act right,’ but they should be careful ‘under cover of this justice and morality’ not to commit ‘great injustice both to Members and constituencies.’⁷⁵

Parliament’s fears about the possible use of debt to political ends clearly were not unfounded. When Benjamin Disraeli (1804-1881) stood for election in Shrewsbury in 1841 an anonymous handbill was produced alleging that he owed over £22,000 and asking, ‘Will you be represented by such a man? ... He seeks a place in Parliament merely for the purpose of avoiding the necessity of a Prison.’⁷⁶ Although it is thought that the debt total was roughly accurate, Disraeli found it necessary to declare that the statement was ‘UTTERLY FALSE’ and that ‘*every man of generous feelings and correct principles, whatever may be his public opinions or his party views, will recoil*

⁷⁴ Ibid, HC 20 February 1850, vol 108,c1116

⁷⁵ Ibid, HC 14 February 1849, vol 102, c676

⁷⁶ M G Wiebe, J B Conacher, John Matthews and Mary S Millar (eds), *Benjamin Disraeli Letters: 1838-1841*, Vol. III, University of Toronto Press, (1987), p343

from the use ... of such illegal weapons in political warfare.’⁷⁷ Disraeli’s financial difficulties are examined in detail in chapter 2.

None of this is to suggest that Parliament was hypocritical in its consideration of bankruptcy and insolvency but its discussion of the issue as it related directly to itself highlights the necessity for fine judgments between desired morality and practical expediency and the confused thinking that went on when the two became enmeshed. Trollope captured the tension nicely in his portrayal of the newly elected Phineas Finn who unwisely guaranteed a friend’s loan:

The privilege of the House prohibited him from arrest. He thought of that very often, but the thought only made him more unhappy. Would it not be said, and might it not be said truly, that he had incurred this responsibility, - a responsibility which he was altogether unequal to answer, - because he was so protected? He did feel that a certain consciousness of his privilege had been present to him when he had put his name across the paper, and that there had been dishonesty in that very consciousness.⁷⁸

Nevertheless, a high degree of self-interest is evident whenever Members spoke of the position of the landed classes.

Whilst it was a given that the upper classes would have access to and use lines of credit extensively, Parliament was unsure whether this facility should be available to the working classes and this uncertainty came to the fore in debates about the proposal to abolish imprisonment for debts of under £50. The view was expressed that the abolition of imprisonment for small debts would end access to credit for the working classes because creditors would

⁷⁷ Robert Blake, *Disraeli*, Methuen & Co. Ltd, (1966), p163; Wiebe, et al. (eds), *Disraeli Letters III*, letter 1168, (capitals and italics in the original)

⁷⁸ Anthony Trollope, *Phineas Finn*, Penguin, (1993 1st pub. 1869), p186

then have no leverage to enforce recovery. Not everyone agreed that this was the inevitable outcome believing that credit would still be available ‘on the only proper basis - that of good character.’⁷⁹ Others understood that ‘credit was necessary to every man’ particularly to ‘the poor man in periods of scarcity and distress.’⁸⁰ The example was given of working men who earned large wages for nine or ten months of the year but were unemployed for two or three; ‘were it not for credit given to these poor people when out of employment their homes would inevitably be broken up and they would have to go to the workhouse.’⁸¹ Members were torn between the burden of providing for the impecunious in the workhouse and the cost of keeping in prison debtors whose line of credit had failed.⁸²

Furthermore, it was thought that the working classes themselves were in favour of retaining imprisonment for debt because it was the only security they could provide.⁸³ One Member went so far as to suggest that ‘if this were so they must surely have some ulterior object in view, and, indeed, he had been informed that the power of imprisonment for small debts aided very materially in supporting strikes.’⁸⁴ Some Members took a more principled view that retention of imprisonment for small debts created a two-tier system wherein ‘the richer classes ... exempted themselves from the punishment of imprisonment for debt, while they left the poorer classes to the operation of a law of comparatively harsh and arbitrary character.’⁸⁵ They were laying

⁷⁹ *Hansard*, HC 22 June 1869, vol 197, c423-424

⁸⁰ *Ibid*, HC 5 April 1869, vol 195, c160; HC 22 June 1869, vol 197, c426

⁸¹ *Ibid*, HC 22 June 1869, vol 197, c426

⁸² *Ibid*, HC 22 June 1869, vol 197, c424 & 426; HC 25 June 1869, vol 197, c573

⁸³ *Ibid*, HC 22 June 1869, vol 197, c424

⁸⁴ *Ibid*, HC 25 June 1869, vol 197, c573

⁸⁵ *Ibid*, HC 7 June 1867, vol 187, c1765-1766

themselves 'open to the charge of having one law for the man in broadcloth and another for the man in corduroys.'⁸⁶

Other Members imbued working men with a lack of agency claiming that they could be 'inveigled into debt in order that the shopkeepers might have a hold on them for the continuance of their custom' and by pedlars who offered them 'reckless credit.'⁸⁷ In a rare acknowledgement of the existence of women, working men's wives were blamed particularly for taking out the credit in the first place; 'it often happened that the honest artisan was drawn into debt by the imprudence of his wife.'⁸⁸ Lacking agency herself, she 'was induced to incur a debt for an article which perhaps she did not really want.'⁸⁹

In all these discussions can be detected the shadow of the fears expressed by Parliament in its deliberations on the extension of the franchise between 1865 and 1867. Whilst a need for reform was accepted, there was a desire to make sure that the middle and upper classes continued to dominate the electorate.⁹⁰ Robert Lowe MP famously made a speech opposing an extension of the franchise in the manner proposed in which he expressed unease regarding the behaviour of the lower classes. He asked,

If you want venality, if you want drunkenness, and facility for being intimidated; or if, on the other hand, you want impulsive unreflecting, and violent people, where do you look for them? ... Do you go to the top or the bottom? ... The effect [of the bill] will manifestly be to add a larger number of persons to our constituencies of the class from which

⁸⁶ Ibid, HC 5 April 1869, vol 195, c175

⁸⁷ Ibid, HC 25 June 1869, vol 197, c574 & 577

⁸⁸ Ibid, HC 25 June 1869, vol 197, c574 & 577

⁸⁹ Ibid, HC 5 April 1869, vol 195, c177

⁹⁰ Hoppen, *Mid-Victorian Generation*, pp246-7 & 250

if there is to be anything wrong going on we may naturally expect to find it.⁹¹

In the increasingly complex realm of Victorian finance those who wanted decisions about credit and debt to be ethically clear-cut found that the world had moved on and that the reasons for financial failure were multifactorial and not susceptible to simple moral judgments. Parliament often saw issues from the standpoint of the upper classes and struggled to understand the reality of the lives of the lower middle and working classes. Pragmatism clashed with principles in the debates regarding access to bankruptcy for non-traders and access to credit for working men. Away from the rhetoric and earnest debate of Parliament, hundreds of people became bankrupt every year. The next section examines who these people were and the effect that financial adversity had on them.

Bankruptcy, Identity and Change

The analysis in this section offers an entirely original consideration of the individual experience of a substantial cohort of bankrupts using prosopographical methods. The bankrupts are named in two sets of bankruptcy records in the periods 1860 to 1864 and 1870 to 1874.⁹² Although only a few years separate them, the documents are wholly different in terms of the bankruptcy regime under which they were processed as ‘by 1864, the central control of bankruptcy proceedings was decried as a complete failure’ and in 1869 the system of official assignees, and therefore court supervision, was abolished.⁹³ The former period is dominated by debtors petitioning for

⁹¹ Quoted in *ibid*, p247

⁹² The full titles of these sources are given in Appendix I.

⁹³ Stebbings, "Officialism", p329-330; Lobban, "Bankruptcy", p823

their own bankruptcy, whereas the latter only contains bankruptcies initiated by creditors. Nevertheless, in all years except 1860, the process was open to traders and non-traders alike. As mentioned, under statute, the bankrupts would have had to owe a minimum of £50 to at least one creditor, thus putting them outside the popular model of Victorian poverty and working-class destitution. Not every bankruptcy progressed through all of the procedural stages to discharge but it is recognised that anyone against whom a petition was filed was likely to be in substantial debt.

The London District General Docket Books provided the source for the details of bankrupts between 1860 and 1864.⁹⁴ The sequence starts in October 1849 to coincide with the Bankruptcy Law Consolidation Act. Names, addresses, occupations, whether the bankrupt was a trader or non-trader, and the “nature of proceedings to found Adjudication” are recorded. The cases relate to bankrupts in England and Wales, not just London. Where the petition was brought by a creditor the latter column was left blank, otherwise it recorded if the trader was bringing his/her own petition. In the final sample nineteen of these records state “Petition by Trader (or non-Trader) under £300” or “Adjudication by Registrar under £300.” These were probably people who were benefitting from the start of the merging of the bankruptcy and insolvency laws and were seeking protection from arrest under the Act for the Relief of Insolvent Debtors 1842.⁹⁵ A high proportion of these debtors were women.⁹⁶ On the whole these “insolvents” had similar life experiences to the pure bankrupts but any substantial divergences have been highlighted. A

⁹⁴ TNA B6/101-107

⁹⁵ Duffy, *Bankruptcy and Insolvency*, p103

⁹⁶ Eight out of the nineteen were women.

significant number of the bankrupts' addresses are given as "formerly of ... but now a prisoner for debt" and the nature of proceedings as "examination by Registrar being a pauper prisoner". This group was taking advantage of the provision under the 1861 Act allowing debtors to petition for their own bankruptcy and could afford the £10 fee (and who were not, therefore, strictly speaking "paupers"). They were excluded from the data set because their address at bankruptcy was only temporary and did not represent a change of home address. Also, the prison address only related to the debtor, not the whole family unit. The Country District General Docket Books for the same period provide imprecise addresses for the bankrupts and, therefore, have also been ignored. A large number of extra London bankruptcies are recorded in the London Docket Books making the need for additional evidence for the rest of the country unnecessary.

The second data source was the Register of Bankruptcies in the London Bankruptcy Court and the Registers of Bankruptcies in County Courts from 1870 to 1874.⁹⁷ Both sets of registers start in 1870 to coincide with the opening of the London Bankruptcy Court created under the 1869 Act. The registers include name, date of bankruptcy, exact address and occupation. In both data sources every tenth name was sampled and all female bankrupts, except prisoners, were included.

Each case in the sample was searched for in the census for 1851, 1861 or 1871, whichever was the census prior to the date of bankruptcy (the "first census"), and in the census after bankruptcy, 1861, 1871 or 1881 (the "second

⁹⁷ TNA BT40/25-27 and BT40/34-38. A sequence of 500 names from late 1872 to mid-1873 is missing from the County Court registers.

census”). As soon as ten bankrupts were located from each year of the bankruptcy records the search of the census moved on to the next year. All of the female bankrupts in any year, up to a maximum of ten, were searched for in the census to provide a comparison between the genders. The decision to include women meant that a spread of years was necessary in order to furnish a sufficient number of women for the data set. At 1874 married women still could not be made bankrupt, a position which did not change until the Married Women's Property Act 1882.⁹⁸ The periods were chosen to provide two groups containing members whose bankruptcies were a range of distances from a census date as the date of the prior census became more remote and the next census became closer. The date of bankruptcy should not be viewed as the starting or finishing point of financial crisis. As will be shown in chapter 2, money troubles might long precede bankruptcy and linger well after the event. The registers begin to tail off in 1883 making the period 1880 to 1884 unsuitable for investigation.

The final data set of 150 is relatively small because, as Colin Pooley and Jean Turnbull have pointed out in *Migration and mobility in Britain since the eighteenth century* (1998), using the census enumerators' books and legal records for manual record linkage is 'extremely time consuming' and 'the time taken to build up a significant sample of individuals can be considerable.'⁹⁹ A clear link between the three sets of records was judged to have been made when a name, address and occupation from a bankruptcy record was made with the first census. This provided a date and place of

⁹⁸ Married Women's Property Act 1882, (45 & 46 Vict c75) S1.(5)

⁹⁹ Colin Pooley and Jean Turnbull, *Migration and mobility in Britain since the eighteenth century*, UCL Press Limited, (1998), p27

birth which could then be used to locate the bankrupt accurately in the second census. In many cases it was impossible to find the bankrupt in the second census and the search had to be abandoned. In some instances where a name and information relating to birth were a little different the link to the second census was made using the information relating to the other members of the household, for example, a wife's date and place of birth or children's names.

The debtor's situation at the census prior to and the census after bankruptcy were compared to give an indication of changes, or otherwise, in social status. In a few cases this meant that the second census came not long after the date of bankruptcy. However, this does not detract from them as exemplars of people with significant financial problems because it is unknown for any of the bankrupts when their money troubles started. Key indices of change were address, occupation and loss (or gain) of position of "head of household" and numbers of servants and employees. Fluctuations in the numbers of children were noted. The recording of the county enabled an analysis of the differences between those living in London and those in the rest of the country. But before analysing the changes that occurred in bankrupts' lives it is important to understand who they were.

Table 1.1 - Marriage and Family - men's experience

n=100	Status at 1 st census	Status at 2 nd census	Increase in children post bankruptcy (no. with adult children)	Decrease in children post bankruptcy (no. with adult children)	Working wives - pre/post
<u>Bachelors</u> - married by 2 nd census	17	6 11	N/A 6(0)	N/A N/A	N/A 3
<u>Married men</u> by age at bankruptcy					
- 20s	6	6	5(0)	0	2/0
- 30s	25	23	16(4)	5(2)	0
- 40s	29	27	12(5)	9(6)	1/2
- 50s	14	14	0	10(7)	1/0
- 60s	5	4	0	1(1)	0
- Bachelor by 2 nd census		1	0	0	0
- Widower by 2 nd census		4	1(1)	3(1)	0
<u>Widowers</u> - married by 2 nd census	4	3 1	1(1) 1(0)	2(2) 0	N/A 0

For example, of the 29 men who were married at the first census and in their 40s at the date of bankruptcy, 2 were no longer married by the second census because they had become widowers.

The underlined status shown in the left hand column is the marital status at the first census with subsequent change listed underneath. Married men at the first census are further broken down by their age at bankruptcy. This age has been chosen rather than age at first census to anchor the data survey to the event of bankruptcy and because marital status at bankruptcy is not known. The rather old-fashioned terms “bachelors” and “spinsters” have been used because “unmarried” would include widows and widowers and “never married” does not reflect the fact that some individuals from these groups went on to marry. The reason for the primary division of the overall

cohort by gender is obvious in the context of a study of masculinity. The reason for the secondary division by marital status may be less clear. Not only was this done to enable a sense of change over the life cycle but also to reflect the attitudes to differences in marital status in contemporary society. In her study of working-class poverty *Unemployment, Welfare and Masculine Citizenship - "So Much Honest Poverty" in Britain, 1870-1930* (2015), Marjorie Levine-Clark points out that single men 'fit nowhere in the framework surrounding "family".'¹⁰⁰ As we have seen, Tosh's and Morris' models of an ideal, financially independent man put providing for a family at the centre. An unmarried son was expected to look after his parents financially, as the route to him demonstrating his masculine status by taking responsibility for family was blocked by his having no wife or children of his own.¹⁰¹ Poor Law authorities tended to judge lone married women's petitions in terms of their husband's behaviour taking the view that the whole family should bear some responsibility for his actions.¹⁰² Society's anxiety about the position of spinsters is considered in chapter 3. Differences of marital status, therefore, created varied expectations and tensions within society.

Unsurprisingly the majority of bachelors, most of who were in their twenties and thirties when made bankrupt (twelve), had married within a maximum of ten years of bankruptcy which accords with the ideal life-cycle expectations advanced by Morris and Tosh. Nevertheless, even within this small data set there are exceptions to the rules. The married man who became unmarried by the second census appears to have had an informal divorce. Charles Roper

¹⁰⁰ Marjorie Levine-Clark, *Unemployment, Welfare and Masculine Citizenship - "So Much Honest Poverty" in Britain, 1870-1930*, Palgrave Macmillan, (2015), p64

¹⁰¹ *Ibid*, p189

¹⁰² *Ibid*, p209

Archer, a saddler and harness maker from Walsall, was married to Sarah at the time of the 1871 census.¹⁰³ By 1881 Charles was a lodger and was described as unmarried and Sarah lived alone and was described as a widow.¹⁰⁴

Children are assumed to be adults at the age of sixteen as this was the age at which people's marital status began to be recorded in the census. In the table, the adult children are a sub-set of the total number of children. The status of this sub-set is complex. Many of the young people, especially the men, had identified occupations, some of which appear to relate to the family enterprise and some of which must have been followed outside the family. Therefore, it is impossible to say whether they were not yet able to earn sufficient funds to set up independently, and were, thus, still dependents, or whether their presence within the family enterprise was vital to its continuing survival and their parents were dependent on them. Examples showing the situations of adult children are scattered through the rest of this chapter.

The main reason for recording the presence of children in the household was to see whether bankruptcy led to a significant limitation of family size. Crossick and Haupt have suggested that the Petite Bourgeoisie was precocious in its control of fertility. On the limited evidence available, by the 1870s British shopkeepers were able to space out births even from the early years of marriage.¹⁰⁵ The majority of the subjects of this study fall into the category of the Petite Bourgeoisie or lower middle class and the trend identified by

¹⁰³ TNA BT40/25 p3340; 1871 England Census, Class: RG10; Piece: 2958; Folio: 51; Page: 4; GSU roll: 836426 accessed from Ancestry.co.uk on 14.11.15

¹⁰⁴ 1881 England Census, Class: RG11; Piece: 2827; Folio: 32; Page: 1; GSU roll: 1341677 and Class: RG11; Piece: 2826; Folio: 21; Page: 36; GSU roll: 1341677 accessed from Ancestry.co.uk on 14.11.15

¹⁰⁵ Crossick and Haupt, *The Petite Bourgeoisie*, pp100-101

Crossick and Haupt is borne out by the evidence. Even before bankruptcy the numbers of children in a household were low. There is only one bankrupt with nine children and two with eight. Post bankruptcy two families with eight children are the largest, with four to six children being common. There are no families of the large sizes of the clergy discussed in chapter 3. As can be seen from table 1.1, in their most fertile decade, the thirties, a high percentage of married men (70%) increased the number of dependent children in their household and this fell to a still relatively high 44% for the men in their forties. More significantly in the same decade 33% of men reduced the number of children in their household and this trend continued in later decades. It should be noted that the presence of, say, five children in a household at two points in time might not indicate that they were the same children on both occasions; there are plenty of instances where older children must have left as younger siblings came along. Nevertheless, few men appear to have restricted their family size outside of the norms for their age and class. Of the five men made bankrupt in their thirties whose family size had reduced at the second census, four were well into their forties by the later date.

The position of bankrupts' wives in the household is similar to that of the adult children. The question of whether they were actively engaged in a family enterprise or remote from it is not usually answered by the census. Although in 1851 and following years householders were told that the occupations of women who were 'regularly employed from home or at home in any but domestic duties' were to be recorded, it was usual for the

enumerators to omit an occupation for married women.¹⁰⁶ Furthermore, the lack of guidance for enumerators as to what to do about part-time, casual or seasonal work makes it difficult to judge the extent to which they recorded or ignored such work.¹⁰⁷ The attitude of the census authorities to women's work is exemplified by the fact that the census clerks, who extracted the information from the enumerators' returns, were told to leave out the occupations of the wives of 'innkeepers, lodging-house keepers, shopkeepers, butchers, farmers and shoemakers' because they were 'supposed to take part immediately in their husband's business.'¹⁰⁸

In this survey the only cohort which had a significant, but small, number of wives who were acknowledged to have a distinct occupation of their own is the bachelors who had married by the second census. Perhaps here we catch a glimpse of the effect that bankruptcy could have on some men's subsequent position. Two of the women were involved in shop work. Jane Shaw, the manager of a grocer's shop, was married to Thomas, a clerk, and Kate Page, a shop assistant in a boot shop, was married to Walter who was also, by this point, a shop assistant.¹⁰⁹ Walter had been a shoe and boot maker at the time of his bankruptcy seven years before.¹¹⁰ The couple, who were still in their twenties by the second census, were living as lodgers with a widow and her three sons and, therefore, sit at the lower limits of social status considered by this study. Fanny Allcock, who was married to Thomas, a metal caster, was a

¹⁰⁶ Edward Higgs, "Women, Occupations and Work in the Nineteenth-Century Censuses", *History Workshop Journal* (23), (1987), p63

¹⁰⁷ *Ibid*, p63

¹⁰⁸ *Ibid*, p70

¹⁰⁹ TNA BT40/34 p520; 1871 England Census, Class: *RG10*; Piece: *4187*; Folio: *8*; Page: *9*; GSU roll: *846942* accessed from Ancestry.co.uk on 28.10.15; 1881 England Census, Class: *RG11*; Piece: *2968*; Folio: *53*; Page: *31*; GSU roll: *1341710* accessed from Ancestry.co.uk on 14.11.15

¹¹⁰ TNA BT40/38 p3430

pikelet (a type of crumpet) maker and managed her work while bringing up four children under the age of ten.¹¹¹

The status of women who became bankrupt themselves is considered separately because it does not fit comfortably into the above framework and this provides the first indication of how different women's experience of bankruptcy was.

Table 1.2 - Marriage and Family - women's experience

n=50	Status at 1 st census	Status at Bankruptcy*	Status at 2 nd census
Spinsters	8	8	7
Married women	11	0	2
Widows†	31	40	41

* It was impossible to ascertain the status of two of the women at bankruptcy.

† Widows who were widows before and after bankruptcy are assumed to have been widows at bankruptcy as well.

The youngest spinster was twenty-two and the oldest forty-seven.

Predictably, the married women were generally older with six of them being in their forties and the oldest at seventy-four. The widows had the widest age range of any of the groups studied, the youngest being thirty-four and the oldest eighty-six. The majority of them (fourteen) were in their fifties.

It goes almost without saying that none of the spinsters declared a child as acknowledged illegitimacy was extremely rare in this period but there are at

¹¹¹ TNA BT40/38 p3350; 1881 England Census, Class: RG11; Piece: 3041; Folio: 79; Page: 28; GSU roll: 1341726 accessed from Ancestry.co.uk on 14.11.15

least three households containing inexplicable children in this study. For example, Susannah Tate, a milliner from Halifax, had an unusual relationship with her “nephew”, John Tate. In the 1861 census she was living with her mother, Susannah Spencer, who was the head of the household.¹¹² Susannah Tate was aged twenty-five and described as “unmarried”. John was aged two and described as Susannah Spencer’s grandson. By 1871 John had become Susannah Spencer’s nephew.¹¹³ By 1881 he was living solely with Susannah Tate and he had become *her* nephew.¹¹⁴ The relationship was the same in the 1891 census.¹¹⁵ Susannah Tate’s year of birth fluctuates between 1836 and 1843 over the decades. Although John could have been the child of a son of Susannah Spencer’s from a previous marriage to a Mr Tate, he can never have been her nephew. The changes in the descriptions of relationships suggest that John may have been Susannah Tate’s son. Less obliquely, one of the widows, Elizabeth Fountain, an innkeeper from Scarborough, had had two more daughters between the 1871 and 1881 censuses.¹¹⁶ We will never know certainly but it is possible that these women were isolated socially which would have contributed to their financial failure. Predictably none of the other widows increased their number of offspring.

Table 1.3 begins the examination of the changes which took place in bankrupts’ lives before and after bankruptcy. All the marital categories are as at the first census so other life events such as marrying or being widowed will

¹¹² TNA BT40/38 p3338; 1861 England Census, Class: RG 9; Piece: 3285; Folio: 34; Page: 17; GSU roll: 543108 accessed from Ancestry.co.uk on 12.03.16

¹¹³ 1871 England Census, Class: RG10; Piece: 4400; Folio: 31; Page: 21; GSU roll: 847112 accessed from Ancestry.co.uk on 14.11.15

¹¹⁴ 1881 England Census, Class: RG11; Piece: 4406; Folio: 107; Page: 21; GSU roll: 1342053 accessed from Ancestry.co.uk on 14.11.15

¹¹⁵ 1891 England Census, Class: RG12; Piece: 3594; Folio: 35; Page: 20; GSU roll: 6098704 accessed from Ancestry.co.uk on 12.03.16

¹¹⁶ TNA BT40/35 p1387; 1871 England Census, Class: RG10; Piece: 4816; Folio: 127; Page: 3; GSU roll: 847361 and 1881 England Census, Class: RG11; Piece: 4763; Folio: 69; Page: 13; GSU roll: 1342151 accessed from Ancestry.co.uk on 05.11.15

have intervened in addition to financial failure. As before, the married men's age cohorts are by age at date of bankruptcy.

Table 1.3 - Domestic environment

	Not Head of Household - Pre/Post bankruptcy	House moves - Pre/Post bankruptcy*	House in multiple occupation - Pre/Post bankruptcy	Taking lodgers - Pre/Post bankruptcy	Being a lodger - Pre/Post bankruptcy	Having at least one servant - Pre/Post bankruptcy
Bachelors n=17	12/7	10/13	2/0	1/1	2/4	9/6
Married men - age at bankruptcy						
- 20s n=6	1/0	2/5	2/1	1/1	1/0	3/3
- 30s n=25	1/2	8/14	5/5	2/0	0/1	12/2
- 40s n=29	1/2	5/20	4/6	3/4	0/2	16/8
- 50s n=14	0/3	7/8	3/3	3/2	0/1	4/3
- 60s n=5	0/1	4/5	1/1	0/2	0/0	3/2
Widowers n=4	0/1	1/3	1/1	0/0	0/0	3/3
MEN n=100 - TOTAL	15/15	37/68	18/17	10/10	2/8	50/27
Spinsters n=8	6/6	2/4	1/2	0/0	1/1	3/3
Married women n=9	9/5	5/4	0/1	3/4	0/0	4/5
Widows n=29	3/12	5/24	3/4	7/7	0/1	17/13
WOMEN n=46† - TOTAL	18/23	12/32	4/7	10/11	0/2	24/21

For example, of the 17 men who were bachelors at the first (pre-bankruptcy) census, 2 were living as a lodger at the first census and 4 were living as a lodger by the second (post-bankruptcy) census.

* Nine men and two women also moved between the first and second censuses but it is impossible to know at what point because their address at bankruptcy is too vague or is clearly a business address. They have been excluded from the statistics on house moves.

† Four of the women from the total data set were visitors at the second census and, therefore, were not included in this table.

As outlined by Morris and Tosh, being the head of an independent household was a clear indicator of the attainment of masculine status. Given the expectation that bankruptcy might thwart men's progress through the acceptable stages of masculine development, the focus here is on those men who did not achieve this status or lost it. Nevertheless, a high percentage of bachelors moved to being a head of household as they became older and got married. At the 1861 census Thomas Shaw was aged twenty-five and was boarding with a family in a house in multiple occupation.¹¹⁷ Ten years later, and one year after his bankruptcy, he was head of his own household which consisted of his wife, Jane, and their four children.¹¹⁸ Also, all of the men who were made bankrupt in their twenties had achieved head of household status by the second census. As might also be anticipated, men who were made bankrupt in their fifties and sixties were much more likely to lose this sign of independence. For example, at the 1861 census Thomas Adams was aged sixty-five and kept the Clarence Hotel, Southampton, where he lived with his wife, Harriet, and their three adult children, all of whom worked in the family business.¹¹⁹ By 1871, eight years after his bankruptcy, Thomas, now described as "retired", and Harriet were living in a house in Clerkenwell the head of which was their son-in-law.¹²⁰ This slightly unusual household was being supported financially by the daughter, Ann, who had gone from being a barmaid in her father's pub to a "public vocalist"; Ann's husband was her agent.

¹¹⁷ 1861 England Census, Class: *RG 9*; Piece: 3108; Folio: 15; Page: 23; GSU roll: 543080 accessed from Ancestry.co.uk on 28.10.15

¹¹⁸ TNA BT40/34 p520; 1871 Class: *RG10*; Piece: 4187; Folio: 8; Page: 9; GSU roll: 846942 accessed from Ancestry.co.uk on 28.10.15

¹¹⁹ 1861 England Census, Class: *RG 9*; Piece: 679; Folio: 39; Page: 19; GSU roll: 542683 accessed from Ancestry.co.uk on 23.11.15

¹²⁰ TNA B6/106 court no. 180; 1871 England Census, Class: *RG10*; Piece: 384; Folio: 19; Page: 32; GSU roll: 824619 accessed from Ancestry.co.uk on 23.11.15

The group least likely to hold head of household status post bankruptcy was widows. Twelve of the thirty-one widows did not have this status by the second census. Of these, four were in their forties, four in their fifties, two in their sixties and two in their seventies. Three of the widows lost their head of household status by virtue of becoming some kind of servant. For instance, Harriett Lewis went from being a baker and confectioner on the Isle of Wight in 1861 to one of two servants in the home of an unmarried doctor in Hampshire in 1871.¹²¹ Harriett was the mother of at least five children and her situation looks particularly unfortunate because some widows seem simply to have been taken in by their relatives. For example, in 1871 Sabina Freeman was the principal of a school which she appears to have run with two daughters, Clara and Emily.¹²² By 1881, nine years after her bankruptcy, at age sixty-five, Sabina had no occupation and was living in a household where the head was Clara's husband, a public accountant.¹²³ It might be thought that Sabrina's change of situation was only natural for a woman at her time of life but some widows, such as Elizabeth Flack, a seed grower and farmer who was sixty-seven at the time of the second census, retained their head of household status over their wage-earning, adult children, even though their own occupation had become that of an annuitant.¹²⁴ Other household changes show a re-jigging of authority within a household based on a combination of gender and financial status. Emily Claxton, for whom no occupational or financial information is provided in any of the sources, ceded her head of

¹²¹ TNA B6/103 court no. 93; 1861 England Census, Class: *RG 9*; Piece: 652; Folio: 66; Page: 26; GSU roll: 542678 accessed from Ancestry.co.uk on 14.11.15; 1871 England Census, Class: *RG10*; Piece: 1215; Folio: 53; Page: 29; GSU roll: 827824 accessed from Ancestry.co.uk on 14.11.15

¹²² 1871 England Census, Class: *RG10*; Piece: 851; Folio: 75; Page: 44; GSU roll: 827760 accessed from Ancestry.co.uk on 11.11.15

¹²³ TNA BT40/37 p2485; 1881 England Census, Class: *RG11*; Piece: 819; Folio: 81; Page: 28; GSU roll: 1341193 accessed from Ancestry.co.uk on 11.11.15

¹²⁴ TNA BT40/26 p687; 1861 England Census, Class: *RG 9*; Piece: 1112; Folio: 6; Page: 6; GSU roll: 542755 and 1871 England Census, Class: *RG10*; Piece: 1820; Folio: 20; Page: 5; GSU roll: 830840 accessed from Ancestry.co.uk on 05.10.15

household status to her daughter, Emma, a governess.¹²⁵ It says much for the social status of the working man in some households that Elizabeth London, who had been a draper in business with her son, Henry, and continued to work as a saleswoman post bankruptcy, gave up her head of household status to Henry even though he was an ex-convict who had done penal servitude for a felony.¹²⁶

The loss of head of household status usually coincided with a change of address and the bankrupts in this data survey were a fairly mobile group, with bachelors, married men in their fifties and sixties and insolvent married men in their thirties moving at high percentages both before and after bankruptcy. This needs to be set in the context of what was a generally peripatetic British population; a study of thirty streets in nineteenth-century Liverpool revealed that only eighteen percent of the population remained at the same address for ten years.¹²⁷ Pooley and Turnbull's analysis of work related moves between 1750 and 1879 concludes that of the professional people who moved nearly seventy-two percent did so between the ages of twenty and thirty-nine.¹²⁸ Nearly sixty-four percent of relocating clerical workers and sixty-one percent of shopkeepers did so in the same age range.¹²⁹ The difference for male bankrupts is that they exhibited a much higher propensity to move after bankruptcy, particularly when bankruptcy took place in their fifties or sixties

¹²⁵ TNA BT40/26 p784; 1871 England Census, Class: *RG10*; Piece: *409*; Folio: *73*; Page: *18*; GSU roll: *824627* and 1881 England Census, Class: *RG11*; Piece: *1038*; Folio: *82*; Page: *6*; GSU roll: *1341246* accessed from Ancestry.co.uk on 12.10.15

¹²⁶ 1871 England Census, Class: *RG10*; Piece: *400*; Folio: *87*; Page: *16*; GSU roll: *824625* and 1881 England Census, Class: *RG11*; Piece: *236*; Folio: *98*; Page: *3*; GSU roll: *1341051* accessed from Ancestry.co.uk on 08.10.15; TNA BT40/26, p687; England and Wales Criminal Registers, 1791-1892, Class: *HO 27*; Piece: *158*; Page: *255* accessed from Ancestry.co.uk on 24.04.18

¹²⁷ Michael Anderson, "The social implications of demographic change", in F M L Thompson (ed), *The Cambridge Social History of Britain 1750-1950, Vol 2: People and the environment*, Cambridge University Press, (1990), p13

¹²⁸ Pooley and Turnbull, *Migration and mobility*, p157

¹²⁹ *Ibid*, p173

when their peers might have been comfortably settled. Pooley and Turnbull comment that shopkeepers undertook a higher proportion of moves later in life which they connect to the possibilities of increased business opportunities but also the financial precariousness of the sector (see below) which could force a move.¹³⁰ Again the personal change experienced by widows was particularly acute. Before bankruptcy they were one of the most residentially stable groups; after bankruptcy they became one of the most mobile.

Nevertheless, it is important to note that, despite their financial difficulties, a large proportion of bankrupts did not change their residence at any point in the ten years in which they were made bankrupt. Generally people who were trying to manage financial instability moved frequently. Charles Dickens' family relocated five times before he was six years old due to his father, John's, career as a clerk in the Navy Pay Office.¹³¹ In the next few years John's moves seem to have been a result largely of his inability to manage money whether it was into a smaller property to save on outgoings, to a larger property so that Mrs Dickens could open a school, or into the Marshalsea Prison as an insolvent debtor.¹³² Between the end of 1824 and November 1831 the family lived at five different addresses.¹³³ However, of the fifty bankrupts living in London at the first census, fifty-six percent had not relocated by the time of their bankruptcy and of the ninety-six living outside London at the first census, fifty-three percent had not relocated by the time of bankruptcy making this a surprisingly stable group. Even after bankruptcy twenty-two percent of London bankrupts and twenty-six percent of outside London

¹³⁰ Ibid, p177

¹³¹ Michael Slater, *Charles Dickens*, Yale University Press, (2011), p4

¹³² Ibid, pp8, 19 & 21

¹³³ Ibid, pp24 & 31. Dickens' experience of his father's impecunity is considered in depth in Chapter 5.

bankrupts had not moved by the second census. It is difficult to understand this relative stability but prior to bankruptcy it might relate to a bankrupt's reluctance to accept or even understand that their business was failing. One of the charges levelled at small shopkeepers was that their businesses were prone to collapse in trade depressions because they had no idea of the financial footing of their shop or value of their stock.¹³⁴ The post-bankruptcy stability might have resulted from finding new work in the neighbourhood in which they already lived or even the ability to continue trading. Further evidence of relative residential stability is available from an assessment of bankrupts' disinclination for proximate and communal living.

Given the social status of the subjects of this data survey, it is to be expected that living in a house in multiple occupation, that is, with another family in the same property, did not represent a common life choice before bankruptcy. It is more surprising that this option was not embraced to a greater extent after bankruptcy with people in most categories being equally or less likely to live in such an establishment than before. Only the categories of men in their forties and spinsters show a significant increase in the likelihood of living in a house in multiple occupation but the increases are represented by only one or two individuals in each case. Overall the insolvents who were spinsters or married men in their thirties or fifties were more likely to live in a house in multiple occupation than the other insolvents or their bankrupt counterparts. This may indicate that they had a slightly lower social position.

¹³⁴ Chris Hosgood, "A 'Brave and Daring Folk'? Shopkeepers and Trade Associational Life in Victorian and Edwardian England", *Journal of Social History*, 26 (2), (1992), p291

Living in lodgings implied a loss of social status as sharing someone else's living space demonstrated that the family unit could no longer be kept private.¹³⁵ Of the bankrupts surveyed only a handful were lodgers at any point. Two men lodged before bankruptcy, which rose to eight after bankruptcy. Post bankruptcy two spinster bankrupts became lodgers. Taking in lodgers was more popular, particularly with women (and especially insolvent widows), equal numbers of whom provided lodgings before and after bankruptcy. Women who had been left without other means of support could, if they had spare rooms and the ability to provide bedding, earn a living by taking lodgers.¹³⁶ In Colchester in 1851 women accounted for nineteen percent of household heads in the city but constituted thirty percent of household heads who provided lodgings. Whilst having lodgers might seem incompatible with middle-class ideals of gentility, it had the benefit of providing access to income in a way that meant that the women did not have to leave the house.¹³⁷ The case of Clementina Cargill, who at the first census was living with a daughter in Bromley College for the widows of clergymen in Kent, illustrates how a lodger could boost a family's economy.¹³⁸ By 1871, ten years after she became insolvent, she was living in Ambleside, Westmorland, with another unmarried daughter, Isabel, and a grandson.¹³⁹ Clementina and Isabel were teachers but they were able to employ two servants partly, no doubt, because they had a twelve year old girl boarding with them.

¹³⁵ Leonore Davidoff, "The Separation of Home and Work? Landladies and Lodgers in Nineteenth- and Twentieth-Century England", in Sandra Burman (ed), *Fit Work for Women*, Croom Helm, (1979), p69

¹³⁶ *Ibid*, pp82-83

¹³⁷ *Ibid*, p85

¹³⁸ 1861 England Census, Class: RG 9; Piece: 463; Folio: 49; Page: 5; GSU roll: 542643 accessed from Ancestry.co.uk on 05.10.15; <http://www.bromleyandsheppardscolleges.com/history/> accessed 05.04.16

¹³⁹ TNA B6/102 court no. 7; 1861 England Census, Class: RG10; Piece: 5277; Folio: 46; Page: 40; GSU roll: 847456 accessed from Ancestry.co.uk on 05.10.15

As Tosh says, ‘in the Victorian period the association between servant-keeping and middle-class status intensified.’¹⁴⁰ The ability to employ a servant implied that the women of the house were spared the need to do housework and had time available for entertaining.¹⁴¹ The employment of servants has also long been used as a signifier of middle-class membership by historians, which is why it has been included as a category in this analysis.¹⁴² Nevertheless, it is an indicator which needs to be used with caution. It is not appropriate to use the ratio between the number of servants listed in the census and the numbers of household members as a mechanism for registering socio-economic status as Jason Long has done.¹⁴³ This is because in the nineteenth century “service” described the legal relationship between a master and servant rather than a specific set of tasks, and servants in farming and shopkeeping households were likely to have been directly involved in agricultural work or retailing rather than simply domestic duties.¹⁴⁴ In some businesses, such as baking, the presence of a servant was not a luxury but was essential to allow the wife to take responsibility for the shop.¹⁴⁵ In this data survey while the presence of at least one servant in male bankrupts’ households nearly halved after bankruptcy it is notable that over a quarter retained a servant. Thus, while David Bryce, a publisher, reduced the number of servants in his household from two to one after bankruptcy, William Bodger,

¹⁴⁰ Tosh, *Man's Place*, p19

¹⁴¹ Ibid

¹⁴² For example, Hugh McLeod, "White Collar Values and the Role of Religion", in Geoffrey Crossick (ed), *The Lower Middle Class in Britain 1870-1914*, Croom Helm, (1977), p63

¹⁴³ Jason Long, "Rural-Urban Migration and Socioeconomic Mobility in Victorian Britain", *Journal of Economic History*, 65 (1), (2005), p9

¹⁴⁴ Higgs, *Making Sense of the Census Revisited*, pp82 & 162; Crossick and Haupt, *The Petite Bourgeoisie*, p104

¹⁴⁵ Crossick and Haupt, *The Petite Bourgeoisie*, p105

a draper, had no servants at the first census but two at the second one year after his bankruptcy.¹⁴⁶

The requirements of the life-cycle may have had more purchase on the decision to retain servants than a need to save money. At the first census David Bryce and his wife had five children aged between one and six years and one of the servants was described as a nurse, presumably for the children. The household also included a nephew who was a publisher's clerk and was surely helping in the family business. By the second census there were five children still living at home aged between nine and sixteen but they would not have needed a nurse. In 1861 William Bodger and his wife, Ann, had only one daughter aged one. Ann's mother, Rebecca, lived with them. They had two lodgers one of whom was a linen draper and was likely to have been an employee of William. Whilst there were no servants, Rebecca would have been able to assist Ann with childcare and domestic duties. By 1871 there were four children living in the household aged between eight months and eight years. William's mother, also a Rebecca, was living with them, perhaps because of the presence of a baby, and there were two servants, one of whom was a nursemaid.

Both of these families moved between the two censuses. The Bryces went from Champion Grove, Camberwell to Thornhill Crescent, Islington. Charles Booth's *Descriptive Map of London Poverty 1889*, completed twenty years after the 1871 census, provides a visual depiction of the classes of the people

¹⁴⁶ TNA B6/101 court no. 1978; 1861 England Census, Class: RG 9; Piece: 378; Folio: 142; Page: 26; GSU roll: 542626 and 1871 England Census, Class: RG10; Piece: 265; Folio: 38; Page: 22; GSU roll: 824916 accessed from Ancestry.co.uk on 13.01.15; TNA BT40/25 p270; 1861 England Census, Class: RG 9; Piece: 184; Folio: 52; Page: 45; GSU roll: 542587 and 1871 England Census, Class: RG10; Piece: 372; Folio: 95; Page: 11; GSU roll: 824614 accessed from Ancestry.co.uk on 28.08.15

living in London from information gathered by School Board visitors.¹⁴⁷ The map shows that Champion Grove was a mix of “middle class. Well-to-do” households and households which were “fairly comfortable” with “good ordinary earnings.”¹⁴⁸ Thornhill Crescent was more emphatically in the “fairly comfortable” category indicating that the family had shifted to a slightly less well-off area. The Bodgers moved within the parish of St Andrew Holborn, an area not surveyed on the 1889 poverty map but covered patchily, because some of the area was commercial, by the *Maps Descriptive of London Poverty, 1898-9* which were based on information provided by social investigators who accompanied police constables on their beats.¹⁴⁹ The parish included both of the “middle class” and “fairly comfortable” categories with pockets of poverty. It is unlikely that either of these families experienced a dramatic change in their domestic situation as a result of bankruptcy. Furthermore, both Mr Bodger and Mr Bryce retained their main occupation throughout the period studied and this was not an unusual experience for bankrupts.

¹⁴⁷ <http://booth.lse.ac.uk> accessed 06.04.16

¹⁴⁸ <http://www.umich.edu/~risotto/maxzooms/se/seh1112.html> and <http://www.umich.edu/~risotto/maxzooms/nw/nwf12.html> accessed 19.04.16

¹⁴⁹ These maps are available on the LSE website where streets and parishes can be searched by name.

Table 1.4 - Occupations

	Occupation category changed by time of bankruptcy	Occupation category changed after bankruptcy	No change in occupation category over period	Some consistency in occupation category over period	Retired /no occupation after bankruptcy
Bachelors n=17*	4	5	10	3	0
Married men by age at bankruptcy					
- 20s n=6	4	4	2	3	0
- 30s n=25	7	10	14	8	1
- 40s n=29	5	13	14	4	1
- 50s n=14	3	3	10	3	1
- 60s n=5	2	1	1	1	3
Widowers n=4	1	1	2	1	1
TOTALS - MEN n=100	25	36	53	23	7
Spinsters n=8	2	2	3	0	3
Married women n=11†	9	1	2	0	7
Widows n=31#	6	5	8	1	17
TOTALS - WOMEN n=50	17	8	13	1	27

* One man in this category had no occupation at any point.

† Two married women never had an occupation.

Two widows never had an occupation. Two had stopped work by bankruptcy.

In this study occupations were designated according to a number of broad categories; agriculture, the church, the law, medicine, shopkeepers and merchants, teaching, service providing and manufacturing and trades.

Categories for the armed forces and the arts were available for use but were

not needed. The manufacturing and trades group includes those in the clothing and building trades but also printers, millers, cabinet makers and upholsterers. The service providing category includes occupations as diverse as accountants, brokers, clerks and omnibus drivers. Producer-retailers, such as bakers and butchers, were included in the shopkeepers and merchants category. Some bankrupts had more than one occupation in different categories and they were recorded in all those which were appropriate. Occupations were categorised at three points in time; first census, bankruptcy and second census. Change was registered at each point. Thus, if a man was in a trade at each point but, in addition, was a shopkeeper only at bankruptcy the changes would be registered in the “changed by time of bankruptcy” and “changed after bankruptcy” columns. Because he also had his trade as a consistent occupation throughout, he would additionally be registered in the “some consistency in occupation category over period” column. Some men had a different occupational category at bankruptcy but had the same category at both censuses and this group was also recorded in the “some consistency” column. We will consider the occupations of male bankrupts first.

Although there were a number of reverends listed in the bankruptcy records, only one could be located in the census and he was a Roman Catholic priest. The position was similar with the law, with only one lawyer being found, and just two farmers. There were six medical practitioners; the particular difficulties facing the medical profession are discussed in detail in chapter 3. Twelve men fell into the service providing category. Bankruptcy amongst the upper classes existed. Robert Shafto, described as a “gentleman” at

bankruptcy, lived at Whitworth Hall, County Durham with his father, who was a member of parliament, and a variety of relatives, one of whom was a Justice of the Peace.¹⁵⁰ By the second census he was still living with members of his family in Hove, Sussex, and his father was described as a “landholder”.¹⁵¹ Robert still did not have a job and his petitioning creditor was a Bond Street jeweller. Although parliamentarians would undoubtedly have acknowledged his social status, and his concomitant requirement for credit, they would have struggled to see in him their ideal upper-class debtor defending his family’s honour by taking on an encumbered estate. The majority of male bankrupts in this data survey were of a much lower class. They were in trade or manufacturing in the period before their businesses failed (forty-six) with shopkeepers and merchants forming the only other substantial group (thirty-six). These bankrupts fall into the lower middle-class stratum of society.

Shopkeepers and master craftsmen were particularly vulnerable to the vagaries of the market place. Trade depressions could lead to a reduction in orders at a time when it was more difficult to obtain credit from wholesalers.¹⁵² The beginnings of mass production of, for example, footwear, threatened the success of small businesses.¹⁵³ In 1851 an industrial dispute in Leicester’s shoe making industry, which almost brought trade to a standstill, was cited as the cause of bankruptcy of a number of shopkeepers.¹⁵⁴

Bankruptcy statistics are a common measure of business instability and, for

¹⁵⁰ TNA BT40/25, p80; 1861 England Census, Class: RG 9; Piece: 3710; Folio: 87; Page: 4; GSU roll: 543176 accessed from Ancestry.co.uk on 25.08.15

¹⁵¹ 1871 England Census, Class: RG10; Piece: 1091; Folio: 41; Page: 1; GSU roll: 827503 accessed from Ancestry.co.uk on 25.08.15

¹⁵² Crossick and Haupt, *The Petite Bourgeoisie*, p52

¹⁵³ Winstanley, *The Shopkeeper’s World 1830-1914*, p33

¹⁵⁴ Hosgood, “Pigmies of Commerce”, p443

the purposes of this data survey, they also have the benefit of excluding ‘very marginal enterprises that no-one pursued through the legal procedures of bankruptcy, but which simply put up the shutters and abandoned the struggle to survive.’¹⁵⁵

Again, the age at which a man was made bankrupt affected how likely he was to change the occupational category in which he worked. Men in their twenties showed a high degree of change before and after bankruptcy. Men in their sixties exhibited a high propensity to retire after bankruptcy. Whilst just over half the men in their thirties and forties at bankruptcy experienced no change in occupational category during the period studied, nearly forty-three percent changed category after bankruptcy.¹⁵⁶ The difference between this and the pre-bankruptcy figure of twenty-four percent is striking. Two of the most dramatic changes represented moves away from small shopkeeping. By the age of forty-six William Gibb, originally from Scotland, was a fishmonger in Southampton living with his wife, Elizabeth, and eight children aged between one and twenty-two years old.¹⁵⁷ The family may not have been in Southampton for many years because all of the children except the youngest were born in Scotland. William was made bankrupt that same year.¹⁵⁸ By the second census the family, by now reduced to William, Elizabeth and three daughters, was living in Glasgow, their venture south having proved unsuccessful.¹⁵⁹ William had become a publisher’s agent. This may not have

¹⁵⁵ Crossick and Haupt, *The Petite Bourgeoisie*, p65

¹⁵⁶ Of the five insolvents in these age ranges four had no change in occupational category. The fact that they were insolvent suggests that their debts may have been personal rather than related to their business.

¹⁵⁷ 1861 England Census, Class: RG 9; Piece: 677; Folio: 118; Page: 4; GSU roll: 542683 accessed from Ancestry.co.uk on 20.08.15

¹⁵⁸ TNA B6/101 court no.896

¹⁵⁹ 1871 Scotland Census Parish: *Glasgow St David*; ED: 18; Page: 1; Line: 1; Roll: CSSCT1871_123 accessed from Ancestry.co.uk on 20.08.15

been particularly lucrative either as his eldest daughter, aged eighteen, was working as a mantle maker, presumably to supplement the family income. John Prince's move from being a cheesemonger on King Street, Hammersmith seems to have been more profitable. Two years before his bankruptcy John was living with his wife, Catherine, and their six children aged between seven months and ten years.¹⁶⁰ Also in the household were three servants who helpfully were designated in the census as a shopman, to assist with the business, a house servant and a nurse maid. By the second census, the family was living on Seven Sisters Road, Islington which, like King Street, was designated "middle class. Well-to-do" on the 1898-9 poverty maps.¹⁶¹ At this point, John and Catherine had eight children living with them aged between three and twenty years. There were no live-in servants in the household but John had become a "pension dealer manager" and was employing three men, one of whom may have been his eldest son. Although shopkeeping has been described as 'not a job for life' which might precede a descent into manual or white collar work, this change may have represented an overall improvement in circumstance for the family as Catherine was surely not expected to assist with dealing in pensions in the same way that she might have been required to help out in the cheese shop.¹⁶²

None of the female bankrupts who were married at the first census had a declared occupation at that point, which is consistent with the enumerators' attitudes to women's work noted above. Most of the group (nine) had a

¹⁶⁰ TNA BT40/27 p1160; 1871 England Census, Class: *RG10*; Piece: 58; Folio: 5; Page: 2; GSU roll: 824573 accessed from Ancestry.co.uk on 22.10.15

¹⁶¹ 1881 England Census, Class: *RG11*; Piece: 277; Folio: 4; Page: 2; GSU roll: 1341060 accessed from Ancestry.co.uk on 22.10.15. Both of these roads are shown on the 1898-9 poverty maps.

¹⁶² Thea Vigne and Alun Howkins, "The Small Shopkeeper in Industrial and Market Towns", in Geoffrey Crossick (ed), *The Lower Middle Class in Britain 1870-1914*, Croom Helm, (1977), p187

recognised occupation at bankruptcy, by which time they were widowed, but five of them had lost that occupation by the second census. Indeed, women overall were far more likely to find that their acknowledged occupations ended post-bankruptcy than men. In fact, the figures are so startling that the conclusion must be that their lack of paid work was caused by bankruptcy; of the fifty women in the survey, twenty-seven of them had no occupation by the second census. Widows were more likely to be forced into bankruptcy than other female traders because they were perceived to be a higher risk.¹⁶³ A report from the Board of Trade in 1896 commented that a business left to a widow might already be insolvent at the point when the trading husband died. Alternatively, ‘the widow, being unacquainted with business matters, either mismanages the business or relies entirely upon others who do so for her, which results in her ultimate failure.’¹⁶⁴

Perhaps it is not surprising, then, that widows in particular had their occupational status adversely affected by bankruptcy. As we have already seen, while Clementina Cargill took up teaching, more typical were Sabina Freeman who gave up teaching and Elizabeth Flack who left farming to become an annuitant. Hannah Betts, the wife of William Betts, lost her occupation due to her husband’s ambition and bankruptcy. Hannah and William lived in Athelington, Suffolk which, in 1861 was a small rural village consisting of only twenty-four separate households.¹⁶⁵ In the census of that year William was listed as a brick and tile maker and Hannah as a grocer. Both were in their twenties. Living in the same house, but classified as a

¹⁶³ Aston and Di Martino, “Risk, success and failure”, p850

¹⁶⁴ *Ibid*, p851

¹⁶⁵ 1861 England Census, Class: RG 9; Piece: 1153; Folio: 59; Page: 2; GSU roll: 542764 accessed from Ancestry.co.uk on 01.10.15

separate household, were seven other members of the Betts clan who were probably William's parents, three brothers and one sister. There was also a six month old baby in the family and it is unclear to whom she attached; the census enumerator left a vague squiggle for her relationship to head of household. Hannah's grocery business was probably opened to provide subsidiary income as it was not uncommon for a family to combine different trades under one roof or for a wife to run a shop while a husband continued in other employment.¹⁶⁶ William's bankruptcy took place the next year by which point he was described as living in Aldham, Suffolk, about twenty-five miles from Athelington. William was said to be a maltster and farmer and formerly a journeyman brickmaker and grocer.¹⁶⁷ Many retail enterprises run by wives were recorded under the husband's name and this is what appears to have happened to Harriet's shop.¹⁶⁸ William's attempt to leave behind his family roots had failed, and by the 1871 census he and Hannah were back in Athelington where his father and one of his brothers still lived.¹⁶⁹ William had taken up brick making again but Hannah's shop had fallen by the wayside. The couple seem to have moved on to a phase in their lives in which they decided to have a family of their own. Their children were born in 1866 and 1868.

Eighteen of the households surveyed contained a milliner, dress or mantel maker at at least one point and, in all except one of the households, these were positions held by women.¹⁷⁰ Businesses run by women towards the end

¹⁶⁶ Crossick and Haupt, *The Petite Bourgeoisie*, p72

¹⁶⁷ TNA B6/102, court no. 230

¹⁶⁸ Crossick and Haupt, *The Petite Bourgeoisie*, p93

¹⁶⁹ 1871 England Census, Class: RG10; Piece: 1740; Folio: 4; Page: 2; GSU roll: 830775 accessed from Ancestry.co.uk on 01.10.15

¹⁷⁰ Edward Freestone had added millinery to his straw hat making business by the second census. TNA B6/101 court no.612; 1861 England Census, Class: RG 9; Piece: 125; Folio: 4; Page: 3; GSU roll: 542578 accessed from Ancestry.co.uk on 14.08.15

of the nineteenth century have been described as ‘less stable’ and increasingly marginalised.’¹⁷¹ However, more recent research shows that women continued to trade in similar numbers to earlier in the century.¹⁷² They also went bankrupt at about the same rates as men.¹⁷³ A mix of relative success and failure can be observed in the lives examined here. We have already seen how in the case of William Gibb a young, adult daughter’s occupation might provide an income stream for the family, although she may have been an employee. Susannah Tate continued her business as a milliner and/or dress or mantel maker throughout the period surveyed, despite her bankruptcy, but her small household may have come to rely for its solvency on the earnings of her nephew as a chemical manufacturer. One of the spinsters, who was aged forty-two at insolvency, fared less well. At the 1861 census Agnes Ball was sharing number 6, Hackney Road, Hoxton with another family, but she did have her own servant. She was described as a milliner.¹⁷⁴ In her court record two years later she was described as a mantel and crinoline maker with a current address at 130 High Street, Shoreditch.¹⁷⁵ On the 1889 poverty map Hackney Road was shown as occupied by those who were “fairly comfortable” whilst Shoreditch High Street was “middle class”.¹⁷⁶ By 1871 Agnes was living at 14 Caroline Street, which ran south-east from Bedford Square, Bloomsbury.¹⁷⁷ This street was also “middle class” but she was living as a servant in a household headed by an older widow and her two adult children.¹⁷⁸

¹⁷¹ Crossick and Haupt, *The Petite Bourgeoisie*, p93

¹⁷² Aston and Di Martino, “Risk, success and failure”, p839

¹⁷³ *Ibid*, p847

¹⁷⁴ 1861 England Census, Class: RG 9; Piece: 238; Folio: 6; Page: 20; GSU roll: 542597 accessed from Ancestry.co.uk on 16.11.15

¹⁷⁵ TNA B6/104 court no.472

¹⁷⁶ <http://www.umich.edu/~risotto/maxzooms/ne/nej34.html> accessed 19.04.16

¹⁷⁷ <http://www.umich.edu/~risotto/maxzooms/nw/nwe56.html> accessed 19.04.16

¹⁷⁸ 1871 England Census, Class: RG10; Piece: 349; Folio: 18; Page: 30; GSU roll: 824607 accessed from Ancestry.co.uk on 16.11.15

On any analysis, Agnes Ball's change of fortune must represent a fall in social status but assessing such change as a general principle is difficult. The types of information provided by the census are limited and occupation is the only variable which has an immediate relevance to social class.¹⁷⁹ Nevertheless, there are problems of analysis caused by the way that people described their occupations and the limitations of the census enumerators' copy.¹⁸⁰

Reassuringly, Mills and Schürer report that comparisons with trade directories reveal a high degree of consistency with the census and, for the purpose of this data survey, it will be recalled that the subjects will have had sizeable debts which, in many cases, were incurred in the course of running a business.¹⁸¹ Given the lack of contemporary descriptions of class designated by occupation, a source external to the historical records was required to enable this.

Crossick and Haupt have commented that 'the petite bourgeoisie constitutes the most complex of worlds on which to impose a social mobility grid, yet it was in the very nature of nineteenth-century society that the bulk of social mobility involved movement into and out of this middle ground.'¹⁸²

Armstrong's suggested scheme of social classification is based on the Registrar-General's *Classification of Occupations, 1950* which has the benefits of not containing too many strata and having published lists of occupations which can be allocated easily.¹⁸³ He has demonstrated its efficacy in a study

¹⁷⁹ Ibid, p201

¹⁸⁰ Ibid, pp194 & 207; D R Mills and K Schürer, "Employment and occupations", in Dennis Mills and Kevin Schürer (eds), *Local Communities in the Victorian Census Enumerators' Books*, Leopard's Head Press, (1996), pp127-139

¹⁸¹ Ibid, p139

¹⁸² Crossick and Haupt, *The Petite Bourgeoisie*, p65

¹⁸³ Armstrong, "Use of information", p209

of households from the 1841 and 1851 censuses for York and its principles have been endorsed and used by other historians.¹⁸⁴ Mills and Schürer commend it for having ‘won substantial support from students of the census’ and recommend that ‘any serious study of social stratification should make use of it.’¹⁸⁵ For the purpose of this study the scheme has been used to map change over time rather than impose absolute social status categories.

The social classes deployed in the 1951 census are:

Class I	Professional occupations
Class II	Intermediate occupations
Class III	Skilled occupations
Class IV	Partly skilled occupations
Class V	Unskilled occupations ¹⁸⁶

Class I included, for example, medical practitioners and accountants, class II, substantial innkeepers and shopkeepers and class III clerks, members of the building trades and smaller shopkeepers and innkeepers. Few members of class IV appeared in the data survey and they were mainly servants. Two members of class V, an office youth and an errand boy, were found in the family of Daniel Barfield.¹⁸⁷ Daniel himself had fallen from boot and shoe manufacturing in Northampton to being a boot and shoe salesman in Shoreditch; even his wife, who had a one year old daughter, was working as a boot machinist.¹⁸⁸

¹⁸⁴ Mills and Schürer, "Employment and occupations". For example, Sue Hawkins, *Nursing and Women's Labour in the Nineteenth Century: the Quest for Independence*, Routledge, (2010) and Long, "Rural-Urban Migration"

¹⁸⁵ Mills and Schürer, "Employment and occupations", p152

¹⁸⁶ *Census 1951 England and Wales Occupation Tables*, HMSO, (1956), px

¹⁸⁷ TNA B6/102 court no. 130; 1871 England Census, Class: *RG10*; Piece: 455; Folio: 49; Page: 28; GSU roll: 823363 accessed from Ancestry.co.uk on 28.09.15

¹⁸⁸ 1861 England Census, Class: *RG 9*; Piece: 935; Folio: 38; Page: 4; GSU roll: 542723 accessed from Ancestry.co.uk on 28.09.15

Armstrong claimed that ‘the socially-accepted hierarchy of individuals’ remained stable between the 1850s and 1950s but Mills and Schürer have cautioned against accepting this uncritically.¹⁸⁹ They rightly question Armstrong’s decision to put teachers in class II as many nineteenth-century teachers would have had virtually no training. In any event, most of the teachers who appeared in this study were women whose status presents particular difficulties (see below). Some people here had multiple statuses owing to having multiple occupations. Where this was the case the higher status was used.

It has been argued that being in business on one’s own account in a self-employed capacity should have the effect of moving someone from class III to class II which, in a survey which deploys all of the classes fully, has the benefit of moving some people away from an ‘overburdened’ class III.¹⁹⁰ In the present case this would only have resulted in an overburdened class II and this has not, therefore, been done. However, the significance to social status of being an employer has been recognised. In accordance with Armstrong’s suggestion, anyone originally designated to classes III or IV who employed one or more persons was reallocated to class II, as were innkeepers and lodging house keepers who employed at least one domestic servant.¹⁹¹

Armstrong recommended giving retired people the same status as they had pre-retirement, but this would be perverse in a study which links the fact of

¹⁸⁹ Mills and Schürer, "Employment and occupations", p152

¹⁹⁰ Ibid, pp157-158

¹⁹¹ Armstrong, "Use of information", pp210-211

having an occupation to social status, and men without an occupation by the second census have, therefore, been removed from this table.¹⁹² Individuals designated “annuitant” or “independent means” have similarly been removed in line with Mills and Schürer’s criticism that some people thus described were only living just above the level of parish relief.¹⁹³

Table 1.5 - Social Status

	Rise/fall in social status by time of bankruptcy	Rise/fall in social status after bankruptcy	No change in social status over period
Bachelors n=16	3/2	1/1	9
Married men by age at bankruptcy			
- 20s n=6	1/1	1/2	2
- 30s n=25	1/1	1/3	20
- 40s n=27	3/0	4/3	19
- 50s n=13	1/2	2/1	8
- 60s n=2	1/1	1/1	0
Widowers n=1	0/0	1/0	0
TOTALS - Men n=90	10/6	11/12	58

It is remarkable that an almost equal number of men’s social status rose as fell after bankruptcy but this is consistent with Parkin’s view that the dominant class has an ability to maintain its privileged position. For every Daniel Barfield there was a James Calver who, despite being made bankrupt in 1863, continued with his draper’s business on Pembroke Road, Walthamstow

¹⁹² Ibid, p211

¹⁹³ Mills and Schürer, "Employment and occupations", p153

and was able to employ two apprentices by 1871.¹⁹⁴ Further, nearly two-thirds of men experienced no change in their social status in the period studied. This is not surprising in the case of medical practitioners where the initial training was protracted and establishment of a successful practice could be problematic.¹⁹⁵ By the age of thirty, Thomas Stephenson Usher was working as a surgeon, in which he was assisted by his younger brother, in Kingston upon Hull.¹⁹⁶ The brothers employed two servants, which might denote a reasonable degree of success. By his bankruptcy ten years later his address was given as Yeadon, a town near Leeds, but he and his wife and their two children were shown in the census a few weeks later, as living in Bingley, near Bradford.¹⁹⁷ These anomalies may represent a time of upheaval for the family. They settled in Yeadon but the evidence suggests that Thomas' practice was never hugely successful as the family did not employ a servant while his wife was still alive.¹⁹⁸ Nevertheless, this should not detract from the fact that that after his bankruptcy Thomas clearly made a stable living as a medical practitioner nor could the class I status afforded by his medical qualifications be taken from him.

Lower down the social scale William Brent maintained his occupation of tanner in the same area on and to the north of Grange Road, Bermondsey

¹⁹⁴ TNA B6/104 court no. 378; 1871 England Census, Class: *RG10*; Piece: 1636; Folio: 123; Page: 69; GSU roll: 829940 accessed from Ancestry.co.uk on 17.11.15

¹⁹⁵ See chapter 3

¹⁹⁶ 1861 England Census, Class: *RG 9*; Piece: 3597; Folio: 27; Page: 17; GSU roll: 543159 accessed from Ancestry.co.uk on 04.11.15

¹⁹⁷ TNA BT40/35 p1170; 1871 England Census, Class: *RG 9*; Piece: 3597; Folio: 27; Page: 17; GSU roll: 543159 accessed from Ancestry.co.uk on 04.11.15

¹⁹⁸ 1881 England Census, Class: *RG11*; Piece: 4341; Folio: 86; Page: 45; GSU roll: 1342037 and 1891 England Census, Class: *RG12*; Piece: 3532; Folio: 51; Page: 46; GSU roll: 6098642 accessed from Ancestry.co.uk on 08.04.16

throughout the period.¹⁹⁹ Always sharing his dwelling with one other household, he and his wife and children continued to live on streets where, by the time of the 1889 poverty map, the denizens' fortunes were mixed with some being comfortably off while others lived in poverty.²⁰⁰ The area may have improved over the time that William lived there.²⁰¹ Neither of his wives appears to have had an occupation outside the home.

Trying to allocate a class to women bankrupts was so problematic that the attempt was abandoned and this reflects the ambivalent social position of middle-class women who had to provide for themselves. In the nineteenth century women usually took their social status from the occupation of their nearest male relative, a father or husband, but that level of detail does not appear in the census material. Women who were married at the first census were inevitably widowed by the time of their bankruptcy and there was too much uncertainty about their continuing status to allocate the same class that their dead husbands had enjoyed. A detailed example from outside the survey illustrates the problem. Mrs Levy's husband had been involved in speculative building and surveying ventures and might have been put in class II or even class I.²⁰² When he died the business collapsed, the comfortable house had to be sold and the three boys who were at boarding school had to return home. An attempt was made by relatives to set up Mrs Levy in a small grocer's shop, which would have put her in class III, but the venture failed and she was

¹⁹⁹ TNA B6/101 court no. 1927; 1851 England Census, Class: *HO107*; Piece: 1560; Folio: 55; Page: 32; GSU roll: 174793 and 1861 England Census, Class: *RG 9*; Piece: 322; Folio: 72; Page: 49; GSU roll: 542614 accessed from Ancestry.co.uk on 16.12.14 and 1881 England Census, Class: *RG10*; Piece: 630; Folio: 80; Page: 40; GSU roll: 818927 accessed from Ancestry.co.uk on 08.04.16

²⁰⁰ <http://www.umich.edu/~risotto/maxzooms/se/sej78.html> accessed 19.04.16

²⁰¹ <http://www.british-history.ac.uk/vch/surrey/vol4/pp17-24> accessed 19.04.16

²⁰² Vigne and Howkins, "Small Shopkeeper", pp187-188

forced to earn her living working in a cap works, which would probably have put her in class III or IV. Although her background entitled her to be considered a member of the middle class, Mrs Levy's social status could hardly still be categorised as class I or II. Furthermore, as already noted, so many women did not have an occupation post bankruptcy from which to allocate a class that the sample size became so severely restricted as to be worthless.

“Though the case is a desperate one, I am bound to admit that I have never met a debtor who behaved more fairly. I've proved the balance-sheet to be as honestly made out as it could possibly be; we have had no trouble; there have been no evasions and no concealments. The rashness of dealing which led to this unhappy situation is obvious enough; but as far as I can see every attempt has been made to avoid wronging anybody.”²⁰³

With these words the senior Commissioner addresses Michael Henchard at his bankruptcy hearing in Thomas Hardy's *The Mayor of Casterbridge* (1886). Henchard's fortunes had begun to go downhill when his sale of his wife at a fair many years before had become known to the town; 'he passed the ridge of prosperity and honour, and began to descend rapidly on the other side. It was strange how soon he sank in esteem. Socially he had received a startling fillip downwards; and, having already lost commercial buoyancy from rash transactions, the velocity of his descent in both aspects became accelerated every hour.'²⁰⁴ As Hardy depicts it, Henchard's business failure is merely one strand in a tangle of social and financial tragedies which overtake him in swift succession. In fact, far from bankruptcy being an event which drew public opprobrium his openness is praised and, while his possessions are being auctioned, 'there was quite a sympathetic reaction in the town, which till

²⁰³ Thomas Hardy, *The Mayor of Casterbridge*, Penguin, (1978 1st pub. 1886), p293

²⁰⁴ Ibid, p291

then for some time past had done nothing but condemn him.’²⁰⁵ He takes a job as a journeyman hay-trusser and, eventually, is successful in running a small retail business which members of the town council purchase for him.²⁰⁶

Hardy, writing in the 1880s, captures a more indulgent attitude to debt than Eliot and Trollope writing in the 1860s and 70s. In addition, Hardy’s story reminds us, there was no such thing as a typical bankruptcy experience in Victorian England however much parliament may have longed for that simplicity. Nevertheless, the data survey has revealed some common traits. The male bankrupts tended to have a lower middle-class occupation in a trade or manufacturing or as a shopkeeper. They were usually married and unlikely to live in houses in multiple occupation or take in lodgers. They also tended to be the head of their own household and not to be lodgers themselves. A large proportion of them increased their family size in accordance with the trends of their class during their most fertile years. And this is an example of a factor which appears time and again in the search for defining characteristics of bankrupts and the effect that financial adversity had on their lives. Many of the changes in these men’s lives were surely due to where they were in the life-cycle. Bachelors got married; servants were employed, or not, depending on whether there was a baby in the household; men in their twenties changed their occupations as frequently before as after bankruptcy; men in their fifties and sixties retired from the workplace. Far from the chaotic existences that parliament feared bankrupts might lead, there was a notable degree of stability in many of these men’s lives. Their

²⁰⁵ *Ibid*, p293

²⁰⁶ *Ibid*, pp301 & 375-377

social status was likely to remain the same and a large number did not move residence throughout the period of bankruptcy.

These men's lives may not have mapped on to that of Morris' paradigmatic, successful middle-class man but generally they appear to have remained independent. The resources offered by the patriarchal dividend gave them access to alternative, and sometimes improved, occupations. Of those whose moves were trackable on Booth's poverty maps, the furthest anyone fell was from an area of the "well-to-do" to a street where people had "good ordinary earnings". No one was forced into living in a district of poverty.

The position of women bankrupts was very different. By definition, they were unmarried and the majority were widows. Changes in situation post bankruptcy were dramatic in some cases. Widows were far likelier to lose their head of household status and/or have to move after bankruptcy. They retired from work at very high levels. Unable to benefit from the substantial estate which would have been provided on the death of Morris' ideal business man, these women had to rely on their sons, sons-in-law and unmarried daughters to provide for them as they got older. Their social status depended on the lives of others, which is consistent with the way in which women featured in parliamentary debate.

Less strikingly, there are some features of the male bankrupts' lives which do appear to attach to their status as bankrupts and the experience of financial crisis. Those who were bachelors at the first census were more liable to have working wives when they did marry than other members of the cohort. Men

made bankrupt in their thirties and forties changed their occupation far more frequently after bankruptcy than before. Men in their fifties and sixties were much more likely to move house and/or lose their head of household status than they might have expected in their maturing years. All of these events fell outside what was expected of the model middle-class man. How men reacted emotionally to the struggle to meet the ideal is considered in the next chapter.

Chapter 2 Emotions - the experience of indebtedness

The embarrassments of the petitioner must be very painful and distressing to him, and I am unwilling at all times needlessly to interfere with mental peace, when mental peace is enjoyed, or to add to distress when distress must exist - and therefore I will here close my remarks.¹

With these words Judge Thomas Falconer in the Rhayader County Court began his final comments in his hearing of the Petition of the insolvent, the Reverend Jonah Bowen Evans, Vicar of St Harmon, for an order to stop his creditors proceeding against him. Evans' indebtedness was evidently complex. His petition for a stay was refused and the ultimate outcome of the case is unknown.² The 'embarrassments' referred to are clearly the Vicar's financial difficulties, and the precarious financial situation of many clergy will be explored further in the next chapter. But here the episode's significance is the Judge's certainty that Evans must find his predicament painful and distressing.

In *How Emotions are Made* (2017), Professor of Psychology, Lisa Feldman Barrett offers a complete explanation for what emotions are and how they are created. She rejects what she calls the "classical view" of emotion wherein emotions are believed to be innate and universal and demonstrates how the brain creates emotions from recognition of repeated bodily sensations.³ An emotion, Barrett says, is 'your brain's creation of what your bodily sensations mean, in relation to what is going on around you in the world.'⁴ Thus, emotions are both learned and and socially constructed.⁵ Jan Plamper has

¹ *Hereford Times*, 14th April 1855, p9

² David H Williams, "A Faithful Vicar of St Harmon: The Reverend Jonah Bowen Evans, BD", *Radnorshire Society Transactions*, Vol 71 (2001), p124

³ Lisa Feldman Barrett, *How Emotions are Made*, Macmillan (2017), pp35-39 & 110-111

⁴ *Ibid*, p30

⁵ *Ibid*, pp31-33

warned of the need to ‘guard against simplistic adaptations of the neurosciences’ but Barrett’s theory should be welcome to historians as it puts forward a model of emotion which is both biologically based but culturally specific and, therefore, is subject to change over time.⁶ For example, Barrett posits that the internal sensation of an aching stomach might be interpreted by the brain as, perhaps, hunger or mistrust.⁷ The brain’s control network then selects between emotion concepts and non-emotion concepts most of which occurs outside one’s awareness.⁸ Furthermore, Barrett explicitly links emotional meaning to words.

Barrett suggests that because there is no consistent, observable physical manifestation of a particular emotion we ‘introduce mental similarity using words.’⁹ Furthermore, the words express social agreement that an emotion concept exists. As Barrett puts it, ‘To communicate to someone else that you feel angry, both of you need a shared understanding of “Anger”.’¹⁰ As the majority of historians deal with the written word this is helpful as pinning down the butterfly evanescence of feelings poses considerable challenges. In addition, there can be no ‘accuracy’ in defining emotions, ‘the best you can do is find consensus,’ an endeavour to which historians are well used.¹¹ Historians who have tried to rely on advice manuals and fiction to provide evidence of change in the emotional landscape of gender have finished by writing about the social aspirations of the time, not people’s lived experience.¹² Of more use are surveys which look at individuals’ responses,

⁶ Jan Plamper, *The History of Emotions; An Introduction*, Oxford University Press (2015), p298

⁷ Barrett, *How Emotions are Made*, p30

⁸ *Ibid*, p124

⁹ *Ibid*, p138

¹⁰ *Ibid*, p135

¹¹ *Ibid*, p140

¹² A particularly good example of the over reliance on advice manuals is Peter N Stearns, "Girls, Boys, and Emotions: Redefinitions and Historical Change," *The Journal of American History*, 80(1), (1993).

sometimes with surprising results but, unfortunately, this type of evidence is not available for the nineteenth century.¹³ As Joanna Bourke has pointed out in her work on fear, ‘methodologically ... it is wrong to assume that any particular emotion belongs to social groups. It is not the case that members of the working classes feared the same thing, or that women or members of an ethnic community shared emotional experiences.’¹⁴ In a similar vein this chapter challenges the idea that certain emotional states can automatically be ascribed to men who were struggling financially.

More problematically, as Plamper comments, ‘Who is to decide what suffering means for a given person ...or a given culture?’¹⁵ Barrett refines her theory of emotion concepts with the qualification that it is not inevitable that a person will have *particular* concepts; ‘Any set of concepts that helps you ... stay alive, as far as your brain is concerned, will do just fine.’¹⁶ Therefore, even for one person, the meaning of a particular set of sensations or feelings can change. In the context of this thesis it is possible that someone whose social background taught them to feel shame at the idea of financial failure might, when faced with the reality of that failure, moderate their emotional experience to something more manageable. Holding these provisos in mind, all the historian can do is pay close attention to the feelings expressed by individual historical actors and resist assuming that our present emotional landscape replicates that of the past.¹⁷ As Peter and Carol Stearns have said, ‘It is unwise and unnecessary to use difficulty as an excuse for neglect of a

¹³ According to research during the Second World War women in the Women’s Auxiliary Air Force were less likely than men in the Royal Air Force to suffer from “hysterical” (ie physical) symptoms as part of a psychiatric disorder - Joanna Bourke, *Fear - a Cultural History*, Virago Press, (2005), p207

¹⁴ *Ibid*, p354

¹⁵ Jan Plamper, “The History of Emotions: An Interview with William Reddy, Barbara Rosenwein and Peter Stearns,” *History and Theory*, 49 (May), (2010), p245

¹⁶ Barrett, *How Emotions are Made*, p287

¹⁷ Plamper, “Interview”, p253

basic ingredient of human history.’¹⁸ The endeavour is worth it for, in Barbara Rosenwein’s words, ‘Emotions overwhelm us only because something has been presented to us or happened to us that matters to our sense of well being: emotions are the result [of] our values and our assessments.’¹⁹ They are also cornerstones of communication between individuals in a society or culture at any given time and in contrast to other societies at other times.

Furthermore, without an assessment of men’s emotional lives it is impossible to understand fully the extent to which the male breadwinner model affected them. This is something which has not been examined previously.

Regrettably, there is no record of Reverend Bowen Evan’s own emotional response to his insolvency but it should not be assumed that pain formed a large part of his reaction, even though the society he lived in clearly expected that it would. This chapter examines the emotional reactions to monetary problems of five middle-class men who did leave documentary evidence of this aspect of their lives. Again, this is a subject which has been little discussed, the only substantial consideration being Finn’s analysis of the painter Benjamin Haydon (see below).²⁰ Specifically and obliquely the men’s attitudes to masculinity and the male breadwinner model run through their discourse. The men range on the social scale from George Bird (1849-1903), a village wheelwright, to Benjamin Disraeli, the novelist and eventual prime minister. It is no coincidence that two of the others were also writers by profession, George Augustus Henry Sala (1828-1895) and Frank Bullen (1857-1915), as evidence of men exploring their financial difficulties in print

¹⁸ Peter N Stearns and Carol Z Stearns, “Emotionology: Clarifying the History of Emotions and Emotional Standards”, *The American Historical Review*, 90(4), (1985), p830

¹⁹ Plamper, “Interview”, p251

²⁰ Finn, *Character of Credit*, pp67-76

is elusive. Only those who needed to make a living via the written word seem to have had much of an appetite for the subject and, as will be seen, their presentation of themselves relies on careful selection of their material. Their experience is examined through their autobiographies while Disraeli's is explored through his letters.

Bird and the fifth man, the artist Ford Madox Brown (1821-1893) kept diaries and both used them to detail their work and financial transactions. In *The Victorian Diary: Authorship and Emotional Labour* (2013), Anne-Marie Millim posits that when considering Victorian diaries 'it is essential to recognise that no archetypal form exists.'²¹ Furthermore, descriptions of mundane activities such as work or household affairs should not be regarded as 'themes that have survived vigorous emotional repression and self-censorship.'²² In addition, as Rosenwein has pointed out, even an apparently intimate diary can only provide 'an approximation of the emotional life of its subject. We cannot know for sure ... if the feelings expressed are purely conventional, idealized, manipulative, or deeply felt.'²³ The evidential value of these two very different diaries should not, therefore, be judged on their style or content.

In the early nineteenth century, diary writing became a common practice and diaries a popular literary genre.²⁴ In *Time, Space and Gender in the Nineteenth-Century British Diary* (2011), Rebecca Steinitz explains how the diary publishers, Letts, offered twenty-eight versions by 1836 and fifty-five by

²¹ Anne-Marie Millim, *The Victorian Diary: Authorship and Emotional Labour*, Ashgate Publishing Limited, (2013), p22

²² Ibid, p12

²³ Barbara H Rosenwein, "Worrying About Emotions in History," *The American Historical Review*, 107(3), (2002), p839"

²⁴ Martin Hewitt, "Diary, Autobiography and the Practice of Life History" in David Amigoni (ed), *Life Writing and Victorian Culture*, Ashgate Publishing Ltd, (2006), p25

1862.²⁵ In their advertising Letts recommended particular diaries to women and, explicitly, for certain classes having made ‘the ladies’ series more thoroughly ladies’, the gentlemen’s more for gentlemen.’²⁶ Nevertheless, Steinitz challenges the feminist scholarship view that diary writing was an innately female genre.²⁷ While the differences in content between women’s and men’s diaries, unsurprisingly, reflected the fundamental differences in their daily lives, many men’s diaries did include details of their families and homes.²⁸ She concludes that, ‘if anything, as in other forms of nineteenth-century writing, class and education levels are more accurate stylistic determinants than gender.’²⁹

Diary writing was not necessarily a non-public activity. Martin Hewitt argues that, ‘by the 1830s it was impossible for a diarist to write without a degree of self-conscious positioning within a published tradition, and without being fully aware of the ambiguous status of the diary’s claim to privacy;’ the concept that diaries could be private became merely a cherished ideal.³⁰ However, Steinitz has produced substantial evidence to support her view that the nineteenth-century diary should be most accurately described as ‘an intimate text’ that might be circulated amongst family and close friends.³¹ Thus the diarist him- or herself was complicit in the loss of the diary’s private status. The diary of George Bird is one such that, given the nature of its contents, may have been accessed by members of his family.

²⁵ Rebecca Steinitz, *Time, Space and Gender in the Nineteenth-Century British Diary*, Palgrave Macmillan, (2011), p64

²⁶ Quoted in *Ibid*, p64

²⁷ *Ibid*, pp6 & 102

²⁸ *Ibid*, pp85 & 105

²⁹ *Ibid*, p106

³⁰ Hewitt, “Practice of Life History”, pp25-26

³¹ Steinitz, *Time, Space and Gender*, p83

The Strain of Balancing the Books

I am sorry that I havent [sic] been able to pay back arrears of rent as I thought I would ere this but will endeavour to do so as soon as ever I can. I have the money owing me but cannot get it in.³²

This is a rare diary entry made by George Bird a wheelwright from Corby in Lincolnshire.³³ It is unusual because it is the draft of a letter which shows him trying to negotiate with the outside world regarding his financial position.

The entry goes on to explain that he is putting a new roof on part of the cottage at his own expense. He also recommends a new roof and tiles for the shop for which he will pay the labour if the landlord will provide the materials. 'I wish,' he says, 'to keep up the old place while I can.' Millim has cautioned against under-valuing 'less skilfully or poetically composed diaries' and on close examination Bird's diary, which most frequently consists of brief comments on the weather and the day's work, provides an insight into the quotidian of a man whose financial position was never comfortable.³⁴

George Bird's economical diary entries leave little sense that he was constructing an identity through his writing. A typical entry, for 29th January 1868, reads 'We got Mr. Adcocks Wheels ready for hooping. Weather a fine day, but very cold and windy.' The diary begins in 1862 when Bird was still at school but lapses for nearly eighteen months before re-starting with the death of the schoolmaster, Mr Hall, in December 1864, and its editor suggests that the death may have stimulated Bird's conscience to return to his writing.³⁵

The entries end in October 1883 having become exceptionally brief from the

³² John Liddie (ed), *The Diaries of George Bird, Victorian Wheelwright*, Centre for Local History University of Nottingham, (1980), (hereafter "DGB"), entry 26.11.1879

³³ <http://www.findagrave.com/cgi-bin/fg.cgi?page=gr&GRid=137233100> (accessed 26.09.16). Corby is now called Corby Glen.

³⁴ Millim, *The Victorian Diary*, p22

³⁵ DGB, "Introduction", pi

beginning of 1880 at which point they become what Steinitz calls ‘a structured means of gathering together and preserving multiple specimens of the otherwise ephemeral’; presumably the recording process retained a personal value for Bird.³⁶ The editor says that the diary books were bought for Bird initially by his father and it is possible that they were intended to be used at least in part as a reminder of the work the two of them carried out over the year and to help keep track of their creditors and debtors; as, in fact, a management tool for the business. If this is the case Bird can have been under no illusion that the diary was private and its editor conjectures that it may have been known about locally by his contemporaries.³⁷

The family had standing in the village; Bird’s father was a church warden and Bird himself was the local census enumerator.³⁸ Illustrating the point made in chapter 1, in this small community their lower middle-class status was no hindrance to being part of the social elite. The fact that Bird was amused at the questions asked about the census in ‘the poor people’s homes’ shows how far above them he understood his family to be.³⁹ Bird and his father took on a variety of carpentry jobs, including making coffins, and the business was sufficiently substantial for Bird eventually to take out insurance on their furniture, tools and stock in trade.⁴⁰ In 1882 he bought two shares in the Victoria Gold Mining Company.⁴¹ There are oblique references to being involved in the bankruptcy of a man called Mason although the sparseness of the detail makes it impossible to know their position in the proceedings.⁴² It

³⁶ Steinitz, *Time, Space and Gender*, p57

³⁷ DGB, piii However, he does not say what his evidence is for this assertion.

³⁸ Ibid, entries 26.05.1868 & 29.03.1881

³⁹ Ibid, entry 03.04.1871

⁴⁰ Ibid, entry 02.01.1875

⁴¹ Ibid, entry 17.07.1882

⁴² Ibid, entries 08.06.1868, 13.07.1868 & 19.10.1868

is clear that Bird's father and, after his health had begun to fail, Bird himself took debtors to court.⁴³ On 7th April 1874 he recorded, 'John Robinson's wife paid me 6/- being half the amt [sic] that I put her in Court for, the other half to be paid in three weeks hence.'⁴⁴ The diary gives concrete examples of the difficulties that lower middle-class tradesmen had in getting paid; 'Mr Farbrother's young man came & paid his acct. 23/9, been 2 or 3 years standing.'⁴⁵ Book keeping was done mainly in January and appears to have taken two full days. On 19th January 1872 Bird recorded gloomily, 'We are determined never more to let the work be put off putting down at the time its done, no pleasure in doing it as now.'

Bird's character is difficult to fathom. In the early years of the diary his religion is steady and he usually noted the texts used in the services he attended. In the nineteenth century Evangelicals often used diaries to record spiritual activity and, although there is nothing confessional in his writing, perhaps the brief notes met that need.⁴⁶ He frequently went to church on a Sunday morning and to chapel on a Sunday evening but he also enjoyed excursions.⁴⁷ In 1873 he started playing cricket and the 1874 Corby Club Feast left him feeling 'very poorly' for most of the next day.⁴⁸ It was rare for him to record his views on morality, although he described the delivery of a baby to a woman who had only been married six months as 'rather sharp work,'⁴⁹ References to how he felt are intermittent which makes them stand out when they occur. Only one of the many deaths he recorded had much of an effect

⁴³ Ibid, entries 06.11.1871 & 21.03.1881

⁴⁴ Ibid, entry 07.04.1874

⁴⁵ Ibid, entry 29.11.1873

⁴⁶ Steinitz, *Time, Space and Gender*, p29

⁴⁷ For example to Manchester on 26.08.1872

⁴⁸ DGB, entry 21.05.1874

⁴⁹ Ibid, 24.06.1872

on him. Miss Eliza Ellis died on 11th August 1872 and Bird describes her as ‘a very nice girl indeed, only about a fortnight since she was getting gooseberries with me in the garden.’ Making her coffin made him ‘quite overcome.’ On the 14th he attended the funeral and reflected ‘what a great change in a week.’ She was only seventeen and the suddenness of her death after only four or five days illness shocked him profoundly; ‘was about of Wednesday morning and now dead, poor girl!’⁵⁰

The only other substantial emotional themes in the diary relate to his parents and to money. Particularly in the early years, Bird always recorded a degree of disorientation when one of his parents was away from home. He noted, for example, ‘We feel lost with Father being out’ and ‘We shall be very glad when Mother is at home again, feel lost, everything to do ourselves.’⁵¹ In 1873 his father had a cataract operation and Bird prayed ‘I hope, please God, it will be the means of restoring his sight.’⁵² The apparently formulaic language is almost certainly taken from his experience of Bible reading and listening to preachers and should not *prima facie* be taken to indicate a lack of sincerity. Furthermore, as an unmarried son Bird might have been expected to demonstrate his masculine status by looking after his parents financially.

In the late 1870s, by which time Bird had taken it over, the business seems to have brought in less money and Bird records borrowing three pounds in July 1878.⁵³ He had a problem with tithes and in 1879 objected to ‘paying on Cook’s land as was, our tithe being now 2/- in place of 13/11 a deal of

⁵⁰ *England & Wales, Civil Registration Death Index, 1837-1915* Jul-Aug-Sep 1872 accessed from Ancestry.co.uk on 14.11.15

⁵¹ DGB, entries 09.02.1868 & 24.05.1870

⁵² *Ibid*, entry 19.10.1873

⁵³ *Ibid*, entry 12.07.1878

difference.’⁵⁴ Eighteen months later, and apparently having negotiated a further reduction, he recorded with satisfaction, ‘Tithe day, its a treat to pay 1/11 in place of 13/11 as formerly.’⁵⁵ Aside from enjoying these small victories the emotions Bird most frequently expressed in relation to money were gratitude and relief when payment was made. Again he used repetitive language with religious under- and overtones. In August 1870 he related that a customer ‘paid the amount of his bill which was very thankfully received as we had not taken any money for weeks, many,’ the final word underlining the protracted period of financial drought.⁵⁶ When the rent was collected that October there were arrears of over seven pounds to pay in addition to the current half year which ‘made a formidable sum of it, but thank God we had a good stiff bill against it viz 11£9 [presumably £11/9/0] for work done.’⁵⁷ The next month he went to Grantham and paid an account professing himself ‘very thankful’ as ‘it has been standing a good bit.’⁵⁸

Other creditors may have been less patient as in January 1871 he and his father decided, after paying his bill, not to deal with a travelling salesman any further ‘owing to his repeated annoying letters of late.’⁵⁹ The rental payments continued to cause anxiety. In May 1874 Bird was able to exclaim with relief, ‘Our Rent day, I went down to the Angel and paid it, thank God that’s over.’⁶⁰ In 1878 payment by a customer brought satisfaction - ‘just come in right for rent day’ - but by the next year, when he drafted his conciliatory letter to his landlord, he was back to paying only three pounds

⁵⁴ Ibid, entry 24.10.1879

⁵⁵ Ibid, entry 22.04.1881

⁵⁶ Ibid, entry 16.08.1870

⁵⁷ Ibid, entry 25.10.1870

⁵⁸ Ibid, entry 28.11.1870

⁵⁹ Ibid, entry 26.01.1871

⁶⁰ Ibid, entry 06.05.1874

against the previous half year with over ten pounds in addition for the current half owing.⁶¹ Some kind of arrangement must have been reached because in February 1880 he paid seven pounds against the rent and on 19th May 1880 announced proudly, 'Our rent day. I paid up.'⁶²

Finn is correct when she states that 'the reciprocal nature of debt relations ... reduced the imperative for prompt and full payment substantially' and she points out that the Birds were involved in a complex network of mutual indebtedness which created bonds extending beyond straightforward contractual agreements.⁶³ It is possible that they were angry with the travelling salesman because he had failed to understand how relationships were supposed to work and, furthermore, there is never any sense that the Birds would be turned out of their workshop and cottage for non-payment of rent. Nevertheless this survey of the somewhat barren emotional landscape George Bird chose to reveal in his diary shows that money, income, credit and debt very frequently occupied his thoughts and feelings to an extent and in a way not aroused by other areas of his life. Underlying this was perhaps a consciousness that his status might be compromised if the business collapsed and his parents were not provided for.

After he finished using the diary Bird married Sarah Ann Hallam, the daughter of an innkeeper in the village, who was twelve years younger than him and, to illustrate Finn's point further, whose family appear in the diary as both customers and creditors.⁶⁴ By the time George died in 1903 there were two

⁶¹ Ibid, entries 04.11.1878 & 13.11.1879

⁶² Ibid, entries 23.02.1880 & 19.05.1880

⁶³ Finn, *Character of Credit*, p98

⁶⁴ DGB, entry 12.07.1878; England Census 1881 Class: RG11; Piece: 3195; Folio: 18; Page: 29; GSU roll: 1341762 accessed from Ancestry.co.uk on 26.09.16

children aged five and three and at the 1911 census Sarah was still a widow.⁶⁵ Given Bird's practice of chaotic accounting and cash flow problems, it is difficult to imagine that the family was ever particularly wealthy. George's effects were valued at £792/13/5 when he died and in the census Sarah was described as having 'private means'.⁶⁶ However, by 1911 that money may have been running low and, like many of the middle-class widows in the last chapter, she had to take in a lodger, an assistant teacher. In common with many lower middle-class tradesmen, Bird had waited until he was well established as head of the family business and in at least his mid- thirties before getting married and attaining the independence which is Tosh's key indicator of achieving full masculinity.⁶⁷ By the time the artist Ford Madox Brown started writing his diary in 1847 he was twenty-six years old and was already widowed with a three year old daughter.

The Struggling Artist

A labourer came and looked and stuttering fearfully expressed admiration which ended in his supposing he *could not beg half a pint of beer*, one whom I used to look upon as a respectable man. I gave the degraded wretch twopence and scorn.⁶⁸

At the point when Ford Madox Brown wrote the above diary entry he was still in his early thirties and had a new wife who was already pregnant with their second child. For a man who is described as being 'genuine and unaffected' with the very poor, who gave money to those in need to the detriment of his own comfort and who was worried that he had been uncharitable when he

⁶⁵ England Census 1911 Class: RG14; Piece: 19442 accessed from Ancestry.co.uk on 26.09.16

⁶⁶ *England & Wales, National Probate Calendar (Index of Wills and Administrations), 1858-1966, 1973-1995* accessed from Ancestry.co.uk on 22.11.16

⁶⁷ Crossick and Haupt, *The Petite Bourgeoisie*, p79

⁶⁸ Virginia Surtees (ed), *The Diary of Ford Madox Brown*, Yale University, (1981), (hereafter "DFMB,"), entry 13.10.1854. Italics in the original.

sacked a servant girl for insolence, the attack on the labourer is both surprising and revealing of his distressed state of mind.⁶⁹

The background to this situation starts with Brown being born into 'genteel poverty' in Calais where his parents had lived since their marriage in 1818.⁷⁰ Effectively, Ford Brown's career as a naval officer was over. His wife, Caroline Madox, was from a propertied family and on her marriage a settlement had been agreed which secured her share of the Madox properties for her and her children. By 1840 Caroline and her daughter were dead and Ford Madox Brown inherited his sister's share of Caroline's money.⁷¹ In 1841 Brown married Elisabeth Bromley, an older cousin, who brought a dowry of £900 with her. The couple lived comfortably in Paris on income from the dowry and the rent of a wharf on Ravensbourne Creek, one of the Madox properties.⁷² Following Elisabeth's death in 1846, Ford and his daughter, Lucy, returned to England and he installed her at Elisabeth's widowed sister's house in Gravesend.⁷³ The diary starts in September the next year and he kept it until a lapse in March 1850. He resumed the diary in August 1854 and stopped writing in 1866 with entries becoming sparser after 1856.

Brown used his diary in a similar way to George Bird, recording his daily work, the number of hours he had spent on it and what he was paid for each item sold. A characteristic entry for 3rd December 1847 reads, 'got up at 8 went to the Museum by ½ past 9. Finish the alphabet & consulted Pugin on furniture

⁶⁹ Teresa Newman and Ray Watkinson, *Ford Madox Brown and the Pre-Raphaelite Circle*, Chatto & Windus, (1991), p125; DFMB, entry 26.08.1854

⁷⁰ Newman and Watkinson, *Ford Madox Brown*, p4

⁷¹ *Ibid*, p14

⁷² *Ibid*, pp4 & 15

⁷³ *Ibid*, pp27-28

[a book]. In the evening worked at the composition till ½ past 12 (5 hours) (6 hours museum).’ In addition to the diary’s business use, it was also a vehicle for overt self-expression and he seems to have viewed the writing itself as a moral imperative. On its resumption in 1854 he recorded, ‘I must now endeavour to keep up this diary more accurately, but I have become lazy through discouragement - yet not so much so as some people think - but broken in spirit.’⁷⁴ As a diarist, he was not alone in his ‘self-critical lament’ on returning to his writing after a hiatus.⁷⁵ Furthermore, as we can see, he also used the diary for self-examination and emotional stocktaking in a way that would have been alien to Bird but was not unusual for nineteenth-century diarists who followed in the Evangelical tradition of self-criticism and goal setting.⁷⁶ As Hannah Barker has said, diaries are useful in the study of masculinity because they tell us not only what men thought about but also what they aspired to be.⁷⁷ The first entry on 4th September 1847 finishes, ‘I have parted from Lucy O! God! ought not that thought to make me strive & struggle against indolence. Oh the hell of poverty!!!’ Immediately themes which run through the diary - his endeavour to provide for his family, his fight against idleness and his railing against poverty - were established. Whilst a diary might be a useful vehicle for self-improvement, its diurnal form could also undermine that project by offering a record of repetitive defeat.⁷⁸

Although the mid-Victorian period was a time of unparalleled affluence for a few living artists many more battled to survive.⁷⁹ It has been estimated that

⁷⁴ DFMB, entry 16.08.1854

⁷⁵ Steinitz, *Time, Space and Gender*, p20

⁷⁶ Hewitt, “Practice of Life History”, p31; Steinitz, *Time, Space and Gender*, pp31-32

⁷⁷ Hannah Barker, “Soul, purse and family: middling and lower-class masculinity in eighteenth-century Manchester”, *Social History*, 33 (1), (2008), p15

⁷⁸ Steinitz, *Time, Space and Gender*, p33

⁷⁹ Christopher A Kent, “Short of Tin” in a Golden Age: Assisting the Unsuccessful Artist in Victorian England”, *Victorian Studies*, 32(4),(1989), p487

£300 a year was the minimum necessary to ensure middle-class dignity; £1,000 represented the income of a very successful professional or commercial man; and the earnings of the lower middle class of between £100 and £300 meant that only one or two domestic servants would be affordable.⁸⁰ In 1845 the average annual income for a fully employed artist was approximately £150. Applicants to the Artists' General Benevolent Institution commonly recorded an income of about £50.⁸¹ With a guaranteed annual income of £104 a year from the rental of the wharf, Brown hardly fell into the "distressed" category but he rarely showed awareness of that, declaring, 'I find two things quite impossible, the one to live under £300 a year and the other to do a reasonable amount of work. Try as I will it cannot be.'⁸² He does not appear to have been overly extravagant but he was unbusinesslike; in his desperation for cash he was prone to sell pictures for a fraction of their value.⁸³ Furthermore, by 1854 he was providing for five people.

During the hiatus in the diary Brown had begun a relationship with one of his models, Emma Hill, the illiterate daughter of a bricklayer. In 1850 Emma had a child, Catherine, and, although not well off, the three of them lived together as a family.⁸⁴ At the expiry of the lease they parted company, Brown taking lodgings in Hampstead and Emma and Catherine living on a farm in Hendon where Emma probably worked as a servant.⁸⁵ Catherine was christened quietly in 1851, along with twenty-four other babies, and given the

⁸⁰ Tosh, *Man's Place*, p12

⁸¹ Kent, "Short of Tin", p496

⁸² DFMB, entries 12.09.1854 & 17.04.1855

⁸³ Newman and Watkinson, *Ford Madox Brown*, pp58 & 80

⁸⁴ *Ibid*, pp46, 58 & 61

⁸⁵ *Ibid*, pp64 & 72

name “Catherine Emily Brown Hill” the daughter of “Ford and Matilda Hill”.⁸⁶ Brown’s presence at the christening suggests that he was willing to acknowledge a bond with Emma but felt unable to marry her and embrace taking responsibility for her. Although co-habitation was practised only by a tiny percentage of couples, such relationships were not unheard of amongst artists, who might want to establish themselves professionally before marrying.⁸⁷ Furthermore, making a cross-class relationship with an artist’s model was a path taken by several nineteenth-century painters who then had the opportunity to mould a working-class young woman into a lady who was to their liking.⁸⁸

Frost speculates that co-habiting with a working-class woman brought the benefit to a middle-class man of providing a home life without him sacrificing his independence.⁸⁹ However, Brown and Emma’s irregular relationship did not allow him to escape familial claims as her widowed mother began to demand money from him.⁹⁰ Brown was prepared to recognise his attachment to Emma at a time when the bastardy clauses of the 1834 New Poor Law allowed men to be far less accountable for their sexual conduct.⁹¹ The law made it much more difficult for a woman to bring a paternity suit against the father of her child with corroborative evidence now being required.⁹² This, then, was an unusual relationship from many perspectives with the moral and emotional demands on Brown apparently overriding its legal parameters.

⁸⁶ Ibid, p64

⁸⁷ Frost, *Living in Sin*, pp 2 & 156

⁸⁸ Ibid, p160

⁸⁹ Ibid, p158

⁹⁰ Newman and Watkinson, *Ford Madox Brown*, p65

⁹¹ Lisa Forman Cody, “The Politics of Illegitimacy in an Age of Reform: Women, Reproduction and Political Economy in England’s New Poor Law of 1834”, *Journal of Women’s History*, 11 (4), (2000), p134

⁹² Thomas Nutt, “The Paradox and Problems of Illegitimate Paternity in Old Poor Law Essex”, in, Alys Levene, Thomas Nutt and Samantha Williams (eds), *Illegitimacy in Britain, 1700-1920*, Palgrave Macmillan, (2005), p106

Whatever doubts Brown had about marriage were resolved in the autumn of 1852 when he finally proposed; the wedding took place in April 1853.⁹³ By the time he met the labourer while he was painting in the fields around Finchley, he was financially responsible for Emma, Lucy, Catherine and Mrs Hill; and Emma was pregnant again.

Brown encountered the labourer at a time when his financial situation was particularly dire. On 24th September 1854 he recorded that ‘two pounds and the pawn shop is all that now remains us.’ Nevertheless, he tried to comfort himself that he had ‘no debts ... except about £14’ and that he still had an income of ‘one hundred a year.’ Unfortunately a few days later an art dealer failed to come to value his works and this plunged him into bitterness and alienation:

What chance is there for me out of all the Bodies, Institutions, Art unions and accademies [sic] & Commissions of this country, Classes sects or cotteries, Nobles dealers patrons rich men or friends. Which one takes an interest in me or my works. Is it encouraging to go on? Is it not rather a clear affirmation of my not being required by the British Public and yet - patience is the only motto - we shall see what we shall see. I only wish to be allowed to go on to be permitted to work.⁹⁴

This entry reveals his fear that as an artist he is failing to communicate his vision to the public. The labourer’s praise of his painting, which Brown interpreted, correctly or not, merely as an overture to a request for a drink, must have irritated his already sensitive pride still further.

That the labourer asked for money specifically to buy beer may have aggravated Brown even more. It is unclear exactly when he found out, but by

⁹³ Newman and Watkinson, *Ford Madox Brown*, p73

⁹⁴ DFMB, entry 03.10.1854

the end of March 1855 Brown knew that Emma was a secret drinker.⁹⁵ In January that year he had blamed her ‘bad management’ for their excessive household expenditure but it is likely that the missing money was being spent on alcohol.⁹⁶ It is not inconceivable that in the autumn of the previous year he already suspected the cause of his wife’s behaviour.

On 7th October, a few days before meeting the labourer, Brown had had to pawn a number of items and raised £11, but presumably it was his pride which prevented him from telling the labourer that he did not have money to spare. (Pawning and its ethos are discussed further in chapter 4.) For Brown, the man had lost his respectability by begging. Brown was clearly close to losing his self-respect; the day after his meeting with the labourer he recorded, ‘to day one of fearful Idleness self abasement & disgust.’⁹⁷ Brown revisited his views on respectability a couple of years later when he was told that a fellow artist was ‘reduced to beggary litterally [sic] - it seems a man may be a beggar & respectable. This gives rise to a new strain of thought, is beggary more honourable than suicide?’⁹⁸

Suicide is a recurring theme in Brown’s diary. Dickens and Trollope used the suicide of bankrupts to dramatic effect in their novels and, as Olive Anderson in *Suicide in Victorian and Edwardian England* (1987) points out, they were depicting what the reading public expected.⁹⁹ Suicide was ‘most often shown simply as the fitting end of a villain or weakling.’¹⁰⁰ Yet, business failure

⁹⁵ Ibid, entry 25.03.1855

⁹⁶ Ibid, entry 10.01.1855

⁹⁷ Ibid, entry 14.10.1854

⁹⁸ Ibid, entry 28.06.1856. There is a problem with the dating in the edited diary at this point. This entry is on p180.

⁹⁹ Charles Dickens, *Little Dorrit*, Penguin, (1967 1st pub. 1857); Trollope, *The Way We Live Now*

¹⁰⁰ Olive Anderson, *Suicide in Victorian and Edwardian England*, Oxford University Press, (1987), p197

should not be seen as a major cause of suicide outside of fiction. In the City of London in 1861 only one suicide was directly attributable to bankruptcy. As Anderson says, ‘the truth is that for no one else in the City in 1861 were business difficulties or unemployment the trigger for self-destruction.’¹⁰¹ ‘The main high road to suicide in the City’, she concludes ‘was alcoholism.’¹⁰² Nevertheless, the files of the Artists’ General Benevolent Institution record nine suicides and one attempted suicide, five of which mention ‘causes relating to the artist’s career, including disappointment or lack of work.’¹⁰³

The most famous nineteenth-century artist suicide was Benjamin Haydon (1786-1846) who was pushed to self-destruction by the collision of financial disaster and bipolar disorder.¹⁰⁴ As Finn says, Haydon ‘found his ability to pursue his high-minded calling curtailed by the more pressing demands of domestic credit finance.’¹⁰⁵ This was surely something that Brown feared for himself and, indeed, he invokes Haydon’s name in two ways, first as a benchmark below which he must not sink - ‘I am getting a regular Haydon at pawning - so long as I do not become one at cheating my creditors’ - and, secondly, as part of a meditation on suicide brought on by reading *Anthony and Cleopatra*.¹⁰⁶ Brown concluded that the moral of the play is that ‘there is in shame and degradation a pitch than which self inflicted death is more to be tolerated ... With poor Haydon it was the only atonement [sic] he could make to humanity degraded in his personal conduct.’ His own experience of shame was on his mind at the time; two days later he recorded, ‘Yesterday one of

¹⁰¹ Ibid, pp127-128

¹⁰² Ibid, p128

¹⁰³ Kent, “Short of Tin”, p503

¹⁰⁴ An outline of Haydon’s career in terms of debt and credit is provided in Finn, *Character of Credit*, pp67-76

¹⁰⁵ Ibid, p69

¹⁰⁶ DFMB, entries 11.01.1855 & 18.08.1854

degrading idleness, did nothing.’¹⁰⁷ In the summer of 1855 he appeared seriously to consider suicide himself. During a crisis in his relationship with Emma, in which she refused to see him and was probably drinking, he wrote, ‘What would become of my children if I were to finish my wretched Existance [sic] & what is to become of me if I do not. O God! Have mercy on me & save me.’¹⁰⁸ In a similar way to his acknowledgement of his responsibility for supporting Lucy at a previous point of inner turmoil, the need to take care of his children was a driver which pushed him on with his life. The next month he noted, ‘Had a mushroom for tea & thoughts about death - which after all seems to me a very natural consumation [sic].’¹⁰⁹ He continued, ‘a young farmer here cut his throat last week after being married just one week to a very pretty girl because he failed to loose the marriage knot. That, as it would seem, too often gardian [sic] knot to these Ruskins. This poor fellow however behaved like a gentleman.’ Whilst this represents a further reflection on the rightness of suicide in certain situations, Brown also used it as a gruesome vehicle to attack his personal enemy, the art critic John Ruskin, and assert his own masculine prowess via his sexuality.

John Ruskin had had his marriage to Effie Gray annulled on the grounds of non-consummation in 1854. She had subsequently married Brown’s friend Millais.¹¹⁰ When Millais discussed Ruskin’s treatment of Effie with him, Brown was proud to be able to state, ‘I must do myself the justice to say that I have ever taken *her* side in the matter.’¹¹¹ This was no doubt intended to be gallant but Brown had personal enmity to Ruskin. In the mid-1850s Ruskin had

¹⁰⁷ Ibid, entry 20.08.1854

¹⁰⁸ Ibid, entry 05.07.1855

¹⁰⁹ Ibid, entry 04.08.1855

¹¹⁰ Ibid, p171ⁿ

¹¹¹ Ibid, entry 20.04.1856

rejected Brown's work. He stopped mentioning Brown in his writings and lectures and, privately, advised against buying his work.¹¹² By this point Brown had successfully fathered three children whereas Ruskin was single and Brown was taking on Ruskin in the only forum in which he knew that he could win, that of sexuality.

Brown's physical success was confined to procreation. His diary offers a litany of illnesses, of colds, headaches, boils, pains, numbness and toothaches.¹¹³ He was aware that some of them were psychosomatic. On the day when he recorded the farmer's suicide he said, 'Came to bed to poultice a boil, feel very queer either from laziness, illness or dejection. I have apoplectic symptoms, imaginary or real.' Unsurprisingly, his symptoms often coincided with mental trauma. On 28th January 1855 he wrote one of his tirades about his lack of success and his "unsympathetic" friends ending, 'I have no hope in me.' Two days later he woke up with a cold.¹¹⁴ He could be disarmingly open about his mental anguish. On 4th February 1855 he recorded, 'Dreadfully nervous, anxiety about immediate money wants & the melancholy prospects of future ruin I suppose cause it.' Unconvincingly he added, 'but I do not much worry about it neither, only when I wake up in the morning I feel it rather.' During his stand-off with Emma in July 1855 he reflected, 'When I was young disappointment in painting used to give me a dreadful pain in my throat, now other miseries take the place of those & the nervous system feels most acutely about the heart & chest - no pain is like this.'¹¹⁵ The stress of following his artistic vision at the same time as providing for a wife with a

¹¹² Newman and Watkinson, *Ford Madox Brown*, p87

¹¹³ For example, DFMB, entries 18.12.1854, 10.01.1855, 16.04.1855 & 29.06.1855

¹¹⁴ *Ibid*, entry 30.01.1855

¹¹⁵ *Ibid*, entry 05.07.1855

drink problem and three children had pushed him close to suicide.

Brown's misery was far from unique for a struggling artist. The files of the Artists' General Benevolent Fund record twenty-seven applications involving serious mental illness and the causes that were alluded to included senility, alcoholism and 'anxiety resulting from poverty.'¹¹⁶ Brown at least escaped confinement in an asylum. The Commissioners in Lunacy's 1879 report on committals showed a disproportionately high level of artists set against the census figures, which is a further reminder of the insecurity inherent in Brown's profession.¹¹⁷

Brown's financial distress continued in the late 1850s to the extent that when his son Arthur died as an infant in 1857 he had to ask a patron, Thomas Plint, for money to bury him.¹¹⁸ Plint immediately advanced funds to buy a cemetery plot and later made a gift of £38 to enable Brown to take Emma and Lucy away. Growing success in the early 1860s culminated in a three month long solo exhibition in 1865 which was attended by over 3,000 people.¹¹⁹ That year his income reached a peak of £1385/5/2.¹²⁰ Sadly, in later life he was in need of money again and in 1891 his fellow artist Edward Burne-Jones launched a fund to buy one of his paintings for the National Gallery.¹²¹ At the point when £900 of the required £1,000 had been raised, Brown found out about the plan and was furious. Burne-Jones managed to sooth his pride and Brown accepted the honour. He continued to paint even though he had had a

¹¹⁶ Kent, "Short of Tin", p501

¹¹⁷ Ibid, p503

¹¹⁸ Newman and Watkinson, *Ford Madox Brown*, pp109-110

¹¹⁹ Ibid, pp141-142

¹²⁰ Ibid, p145

¹²¹ Ibid, p192

stroke but in 1893 a panel which he had been commissioned to paint for Manchester Town Hall was rejected and he had to ask for an advance so that he could pay off his assistant pleading, 'I am dreadfully in want of money.'¹²²

Ford Madox Brown's diary for the period 1854 to 1856 provides an exceptional insight into the practical difficulties and mental and physical strain experienced by a man providing for a family whilst in a notoriously unstable and competitive profession. His pride made him difficult to help, but his bitterness at his lack of success does not appear to have driven friends away. The fact that after giving in to a friend's request to give painting lessons, he declared melodramatically that he was 'no longer a gentleman' is unendearing but, in his lack of business sense he was at one with many of his fellow painters. When the artist Sir Francis Grant, who was 'indubitably a gentleman,' spoke at banquets for artistic charities, 'he candidly admitted that ... artistic sensitivity and imagination were often at odds with bourgeois prudence.'¹²³ Brown's overt consciousness of his masculinity may have been focussed on his sexuality but he accepted that he must provide for his children. That he chose not to marry Emma until some time after their first child was born may reflect an attachment to a Bohemian lifestyle but may also indicate an awareness that he would struggle in the family breadwinner role on his income; he was enough of a bourgeois not to expect his wife to go out to work. Having grown up in the previous era, Benjamin Disraeli's attitudes are indicative of the values of a different time.

¹²² Ibid, p195. Brown died later that year.

¹²³ Kent, "Short of Tin", p491

The Expense of Ambition

I perceived in your character and in mine own, certain qualities, which convinced me, that if I wished to preserve that profound and unpolluted affection which subsisted between us, *money* must never be introduced. Had we married, not one shilling of your income sho[ul]d have ever been seen by me; neither indirectly or directly, wo[ul]d I have interfered in the management of your affairs. If society justly stigmatises with infamy the hired lover, I shrink with equal disgust from being the paid husband.¹²⁴

This extract is from a series of letters written by Benjamin Disraeli on 7th February 1839 to his fiancée, the wealthy widow Mary Anne Lewis, in the final crisis in their courtship. The gallantry and defiance of his words are suggestive of someone with clearly defined principles relating to family and finance who would be ashamed to be charged with being “kept” by a wife. Yet that picture is wholly inaccurate. Even within the letter Disraeli admitted that ‘when I first made my advances to you, I was influenced by no romantic feelings. My father had long wished me to marry; my settling in life was the implied, tho’ not stipulated, condition of a disposition of his property, which would have been convenient to me.’ He then confessed that her fortune ‘proved to be much less than I, or the world, imagined. It was, in fact, as far as I was concerned, a fortune which co[ul]d not benefit me in the slightest degree.’ This extraordinarily risky manoeuvre in the relationship had the desired effect; Mary Anne agreed to put off their marriage preparations no longer and they were married in August.

Disraeli is the earliest born of the men discussed in this chapter and became an MP in the year that Victoria ascended the throne. In *Disraeli: The Novel Politician* (2016), David Cesarani notes that during the first decades of the

¹²⁴ M G Wiebe et al (eds), *Benjamin Disraeli Letters* III, University of Toronto Press, (1987), letter 882. Disraeli’s letters are hereafter cited as “BDL” followed by the volume and letter number.

nineteenth century ‘adultery, improvidence, indebtedness and vulgarity were endemic to high society in the capital and rarely raised more than an eyebrow.’¹²⁵ Nevertheless Disraeli was part of a disreputable set.¹²⁶ The year before his marriage he had come close to being named in divorce proceedings and he actively pursued “dandyism” with its flamboyant style of dress and affectation of ‘languid boredom’ which was reminiscent of seventeenth century libertines.¹²⁷ As an individual Disraeli seems to have been drawn to high-risk behaviour. It is likely that whilst on a tour of the Near East in his youth he indulged in homosexual practices which may, or may not, also have been part of his life when he returned to London.¹²⁸ But Disraeli’s biggest risk taking was financial. In 1824, while he was still legally a minor, with two other young men he speculated in South American mining companies with money he had borrowed from friends and family. At the same time he became involved in a plan to launch a new newspaper for which he agreed to provide some of the capital. In 1825 the value of South American mining stocks collapsed and Disraeli had to withdraw from the newspaper venture, making a number of enemies in the process.¹²⁹ The three men had losses of at least £7,000 in total, which is roughly the equivalent of £420,000 today.¹³⁰ As Cesarani says, these debts would haunt Disraeli for decades.¹³¹

Unlike the other men analysed in this chapter, there is a very considerable literature relating to Disraeli’s life; his edited letters alone now run to ten substantial volumes. The focus here is on the letters relating to his debts

¹²⁵ David Cesarani, *Disraeli: The Novel Politician*, Yale University Press, (2016), p79

¹²⁶ *Ibid*

¹²⁷ William Kuhn, *The Politics of Pleasure: A Portrait of Benjamin Disraeli*, The Free Press, (2006), p44

¹²⁸ Daisy Hay, *Mr and Mrs Disraeli: A Strange Romance*, Farrar, Straus and Giroux, (2015), p58; Kuhn, *Politics of Pleasure*, pp152-154

¹²⁹ This episode is dealt with in detail in Blake, *Disraeli*, pp24-34

¹³⁰ Cesarani, *Disraeli*, p38

¹³¹ *Ibid*

from 1835, his final pre-parliamentary years, to 1841 when he reached one of his rare debt plateaus where his affairs were reasonably under control. The central themes concern his relationship not only to money but also to his family and friends. The letters to creditors and to the solicitor, William Pyne, who tried to manage his finances for him, reveal the range of emotions and strategies brought into play by a man whose driving character trait was ambition.

To creditors Disraeli presented a range of faces. In 1835 and 1836 he wrote a number of letters to Benjamin Austen, his father Isaac's solicitor. Disraeli had become close to Austen and his wife, Sarah, during 1826 while he was writing *Vivian Grey*, the novel he was motivated to write as a means to make money.¹³² Indeed, Sarah was instrumental in getting the novel published and the couple travelled to Europe with Disraeli the next summer. Disraeli borrowed hundreds of pounds from Austen and by 1835 Austen had begun looking for repayment.¹³³ On 19th January Disraeli wrote to Austen to inform him that '£450 was paid into your bankers on Saturday. I am mortified that I did not keep my promise to the letter, but ...' and there followed an excuse about how someone else had let him down and how an injury he had received to his leg was very bad.¹³⁴ This is typical of the way that he wrote to creditors; he was upset by what has happened but there was always a reason or a promise that the problem would be resolved imminently. Needless to say, payment did not usually follow immediately and Disraeli's hopes for a solution overrode any attachment he had to the truth.

¹³² Ibid, pp38-39

¹³³ Blake, *Disraeli*, pp57 & 108

¹³⁴ J A W Gunn, John Matthews, Donald M Schurman and M G Wiebe (eds), *Benjamin Disraeli Letters: 1835-1837*, vol II, University of Toronto Press, (1982), letter 368

Disraeli's honesty was flexible at the best of times. In 1849 he published a posthumous memoir of Isaac in which he fabricated the entirety of his family's Jewish background, and his impressive imagination stood him in good stead when dealing with creditors.¹³⁵ He would sometimes use illness or disability as an excuse for not having taken some action; for example, on 19th August 1835 he told Richard Culverwell, a tailor, 'I am confined to this place by a broken shin,' a disability which he failed to report to his sister.¹³⁶

Nevertheless sometimes even he realised that he had run out of road. On 27th January 1837, he wrote to Pyne, regarding the impending issuance of a writ, 'Try, my dear Pyne, what you can do for me; and if you can, send to Feary, tomorrow morning. I wrote to him the money was positively waiting for him at yr [sic] home, so I cannot write again.'¹³⁷ Pledges regarding the future did not only relate to payment of debt but might include unspecific benefits. On 15th September 1835 he wrote to Culverwell, 'I shall not however forget your good services to me when I stood in need of them, a[s] I will seize every opportunity of showing.'¹³⁸ Nearly eighteen months later he was still dealing with Culverwell, who seemed to be losing patience, and was making similar promises as if they could stand instead of payment; 'I am excessively hurt at the letter which I have just received from you When your claims were paid you would have found that I did not forget an honest man who had served me zealously like yourself, and that my custom would have remained with you, altho' I required no pecuniary assistance.'¹³⁹

¹³⁵ Cesarani, *Disraeli*, p14

¹³⁶ BDL II, 420

¹³⁷ *Ibid*, 565

¹³⁸ *Ibid*, 429

¹³⁹ *Ibid*, 609

It was not uncommon for Disraeli to express himself in terms of righteous indignation when a creditor became too pressing. To Pyne he wrote that a wine merchant, Davis, with whom he alleged that he had intended to place a large order, had sent him a letter ‘*so ruffianly* in answer to a note of mine of the 7th, that I will have nothing more to say to him It is some satisfaction for me to know that this is not the first time he has injured himself by his infamous conduct to me.’¹⁴⁰ To Austen he wrote, ‘permit me to say, with[ou]t any offence to you, which I always wish to avoid, that you have throughout this transaction, contrived to take a very perverted view of my conduct. You have always taken it for granted that there was an *unwillingness* on my part to discharge my debt, and never given me credit for *inability* to do so.’¹⁴¹ Perhaps he recognised what was expressed in parliamentary debate - that credit was a two-way relationship.

Austen had wanted Disraeli to make an application for funds to Isaac, who was wealthy, but Disraeli calculated probably correctly that this was a move which was not to be undertaken lightly.¹⁴² At the end of March 1837 he explained to Pyne that, ‘despite my own exertions, which I assure you have of late been almost super-natural,’ he had only narrowly avoided being arrested for debt because his younger brother had signed a bail bond for him.¹⁴³ ‘I fear’, he said, ‘it is no longer possible to prevent a disgraceful catastrophe in this quarter, and that too attended by every injurious and humiliating circumstance.’ Living with his family at the time, he was acutely conscious of the effect that knowledge of his improvidence would have on his personal

¹⁴⁰ BDL III, 821

¹⁴¹ BDL II, 533

¹⁴² *Ibid*, 495

¹⁴³ *Ibid*, 591

relations and his family's standing. An application to Isaac, 'should not be suddenly induced by such a disgraceful situation as I was nearly in this morning. I really believe he never wd. [sic] forgive me. Indeed I do not think my family cd. hold up their heads under the affliction.' In a later letter he expressed fear that his father would never 'be induced to look upon it with the charity he might otherwise have done, since I have contrived to realize all those results which he has long taught me to look upon with the greatest apprehension and mortification.'¹⁴⁴ He realised that he was not conforming to his father's idea of model behaviour let alone that of society. Nevertheless he did confess a portion of his indebtedness to Isaac who was unhappy but gave him £2,000.¹⁴⁵

Clearly, Isaac was never going to be the resource to solve Disraeli's financial problems. Disraeli planned to become a successful novelist and attempted to write himself out of penury. He wrote to Pyne in January 1837, 'I ... try to forget my chagrin in compos[iti]on. The Muse is, after all, the best mistress, and brings you money as well as pleasure.'¹⁴⁶ In addition, in 1833, he had started the search for a rich wife.¹⁴⁷ This project was put on hold while he engaged in a passionate affair with Lady Henrietta Sykes which finished at the end of 1836.¹⁴⁸ Running alongside this Disraeli had been pursuing his political ambitions and in June 1837 managed to get elected as the joint MP for Maidstone in Kent.¹⁴⁹ Being an MP had the enormous advantage for Disraeli that it protected him from arrest for debt. His fellow MP was Wyndham

¹⁴⁴ Ibid, 600

¹⁴⁵ Cesarani, *Disraeli*, pp76-77

¹⁴⁶ BDL II, 548

¹⁴⁷ Cesarani, *Disraeli*, p64

¹⁴⁸ Hay, *Mr and Mrs Disraeli*, p67

¹⁴⁹ Cesarani, *Disraeli*, p78

Lewis, a rich man who derived his wealth from iron foundries in south Wales and who was married to Mary Anne.¹⁵⁰

On 14th March 1838 Disraeli wrote to Pyne, in a strangely hilarious spirit, ‘To complete my vexations, my colleague has just fallen down in a fit and died!’¹⁵¹ With his eye on the possibility of financial benefit as ever, before long Disraeli was courting the wealthy widow. In the same year Disraeli was involved in a libel case which he lost and Mary Anne paid the damages and his legal bills.¹⁵² In *Mr and Mrs Disraeli: A Strange Romance* (2015), Daisy Hay says that the libel case ‘shifted the dynamic between them by emphasising Mary Anne’s power She knew that Disraeli was an adventurer even though she was ignorant of the depth of the financial precipice on which he stood.’¹⁵³ Disraeli was, of course, lying when he told her that ‘had we married, not one shilling of your income sho[ul]d have ever been seen by me.’ When the couple became engaged he wrote to Pyne, ‘It is settled that the business is to come off on the turn of the year.’¹⁵⁴ Furthermore, his close friends simply assumed that he was marrying Mary Anne for money and he was clearly unencumbered by any feeling that he should provide for his wife.¹⁵⁵

Hay’s examination of the Disraelis’ relationship makes it clear that it was at different times loving and stormy. A major trigger for the latter was not only the existence of Disraeli’s debts but the fact that he kept secret from Mary Anne the extent of his financial problems. Under their marriage settlement

¹⁵⁰ Ibid

¹⁵¹ BDL III, 744

¹⁵² Hay, *Mr and Mrs Disraeli*, p84

¹⁵³ Ibid, p85

¹⁵⁴ BDL III, 815

¹⁵⁵ Blake, *Disraeli*, p158

her property remained her own; she could choose to pay his debts if she wished.¹⁵⁶ On his wedding day he set the tone by writing to Pyne, ‘During the honeymoon and travel, it is possible that letters may occasionally be *read*. I think it right to say that Mrs D is aware that I am about raising a sum of money but is ignorant of the method. There will be no harm therefore, if necessary, of your writing to me on the subject generally, but avoid *details*.’¹⁵⁷ A writ which arrived at Grosvenor Place, Mary Anne’s house in which the couple were now living, produced ‘a terrible domestic crisis’ in November 1840.¹⁵⁸ By the middle of the second year of their marriage the couple were ‘suffering under the strain of financial uncertainty.’¹⁵⁹ Yet Mary Anne continued to be liberal with her money. When Disraeli stood for election in Shrewsbury in 1841, she paid for the campaign.¹⁶⁰ As ever he knew the right thing to say, ‘I must now go to the city and get the *argent* and lodge it at Drummonds. Thank God and you, ‘tis all ready.’¹⁶¹ However, it was probably the Shrewsbury broadsheet campaign referred to in chapter 1 which first alerted Mary Anne to the real depth of her husband’s indebtedness.¹⁶² It is generally agreed that Mary Anne’s response was ‘uncompromising and generous;’ she told Disraeli to consolidate his debts and gave a charge on her property to the man who took them over.¹⁶³ Disraeli was happy to acknowledge her positive contribution to his life. In September he learned that he was not to have a place in Peel’s new government and wrote to his sister with characteristic drama, ‘All is over; and the crash wo[ul]d be overwhelming, were it not for the heroic virtues of Mary Anne, whose

¹⁵⁶ Hay, *Mr and Mrs Disraeli*, p103

¹⁵⁷ BDL III, 996

¹⁵⁸ *Ibid*, 1108

¹⁵⁹ Hay, *Mr and Mrs Disraeli*, p120

¹⁶⁰ *Ibid*, p121

¹⁶¹ BDL III, 1162

¹⁶² Hay, *Mr and Mrs Disraeli*, p122

¹⁶³ Cesarani, *Disraeli*, p90; Hay, *Mr and Mrs Disraeli*, p122

ineffable tenderness and unwearied devotion never for a moment slacken.’¹⁶⁴

Disraeli’s mode of living - his dandyism, his sexual liaisons with both men and women, his marriage to an older wealthy woman - marks him as ‘queer’ in the sense deployed by exponents of Queer theory. As Matt Cook puts it, such men were ‘not utterly at odds with a set of presumed norms but not quite in accord either.’¹⁶⁵ Furthermore, Disraeli laboured under the potential handicaps of a foreign background and monetary calamity.¹⁶⁶ Although he was baptised when he was thirteen and was a regular church goer, albeit with ‘eccentric’ religious views, his Jewish origins created a background hum to his political career.¹⁶⁷ In 1835 the Irish MP Daniel O’Connell referred to him as a Jew of ‘the lowest and most disgusting grade of moral turpitude’ and the pamphleteers of Shrewsbury described him as a ‘Child of Israel’.¹⁶⁸ Nevertheless, as Cesarani points out, this does not appear to have had a deleterious impact on his career. That Disraeli succeeded in becoming a member of the political establishment while holding multiple liminal positions in society is testament to his extraordinary abilities. He may have been regarded by some as “other” but, probably because of the aspects of his life that he managed to conceal, not to a sufficient extent to result in his exclusion from a political career.

The Disraelis’ financial problems were not resolved until two events in 1863; his debts were bought by a Conservative supporter who charged a low rate of

¹⁶⁴ BDL III, 1188

¹⁶⁵ Matt Cook, *Queer Domesticities - Homosexuality and Home Life in Twentieth-Century London*, Palgrave Macmillan, (2014), pp7-8

¹⁶⁶ Cesarani, *Disraeli*, p81

¹⁶⁷ Blake, *Disraeli*, p503; Cesarani, *Disraeli*, p25

¹⁶⁸ *Ibid*, pp68 & 89

interest and he was bequeathed £40,000 by a friend.¹⁶⁹ Incredibly, when he died his will was proved at £84,000 and his estate was substantially in credit.¹⁷⁰ The editors of his letters have tackled the troubling question of how Disraeli succeeded in managing his debt which was ‘a burden of such magnitude that it would crush most people, crippling their powers of concentration and preventing them from being able to think of anything else.’¹⁷¹ They conclude that he had ‘the very rare gift of being able to throw himself totally into whatever compartment of life he was concerned with at the moment.’¹⁷² This must be correct. Although Disraeli suffered from a nervous illness for three years after the publication of *Vivian Grey*, he recovered and it did not return.¹⁷³ As to the issue of his sincerity, most of what he said was egocentric. In later life he became close to the Jewish banking family, the Rothschilds, who liked him but were under no illusions regarding his motivations.¹⁷⁴ In 1868 Lionel de Rothschild wrote to his wife, ‘There is no knowing what Dis [sic] will do to keep on the top of the tree.’¹⁷⁵

Disraeli’s ambition overwhelmed any thought he might have had that he should provide financial support to his wife, and by marrying a childless woman when she was already in her mid-forties it was almost guaranteed that there would be no children from the match. His *mentalité*, which was not shared by his immediate family, derived from high society in the pre-Victorian period and although he understood the need to present himself in a certain way to society it did not change him fundamentally. His purchase of

¹⁶⁹ Hay, *Mr and Mrs Disraeli*, p210

¹⁷⁰ Cesarani, *Disraeli*, p224

¹⁷¹ BDL III, pxxviii

¹⁷² Ibid, pxxviii

¹⁷³ Blake, *Disraeli*, pp53 & 72

¹⁷⁴ Cesarani, *Disraeli*, p180

¹⁷⁵ Quoted in Ibid, p180

Hughenden Manor, using two loans, gave him the establishment of a country gentleman but, as Cesarani acidly comments, ‘it would be more accurate to say he was set up as a counterfeit squire.’¹⁷⁶ Disraeli was fond of the dramatic literary flourish but the lack of a consistent emotional trajectory through his adjacent correspondence suggests that his reactions were fleeting and not deeply felt. Perhaps, following Barrett’s theory, he was merely responding to each experience as it happened and acting on what his prior experience had taught him was the most helpful reaction. Plamper’s view that feelings ‘depend on the values and situations that elicit them, on the narratives that people use to make sense of themselves and their world, and on the accepted and idiosyncratic modes of expression that are employed to communicate them’ is apposite when reflecting on Disraeli’s expression of his subjective experience.¹⁷⁷ Pursuing an authentic voice for the journalist and writer George Augustus Sala poses a similar challenge to that faced when analysing Disraeli but, in contrast, his financial exploits ended in failure.

The Price of Bohemia

As it happens that this book is the unvarnished story of my Life, I should be false to the scheme which I laid down for myself many years ago, when I first thought of writing my Life at all, were I not to say something about the great change that came over me when I had to work for somebody else besides myself; and when my toil was requited by the devotedness and love of a young and intelligent partner. A bachelor must be, to a certain extent, selfish; he cannot help it; he thinks of himself in one shape or another from morning till night; and selfishness begets self-indulgence and hard-heartedness. It is not so with a widower; he has enjoyed the bliss of wedded life.¹⁷⁸

By the time Sala wrote his autobiography in 1894 he was in his mid-sixties,

¹⁷⁶ Ibid, pp114 & 126

¹⁷⁷ Plamper, “Interview”, p259

¹⁷⁸ George Augustus Sala, *The Life and Adventures of George Augustus Sala* Vol I, Cassell & Company Limited, (1895), pp408-409

unwell and, once again, in financial difficulties. In *Subjectivities: A History of Self-Representation in Britain, 1832-1920* (1991), Regenia Gagnier identifies elements of the 'classic realist autobiography' as 'remembered details of childhood, parent-child relationships, the subject's formal education, and a progressive developmental narrative of self culminating in material well-being and "fame" within greater or lesser circles' and, as will be shown, Sala certainly tried to make his narrative fit this paradigm.¹⁷⁹ Donna Loftus comments that in this type of autobiography, 'Overwhelmingly, female relations were silenced and masculinity was defined through relations with other men' and, as we will see, Sala's treatment of his wife in print was somewhat different, although little more flattering, from how he spoke about her in his letters.¹⁸⁰ Furthermore, Loftus highlights the argument that 'individuals are rarely free to cultivate narratives about themselves,' instead they have to choose from a recognised range of representations.¹⁸¹ Middle-class men, she contends, opted for 'narratives of self-help in which symbolic spaces were used to demonstrate the progress of self, family and community The home, the committee room at the town hall, the meeting rooms of learned societies, the podium of the public lecture theatre became symbolic sites of benefit to others; in turn, those others would bear witness to the author's success.'¹⁸² This section and the next examine the extent to which middle-class men who failed financially adhered to or deviated from the norms of classic autobiography in presenting their selves. In *Men of Letters, Writing Lives: masculinity and literary auto/biography in the late Victorian*

¹⁷⁹ Regenia Gagnier, *Subjectivities: A History of Self-Representation in Britain, 1832-1920*, Oxford University Press, (1991), p43

¹⁸⁰ Donna Loftus, "The Self in Society - Middle-Class Men and Autobiography" in David Amigoni (ed), *Life Writing and Victorian Culture*, Ashgate Publishing Limited, (2006), p68

¹⁸¹ Ibid

¹⁸² Ibid, p69

period (1999), Trev Lynn Broughton has drawn attention to the fact that scholars' search for alternative voices in life-writing has led to a lack of questioning of 'canonical narratives' and these sections make a contribution to rectifying that.¹⁸³

Whilst acknowledging the academic drive to examine life-writing as a 'technology of identity', Broughton provides a salutary reminder that this 'should not lead us to overlook the plain fact that many, if not most, lives were published to make money' and this is where we find Sala in 1894.¹⁸⁴ Harriett, the wife referred to in the extract above, had been dead for nine years and his new wife, Bessie, demanded a life-style that the couple could scarcely afford.¹⁸⁵ Sala continued writing to secure an income and his autobiography formed part of that project. He clearly knew how to use the classic autobiography format. He set out his parent's history, his mother having been widowed in 1828 'with no money to speak of and five children to support' and his father's fortunes having 'been waning' for some months before his death.¹⁸⁶ His mother became a singing teacher and performer at which she had some success.¹⁸⁷ Thus he established his borderline middle-class credentials early on in the story. Nevertheless, even at this point he hid significant details. In *Dickens's 'Young Men': George Augustus Sala, Edmund Yates and the World of Victorian Journalism* (1997), P D Edwards identifies Sala's father as very likely having been an army officer with whom his mother

¹⁸³ Trev Lynn Broughton, *Men of Letters, Writing Lives; Masculinity and Literary Auto/Biography in the Last Victorian Period*, Routledge, (1999), pp9-10

¹⁸⁴ Trev Lynn Broughton, "Promoting a Life - Patronage, Masculinity and Philip Meadows Taylor's 'The Story of My Life'" in David Amigoni (ed), *Life Writing and Victorian Culture*, Ashgate Publishing Ltd, (2006), p117

¹⁸⁵ Ralph Straus, *Sala - the Portrait of an Eminent Victorian*, Constable & Company Ltd, (1942), p266

¹⁸⁶ Sala, *Life and Adventures* Vol I, pp25-26

¹⁸⁷ *Ibid*, pp27 &32

was having an illicit relationship.¹⁸⁸ Despite Sala's protestations that he provided an 'unvarnished story' and that he had 'told no lies, I have extenuated nothing', this is only one of many departures he made from the truth of his life.¹⁸⁹

Sala's biographer Ralph Straus describes the autobiography as 'oddly impersonal and, above all, of an almost monumental respectability.'¹⁹⁰ This is not quite correct. The work certainly has a sense of detachment because, although Sala expressed opinions on everything, he seldom said how he felt about anything. The book's respectability provides the parameters within which Sala was prepared to own up to his gambling and smoking but not to his taste for heavy drinking and flagellation.¹⁹¹ It is worth remembering that the work is titled not simply, "The Life" but "The Life and Adventures" which enabled Sala to add elements of the picaresque to the structure of classic autobiography. For example, in the narrative of his gambling he claimed airily that 'at twenty-two years of age, it does not matter much if you have been temporarily ruined at a gaming table.'¹⁹² His gambling stories were detailed and involved travel to the continent with friends, inventing a scheme to break the bank, winning and, inevitably, losing.¹⁹³ In the autobiography Sala used his period of riotous living in his relative youth to express some carefully targeted bravado; 'I now unreservedly, yet with no very great shame or remorse, avow that between the end of 1852 and the beginning of the spring of 1856, there did not exist in London town, or out of it, a lazier and

¹⁸⁸ P D Edwards, *Dickens's 'Young Men': George Augustus Sala, Edmund Yates and the World of Victorian Journalism*, Ashgate, (1997), p25

¹⁸⁹ Sala, *Life and Adventures* Vol 1, ppix & 408

¹⁹⁰ Straus, *Sala*, p2

¹⁹¹ He described himself as 'a slave to tobacco.' Sala, *Life and Adventures* Vol I, p249

¹⁹² *Ibid*, pp273-280

¹⁹³ *Ibid*, pp388-389

more dissolute young loafer than your humble servant.’¹⁹⁴ However, Edwards has identified a continuing pattern of dissipation well into 1858.¹⁹⁵ In a similar way, Sala chose to use the event of his marriage as a turning point in his narrative which is probably why he lied about when it took place.

Straus was unable to find any evidence of a marriage between 1858 and 1860 which is when Sala hinted in the *Life* that the wedding took place.¹⁹⁶ Edwards suggests that the marriage may have been “without benefit of clergy” and wonders whether Sala had ‘religious or social objections to legalising their union.’¹⁹⁷ In fact Sala and Harriett married on 14th July 1874.¹⁹⁸ In the *Life* he even conjured up a scenario where, because Harriett was ‘so young and pretty,’ she had difficulty in obtaining a nice furnished apartment without being able to show a marriage certificate.¹⁹⁹ They had been living as husband and wife since at least 1861 and it is impossible to know what triggered their eventual marriage.²⁰⁰ Unlike Brown, whose co-habitation was a fluid affair, Sala falls into the category of men whose professions took them from home for long periods and, according to Frost, were most likely to have a long-standing liaison with a lower-class woman.²⁰¹ Sala’s portrayal of his wedding is towards the end of volume I and is followed by the description of the resulting, unexpected, changes which came over him quoted above.²⁰² It is also linked to a decision, which he did not act on even if he really made it,

¹⁹⁴ Ibid, p311

¹⁹⁵ Edwards, *Dickens’s ‘Young Men’*, p38

¹⁹⁶ Ibid, p58; Straus, *Sala*, pp146-147; Sala, *Life and Adventures* Vol I, pp375-376

¹⁹⁷ P D Edwards, “Sala, George Augustus (1828-1895)”, Oxford Dictionary of National Biography, www.oxforddnb.com/view/article/24526, accessed 16.07.2014.; Edwards, *Dickens’s ‘Young Men’*, p58

¹⁹⁸ London Metropolitan Archives, Saint George, Camberwell, Register of marriages, P73/GEO, Item 035 accessed from Ancestry.co.uk on 25.10.16

¹⁹⁹ Sala, *Life and Adventures* Vol I, p407

²⁰⁰ 1861 England Census Class: RG 9; Piece: 38; Folio: 14; Page: 22; GSU roll: 542561 accessed from Ancestry.co.uk on 25.10.16

²⁰¹ Frost, *Living in Sin*, p153

²⁰² Sala, *Life and Adventures* Vol I, pp406-407

that ‘it was about time to bid good-bye to Bohemia.’²⁰³ By saying that he changed his ways significantly at this point in the story Sala benefitted from creating a narrative springboard for the next volume and ensured that his audience understood that they were reading a classic autobiography containing the story of self-improvement that they would have expected.

In keeping with a traditional narrative trajectory with success as its end point, Sala’s comments on poverty and its associated misery are confined largely to volume I. Early in his career as a journalist he claimed to have been very poor:

To be very poor is, I grant, sometimes to be very miserable, and to be extremely miserable for a time is, I hold, a most beneficial mental and bodily state for any man to be in. To have lacked bread and raiment, and a bed now and then in the course of your career, if you have a man’s heart in you, and not that of a beast, is to make you, if you attain prosperity, tolerant and charitable, and possibly humble, modest, and grateful. For all your fine horses and carriages, and money in the Funds, you may be a beggar again some day.²⁰⁴

Sala could never be accused of being humble - in a begging letter to A J Beresford Hope in August 1862 he wrote that a voice inside him said, “You *are* right. Go and plead the cause of the weak against the powerful.” - and we have already seen that he would not admit to shame, although in times of prosperity he could be hospitable.²⁰⁵ It is tempting to dismiss the above extract as easy moralising but Sala’s background was one of financial insecurity and he was seldom free of debt. A lecture tour in 1884 in the Antipodes did not make enough money for him to retire and by the end of 1888 he had lost all of the profits he had gained.²⁰⁶ The publishing agreement

²⁰³ Ibid, p406

²⁰⁴ Ibid, p245

²⁰⁵ Quoted in Edwards, *Dickens's 'Young Men'*, p104; Sala, *Life and Adventures Vol I*, p411; Straus, *Sala*, p271

²⁰⁶ Edwards, *Dickens's 'Young Men'*, pp187-188

to write his autobiography came on the foot of that loss.²⁰⁷ Sala wrote further that ‘any solace’ he might have received from remembering his poverty was provided by ‘the consciousness that I am better off now, and by the hope that I shall not get into such a scrape again.’²⁰⁸ The feeling of misery seems to have been very real to him as does the sense of insecurity engendered by his financially precarious profession. When he wrote these words he already knew that he was never going to be able to retire.

Of course, Sala did, essentially, bring his financial problems on himself. He explained how even when he was earning £2,000 a year it was ‘sorely difficult’ to save but not how this substantial income was being spent.²⁰⁹ He confessed to a lack of business acumen and a magazine he started was ‘a blunder from beginning to end.’²¹⁰ He had a passion for collecting books and prints, which on at least one occasion had to be sold to meet debts.²¹¹ Furthermore, the editor of his letters to Edmund Yates suggests that one of his creditors called Thompson was a pimp at ‘Verbena Lodge’ a brothel in St John’s Wood which provided flagellation for ‘large sums.’²¹² He drank substantially.²¹³ Perhaps it was the unmentionable nature of the vices he indulged in which made him shy away from describing in his autobiography the substantial practical inconveniences which resulted from his improvidence; imprisonment, bankruptcy and an appeal for charity.

In December 1858 Sala’s creditors tired of waiting for payment and he was

²⁰⁷ Ibid, p188

²⁰⁸ Sala, *Life and Adventures* Vol I, p252

²⁰⁹ Sala, *Life and Adventures* Vol II, p309

²¹⁰ Sala, *Life and Adventures* Vol I, pp 266-269 & 370

²¹¹ Edwards, *Dickens’s ‘Young Men’*, p160; Straus, *Sala*, p182

²¹² Judy McKenzie (ed), *Letters of George Augustus Sala to Edmund Yates*, University of Queensland, (1993), p102

²¹³ Straus, *Sala*, p234

committed to the Queen's Bench Prison.²¹⁴ Edwards thinks that he did not mention this in the *Life* because twelve years later he swore an oath in which he said that he had never been in prison. It seems at least as likely that his imprisonment was omitted because it did not fit with his narrative of gradual self-improvement and it was altogether too serious an outcome to fit with the tone of the piece. The closest he came to talking about it in the *Life* was oblique and light-hearted; 'The majority of men of letters in those days were from time to time involuntary boarders and lodgers in the Fleet or in the Queens Bench.'²¹⁵ He seems to have regarded it as an occupational hazard. In a letter to Edmund Yates shortly after his release he described how he wrote himself out of debt while in prison; 'From day to day I won't say that I had'nt [sic] five hours, but I had not five minutes to myself, and I am now under five hundred extra powers of pressure grinding away.'²¹⁶ Sala was fortunate that he had a way to earn money literally at his finger tips and he managed to keep his creditors at bay by being overseas as a foreign correspondent for the *Daily Telegraph* for much of the time.²¹⁷ As soon as he returned to live in England permanently in the autumn of 1867 he had to go bankrupt.²¹⁸

Apparently Sala had feared bankruptcy in the past. In his letter to Beresford Hope he claimed, 'To me Bankruptcy is not only financial but social ruin - loss of position, destruction of any prospect of succeeding in public life, expulsion from clubs - exposure to the astonishment and censure of the well-to-do.'²¹⁹

²¹⁴ Edwards, *Dickens's 'Young Men'*, p53

²¹⁵ Sala, *Life and Adventures* Vol I, p152

²¹⁶ McKenzie, *Letters*, letter 22, p54

²¹⁷ Edwards, *Dickens's 'Young Men'*, p102

²¹⁸ British Library (hereafter "BL"), Loan 96 RLF 1/1914, document 11. Two years later this avenue would have been closed to him.

²¹⁹ Straus, *Sala*, p167

In court Sala stated that his inability to meet his debts arose from ‘his having had to pay heavy travelling expenses, and from insufficiency of income.’²²⁰ His bankruptcy was annulled six weeks later when a proposal was made to his creditors. A newspaper reported that ‘Mr Sala had been enabled to make this office through the assistance of friends who had come forward on his behalf.’²²¹ Who these friends were we do not know. Nonetheless, a year later he was still complaining to Yates about creditors, in particular ‘the demon dwarf Thompson’ and the government which was pursuing him for arrears of income tax.²²² He had failed to keep up his instalment payments to Thompson and accordingly had been sued. Unsurprisingly, and like Disraeli, he showed no consideration for his creditors and no remorse. ‘Is’nt [sic] this particular hell?’ he exclaimed, ‘and is’nt this a lively reward for having been such a d_d fool as to try to pay 20/- in the pound?’ Nevertheless, as noted previously, paying creditors in full on bankruptcy was extremely unusual and it is curious that he attempted it. Perhaps he needed to keep a line of credit with some of the people included in the bankruptcy. Given his attitude to his debt it seems unlikely that there was a moral imperative behind his decision. In any event the social marginalisation which he had seen looming in 1862 does not appear to have become concrete. In the late 1870s Straus describes him as ‘one who was to be found in the most exclusive circles’ and he appears not to have been regarded as “other”.²²³ Perhaps the fears he expressed were only for the benefit of Beresford Hope’s moral expectations.

Sala’s rackets life has resonances with that of Edward Lawrence (1867-1912)

²²⁰ BL Loan 96 RLF 1/1914, document 11

²²¹ BL Loan 96 RLF 1/1914, document 11

²²² McKenzie, *Letters*, letter 72, p115

²²³ Straus, *Sala*, p232

who was active and initially successful as a licensed victualler in Wolverhampton from the mid-1890s.²²⁴ John Benson charts Lawrence's slow fall from social acceptability via drink, adultery, domestic violence, a murder trial and bankruptcy. The evidence Benson presents that the point at which Lawrence became *persona non grata* was only at bankruptcy is thin.²²⁵ Nevertheless, his idea that 'in certain places, at certain times, among certain groups, at certain stages of the life course, acceptability depended, not upon restraint and propriety, but upon generosity, gregariousness and affability' offers an alternative to respectability as a framework for understanding a man's social position.²²⁶ Sala had not hailed from a sober, middle-class family and yet he achieved and maintained success at least in some circles.

Sala's disavowal of shame in his autobiography might have been simply continuous with the tone of bravado which permeates the narrative but, in fact, it was consistent with his behaviour in life. At the age of nineteen he had found it difficult to settle into permanent employment and was 'desperately poor.'²²⁷ In the *Life* he says that his mother had moved away and that he 'was too proud to ask for help from anybody ... for many months such a thing as dinner was more conspicuous by its absence than by its presence.' Presumably Sala wanted to convey to his readers that he would not accept charity. This apparent pride did not prevent him from borrowing money from friends which he was slow to pay back. In the midst of his bankruptcy, responding to Yates, who had financial problems of his own, he declared, 'it is wholly and entirely out of my power to pay you at present even a portion of

²²⁴ John Benson, 'Drink, Death and Bankruptcy: Retailing and Respectability in Late Victorian and Edwardian England', *Midland History*, 32 (2007), p134

²²⁵ *Ibid*, pp135-136

²²⁶ *Ibid*, pp137-138

²²⁷ Sala, *Life and Adventures* Vol I, p195

the sum I owe you.’²²⁸ He suggested that Yates could sue him ‘as you did some years ago,’ but ‘if you do not like to adopt this alternative you must wait as all those who are really friendly towards me are ready to wait, until I have mastered my now serious difficulties.’ In the letter to Beresford Hope he lied, ‘I was never yet indebted to the assistance of one single friend or patron.’²²⁹ Pride was, perhaps, a luxury that Sala could only afford on reflection.

In 1873 he was seriously ill for several months and was unable to work.²³⁰ He was a freelance writer for the *Daily Telegraph*, his main source of income, and, therefore, the proprietors were not obliged to pay him while he was sick.²³¹ Sala was not too proud to approach the Royal Literary Fund for help with his expenses; ‘I am not ashamed to make the application,’ he wrote boldly in the long personal letter he chose to send to accompany the Fund’s standard application form.²³² The letter was addressed to Mr Blewitt, who, presumably, was the administrator of the Fund, and all of the following quotations are taken from it. They had met before and Sala immediately established a familiar and confidential tone. ‘My dear Mr Blewitt,’ he opened, ‘I utilise the time during which I am enabled to sit up by filling up the printed form you kindly sent and by saying to you privately a little more than I could say in that form.’²³³ Other passages are redolent of his letter to Beresford Hope, particularly the self-aggrandisement. His friends had told him that ‘the restoration of my health was a matter of some importance, that I might still,

²²⁸ McKenzie, *Letters*, Letter 69, p112

²²⁹ Edwards, *Dickens's 'Young Men'*, p105

²³⁰ Straus, *Sala*, p215

²³¹ Edwards, *Dickens's 'Young Men'*, p129

²³² BL Loan 96 RLF 1/1914 document 2

²³³ The personal relationship between beneficiaries and their charities is discussed further in chapter 4.

if restored, be useful to the public whose servant both in literature and in journalism I have been for nearly a quarter of a century.’ As in the *Life* he was open about the fact that when well he could ‘earn a very handsome income but it has always been a precarious one.’ From a position of failure he was inviting another to bear witness to his relative success, as in the standard self-help narrative. He acknowledged that ‘the worldly wise will say that I should have saved money during the period of my validity. I can only say that travelling as I am towards my 50th year I have not been able as yet to begin to save.’ He fell back on the excuse he used in the bankruptcy court; ‘My expenses are always heavy.’ He was awarded £100.

The conflicts in the evidence for the reality of Sala’s attitude to life are profound not only in the stories he told about money in his *Life* but also in his expressed attitude to his first wife, Harriett. In the paragraph following the quotation that starts this section he managed to not quite say that he loved her - pleasure ‘will not be thoroughly enjoyed unless you can share it with somebody you love’ - but praised her as ‘a pious, charitable, and compassionate young woman.’²³⁴ He claimed that she had done her best to ‘weed out of me my besetting sin of selfishness, and to soften and dulcify a temper naturally violent and unreasoning, of which the normal brutality was often aggravated by verbal ferocity.’²³⁵ This reads as an open and honest *mea culpa* and but even in the *Life* he belittled her. He only referred to her by name at the end and his favoured epithet for her was “womanlike” used when she was impressed when an ‘illustrious personage’ came to visit him or she

²³⁴ Sala, *Life and Adventures* Vol I, p409

²³⁵ *Ibid*

worried about him travelling to civil war America.²³⁶ He depicted her as being so ill that he had to delay his departure to America.²³⁷ This is the same woman who in 1864 dealt with the sale of the contents of their house to pay off debts on her own because Sala was still abroad and who had the strength of character to retain some of his treasures for him.²³⁸ In 1868 she appears to have left him for a while and Sala told an elaborate joke about this to Yates in which he breezily said ‘all women want to come back.’²³⁹ Gambling in Germany after his marriage Sala won initially and bought jewellery for his wife. His luck changed. He sold the jewellery but took home the boxes as ‘incomplete symbols of conjugal affection’ over which he related to his wife ‘half laughing and half groaning, the story of my discomfiture.’²⁴⁰ What Harriett thought of this is not recorded and the story provides both an uncommon example of Sala’s emotional state and a view of his relationship with his wife.

Nevertheless, there does seem to have been affection between the couple. Harriett wrote to Sala after a successful court case, ‘Dearest George, I am quite unable to express to you the great delight I feel at your having got the best of the Libel Case I can just fancy what a dreadful week you must have had, poor Chick.’²⁴¹ After Harriett’s death on the Australian lecture tour Sala wrote to a woman friend, ‘All my plans are shattered ... All my joys in the past, my hopes in the future lie in that grave. The money I have made for her sake - of what good is it to me now?’²⁴²

²³⁶ Sala, *Life and Adventures* Vol II, pp436, 37 & 279

²³⁷ *Ibid*, p37

²³⁸ Edwards, *Dickens's 'Young Men'*, p106

²³⁹ McKenzie, *Letters*, letter 73, p118

²⁴⁰ Sala, *Life and Adventures* Vol II, pp66-68

²⁴¹ McKenzie, *Letters*, letter 90ⁿ3, p141

²⁴² Quoted in Edwards, *Dickens's 'Young Men'*, p187

Clearly, Sala's attempt at writing a classic autobiography with a strong self-help narrative could not be a complete success. He ended his tale with his marriage to Bessie, which was the closest he could come to finishing with a positive story.²⁴³ But near the end he admitted that he had lost the money he had made in Australia and there was no tale of financial resurgence that could obliterate that failure.²⁴⁴ The lies that he told in the *Life* were no more outrageous than those he deployed in real life to try to obtain money. His marginalisation of Harriett in the text is consistent with the classic autobiographic format but is also suggestive of his attitude to her in life. Nevertheless, the obligation to provide for her that he expressed also appears to have been genuinely felt. Unsurprisingly, given when he was writing, his omissions related to sexual matters, his mother's and his own, and to the extremes of indebtedness he experienced throughout his life, none of which could be made to serve a narrative arc of progress and all of which were unsuitable for public consumption. Frank T Bullen's autobiography also follows the classic trajectory of self-development leading to success but the path is unusual because most of the book comprises a description of his progress through debt, business failure and bankruptcy.

The Failure of Small Shopkeeping

When I first entered the Bankruptcy Court, I felt a profound pity for the listless, hopeless, slouching-looking figures I saw haunting its purlieus. But when I went up this morning, for my preliminary examination, I felt as listless, hopeless, and slouching as any of them - I had enlisted in the great army of the insolvent, and no matter how void of offence my conscience might be, in that I had not wilfully or in extravagance defrauded any man, the taint of debt, the virus of unutterable

²⁴³ Sala, *Life and Adventures* Vol II, p436

²⁴⁴ *Ibid*, p425

meanness which makes the Chinese commit suicide, bowed my head, rounded my shoulders, and robbed me of my self-respect.²⁴⁵

Bullen's *Confessions of a Tradesman* was published in 1908 by which time he had enjoyed success as a writer for some time. His other works drew on the sea voyages he undertook as a youth and young man but in this volume his focus was on time spent as a clerk and a shopkeeper. As noted in chapter 1, he placed himself emphatically within the lower middle classes despite his poor origins.

Bullen was the son of a stone mason and the grandson of a cow keeper and at the age of four was living in Paddington.²⁴⁶ At fourteen his occupation was “billiard marker” and he was living with an unmarried aunt and uncle.²⁴⁷ In his autobiography he made no reference to his family and gave the impression that he was alone in the world. His focus was on his employment having started as an errand boy at the age of nine, and he referred to living in lodgings whenever his domestic situation was mentioned.²⁴⁸ At the end of the book Bullen made a similar claim to Sala's about the truthfulness of his work but added that he had to leave out some parts so as not to ‘give opportunity to any grasping ones to get at me in a pecuniary sense.’²⁴⁹ Perhaps these were the working class family members he had left behind. By the time he wrote this autobiography he identified exclusively with the lower middle classes, pleading the case for the poverty of clerks in the preface and concluding with the hope that ‘some struggling tradesman may find comfort

²⁴⁵ Bullen, *Confessions of a Tradesman*, p235

²⁴⁶ 1861 England Census, Class: RG 9; Piece: 1; Folio: 9; Page: 14; GSU roll: 542554 accessed from Ancestry.co.uk on 19.11.16

²⁴⁷ 1871 England Census, Class: RG10; Piece: 15; Folio: 39; Page: 12; GSU roll: 838752 accessed from Ancestry.co.uk on 19.11.16

²⁴⁸ Bullen, *Confessions of a Tradesman*, pp1, 10 & 16

²⁴⁹ *Ibid*, p290

and even amusement in these pages.’²⁵⁰ He would have agreed wholeheartedly with the correspondent in *The Clerks’ Journal* who complained in 1889 that a working man ‘would strike if they gave him my weekly wage.’²⁵¹

Bullen was also vague about the exact date of his bankruptcy. He moved into his shop, which sold fancy goods and where he did picture framing, in 1890 when he was thirty-three or four and a couple of times he registered his distress at his approaching fortieth birthday, which would have taken place in 1897.²⁵² We can, therefore, place his bankruptcy in the mid-1890s, a period in which he was fortunate to be allowed to present his own petition.

Whether Bullen regarded himself as fortunate is a complex issue. The *Confessions* are aptly named as Bullen’s struggles with the needs of his family, his own morality, the morality of the law and his emotional battle are present throughout. Bullen left the sea at the age of twenty-five when he had a wife and a child and got a clerk’s job in the Civil Service paying £2 a week.²⁵³ He described his first mistake as buying furniture on hire purchase and then he got behind with his rent. At this point ‘worry began to prey on me, to gnaw my vitals, and to make me look almost despairingly around for means of earning more money.’²⁵⁴ Like the other clerks he encountered, he sought to supplement his income with extra jobs but the fancy goods business he started did not grow.²⁵⁵ Asserting his lower middle-class credentials again he

²⁵⁰ Ibid, ppix & 291

²⁵¹ Quoted in G L Anderson, “The Social Economy of Late-Victorian Clerks” in Geoffrey Crossick (ed) *The Lower Middle Class in Britain 1870-1914*, Croom Helm, (1977), p120

²⁵² Bullen, *Confessions of a Tradesman*, pp109 & 252

²⁵³ Ibid, pviii

²⁵⁴ Ibid, pp62 & 66

²⁵⁵ Ibid, ppix & 70-72

claimed to have been 'poorer than any day labourer' although it is worth noting that, like many of the poorer members of the middle class, the family employed a live-in servant.²⁵⁶ Providing for his expanding family became an ever increasing worry; 'How great is the excuse for the poorly paid clerk, who, having married and seeing his children coming all too quickly, is at his wit's end to know how to meet his ever growing expenses upon a non-expanding salary.'²⁵⁷ Clerks and salesmen, he said, 'live the life of slaves to those whom they love, toiling ever with one end in view, the comfortable maintenance of their dear ones.' He tried moving the family to the east of London but commuting was expensive and buying cheap workman's tickets meant that the journey took two hours each way.²⁵⁸ Furthermore he was sometimes late and was told that he might lose his job.²⁵⁹ His fears relating to loss of employment were not unreasonable as from the 1870s onwards clerks could no longer be certain of finding full and regular employment.²⁶⁰ Bullen used these justifications as narrative stages en route to 'the event, the impulse from without, which drove me against my own better judgment into the thorny and difficult ways of the small shopkeeper.'²⁶¹

Bullen's becoming a shopkeeper was triggered by his wife receiving a small legacy of 'well under £200' and her demand that they use it to take a shop.²⁶² Bullen was 'appalled. I dreaded beyond expression increasing my already heavy liabilities.' He 'saw nothing in the proposal but disaster. But my wife, confident in her powers as a shopkeeper (having had no experience) and fired

²⁵⁶ Ibid, p67; 1891 England Census, Class: RG12; Piece: 470; Folio: 83; Page: 4; GSU roll: 6095580, accessed from Ancestry.co.uk on 19.11.16

²⁵⁷ Bullen, *Confessions of a Tradesman*, p78

²⁵⁸ Ibid, pp94 & 97

²⁵⁹ Ibid, p99

²⁶⁰ Anderson, "Late-Victorian Clerks", p119

²⁶¹ Bullen, *Confessions of a Tradesman*, p100

²⁶² Ibid, p101-102

with a laudable desire to help in the collection of the family income, insisted.²⁶³ Thus Bullen blamed the disastrous decision on his wife and excused himself from it by claiming that he felt that the legacy was not his money.²⁶⁴ This is a little disingenuous because throughout the narrative it is clear that he viewed the family's financial position as entirely his responsibility although, similarly to Bird and Sala and consistently with the behaviour of the failed shopkeepers described in chapter 1, he did not keep any accounts except in his head.²⁶⁵ He portrayed his wife, whom he did not name, as accepting his position; at a critical juncture in the family's situation she asked "Whatever will you do?"²⁶⁶ There is no sense of them problem solving together and later he expressed amazement at his wife's resourcefulness when she pawned their piano as, 'She, to the best of my knowledge and belief, had never been in such a place in her life. I had always taken that unpleasant necessity upon myself.'²⁶⁷ At the end of his story one of the debts he paid off was in his wife's name and could have been left "but it's my debt all the same, and I want to pay it" Bullen said to the surprised creditor.²⁶⁸

Bullen's collisions with the legal system were not confined to his bankruptcy. He also had experiences with a bailiff regarding unpaid rent and was sued in the County Court on account of an unpaid doctor's bill.²⁶⁹ Through his critiques of the system, the people running it and the other debtors he contrived to show himself in a less morally culpable light. His difficulty in

²⁶³ Ibid, p102

²⁶⁴ Ibid, p101

²⁶⁵ Ibid, pp91 & 110

²⁶⁶ Ibid, p211

²⁶⁷ Ibid, p224

²⁶⁸ Ibid, p279

²⁶⁹ Ibid, pp142-149

achieving this was most acute with regard to his non-payment of rent but he began by saying that he had not paid because the house was unfit to be lived in and the landlord had refused to do repairs.²⁷⁰ Then he claimed that he promised to pay the bailiff what he could and defended himself to the reader in an attempt to disarm,

Yes, I know what you are thinking ... “Is it possible that this man had let his rent fall due without making any provision for it?” To go into explanations would take far too long, and would, besides, not be over profitable, so the easiest way is to say that I *had* been so foolish and improvident, and whatever other epithet may be chosen, and not for the first time either.²⁷¹

His bravado is reminiscent of Disraeli and Sala. As a result of this incident he borrowed £5 from a money lender and ‘had I known it I had just taken a step that cost me afterwards more suffering than I even now care to think of.’²⁷² Summoned to court regarding the doctor’s bill, initially he was amused by what he observed but then found a moral vantage point from which to criticise the other debtors and distance himself from them. He was, he said, ‘really appalled by the utter disregard of the value of the oath taken by those appearing ... It was rare, indeed, to find in any case that the plaintiff did not swear one thing and the defendant the exact opposite.’²⁷³ He reflected, ‘I had no idea before how futile were the oath-takings, with what lightness of heart men and women perjured themselves I had always looked upon perjury as a crime of such magnitude as to be even spoken of with bated breath.’²⁷⁴ He was also concerned about how easily ‘anybody possessed of sufficient impudence and plausibility could accumulate debt, repudiate it or

²⁷⁰ Ibid, p141

²⁷¹ Ibid, p144

²⁷² Ibid, p145

²⁷³ Ibid, p147

²⁷⁴ Ibid, p148

ignore it.’²⁷⁵ Bullen ‘failed to see any justice at all.’ That he knew that he was grouped with these people is shown by the quotation at the beginning of this section but, in the main, he tried to distance himself from other debtors.

In the meantime, Bullen descended into greater debt and poverty. He felt that his readers would say, “‘I wish Bullen wouldn’t so persistently sue for our sympathy. Surely he must have had some good times.” And that is the worst of the simple annals of the poor; they are ... apt to become wearisome in the recital.’²⁷⁶ Like Brown, he began to get ill being constantly tired with a morning cough.²⁷⁷ He fainted in the street and visited a doctor who told him that at the rate he was living he would survive only another eighteen months at the outside but that if he stopped working ‘like a fiend’ he could live ‘the allotted span.’²⁷⁸

Several people suggested bankruptcy to Bullen but he believed that if he did this he would lose his office job.²⁷⁹ Friends counselled him to ‘give up the unequal struggle and go bankrupt before it killed me.’²⁸⁰ He does not say why he did not investigate this further but ‘I could only render the same answer as before, that bankruptcy spelt workhouse because I should inevitably lose my job.’ Eventually the chief in his office hinted to him that if he filed for bankruptcy ‘those “up above”’ would take no notice.²⁸¹ The climax he had been waiting for arrived one evening when the ceiling in the shop fell down on him and he decided to give up the business and go bankrupt.²⁸² Under the

²⁷⁵ *Ibid*, p149

²⁷⁶ *Ibid*, p172

²⁷⁷ *Ibid*, p186

²⁷⁸ *Ibid*, p200

²⁷⁹ *Ibid*, p172

²⁸⁰ *Ibid*, p198

²⁸¹ *Ibid*, p203

²⁸² *Ibid*, pp209-210

terms of his bankruptcy he was freed from his past debts provided he did not obtain credit of £20 or more without disclosing that he was an undischarged bankrupt; ‘I went on my way rejoicing.’²⁸³

Nevertheless, justice, and the lack thereof, is a theme of his engagement with the bankruptcy process. On another day in court, this time for his public examination, he saw a case where a man who could give no reason for being bankrupt except ‘living beyond his means’ was discharged because his employers had agreed only to retain his services on that basis.²⁸⁴ The creditors were to receive part of his salary. ‘Now I do not say that this was injustice,’ moralised Bullen, ‘but if it was just what was I to call the treatment I subsequently received?’ When *he* wanted to obtain a discharge he was told that he would have to pay further court fees ‘none of which money would benefit my creditors at all’ and he ‘indignantly refused to do anything of the sort,’ which would have pleased the bankruptcy law reformers of the mid-nineteenth century described in chapter 1.²⁸⁵ After his chattels were assessed by an auctioneer as part of the bankruptcy process he was told that he could go to the auction house the next day and make a bid. Helped by a friend to raise £5/19/0, his offer was accepted reluctantly.²⁸⁶ This was illegal but Bullen rationalised his decision by deciding that, by taking away all their furniture and making his young family move into an empty house, the law was trying to impose on him ‘a severe penalty for being a bad business man’ and that there could ‘be no doubt about the badness of the law which crushes those who obey it honestly, but permits itself to be rendered nugatory with

²⁸³ *Ibid*, p252

²⁸⁴ *Ibid*, p250

²⁸⁵ *Ibid*, p251

²⁸⁶ *Ibid*, pp239-244

the utmost ease and impunity by any who are sufficiently dishonest.’²⁸⁷ His argument appears to be that the law made him dishonest and, moreover, that the law deserved his dishonesty. Much later when he had money to discharge his debts he stated that he ‘knew and hated the system whereby a bankrupt’s estate has an immense amount of it swallowed up in the costs of division.’²⁸⁸ He had failed to understand the complex matrix in which bankruptcy law developed supposing that ‘such an institution existed primarily for the purpose of doing justice to creditors.’²⁸⁹ As we shall see, Bullen was able to make this statement from an unusual position of privilege.

Bullen’s story of his increasing debt and liberation from its burden is not only one of anecdotes and moral posturing; it also has a powerful emotional trajectory. The night after the shop opened and no customers arrived he ‘went to bed with a heavy heart.’²⁹⁰ He could not ignore the fact that he was in debt that he had no hope of repaying; it ‘nagged at me, would not let me shut it out.’ When he woke up, ‘it was with a feeling which never left me during all the time that shop, like some infernal incubus, clung to my neck. It was a sense of utter hopelessness of ever doing any good in this business.’²⁹¹ As we have seen, hopelessness was an emotion that he took with him to the bankruptcy court along with intense feelings of worthlessness which left him physically diminished.

His descriptions of his emotions are sometimes arresting. When he realised that ‘nothing short of a miracle’ would relieve him of his debts he ‘struggled

²⁸⁷ *Ibid*, p242

²⁸⁸ *Ibid*, p275

²⁸⁹ *Ibid*, p288

²⁹⁰ *Ibid*, p115

²⁹¹ *Ibid*, p116

on, sometimes feeling as if the waters which were always about my chin would suddenly submerge me, but compelled to go on.’²⁹² After he collapsed in the street he ‘couldn’t see a place to leave off. No opening presented itself to me to step out of and lay the almost intolerable burden down, although I know full well that but for those helpless ones dependent upon me I should certainly have made or found a way long before.’²⁹³ Here he suggests that not only the debt but his wife and children have become the burden. At the point when the ceiling fell down he claimed, ‘I almost always felt at this time as if I was ... used up, had nothing at all left inside.’²⁹⁴ The tension is palpable. On the way to lodge his petition he reflected, ‘I never spent a penny on the imperative needs of my family or myself without a sense of guilt, of dishonesty, because I knew that it rightly belonged to someone else.’²⁹⁵ Meeting an old acquaintance on the steps of the court who treated his bankruptcy as ‘one of the commonest of human experiences, one not deserving of even a passing thought’, Bullen reflected that ‘I was now enrolled among the ranks of the great army who live by their wits, who make a business of living upon other people, who are as much the parasites of society as the bookmaker or the bucket-shopkeeper, although not nearly so prosperous. I ... was now to be classed with those whom I had so often denounced.’²⁹⁶ This admission is consistent with his loss of self-respect and the internal tension it set up was not entirely resolvable by the relief of bankruptcy. As we have seen, during the process he needed to portray himself as morally superior to the law and his fellow debtors and he does not appear to have been able to accept that bankruptcy was a practical expedient

²⁹² *Ibid*, pp156-157

²⁹³ *Ibid*, p202

²⁹⁴ *Ibid*, p209

²⁹⁵ *Ibid*, p213

²⁹⁶ *Ibid*, pp215-216

as hinted at by his acquaintance. Nevertheless, the change in his general emotional state was intense. 'I woke every morning feeling that life had begun anew,' he said.²⁹⁷ He felt better physically; 'the postman's knock ... no longer gave me palpitations of the heart, nor did I fear that upon coming home, I should meet one of my uninvited guests with designs on my "bits of sticks".'²⁹⁸ 'Taking things all round,' he was 'happier than I had been for many a day.'²⁹⁹

Bullen was concerned that a man of forty was too old to begin a new line of work but these 'pessimistic thoughts' did not affect his behaviour and he braced himself 'in an heroic resolve to defy fate, age, or anything else that should tend to hinder my advancement.'³⁰⁰ As Peter Bailey has suggested, 'conventional manliness could not be sustained in the unheroic, non-manual occupations of clerk and shopworker that obliged a demeanour more appropriate to the female sex who shared the workplace.'³⁰¹ Bullen was fortunate, therefore, that he was able to escape from being a clerk by becoming a writer. To the contemporary reader Bullen's writing career was, of course, obvious but he charted its development lightly throughout the book from having a story printed and being paid a guinea to getting several articles published.³⁰² Eventually, as he considered his savings each week, he decided that if he was ever able to, he would pay his creditors all that he owed.³⁰³ Four years after his bankruptcy he had accrued the necessary £400 and took a day's leave from the office to distribute his funds.³⁰⁴

²⁹⁷ Ibid, p247

²⁹⁸ Ibid, p247

²⁹⁹ Ibid, p254

³⁰⁰ Ibid, p254

³⁰¹ Peter Bailey, "White Collars, Gray Lives?", p281

³⁰² Bullen, *Confessions of a Tradesman*, pp198 & 253

³⁰³ Ibid, p274

³⁰⁴ Ibid, pp275-276

In a twist on the classic autobiographical paradigm, the payment in full to his creditors is one of two sites where Bullen showed that he met the criteria of material well-being and success in his social circle required in the classic autobiography. Surely his readers must have known how extraordinary it was for a bankrupt to pay off his debts in full. One creditor told him that his action had done him ‘very much good in every way, [it] gives me a little better opinion of human nature’³⁰⁵ Another realised that Bullen was ‘the writer of certain books, the reading of which had given him the greatest pleasure of that kind he had ever known. It was exceedingly difficult, he went on, to realise that I was the struggling tradesman whom he had so often caused to be harassed for the amount of his account; had he known who it was he would certainly not have troubled me.’³⁰⁶ Accordingly Bullen is raised up from the crowd of ordinary debtors from whom he had sought to differentiate himself. In addition, he found a way to demonstrate emphatically his new-found financial independence. Furthermore, although Bullen appeared to eschew a traditional narrative of self-help, he marked his success in a way which was consistent with such a narrative, despite the fact that early on he asked his readers to forgive him if there was one word he had written ‘that can be construed into a vain-glorious asking for praise on account of my energy, my perseverance, my earnest desire to get on and all the rest of the nauseous twaddle.’³⁰⁷ A religious man, he took up outdoor preaching on Sundays.³⁰⁸ By the end of the book he was giving public lectures which he described as ‘a solid asset always in the glow of satisfaction that I

³⁰⁵ Ibid, p278

³⁰⁶ Ibid, p280

³⁰⁷ Ibid, p129

³⁰⁸ Ibid, p128

could address a big crowd and interest them.’³⁰⁹ Thus, not only did he benefit others but they bore witness to his success.

Bullen’s account of his indebtedness and bankruptcy offer a possibly unique window on to the business failure of a small shopkeeper in late Victorian London. The fact that he needed to mould the account to fit a traditional framework is consistent with Loftus’ view that individuals are not free to construct narratives about themselves. He also needed to calibrate his moral perspective carefully in order to avoid alienating his readers. These provisos should not blind us to the complexity of the emotional response that he described. Even if, as Rosenwein argues, his feelings were dependent on the narrative that he used to help him make sense of his situation, they were clearly intense and, possibly, confusing.³¹⁰ It was, perhaps, fortunate for the acceptability of his story that he was able to pay off all his debts at the end. One wonders how his readers would have responded had he ended with an admission that having gone through bankruptcy he simply ‘experienced a restful peace to which I had long been a stranger.’³¹¹

The one quality which links the five men analysed in this chapter is their lack of business acumen. Bird’s established business jogged along with occasional worrying periods of doubtful solvency which were probably not helped by his less than accurate accounting. Brown found it difficult to manage the process of actually selling paintings either directly or through an agent and Sala’s ventures into magazine ownership were disastrous. Bullen did not know how

³⁰⁹ Ibid, p262

³¹⁰ Plamper, “Interview,” p259

³¹¹ Bullen, *Confessions of a Tradesman*, p254

to run a shop and felt unable to get out of the business when the full horror of what he had taken on became clear. Disraeli's catastrophic ventures into business as a young man had a dramatic, negative impact on his life for decades afterwards.

Overall, the cases show the extensive range of experiences lived through by men in financially unstable situations. A consistent and simple narrative of emasculation and dejection does not exist. If, using French and Rothery's construction, the successful male breadwinner is seen as one social stereotype among a number of ways of being masculine, rather than as having hegemonic power status, then the range of emotional reactions is easier to understand. No man's story was one of utter failure although Disraeli is the only one who succeeded emphatically both economically and in his career. Although Bullen had a fruitful writing career, at his death in 1915 his effects were only worth a modest £551/7/11.³¹² In terms of their understanding of their masculine status, Brown, Sala and Bullen all accepted the position of sole male breadwinner in their families. It is particularly significant that even the Bohemians Sala and Brown took on this ethos, although Sala put his passion for collecting above providing financial stability for himself and his wife. This responsibility was an oppressive emotional influence on Brown and Bullen's attitude to life although the former seems never to have considered abandoning his career as an artist for something more lucrative. Sala and Bullen chose to hide aspects of their lives from their readers and Disraeli concealed the extent of his indebtedness even from his wife.

³¹² *England & Wales, National Probate Calendar (Index of Wills and Administrations), 1858-1966, 1973-1995* accessed from Ancestry.co.uk on 22.11.16

In their narratives Sala and Bullen marginalised their wives and, in fact, Bullen's wife remains on the periphery *because* he takes on the breadwinner role. Had he not done so we might have been presented with a story of collaboration and shared disappointment. In contrast, Disraeli without doubt saw Mary Anne as a source of financial stability. His ambition overwhelmed any thought of him occupying a traditional breadwinner role. Taking his moral cues from a previous era, he knew how to present himself favourably in the mid-nineteenth century but did not allow the ethics of the period to impinge on his lifestyle while acknowledging that even his father would disapprove of his actions. He appears to have avoided imprisonment for debt and/or bankruptcy by sheer force of will, although his parliamentary career was advantageous in this regard.

The other men lived almost entirely within the Victorian period and the influence of the era's pervading moral unease about debt and bankruptcy is evident in their writing. Their liminal status on the fringes of the middle class may have contributed to their disquiet. Barrett's theory implies that the mind will do what it needs to in order to survive but she does not suggest that that makes for a comfortable emotional life. Bullen's entire narrative is built on his bankruptcy and its aftermath. This required that he make it fit into a recognisable structure and adopt socially acceptable moral positions.

Significantly, Bullen was able to show that he had learned from his experience but Sala could only do this in the vaguest terms. While he adopted a similar structure to Bullen's, he left out the practical and legal consequences of his indebtedness allowing him to maintain a generally light-hearted tone. Both these accounts suffer from the fact that they were written for publication

while Bird and Brown's diaries and Disraeli's letters, whilst not unproblematic, offer a less formalised and more immediate picture of their experience.

For Bird, income and debt frequently occupied his feelings in ways that other aspects of his life did not and it is impossible to say to what extent, if any, he was affected by a need to maintain the business for his parents' wellbeing.

Brown was driven to bitterness by his lack of success and to suicidal thoughts by his difficult spousal relationship and need to provide for his family.

Disraeli, Sala and Bullen sought to put emotional distance between themselves and their debt using bravado but with varying degrees of success.

While Sala protested that he felt no shame and Disraeli maintained an astonishing clarity of focus on the task in hand, Brown and Bullen were at times almost crushed by the emotional struggle relating to their solvency. For both of them this took its toll physically. However, they were particular about acceptable sources of help. Brown could rebuff well meant offers of work and, although Bullen was comfortable borrowing from a friend because this showed, 'a true fellowship', he contrasted this with 'the cold-blooded so-called charity of the majority of those who have great possessions.'³¹³ Men's experience of applying for and accepting charity will be considered further in the next two chapters.

³¹³ Bullen, *Confessions of a Tradesman*, p137

Chapter 3 Charity and the Professions

[Mr Crawley] felt a savage satisfaction in being left to himself. It may almost be said of him that he felt angry with those who relieved him, and he had certainly never as yet forgiven the Dean of Barchester for paying his debts. The dean had also given him his present living; and consequently his old friend was not now so dear to him as when in old days he would come down to that farmhouse, almost as penniless as the curate himself.¹

Thus, the novelist Anthony Trollope depicts the emotions of Mr Crawley, the perpetual curate of the fictional parish of Hogglestock, who struggles to maintain his wife and four children on a stipend of £130 a year.² Mr Crawley embodies the stereotypical attributes of a poor Anglican clergyman of the nineteenth century. He and his family are poorly dressed, badly housed and underfed, while the children lack proper education.³ There is little chance of relief from this position by securing a more prosperous living.⁴ Trollope describes Mr Crawley as having become proud, feeling shame at his poverty and, consequently, being almost friendless as a result of his troubles.⁵ As will be shown, evidence from charities for the clergy reflects Trollope's portrait of the material exigencies faced by professional men in the lower orders of the Church of England. The emotional impact of clergy poverty is discussed in chapter 4.

This chapter examines the biographical details and experience of middle-class men, including the clergy, whose financial hardship was so severe that they applied to charitable institutions for help. In particular, it refines our understanding of who was considered to be middle-class in the Victorian

¹ Anthony Trollope, *Framley Parsonage*, Penguin Classics, (2004 1st pub. 1861), p266

² *Ibid*, pp267 & 187

³ *Ibid*, pp266, 185 & 272

⁴ *Ibid*, p273

⁵ *Ibid*, pp273 & 274

period. Using the profiles of applicants to and beneficiaries of voting charities for the generality of the middle classes, it broadens our appreciation of who the middle-class poor were and what constituted middle-class poverty.⁶ Specific attention is paid to the charities' different approaches to the genders and what this said about how class status was achieved. The trials of the poor clergy are compared with those undergone by members of the medical profession and the extent to which the clergy represent a special case in the history of the Victorian professions, in terms of their difficulties in providing for themselves and their families and their reliance on charitable support, is explored.

The chapter also contributes significantly to the story of charity for the middle classes which is under-represented in the historiography. Exceptions to this are the works of David Owen and Frank Prochaska. In his survey, *English Philanthropy 1660-1960* (1965), Owen includes pension funds 'established for the benefit of persons of standing who had been the victims of untoward circumstances' claiming that the Victorians thought these charities 'to be especially worthy, for they served a class of unfortunates who ... were often neglected while benevolence was showered on the more clamant but less worthy destitute.'⁷ Prochaska's view is somewhat different. In his two pages on middle-class recipients of philanthropy in the *Cambridge Social History of Britain* (1990) he describes the donors to these charities as exhibiting 'enthusiasm strongly tinged by self-interest' and the beneficiaries as having about them 'a whiff of failure' which, for those entering a

⁶ "Applicant" is used here for all those applying for charitable help. The charities might also call them "candidates". Similarly, "beneficiary" is used for all recipients of charitable help although charities might also refer to "annuitants" or "pensioners". "Supplicant" is used in analyses of data sets which combine applicants and beneficiaries.

⁷ David Owen, *English Philanthropy 1660-1960*, Oxford University Press, (1965), p173

residential home, led them to experience ‘a subtle form of social subordination.’⁸ As he says, ‘Such people were, after all, to be models of respectable independence.’⁹ He claims that charity within the middle classes was ‘one of the fastest growing forms of philanthropic endeavour from the late eighteenth century onwards’ which he attributes to the reform of crown pensions which began in the late eighteenth century and resulted in a gradual reduction in the number of government pensioners.¹⁰ This is, perhaps, rather a narrow view for the growth in benevolent funds for specific professions was almost certainly connected to those professions’ greater sense of homogeneity and social status (see below). Significantly, neither Owen nor Prochaska considers the gender of applicants to these charities which may explain why they are able to produce such divergent views on contemporaries’ judgments of this group.

Aside from brief inclusion in these two general surveys, most of the historiography of charities for the middle classes consists of the institutional histories of individual charities which are produced with more or less academic rigour. Some were written as hagiographies, often by amateurs, to celebrate a significant anniversary at the request of the institution itself which renders them problematic as source material.¹¹ Patrick Joyce’s *Patronage and Poverty in Merchant Society: the History of Morden College Blackheath, 1695 to the Present* (1982), written following a bequest to the

⁸ Frank Prochaska, "Philanthropy", in F M L Thompson (ed), *The Cambridge Social History of Britain 1750-1950 Volume 3: Social Agencies and Institutions*, Cambridge University Press, (1990) pp373 & 375

⁹ Ibid, p375

¹⁰ Ibid, p374

¹¹ For example, E Evelyn Barron, *The National Benevolent Institution 1812-1936*, London, (1936) and Sir John Maude (ed), *The Story of the Royal United Kingdom Beneficent Association 1863-1963*, The Royal United Kingdom Beneficent Association, (1963)

College, is a notable exception to these paeans.¹² Nicholas Cox's *Bridging the Gap: a history of the Corporation of the Sons of Clergy over 300 years 1655-1978* (1978) is a properly scholarly volume but focuses almost entirely on the practical workings of the Corporation against the background of the clergy's professional development and spares no thought for the recipients of the organisation's largesse.¹³ Carmen Mangion, Pat Starkey and Anne C Shepherd have produced academic analyses of St Scholastica's Retreat, the House of Charity, Soho and Holloway Sanatorium respectively which are instructive regarding the differences of approach to establishing eligibility for help.¹⁴

None of the institutions appears to have set out a definition of "middle class" in its eligibility criteria. Nevertheless, the language used sets boundaries which exclude the working-class poor. St Scholastica's Retreat was for poor Catholics from 'the gentry or wholesale commercial or professional classes.'¹⁵ Residents were expected to prove that they fell within clear parameters regarding their or, for women, their fathers', occupational backgrounds. An interview established whether they were 'of respectable character and behaviour.'¹⁶ The House of Charity, although relying on 'character, not class' to select residents, barred the casual poor by requiring a reference from a clergyman, doctor or 'officer of a public institution.'¹⁷ At Holloway

¹² Patrick Joyce, *Patronage and Poverty in Merchant Society: the History of Morden College Blackheath, 1695 to the Present*, Gresham Books, (1982)

¹³ Nicholas Cox, *Bridging the Gap: a history of the Corporation of the Sons of the Clergy over 300 years 1655-1978*, Becket Publications, (1978)

¹⁴ Pat Starkey, "Temporary relief for specially recommended or selected deserving persons': the mission of the House of Charity, Soho, 1846-1914", *Urban History*, 35 (1), (2008); Anne C Shepherd, "Mental health care and charity for the middling sort: Holloway Sanatorium 1885-1900", in Anne Borsay and Peter Shapely (eds), *Medicine, Charity and Mutual Aid: the consumption of health and welfare in Britain, c1550-1950*, Ashgate, (2007)

¹⁵ Mangion, "St Scholastica's Retreat", pp381-382

¹⁶ Ibid, p383

¹⁷ Starkey, "House of Charity", p100

Sanatorium, established for ‘the exclusive benefit of the insane middle classes,’ applications for a place at reduced rates which were supported by a personal recommendation by a Committee member were looked upon particularly favourably, as were requests from former members of the armed forces, medical profession, clergy and diplomatic service.¹⁸ The Committee needed to be convinced that the applicant was ‘of the middling sort’ but appears to have been unable to apply consistent criteria to assess social position.¹⁹ At Morden College for destitute, gentlemen merchants, entry was available only to those engaged in overseas trade; no ‘mere retailers’ were permitted.²⁰ Applications were by petition and had to be supported by letters of good conduct from ‘respectable’ friends, City figures and merchants.²¹ The entry criteria for these four institutions illustrate the difficulties faced by the middle-class poor in proving their social status and the mutability of that status in different circumstances.

Consideration of these institutions also highlights the strictures which might be placed on the recipients of such help by the establishments to which they were appealing. Starkey points to surveillance being used at the House of Charity ‘to encourage satisfactory behaviour and that cardinal Victorian virtue, self-sufficiency.’²² In her view the success of this was partly guaranteed by the careful selection of residents which was ‘reinforced by the imposition of a regime designed, in Foucauldian terms, to produce “docile bodies”.’ Whilst the temptation to invoke Foucault is understandable given the institution’s formal rules and regulations, it is important to remember

¹⁸ Shepherd, "Holloway Sanatorium", pp163 & 174

¹⁹ Ibid, p174

²⁰ Joyce, *Patronage and Poverty*, p49

²¹ Ibid

²² Starkey, "House of Charity", p101

that for him the primary focus was the way in which institutions such as armies and schools sought to impose rigid physical discipline over inmates' every movement when carrying out certain functions in particular spaces.²³ It seems unlikely that this was the intention of the committee of the House of Charity; being required to attend Divine Service every day and participate in work around the House, even if the work was instituted to educate and improve, does not resonate with the analysis proposed by Foucault.²⁴ Although Foucault suggests the idea of a dissemination of some 'carcerel methods' into other organisations, including charitable societies, in the final pages of *Discipline and Punish* (1991), as in much of the work, the focus is on discourse rather than actuality and experience.²⁵ In reality the rules of the House of Charity appear to have been enforced with a high degree of benevolence with measures such as dismissal for refusing to work only rarely being deployed.²⁶ Any 'disciplinary "training"' seems to have had a lighter touch than envisaged by Foucault.²⁷

Joyce also identified a controlling motivation in the running of Morden College where 'respectability and religion were enjoined upon an often unhappy and unwilling membership' to 'ensure the maintenance of those moral virtues that marked out the gentleman from his inferiors.'²⁸ Conversely, Shepherd describes an environment at Holloway Sanatorium where patients were encouraged to enjoy the middle-class lifestyle, to which it was assumed that they were accustomed, as part of the 'therapeutic regime'.²⁹ Accordingly,

²³ Michel Foucault, *Discipline and Punish: the Birth of the Prison*, Penguin Books, (1991), pp149-156

²⁴ Starkey, "House of Charity", pp102-103

²⁵ Foucault, *Discipline & Punish*, p298

²⁶ Starkey, "House of Charity", p103

²⁷ Foucault, *Discipline & Punish*, p300

²⁸ Joyce, *Patronage and Poverty*, p25

²⁹ Shepherd, "Holloway Sanatorium", p180

sports, such as cricket, tennis and billiards, and recreational pursuits, such as painting and needlework, were readily available to patients.³⁰ Mangion says that no evidence of regular inspections of private rooms at the Retreat has survived but that correspondence reveals occasional admonitions of those who failed to keep their apartments tidy. However, she concludes that Prochaska's view that charities for the middle classes had a 'whiff of failure' about them is not supported by evidence regarding the Retreat which she understands as 'philanthropic housing necessary to maintain the social order.'³¹ These four brief surveys of institutions show that, where personal contact between patrons and the middle-class poor was inevitable, greatly varying expectations might be shown by one to the other. In non-institutional charities, particularly voting charities, the selection and supervision of beneficiaries was very different.

1 Voting Charities: an analysis of class and gender

We are afraid that the great obstacle to the abolition of the system is that many people do not look on charity as a free gift, but require some *quid pro quo* in return for their money in the shape of patronage.³²

These words from the *Charity Organisation Review* of 1897 form part of a critique of 'voting charities' which began in the 1870s. Voting charities provided annuities or pensions to beneficiaries and operated elaborate systems whereby subscribers could vote from a list for whichever candidate or candidates they favoured and for however many their level of subscription allowed. For example, subscribers to the National Benevolent Institution (NBI) who donated five shillings a year had ten votes; ten shillings a year

³⁰ Ibid, p180

³¹ Mangion, "St Scholastica's Retreat", pp389-391

³² *Charity Organisation Review*, 1897 No. 7 July, pp53-4

commanded twenty votes; one pound, forty votes; and two pounds, eighty votes.³³ Subscribers might be genuinely altruistic but there was scope for the system to be abused by those with unworthy motives. For instance, a trader might feel that taking out a subscription would improve his chances of securing a contract to supply the charity.³⁴ Candidates were expected to have cards printed setting out their situation in order to canvas for votes; the United Kingdom Beneficent Association (UKBA) candidate, Miss Rachel Anderson's card stated that she was aged fifty-four and told the story of her parents' and brother's deaths, what they died of, her father's and brother's occupations, her income and her health.³⁵

The voting system was attacked by campaigners on two fronts; it was expensive and demeaning to the candidates, and relatively few of them were successful. Public figures such as William Gladstone, Florence Nightingale and Charles Dickens voiced their disapproval, the last commenting, 'It appears to me that there is an amount of degradation and humiliating solicitation imposed upon the candidates ... which we are not justified in inflicting upon any class of persons, however willing they may be to undergo it.'³⁶ Furthermore, of the 348 candidates in the UKBA election in March 1890, only fifteen were awarded annuities.³⁷ This scenario in which donors stood to gain material advantage or, at least, personal satisfaction, while causing distress to the people they intended to help, sits uneasily with Owen's optimistic portrait of Victorian regard for the middle-class poor and fits more

³³ NBI, *Rules & Regulations 1847*, ppx-xi

³⁴ Norman Alvey, "The great voting charities of the Metropolis", *The Local Historian*, November, (1991), p148

³⁵ Ibid, p148; LMA A/FWA/C/D/040/001

³⁶ Alvey, "Great voting charities", p149; Quoted in J W Beattie, *The Story of the Governesses' Benevolent Institution*, No pub, (1962), pp37-38

³⁷ *The Times*, 13 March 1890, p12, <http://infotrac.galegroup.com>, accessed 01.10.12

closely with Prochaska's depiction of self-interested donors and stigmatised beneficiaries.

Despite the disadvantages of making an application to a voting charity, hundreds did so every year. Prosopographical methods are used again here to provide an innovative analysis of these applicants' profiles facilitating an understanding of the background to general middle-class poverty. The sources for this are the NBI's Annual Reports from 1850 to 1855 and 1885 to 1890 and the UKBA's Candidate Lists from 1879 and 1890 which together provide profiles of 1,015 applicants and beneficiaries. When referenced collectively this cohort is referred to as "supplicants". These were evaluated using a relational database.³⁸ But before considering the results of the survey it is important to recognise who might apply.

The NBI's Annual Report for 1847 gives the charity's objects as providing

permanent relief to indigent Gentry, Tutors and Governesses, Professional Persons, decayed Merchants, and others who have been engaged in the higher departments of Trade, but who, notwithstanding their possession of qualifications both useful and ornamental to Society, have become in their declining years, by those reverses of fortune, which are alike beyond control and independent of human foresight, exposed to suffering and want.³⁹

Beneficiaries had to be over the age of sixty and to have been resident in London 'or its immediate environs' for the previous twelve months during which time they must not have received 'parochial relief', which would have had the effect of excluding the truly destitute.⁴⁰ The UKBA was not founded

³⁸ The NBI's annual reports are called *Rules & Regulations* but are hereafter called Annual Reports for ease of understanding. Copies of the lists of elected candidates were kindly provided by the charity's current Chief Executive. The list of the NBI's elected candidates for 1851 is unavailable. UKBA Election Candidate List - July 1879 - is from the Independent Age archive. UKBA Election Candidate List - March 1890 - LMA A/FWA/C/D/040/001.

³⁹ NBI Annual Report 1847, pviii

⁴⁰ Ibid

until 1863 and, because candidate lists are no longer in existence, it has not been possible to review its earliest applicants.⁴¹ It granted ‘Annuities to persons of the upper and middle classes in reduced circumstances, who are above 40 years of age, and who are unable from bodily infirmities to earn their own livelihood.’⁴² Candidates had to be resident in the United Kingdom and have an income of less than £30 a year.⁴³ The NBI appears to have been more rigorous in checking applicants’ *bona fides* than the UKBA early on as after 1831 prospective beneficiaries were required to provide baptism certificates because it was thought that some people had lied about their age in a bid to receive a higher pension.⁴⁴ The Charity Organisation Society (COS) reported that the UKBA was not investigating ‘the character or circumstance of the candidates’ but in a later draft report it was stated that applicants were ‘required to furnish some satisfactory proof of age, a medical certificate and two or more references.’⁴⁵ The COS did not give its opinion on whether this was sufficient investigation. The NBI’s change of policy in particular hints at external criticisms of its practices and, perhaps, a charge of naivety against its officers. In any event, neither charity appears to have gone as far as to means test applicants even though that would have established their level of “reduced circumstances”, one of the charities’ *raison d’être*.

Assessing what represented poverty in this context is a challenge. A publication from the Distressed Gentlefolk’s Aid Association included an appeal from a ‘gentlewoman’ who wrote, ‘Several of my children have not any whole shoes or boots, and 2 of the boys are using one pair of boots

⁴¹ J R Ducker, *Rukba - A Brief History*, Rukba, (1999), p7

⁴² UKBA Election Candidate List (March 1890), LMA A/FWA/C/D/040/001

⁴³ Maude (ed), *Story of RUKBA*, p2

⁴⁴ Barron, *NBI 1812-1936*, p23

⁴⁵ COS report dated 30.04.1874; COS draft report dated 24.05.1890 - LMA A/FWA/C/D/040/001

alternately. We have no money in the house, and no food, except a little bread.’⁴⁶ Entries in the Association’s minute books indicate that the dramatic tone of its advertisements was not unjustified. For example, the Committee awarded Mrs Horatio Nelson Kemp ‘£3 for payment of back rent, food, and to purchase materials necessary for embroidery and paintings which she is able to sell.’⁴⁷ Income comparison between the middle-class poor and the rest of their class is not straightforward. As we have seen, in the Victorian period an income of £300 a year was the minimum required to ensure middle-class dignity.⁴⁸ The NBI and UKBA provided annuities of between £20 and £30 a year to beneficiaries many of whom were described as having no income and a few (7) as destitute. The evidence suggests that destitution was much less common than having to live on a small income, which might be from an unreliable source such as relatives or friends. Thus, within the terms of its own class, this group suffered. Its members felt compelled to apply for charity for a variety of reasons.

Table 3.1 - Reasons for Applying for Charity

Old Age	7% (98)
Finance	28% (409)
Health	49% (703)
Lack of provision by male relative	14% (210)
Other	2% (27)
	n = 1447

Percentages are of the total number of reasons given.

Supplicants applied to charities because they had financial difficulties caused by old age, poor health or the lack of provision by their nearest male relative.

⁴⁶ The DGAA was founded in 1897. DGAA pamphlet (n/d) - LMA A/FWA/C/D/260/001

⁴⁷ DGAA Minute Book 16 June 1897

⁴⁸ Tosh, *Man's Place*, p12

Many cited more than one reason for applying. The largest category here is under the general heading of “finance”; here are included all those cases where it was stated simply “has no income”, those where the supplicants themselves had lost money because their business had failed or because others depended on them for support, and those who were unable to earn a sufficiency. Fourteen percent of supplicants either mentioned specifically that they had not been provided for by a male relative or this was implied by the litany of early or sudden deaths and failed businesses mentioned in connection with their fathers and husbands. The catastrophic effect on wives and unmarried daughters if their nearest male relative failed to provide for them emphasises middle-class women’s dependence on a male breadwinner. For example, Cordelia Owen’s husband had suffered a series of calamities in which he lost the family’s property in a fire and then became paralysed after falling from a horse. At age sixty-seven Cordelia had become unfit for ‘active exertion’ and could no longer support her family as she had previously.⁴⁹ In comparison, only one of the male supplicants complained that his father had left him no property. An analysis of the supplicants’ key personal attributes reveals some notable characteristics.

⁴⁹ Canvassing leaflet for Mrs Cordelia Owen - LMA A/FWA/C/D/040/001

Table 3.2 - Supplicants' attributes

<i>Fund (sample size)</i>	<i>Gender</i>	<i>Marital status</i>	<i>Age <60</i>	<i>Age >60</i>	<i>Own Occ.</i>	<i>Relative's Occ.</i>	<i>Illness present</i>
NBI (429)	M 4% (18) F 96% (411)	MD 3% (14) W 35% (151) N 45% (191)	0	100% (429)	74% (316)	99% (427)	49% (211)
UKBA (586)	M 2% (13) F 98% (573)	MD 1% (5) W 4% (25) N 74% (433)	56% (330)	44% (255)	18% (108)	68% (400)	92% (525)
Totals (1015)	M 3% (31) F 97% (984)	MD 2% (19) W 17% (176) NM 61% (624)	33% (330)	67% (684)	42% (424)	81% (827)	73% (736)

F = female, M = male

MD = married, W = widowed, N = never married. Some of the husbands mentioned in the UKBA lists might be dead. In the early NBI data all the women have the title 'Mrs' although it is evident that many of them had never married.

Occ. = occupation. 118 have no occupational information.

'Own occupation' = those who revealed their own work profile.

'Relative's occupation' = those who relied on the work profile of either their father or husband or both to establish their eligibility even if they also provided details of their own work.

Percentages are of the total number of individuals for that charity. The totals include those for whom no information was given in one or more category.

In all but a few cases the middle-class charity supplicants were female and a substantial majority of them were spinsters. This chimes with what contemporaries designated the 'spinster problem'; that is, finding never married women appropriate occupations and places of residence as they aged, given that they were not performing their 'natural' role as wives and mothers.⁵⁰ The daughters of middle-class men formed a small minority of the

⁵⁰ M Anderson, "The Social Position of Spinsters in Mid-Victorian Britain," *Journal of Family History*, (Winter 1984), p378; Mary Poovey, *Uneven Developments: the ideological work of gender in Mid-Victorian England*, Virago, (1989), pp1-4

‘unemployed’ spinsters in the 1851 census which revealed that between the ages of forty-five and seventy-four roughly equal percentages of widows and spinsters were reliant on the state or charity.⁵¹ The data here implies that by the 1880s and 90s the scales of poverty had tipped towards the spinster. Male supplicants were much more likely to be married than the females (42%/0.6%) suggesting a desire on the part of those men to fulfil the breadwinner role even in poverty. Whilst the complete data set indicates that the majority of supplicants were aged over sixty, this is misleading because the minimum age for applicants to the NBI was sixty and to the UKBA forty.⁵² If the NBI is taken out of the equation over half (56%) of the UKBA’s applicants were under sixty which suggests that old age may not have been such a significant cause of poverty as one might have imagined. Overall, a slightly higher percentage of men were over sixty than women (74%/67%). Illness was a key factor in the fall into poverty for the middle classes. Seventy-three percent of supplicants admitted experiencing some form of ill health; many having more than one ailment.

⁵¹ Anderson, “Social Position of Spinsters”, pp380-381

⁵² *NBI Rules & Regulations 1847*, pviii; UKBA Candidates Lists

Table 3.3 - Supplicants and Illness

General poor health*	37% (377)
Heart disease	3% (32)
Lung disease	6% (56)
Paralysis	2% (25)
Musculo-skeletal problems	11% (110)
Sight problems including blindness	15% (157)
Age	9% (93)
Other†	16% (166)
	n=1016

Percentages are of the total number of illnesses revealed by supplicants for whom health information is available

** Includes expressions such as “her health has broken down”, “nervous debility” and “general debility”*

† Includes deafness, rheumatic gout and tumours

Comparison of the illnesses between the earlier and later periods shows that supplicants from the 1850s were most likely to suffer from combinations of poor eye sight, age related problems and/or generally poor fitness. The information for the later period reveals a much wider range of illnesses, perhaps reflecting the increase in the number of medical specialisms during the nineteenth century, with lung and heart diseases being mentioned and musculo-skeletal problems forming a significant proportion.⁵³ Nevertheless general infirmity and sight problems were still the two largest causes of ill health.

The consistency in the data for ill health from the two charities suggests that it presents an accurate picture of physical incapacity within the middle-class poor, particularly of women. It is clear that either general poor health or eyesight problems would have had a detrimental effect on the middle-class

⁵³ G Mooney, "Medicine", in J Belcham and R Price (eds), *A Dictionary of Nineteenth-Century History*, Penguin, (1996), p373

woman's ability to earn a living given the limited options available to her. For the, admittedly small, sample of men the most common disabilities were still sight problems (29%) and general ill health (25%) but in different proportions, with sight problems being mentioned in nearly a third of cases and general ill health in only a quarter. It is difficult to speculate on the cause of this difference between the sexes but a possibility is that terms such as "debility" might have been used to cover gynaecological ailments; there is certainly no mention of that type of illness in any of the sources. Of the 405 women who professed to have their own occupation, fifty-eight were involved in teaching or needlework or both and poor eyesight in either of these occupations would have seriously restricted the women's already limited earning capacity.

The data show that far fewer than half (405) of the female supplicants had an occupation which merited mention whereas nearly all of the men (29) had their own occupation. It was much more common for poor middle-class women to rely on the employment history of their nearest male relative to provide the necessary occupational background for an application to a charity. Overall, only 159 supplicants used solely their own occupation to establish their eligibility.

Table 3.4 - Occupations of supplicants' fathers and husbands

Occupation	Father	Husband	Total
Agriculture	9% (58)	6% (15)	8% (73)
Armed forces	14% (84)	4% (10)	11% (94)
Arts	2% (14)	6% (15)	3% (29)
Church	5% (31)	2% (6)	4% (37)
Law	7% (45)	9% (21)	8% (66)
Manufacturing & Trade	15% (91)	14% (34)	15% (125)
Medicine	7% (39)	7% (17)	7% (56)
Shopkeepers & Merchants	18% (114)	23% (57)	20% (171)
Teaching	2% (15)	5% (11)	3% (25)
Other	20% (125)	24% (58)	21% (183)
	n=616	n=244	n=860

Some male relatives had more than one occupation. Therefore, percentages are of the total number of occupations for supplicants' fathers and husbands. Included in "other" are some of the newer professions such as architect, accountant and clerk. It also includes the somewhat vague description of "gentleman" which may or may not be considered an occupation.

Given that these were the men who were insufficiently wealthy to provide for their womenfolk, the figures support the conclusion of the survey of bankrupts that the most unstable arenas of employment for the male middle classes were shopkeeping and merchanting, and trade and manufacturing. Here, those involved in the armed forces, the law, farming and medicine were also likely to fail at fairly high rates. To sound a note of caution, in this data set only four percent of the men were from the church but this is probably due to the abundance of alternative charities available to clergy and their dependents as this group was particularly vulnerable to low income (see below).

Table 3.5 - Supplicants' own occupations

Occupation	Male	Female	Total
Agriculture	3% (1)	<1% (1)	<1% (2)
Armed forces	3% (1)	0	<1% (1)
Arts	7% (2)	1% (6)	1% (8)
Church	0	<1% (1)	<1% (1)
Law	3% (1)	0	<1% (1)
Manufacturing & Trade	28% (8)	10% (50)	11% (58)
Medicine	0	<1% (1)	<1% (1)
Shopkeepers & Merchants	17% (5)	3% (13)	3% (18)
Teaching	14% (4)	62% (322)	60% (326)
Other	24% (7)	24% (122)	24% (129)
	n=29	n=516	n=545

Many supplicants had more than one occupation. Percentages are of the total number of occupations listed. Needlework is included in manufacturing and trade. Letting rooms, another popular source of income for poor middle-class women, is included in "other".

In the cases where the supplicants had their own occupation, well over half of them were teachers. As might be expected, the men were mainly engaged in trade and manufacturing or shopkeeping and merchanting but the small numbers make little difference to the overall picture of struggling governesses and day school teachers. Being a governess was particularly associated with the daughters of financially failed middle-class fathers. As Lady Eastlake put it in 1848, 'We need the imprudencies, extravagancies, mistakes, or crimes of a certain number of fathers, to sow that seed from which we reap the harvest of governesses.'⁵⁴ Just over a quarter of the supplicants mentioned an occupation of their own in addition to that of a relative, although this was often poorly rewarded work such as needlework or room letting. The above

⁵⁴ Lady E Eastlake, "Vanity Fair, Jane Eyre and the Governesses' Benevolent Institution", *The Quarterly Review*, Volume 84 (Dec 1848), p176

analysis has provided an overview of the typical characteristics of supplicants to charities for the middle classes.

Happily, it is possible to understand the lives of the middle-class poor in greater depth. Nine of the UKBA candidates have been traced in the 1891 census which took place a year after the UKBA's election. Their profiles offer an insight into the types of people who considered *themselves* middle class as, because of the way in which the UKBA selected its annuitants, no one body made decisions as to who was or was not middle or upper class.

Table 3.6 - Key aspects of Supplicant profiles 1890

Name	Age	Marital Status	Own Occupation	Relative's Occupation	Illness
Mary Bellars	51	Single	Colourist	Solicitor	Curvature of the spine & failing sight
Sarah A Bloy	65	Single	Retired Governess		Debility & bronchitis
Anna Russell Cake	58	Single		Farmer	Heart disease
Robert Fegen	57	Single		Colonel Royal Marines	Curvature of the spine
James Henry Langdon	78	Married	Retired Merchant		Diseased bone in leg
Charlotte E Pakeman	59	Widow	Boarding house owner	Architect	Curvature of the spine
Elizabeth Pentreath	65	Widow		Merchant captain	Giddiness
Thomas Strouts	56	Single		Gentleman Farmer	Paralysed
Samuel Tweedale	85	Single	Cotton Spinner		Debility & old age

*Age and marital status are at date of census
Occupational data is from the 1891 census and UKBA candidate list 1890*

As a retired governess with lung disease and debility, Sarah Bloy's life fits the profile of middle-class poverty outlined above. At the time of the census Sarah was living as a lodger in the house of a widow in Norfolk.⁵⁵ Her isolation seems to have been unusual. For example, Charlotte Pakeman was living as a single person but she was the head of her own household, a boarding house which she ran with her business partner, a thirty-two year old

⁵⁵ 1891 England Census Class: RG12; Piece: 1530; Folio: 15; Page: 23; GSU roll: 6096640 accessed from Ancestry.co.uk, 22.02.12; Entry 154, UKBA Candidates List 1890, p4

woman.⁵⁶ They kept one servant and at the time of the census had three male lodgers.

Family support networks are revealed in the other studies. On census night Mary Bellars was visiting family in Brentford, Middlesex.⁵⁷ The head of the household was Frederick Humphrey, a business manager. He and his wife Agnes dwelt with their two young children and Agnes's mother who was living on her own means. Other visitors included Alfred Bellars, aged twenty-five and an engineer. What we seem to see here is a core middle-class family with extended family both living in and visiting. James Langdon's household reveals a similar mix of ages and relationships although these people appear to be living together permanently with one servant.⁵⁸ The family unit comprised James and his wife Jane, their adult children Louisa and Dundas, a grand-daughter, Bessie King, aged twenty-one and another grand-daughter, Mildred Langdon, aged three. In a subversion of the male breadwinner ideal, while James remained the head, the income for this household appears to have been provided jointly by Dundas, who worked as an insurance clerk, and Bessie, who was a draper's assistant.

Anna Russell Cake's situation illustrates a middle-class household of unmarried siblings. She lived with her brother and two sisters, two of whom were in employment.⁵⁹ Anna might have been encouraged to apply to the UKBA

⁵⁶ 1891 England Census, RG12; Piece: 195; Folio: 86; Page: 36 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 07.03.18; Entry 207 UKBA Candidates List 1890, p4

⁵⁷ 1891 England Census, Class: RG12; Piece: 1030; Folio: 111; Page: 20 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 07.03.18; Entry 258 UKBA Candidates List 1890, p5

⁵⁸ 1891 England Census, Class: RG12; Piece: 1362; Folio 93; Page 12; GSU roll: 6096472 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 26.01.12; Entry 143, UKBA Candidates list 1890, p3

⁵⁹ 1891 England Census, Class: RG12; Piece: 1030; Folio: 111; Page: 20 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 07.03.18; Entry 270, UKBA Candidates list 1890, p5

because, although she was 'living on her own means', her increasing age and illness were putting a strain on the finances of the whole family.

The cases of Elizabeth Pentreath and Robert Fegen provide examples of the functioning of smaller family units. Elizabeth is shown in the census as living on her own means, but her UKBA entry describes her as having no income.⁶⁰ The confusion may be explained by additional information from the census which shows that Elizabeth was living with her daughter Hester who was working as a governess. Hester was probably supporting both of them, as was common for governesses.⁶¹ Robert Fegen was residing with his spinster sister, Matilda.⁶² Both of them were living on their own means but presumably felt that this was insufficient for their needs.

Two of the single men, Thomas Strouts and Samuel Tweedale, were living in households which had a woman as the head. Thomas lived with his mother, a brother, a sister and a servant and Samuel with his sister, Mary Ann Healey, three nephews and a niece. As in the Russell Cake household, these family units had some income but possibly not enough to sustain the number of adults in each. The Tweedale household shows the male breadwinner ideal in action with three working age men, the sons, supporting the two women and their aged uncle.⁶³ In the Strouts household the matriarch, Charlotte, was a widow living on her own means and providing a home to her single sons, Thomas, the applicant, and Edward, who was working as a commission agent,

⁶⁰ 1891 England Census, Class: *RG12*; Piece: *1744*; Folio: *81*; Page: *44* accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 07.03.18; Entry 338 UKBA Candidates List 1890, p6

⁶¹ M Jeanne Peterson, "The Victorian Governess - Status Incongruence in Family and Society ", in Martha Vicinus (ed), *Suffer and Be Still: Women in the Victorian Era*, Indiana University Press, (1972), p7

⁶² 1891 England Census, Class: *RG12*; Piece: *1858*; Folio: *19*; Page: *31* accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 07.03.18; Entry 160, UKBA Candidates list 1890, p4

⁶³ 1891 England Census, Class: *RG12*; Piece: *3340*; Folio *26*; Page *17*; GSU roll: *6098450* accessed from [Ancestry.co.uk](https://www.ancestry.co.uk) on 07.02.12; Entry 236,UKBA Candidates list 1890, p5

and her single daughter, Keturah.⁶⁴ This family reveals a more mixed economy of dependence between the genders. Together with the Langdon household, those of Strouts and Tweedale share characteristics with a number of the families of the bankrupts from chapter 1 in their multi-generational methods of obtaining a household income.

These cases also offer an insight into the range of occupations undertaken by the middle classes in the 1890s. Most of the applicants and their living relatives held managerial, business, administrative, teaching and artistic roles rather than the more traditional professional and farming posts of their fathers. Mary, Robert, Anna and Thomas's fathers were engaged in the law, the armed services and farming respectively; all of which occupations have been shown as vulnerable to financial insecurity. Perhaps the most surprising occupations are revealed in the Healey household where two of the sons were cotton spinners and one a yarn agent. It would be interesting to know on what grounds this family understood itself to be middle-class. Only two beneficiaries were still working. Charlotte ran a boarding house and, while she was not the only widow to be earning money from letting rooms, it is difficult to see her household as anything other than a well ordered business and her claim for charitable help as spurious. Conversely, Mary's earning ability as a colourist would have been compromised by her failing sight which would have contributed to her having a suitable background for charitable help.⁶⁵ Robert and Thomas, presumably because they lacked an occupation of their own, elected to put forward their father's occupation to claim their

⁶⁴ 1891 England Census, Class: RG12; Piece: 709; Folio 148; Page 16; GSU roll: 6095819 accessed from Ancestry.co.uk on 26.01.12; Entry 161, UKBA Candidates list 1890, p4

⁶⁵ She was probably a photo colourist who hand coloured daguerreotype prints - <http://openlearn.open.ac.uk/mod/resource/view.php?id=169745>, accessed 25.08.2008

middle-class membership in the same way as so many of the unemployed women. Strikingly in six of the nine cases not only had the beneficiaries never married but they lived in households with at least one other never married relative. This may have added to their financial problems because as we have seen marrying wisely could bring not only money but also useful business connections into a family.

There are discernible differences between these UKBA applicants from late in the period and a group of NBI annuitants from much earlier. It is possible to find nine of the annuitants who were accepted by the NBI in 1850 in the 1851 census. Unfortunately, none of the men is identifiable which limits the scope of the comparison between the periods. Because of the NBI's eligibility criteria, nearly all of them lived in London.

Table 3.7 - Key aspects of Supplicant profiles 1850

Name	Age	Marital Status	Own Occupation(s)	Relative's Occupation(s)	Illness
Susan Burnett	74	Widow	Annuitant	Cabinet maker	
Sarah Devey	70	Widow	Annuitant	Clergyman/ Auctioneer & house agent	
Mary G Field	68	Widow	Annuitant	Professor of Music	Old age/ Rheumatic affection
Mary Grimwood	65	Single	Annuitant/ Needlework	Farmer	Failed eyesight
Mary Anne Irvine	75	Single	Fundholder* & Annuitant		
Elizabeth A Jones	63	Widow	Annuitant/ "Maintained by own exertions"	Respectable Tradesman	Age and infirmities
Eliza(?) Joyce	69	Single	Annuitant/ Governess		Advancing years
Esther M Martin	71	Widow	Retired Governess/ Head of Preparatory School		Advanced years/ Failure of sight
Ann Wheeler	65	Widow	Annuitant	Artist	"Rheumatic contraction of right arm"

Age and marital status are at the date of census

Occupational data is from the 1851 census and NBI Annual Report 1850

**A fund-holder is someone who has money invested in public funds*

The fact of their being annuitants is mentioned in the census in nearly every case, showing that "occupation" in the enumerators' books actually addresses the question, "where does this person get their income from?". The group differs from the UKBA group in a number of ways. The women were more likely to have been married, which may indicate that this was a time before the "spinster problem", and to have age related illnesses. Also, and this is the biggest divergence, only two of the women, Ann Wheeler and Mary G

Field, were living with family.⁶⁶ Ann resided in Camberwell with her daughter, Rebecca, aged thirty-seven, her son in law, James Gwinn, aged fifty-two, a bookseller and stationer, and her sister, Sarah, aged thirty-nine, who was also an annuitant. Of the nine households in this group, this is the only one which appears to have inhabited a single property, although there is a little doubt about this as the enumerator for this part of London omitted to include the numbers of the buildings. More typically, Mary Field lived with her unmarried daughter, Sibella, aged forty and without occupation, in a property which was shared with another household.

Mary Anne Irvine was living in Bath with two servants, a parlourmaid and a cook.⁶⁷ This is unexpected because the NBI required that annuitants must have been resident in London at least a year prior to their application and the other eight still lived there.⁶⁸ Mary Anne was only accepted as an annuitant because, as per the NBI's rules, she had been longest on their books without being voted an annuity. It is difficult to escape the idea that she may not have been able to canvass enough votes previously because subscribers knew that her means were sufficient. All of the other women either lived singly in a house in multiple occupation or as a lodger with a family to which she was not related. Sarah Devey lived at 6 Gilbert's Buildings, Lambeth with another annuitant (although not necessarily of the NBI), Margaret Brent, aged forty-eight, who was also a widow.⁶⁹ There were two other households in the building. At number 7, Esther M Martin lived alone in a building which

⁶⁶ 1851 England Census, Class: *HO107*; Piece: *1580*; GSU roll: *174816* accessed from Ancestry.co.uk on 19.03.2013; *NBI Annual Report 1850*, p52; 1851 England Census, Class: *HO107*; Piece: *1499*; Folio: *379*; Page: *27*; GSU roll: *87832* accessed from Ancestry.co.uk on 13.03.2013; *NBI Annual Report 1850*, p50

⁶⁷ 1851 England Census, Class: *HO107*; Piece: *1943*; Folio: *232*; Page: *18*; GSU roll: *221102* accessed from Ancestry.co.uk on 26.03.2013; *NBI Annual Report 1850*, p54

⁶⁸ *NBI Annual Report 1847*, p8

⁶⁹ 1851 England Census, Class: *HO107*; Piece: *1570*; Folio: *500*; Page: *28*; GSU roll: *174804*. accessed from Ancestry.co.uk on 06.03.2013; *NBI Annual Report 1850*, p53

accommodated two other households.⁷⁰ Unlike her NBI profile, in the census Esther was described as a retired governess. It is hard to know what conclusions to draw from this but Gilbert's Buildings was clearly an enclave for annuitants; in addition to those listed above there was one at number 3, three living together at number 2, one living and one visiting at number 5 and a male annuitant at number 6. Although deemed to be poor, the annuitants were sufficiently well-off to share space with respectable workers and craftsmen such as a police constable, watch maker and pianoforte finisher; occupations which might be considered working-class. This suggests that the annuitants were teetering on the lower margins of their class. The difference in living situations between the NBI and the UKBA supplicants may result from the former living in the increasingly populous capital city, 'the most untypical of all the nineteenth-century urban agglomerations.'⁷¹

From this limited survey we can infer that the generality of middle-class men in financial difficulties did not resort to applying to charities. When they did, they presented similar profiles to the female applicants in terms of age and illness, although the fact that such a large percentage of them were married suggests that they felt an obligation to maintain their dependents even if they had reservations about charitable help. Poor middle-class women applied to charities in their hundreds, if not thousands, presumably lacking the ability to secure adequate income from the limited occupations which were open to them. The case studies offer a view of complex family finances in which the male breadwinner model coupled with female dependency is, perhaps

⁷⁰ 1851 England Census, Class: *HO107*; Piece: *1570*; Folio: *500*; Page: *28*; GSU roll: *174804*. accessed from Ancestry.co.uk on 26.03.2013; *NBI Annual Report 1850*, p53

⁷¹ Hoppen, *Mid-Victorian Generation*, p50

unexpectedly, an infrequently found paradigm. The supplicants appear to have occupied a peripheral class position being exposed by their peers to an undignified election process which forced them to provide proof of their class credentials. In order to obtain a greater understanding of middle-class male beneficiaries, the next section considers the difficulties faced by professional men and examines the work of two charities which specifically assisted them.

2 The Professions

Tertius Lydgate in *Middlemarch* embodies the difficulties faced by a ‘young, poor, ambitious’ professional man in the first half of the nineteenth century who married unwisely.⁷²

The ease with which a medical man who had lately bought a practice, who thought that he was obliged to keep two horses, whose table was supplied without stint, and who paid an insurance on his life and a high rent for house and garden, might find his expenses doubling his receipts, can be conceived by any one who does not think these details beneath his consideration. Rosamund, ... thought that good housekeeping consisted simply in ordering the best of everything ... and Lydgate supposed that ‘if things were done at all, they must be done properly’ - he did not see how they were to live otherwise.⁷³

Lydgate sinks to trying opium and attempting to gain money by gambling, and is involved in a scandal which forces him to leave Middlemarch. He dies aged fifty leaving his widow and children provided for by insurance and having achieved an excellent society practice.⁷⁴ However, the requirement to earn money had taken its toll as ‘he always regarded himself as a failure: he had not done what he once meant to do.’⁷⁵ Tosh’s description of the career trajectory of the physician John Heaton, who practised in mid-century Leeds, contains little similar drama. Heaton was fortunate to have received a

⁷² Eliot, *Middlemarch*, p77

⁷³ *Ibid*, p479

⁷⁴ *Ibid*, pp548, 597 & 679

⁷⁵ *Ibid*, p679

substantial legacy from his father which meant that he did not need to do fee paying work in the afternoons.⁷⁶ Nevertheless, Heaton's four year courtship is portrayed as 'stormy' and his very active public life led him to complain that he had a 'hackneyed routine ... generally doing a great deal for other people and for uncommonly little pay.'⁷⁷ These two examples of the vicissitudes of medical practice underline what Penelope Corfield points out in *Power and the Professions in Britain, 1700-1850* (1995); 'The professions ... offered a significant but not the sole ladder of advancement. Indeed, theirs was a competitive world, with risk as well as opportunity, and without an automatic safety net. The prospect of success concealed the real possibility of failure.'⁷⁸ Achievement was contingent on ability and reputation which could be distorted by local opportunities.⁷⁹ Critically, earnings might fluctuate through a professional's life cycle as he often found initial establishment demanding and might face difficulties in old age as his abilities declined.⁸⁰

The professions' increasing desire to help their members cope with these challenges is evidenced by Sampson Low Jnr's serial publication *The Charities of London* which in 1850 listed ten charities for the clergy, four for the teaching professions, three for lawyers and law clerks and one for doctors.⁸¹ By 1861 there were six additional clergy charities and one more charity each for teachers, lawyers and doctors.⁸² Despite their increasing prominence in the philanthropic world, the professions' charitable aid is a subject seldom discussed by historians. In the historiography of the Victorian clergy, poverty

⁷⁶ Tosh, *Man's Place*, pp11, 28 & 134

⁷⁷ John Heaton to Helen Heaton, 14th August 1873 quoted in *ibid*, p136

⁷⁸ Penelope J Corfield, *Power and the Professions in Britain 1700-1850*, Routledge, (1995), p224

⁷⁹ *Ibid*, p230

⁸⁰ *Ibid*

⁸¹ Sampson Low Jnr, *The Charities of London comprehending the benevolent, educational and religious institutions*, London, (1850), pp247-290

⁸² Sampson Low Jnr, *The Charities of London in 1861*, London, (1862), pp120-151

and the concomitant need for charity are referenced frequently, although the latter is not often examined in depth. Medical practitioners' financial struggles are well documented but their need for charity is rarely mentioned.⁸³

This section does not provide an exhaustive examination of charitable help available to professional men. The charities chosen relate to the medical profession - the British Medical Benevolent Fund - and the clergy - the Corporation of the Sons of the Clergy. There are other charities which could have been chosen for consideration but these two have the benefit of covering the whole of England and of having sufficiently high numbers of beneficiaries to offer the opportunity to draw conclusions and make comparisons between the two professions. Before examining the charities, it is important to understand the background against which they were operating.

i) The Medical Profession

During this period the medical profession became increasingly regulated but not necessarily more homogenous. The General Medical Council was set up by statute in 1858 to publish an annual register of all medical men regardless of their differing qualifications, but lack of registration only prevented a practitioner from obtaining government posts, and competition with unregistered practitioners continued.⁸⁴ The social status of the profession was complex. Practitioners believed that their profession's status was

⁸³ The term "medical practitioner" is used here throughout to encompass all those engaged in medical practice, including physicians, surgeons and apothecaries.

⁸⁴ M Jeanne Peterson, *The Medical Profession in Mid-Victorian London*, University of California Press, (1978), pp135-6. In reality the scope of this book ranges far beyond London.

marginal because of its recent and historic associations with trade and this led them to focus on gaining recognition as gentlemen.⁸⁵ At the British Medical Association's annual meeting of 1868 the out-going president called for higher standards of 'moral and religious cultivation and general intellectual advancement' which, he believed, would work 'greatly to the advantage of ... [the] social position' of the profession.⁸⁶ Clearly occupational skill alone was an insufficient basis for a successful career. An adequate income was required in order to keep up appearances in an overcrowded profession where rivals strove to engage the best patients.⁸⁷ Given that the value of medical treatment was debatable, patients relied on social criteria to evaluate their medical practitioner. They trusted him if he was a family member or friend, if he dressed and spoke well, and if he behaved like a gentleman.⁸⁸

Advice writers warned that the first few years of practice were likely to be a financial struggle.⁸⁹ The cost of buying an established practice ranged from £100 to over £1,000 depending on how high its income was and how long its visiting list of middle-class clients.⁹⁰ Some practitioners had family support to help with such a purchase or to buy into a partnership. The most demanding route was to build a practice from scratch as it was difficult to obtain the 'paraphernalia necessary for social acceptance' such as an appropriate house and clothing which would demonstrate respectability.⁹¹ As usual, marriage to the "right" woman could prove highly advantageous to a young medical professional as it offered the possibility of social and political connexions and

⁸⁵ Ibid, pp196 & 215

⁸⁶ Quoted in *ibid*, p56

⁸⁷ Ibid, pp29 & 116; Anne Digby, *Making a Medical Living: Doctors and Patients in the English Market for Medicine, 1720-1911*, Cambridge University Press, (1994), p137

⁸⁸ Peterson, *Medical Profession in Mid-Victorian London*, p130

⁸⁹ Ibid, pp91-92

⁹⁰ Ibid, p99

⁹¹ Ibid, p92

additional sources of finance.⁹² A wife was described in an advice manual of 1857 as ‘almost a necessary part of a physician’s professional equipment’ because female patients were reluctant to engage the services of a bachelor.⁹³ Furthermore marriage to a woman from a “medical” family could prove particularly beneficial as entry into a partnership might follow and she would have a prior understanding of the rigours of practice and the strains it placed on family life.⁹⁴ Marriage to the “wrong” woman could make life difficult, as Lydgate discovered, and lead to negative judgments from one’s peers. A young medical assistant with a wife and two children who applied for charitable help because he could not pay the fees to obtain his qualification was described as having made an ‘imprudent match’.⁹⁵

Studies of practitioners’ incomes stress the nebulous nature of the available evidence. Nevertheless it has been suggested that a large percentage of practitioners failed to attain the £700 a year considered necessary to maintain “gentility”, a loftier ambition than the £300 required to achieve “middle-class dignity”.⁹⁶ In the 1870s it was estimated that a man in the first two years of practice was unlikely to earn more than £100, making it difficult for him to employ even one full-time servant. After eight to ten years he could expect to earn £500 but deductions for horses, drugs and ‘other professional equipage’ were likely to take between a third and three-fifths of his gross income. However, other commentators thought more optimistically that after ten years an income of £800 to £1,000 was likely.⁹⁷ A survey using evidence

⁹² Ibid, p107; Digby, *Making a Medical Living*, p195

⁹³ Quoted in Peterson, *Medical Profession in Mid-Victorian London*, p92

⁹⁴ Ibid

⁹⁵ BMBF Annual Report 1850-51, p14

⁹⁶ Peterson, *Medical Profession in Mid-Victorian London*, p221

⁹⁷ Ibid, p214

from advertisements in the *BMJ Advertiser* showing the incomes of 246 single-handed practices for 1877 reveals that only fifty-one percent of practitioners earned over £600 a year with three percent earning less than the minimum middle-class benchmark income of £300.⁹⁸

For many, the biggest challenge to obtaining a reasonable income was getting paid in full and on time; a general practitioner in a large town at the beginning of the Victorian period sent out his bills at Christmas and by midsummer only £130 of the £800 owed had been paid.⁹⁹ Gentry families were notoriously slow to pay; some practitioners had to wait until the patient died to receive their fee.¹⁰⁰ Practitioners deployed a variety of stratagems to extract payment from recalcitrant patients. Some would only recommence treatment when their outstanding bill had been paid. Others permitted payment by instalment. Whilst ‘notions of professional gentility’ made practitioners reluctant to pursue their middle-class patients too assiduously, some employed debt collectors to deal with working-class patients.¹⁰¹ As we have seen from the case of Frank Bullen, lower middle-class patients were not exempt from being sued by their doctor.

As a last resort, some struggling practitioners chose to emigrate as the prospects might be better, although evidence from Australia indicates that the costs of practice could be high relative to income.¹⁰² Military service offered full-time paid positions to practitioners who found it impossible to establish themselves in private practice. For a young man it could provide an

⁹⁸ Digby, *Making a Medical Living*, p144

⁹⁹ *Ibid*, p156

¹⁰⁰ *Ibid*, p195

¹⁰¹ *Ibid*, pp156-158

¹⁰² *Ibid*, p161; Peterson, *Medical Profession in Mid-Victorian London*, p126

opportunity to practice whilst saving funds to start a private career.¹⁰³ A small number of practitioners went bankrupt, of whom Thomas Stephenson Usher in chapter 1 is an example. However, during the period 1886 to 1914 for which statistics grouped by occupation are available, medical practitioners suffered only half as many bankruptcies as solicitors.¹⁰⁴

Economic worries could be made worse by ill health.¹⁰⁵ In 1885 the Medical Sickness Annuity & Life Assurance Society was founded to help with the uncertainties in practitioners' professional lives, although it is clear that this was not the first attempt to form this type of society.¹⁰⁶ In addition to this, practitioners could pay into a local friendly society, such as the Norfolk and Norwich Benevolent Medical Society, which was founded in 1786 to benefit the widows and children of members.¹⁰⁷ By the early nineteenth century it had broadened its remit to include members of the Society 'who through Age and Infirmary may be incapacitated from continuing practice.' Many of the above themes of variable incomes, uncertain social status, marriage, emigration and ill health, are evident in the archive of the British Medical Benevolent Fund.

The BMBF was founded as the Benevolent Society of the Provincial Medical & Surgical Association in 1836 as a non-contributory charity for the relief of medical practitioners 'who from sickness, accident or calamity were in need.'¹⁰⁸ Impoverished dependents of practitioners were also given access to

¹⁰³ Ibid, p124

¹⁰⁴ Digby, *Making a Medical Living*, p162

¹⁰⁵ Ibid, p161

¹⁰⁶ Ibid, p162

¹⁰⁷ <https://web.archive.org/web/20081120123840/http://www.nnbms.org.uk/history/contents.htm> (accessed 14.03.18)

¹⁰⁸ R M Handfield-Jones, *A History of the Royal Medical Benevolent Fund*, No pub, (1962), pp9-21. The Society changed its name several times after its foundation becoming the British Medical Benevolent Fund in 1870 and the Royal Medical Benevolent Fund (its current title) in 1912.

the Society. The only restriction on application was that the applicant must be 'free of idleness, extravagance and evil habits of any kind.' In 1846 the power to award annuities to 'deserving members of the profession as may be rendered incapable of following their professional activities by age, disease or any other infirmity' was added. Once granted, annuities could only be withdrawn because of 'misconduct' or an improvement in the annuitant's circumstances. Further rules added in 1850 restricted permanent grants to those over the age of sixty 'except under *very* peculiar circumstances' and to disabled practitioners who had less than £30 a year, if single, or £50, if married, to live on. Amounts awarded were between £2 and £35 which conspicuously failed to raise beneficiaries to even the threshold of a lower middle-class income. The high ethical standards expected of applicants were re-emphasised; no grant was available to anyone 'except upon proof that such party is of good moral character' and a grant could be withdrawn 'upon proof of intemperance.' This stress on morality is continuous with both the sensitivity the profession as a whole felt about its precarious social status and the dominance members of the middle classes felt they could impose on their less successful peers.

It has been asserted that in the mid-nineteenth century the relief of poverty generally was not considered to be a realistic aim and that philanthropists, therefore, tended to focus their efforts on widows and orphans who were 'distinguished by their lack of protection from husbands and fathers.'¹⁰⁹ Fathers were seen as suitable beneficiaries only in extreme circumstances but instead were viewed as 'ideal targets for the fostering of self help and

¹⁰⁹ Doolittle, 'Missing Fathers', p72

independence.’¹¹⁰ It might be thought that such sentiments would not extend to the administrators of a charity for one of the professions but the BMBF’s annual report for 1885 made it clear that applicants whose troubles were self-induced would not be welcome;

Sometimes ... the injury to health and fortune has been in some degree self-inflicted; but it has been the constant care of the Committee, while dealing charitably with the faults and failings which have brought professional brethren to distress and even want, to especially select for relief those cases in which misfortunes have occurred beyond the control of the applicants.¹¹¹

In eighty-three per cent of cases the annual reports record the names of the people, usually doctors and frequently from a group of regular referees, who had recommended the beneficiary to the Fund, demonstrating a need to show that proper investigations had been carried out and that beneficiaries had received an endorsement of suitability. Beneficiaries were subject, therefore, to the scrutiny of their fellow professionals.

Furthermore, self-help was particularly recommended in the annual report of 1850-51 in which the insurance offered by the, presumably new, British Medical Fund was endorsed.¹¹² In the report it was accepted that medical practitioners were generally poor and married young on insufficient means. The BMBF’s advice was that it was ‘a matter of duty, that each individual should lay by him in store, for the event of sickness, - for the contingencies of after life, - and for the certainty of death, - that upon the occurrence of this last event, his family may not be dependent on charitable relief.’ That the BMBF received increased calls on its funds as the years went by suggests that

¹¹⁰ Ibid

¹¹¹ *Annual Report of the British Medical Benevolent Fund 1885*, p11

¹¹² *Report of the Medical Benevolent Fund 1851-52*, pp4-5

this counsel went unheeded or that many practitioners could not afford the premiums.

The sources analysed here are the annual reports from 1850 to 1856 and from 1885 to 1889.¹¹³ These describe, in varying detail, grants made to a total of 198 medical practitioners over the two periods. As might be expected, the vast majority of grants were made to widows and orphaned daughters.

Deserted wives were also assisted. Comparison with the minute books shows that for the earlier period most, if not all, of the grants made are listed in the reports. For the later, all grants made appear in the reports. A falling percentage of grants was made to medical practitioners as the years went by. For example, in the year July 1851 to June 1852 sixty-three grants were made, nineteen of them being to medical practitioners. In 1885, 161 grants were made with only thirteen going to medical practitioners. It is difficult to speculate on the reason for this, particularly in the absence of any information regarding applicants' incomes. Perhaps an increasing number of doctors took advantage of sickness insurance, as recommended by the BMBF, although membership of the Norfolk and Norwich Benevolent Medical Society actually fell to only three in 1874.¹¹⁴ A general increase in the use of life assurance across the century certainly did not stem the flow of needy widows.¹¹⁵ The sample size is relatively small but the BMBF was the only charity offering grants to medical practitioners on a nationwide basis in the nineteenth century.

¹¹³ The report for 1890 is missing.

¹¹⁴ <https://web.archive.org/web/20081120123840/http://www.nnbms.org.uk/history/contents.htm> (accessed 14.03.18)

¹¹⁵ Robin Pearson, "Thrift or dissipation? The business of life assurance in the early nineteenth century", *Economic History Review*, XLIII (2), (1990)

The data available from the two sets of minutes and reports differs between the two periods. The minutes for the earlier period add very little to the information in the reports, only the beneficiaries' names being additionally reported. The reports give a description of the man's professional position, usually "surgeon", "medical man", "physician" or "practitioner". Details of family, residence and age are given unsystematically. Illnesses are frequently noted, as are the reasons for applying to the Fund. By the 1880s the facts recorded had become consistent across all cases. The reports show the beneficiaries' qualifications (usually at least two), their ages, family situation, illness and reason for applying and whether they had received grants previously. Names and addresses are provided by the minutes. The BMBF protected its beneficiaries' privacy by not printing names in its annual reports. Thus they might be judged by other members of the profession but not by the general public.

This dislocation of data makes evaluation difficult but the following broad comparisons can be made. The Fund helped a greater proportion of practitioners over the age of sixty in the 1880s than it had in the 1850s. It is perhaps surprising, therefore, that age and infirmity are cited less often as descriptions of beneficiaries' health. Nevertheless, general descriptors such as "ill health" and "bad health" became more prominent in the 1880s and are most commonly applied to beneficiaries over the age of sixty. Such vague diagnoses are unexpected given advances in medical practice and the particular group involved, but in some instances, there was no reticence in giving precise details; for example, 'fistula and haemorrhoids' in one instance

and ‘general paralysis of the insane’ (tertiary syphilis) in another.¹¹⁶ Physical paralysis was a problem in a significant number of cases; thirteen percent in the 1850s and nineteen percent in the 1880s. In both periods the majority of beneficiaries lived in England, although by the 1880s the Fund was managing to spread its largesse to Scotland, Wales and Ireland more frequently. Practitioners applied for help with debt, emigration and getting back into practice, and there are a few curiosities such as the case of B MacDonald of Aberdeen aged thirty-five who was an inmate of a hospital, without money or clothes and of whom it was noted ‘being a man of colour militates against his obtaining employment.’¹¹⁷ However, such applications were untypical as the majority of beneficiaries’ situations were described in general terms such as “no income” and “unable to practice”. It is noticeable that the details provided for the late 1880s reveal a number of cases where there had been difficulties with annuities, which may not have been available in the earlier period, and there is a greater emphasis on whether the applicant was being helped by relatives. Ages of children began to be published frequently after 1885 showing that many of them were adults who either made a small contribution, such as the ten shillings a week provided by a twenty-one year old son, or could not assist because of difficulties of their own, as with the daughters aged twenty-three and twenty-six who are described as “delicate”.¹¹⁸ The provision of this amount of detail must surely flow from the Fund’s insistence on the importance of demonstrating self-help.

¹¹⁶ BMBF Annual Reports 1889, p15 & 1885, p25

¹¹⁷ BMBF Annual Report 1885, p16; BMBF Minute Book February 1885

¹¹⁸ BMBF Annual Reports 1887, p16 & 1888, p24

As might be expected given the general population trend, the numbers of beneficiaries with three or fewer children had risen by the late 1880s. In the 1840s seven children being born alive would have been considered a small family.¹¹⁹ In the 1880s and 1890s it is claimed that clergymen and doctors averaged 3.0 and 2.8 children respectively.¹²⁰ By this time it was more likely that a beneficiary would be helped more than once by the charity. This is consistent with the experience of friendly societies which found that sickness claims became longer as members who would previously have died of infectious diseases survived, albeit in a frail state.¹²¹ Again, the census provides some much needed detail to these generalisations.

Examination of the profiles of five of the beneficiaries from the late 1880s shows a diversity of backgrounds and life choices, and suggests that there was no typical failed medical practitioner, although two of the men surely resemble the BMBF's paradigmatic ideal beneficiary more closely than the other three. The only detectable over-arching theme is that three of them had the mobility problems which were so prevalent in this group of charity beneficiaries.

¹¹⁹ Hoppen, *Mid-Victorian Generation*, p317

¹²⁰ *Ibid*

¹²¹ Martin Gorsky, "Friendly society health insurance in nineteenth-century England", in Martin Gorsky and Sally Sheard (eds), *Financing Medicine: the British Experience since 1750*, Routledge, (2006), p159

Table 3.8 - BMBF Beneficiary profiles

Name	Age	Marital status	No. of children	Illness	County	No. of grants in the period
Thomas Costerton	59	Widower	0	Spinal paralysis	Middlesex	3
Julius Harvey Heritage	55	Married	7	Paralysis	Surrey	2
Michael Molohan	32	Unmarried	0	Paraplegia	Staffordshire	1
Ernest Weston Paul	55	Married	6		Bristol	1
Ambrose Willy	71	Married	3		Kent	1

Age is at the time of the first grant in the period.

In the 1881 Wales Census, Michael Molohan was aged twenty-seven, working as a physician and surgeon and living in Hay with one servant.¹²² Between then and his application to the BMBF in April 1887 he had an accident as a result of which he became paraplegic and was unable to work.¹²³ He appears to have died in Ireland in 1897 aged forty-three.¹²⁴ A second “blameless” beneficiary is Thomas Costerton who in 1871, aged forty-five, was already a widower and was lodging with a family, one servant and one other lodger at 47 Windsor Road, Islington.¹²⁵ Ten years later he was described as a “retired general practitioner” and had moved to 67 Windsor Road. He was lodging with a different family, although, intriguingly, with the same fellow lodger.¹²⁶ In the intervening years, presumably, he became subject to spinal paralysis and was unable to work because by 1885 he had already been made twelve

¹²² Class: *RG11*; Piece: 5470; Folio: 5; Page: 4; GSU roll: 1342315 accessed from Ancestry.co.uk, 07.10.13

¹²³ BMBF Annual Report 1887, p16; BMBF Minute Book April 1887

¹²⁴ Ireland, Civil Registration Deaths Index, 1864-1958, , vol 4, p227 accessed from Ancestry.co.uk, 07.10.13

¹²⁵ England Census 1871, Class: *RG10*; Piece: 300; Folio: 76; Page: 8; GSU roll: 824928 accessed from Ancestry.co.uk, 07.10.13

¹²⁶ England Census 1881, Class: *RG11*; Piece: 277; Folio: 25; Page: 43; GSU roll: 1341060 accessed from Ancestry.co.uk, 07.10.13

grants by the BMBF.¹²⁷ By this point he was living in Tollington Park, still in Middlesex but further from the centre of London. He died in 1888 aged sixty-one. These two beneficiaries are described here as “blameless” because they became seriously ill at a relatively young age and might not have been expected to have made much provision for such an eventuality, particularly given that they were childless.

Ambrose Willy had reached old age by the time of his application in 1889 and his wife had already been an invalid for ten years.¹²⁸ In the 1881 and 1891 censuses there was no mention of his having retired and, indeed, the BMBF annual report records that his income was £1 a week, so he may have continued to work.¹²⁹ Other income for the household was ten shillings a week earned by his elder son, Robert, aged sixteen, who in the census was described as a “visiting tutor”. Between 1881 and 1889 the family moved house, although they remained in Margate, and still retained two servants. Ambrose’s sister Maria lived with the family “on her own means” and it is possible that she contributed substantially to the family’s upkeep and had a hand in bringing up the children. By 1891, of the three children, only Robert remained in the family home. The youngest child, Kate, by then aged nineteen, was living as a governess in Puddletown, Dorset.¹³⁰ As we have seen, the necessity for daughters to work in this way was an indicator of the failure of a middle-class father. Ambrose died on 19th February 1894 aged

¹²⁷ BMBF Annual Report 1885, p18; BMBF Minute Book March 1885

¹²⁸ BMBF Annual Report 1889, p23; BMBF Minute Book July 1889

¹²⁹ England Census 1881 Class: *RG11*; Piece: 985; Folio: 32; Page: 5; GSU roll: 1341234 accessed from Ancestry.co.uk, 08.10.13; England Census 1891 Class: *RG12*; Piece: 729; Folio: 54; Page: 55; GSU Roll: 6095839; accessed from Ancestry.co.uk, 04.10.13

¹³⁰ England Census 1891, Class: *RG12*; Piece: 1654; Folio: 62; Page: 10; GSU Roll: 6096764. accessed from Ancestry.co.uk, 04.10.13

seventy-five.¹³¹ His estate was worth £90 2/- which is, perhaps, more than might have been expected given the perilously low income he had described to the BMBF. While Robert went on to become an auctioneer's clerk, the middle child, Herbert went to sea, obtaining his master's certificate in 1896.¹³² This case shows the risks a professional man ran if he had his family relatively late in life. Ambrose was forty-six when his first child was born and fifty-three at the last birth. As his practice dropped away it became necessary for his elder son to begin working in his mid-teens.

Julius Harvey Heritage's situation as presented by the BMBF in its annual report appears dire. Having been struck down with paralysis before the age of fifty-five and having to care for a wife and seven children in financially difficult circumstances, he seems to fit the BMBF's requirement for a responsible beneficiary.¹³³ However, the background to Julius' application was unusual. In 1851 he was aged eighteen and described as a student of medicine.¹³⁴ He was living with his mother, a "proprietor of houses", and his sister who was "independent." The BMBF record him as having a licence from the Society of Apothecaries but the part of his life when he practised medicine cannot have been very long because by 1871 he was described as a "retired surveyor of taxes" of the Inland Revenue and was living with only his sister in Upper Holloway.¹³⁵ In a surprising change of circumstances, by 1881 he had married, was the father of six children and was living in Peckham.¹³⁶

¹³¹ *England & Wales, National Probate Calendar (Index of Wills and Administrations), 1858-1966* accessed from Ancestry.co.uk, 08.10.13

¹³² England Census 1901, Class: *RG13*; Piece: 1225; Folio: 15; Page: 22; *UK and Ireland, Masters and Mates Certificates, 1850-1927*, accessed from Ancestry.co.uk, 04.10.13

¹³³ BMBF Annual Report 1887, p23 ; BMBF Minute Book November 1887

¹³⁴ England Census 1851, Class: *HO107*; Piece: 1632; Folio: 795; Page: 38; GSU roll: 193534-193535 accessed from Ancestry.co.uk, 08.10.13

¹³⁵ England Censuses 1871, Class: *RG10*; Piece: 301; Folio: 11; Page: 14; GSU roll: 824928 accessed from Ancestry.co.uk, 08.10.13

¹³⁶ England Census 1881, Class: *RG11*; Piece: 690; Folio: 57; Page: 40; GSU roll: 1341160 accessed from Ancestry.co.uk, 08.10.13

His sister was still part of the family and a domestic nurse and general servant were employed. By 1887 when he applied to the BMBF the family's fortunes were, presumably, worsening although they lived in the same house; he is described as having formerly been in the civil service and having commuted his pension and lost money. There were now seven children. Four years later the situation appears to have become worse still as Julius and his wife and two of the children had moved to Margate and were employing no servants.¹³⁷ Julius died in 1893 aged 60.¹³⁸ After his death his family seems to have fared badly as by 1901 his widow and four of the children were living in a house with seven other families at 42 New Cross Road, Deptford.¹³⁹ Two of the children were commercial clerks, one was a board school teacher and the other a "packer and sorter laundress", which, on any interpretation, sounds like a working-class occupation. Significantly none of the children who have been traced achieved careers in medicine or the civil service as their father had done.

The children of Ernest Weston Paul also failed to follow their father's profession. In 1871 Ernest was aged twenty, was of "no occupation" and was living with his parents in Brixton.¹⁴⁰ His father was a retired sea captain. Ten years later he was described as a physician and surgeon and was living with his wife, Kathleen, four children, Guy, Muriel, Reginald and Algernon, and two servants in Stoke Damerel, Devon.¹⁴¹ In 1889 he applied to the BMBF because

¹³⁷ England Census 1891, Class: *RG12*; Piece: 729; Folio: 48; Page: 43; GSU Roll: 6095839 accessed from Ancestry.co.uk, 08.10.13

¹³⁸ England & Wales, FreeBMD Death Index, 1837-1915, vol 1D, p483 accessed from Ancestry.co.uk, 08.10.13

¹³⁹ England Census 1901, Class: *RG13*; Piece: 530; Folio: 95; Page: 44 accessed from Ancestry.co.uk, 08.10.13

¹⁴⁰ England Census 1871, Class: *RG10*; Piece: 688; Folio: 55; Page: 29; GSU roll: 823334 accessed from Ancestry.co.uk, 04.10.13

¹⁴¹ England Census 1881, Class: *RG11*; Piece: 2206; Folio: 12; Page: 17; GSU roll: 1341531 accessed from Ancestry.co.uk, 04.10.13

distress for debt had been levied on his goods and he was awarded £10.¹⁴² At this point he had six children and by 1891 another, Alan, had been born.¹⁴³ The family was then living in Southwick, Sussex, although they had travelled afar in the meantime because the couple's sixth child, Ines, was born in Tangier, Morocco. At some point between 1891 and 1901 Ernest died.¹⁴⁴ Kathleen remained in Southwick with Violet, the fifth child, aged twenty-seven and running her own school from home, and Alan. Ten years later Kathleen had moved to Hastings.¹⁴⁵ Violet still lived with her and they had been joined by Winifred, the eighth and last child, aged fifteen. After 1891 Muriel is untraceable and Alan, too, disappears after 1901. The rest of the children were very well travelled. Violet, still a teacher, returned to Southampton from East Africa in 1920.¹⁴⁶ In the same year Ines and Winifred, both described as clerks, left for New Zealand.¹⁴⁷ Ines had previously been a boarder at a school in Norfolk and worked as an insurance clerk in Clerkenwell.¹⁴⁸ In 1901 Winifred, then aged five, was living with a sixty-year-old widow and her servant on the Isle of Thanet. The census enumerator does not appear to have known how to characterise their relationship as the box on the form is illegible.¹⁴⁹ Guy became a master mariner and at the age of thirty-one married Ada Elizabeth Pearson in Shanghai.¹⁵⁰ Reginald and Algernon volunteered for "Robert's Horse", a colonial unit in the Boer War,

¹⁴² BMBF Annual Report 1889, p15; BMBF Minute Book 1889 March

¹⁴³ England Census 1891, Class: RG12; Piece: 823; Folio: 70; Page: 24; GSU Roll: 6095933 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁴ England Census 1901, Class: RG13; Piece: 944; Folio: 11; Page: 12 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁵ England Census 1911, Class: RG14; Piece: 4734; Schedule Number: 52 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁶ UK, Incoming Passenger Lists, 1878-1960, Class: BT26; Piece: 679; Item: 6 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁷ UK, Outward Passenger Lists, 1890-1960 - Class: BT26 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁸ England Census 1901 Class: RG13; Piece: 1883; Folio: 19; Page: 30.; England Census 1911, Class: RG14; Piece: 1230 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁴⁹ England Census 1901, Class: RG13; Piece: 828; Folio: 132; Page: 2 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

¹⁵⁰ The National Archives of the UK; Kew, Surrey, England; General Register Office: Foreign Registers and Returns; Class: RG 33; Piece: 23 accessed from [Ancestry.co.uk](https://www.ancestry.co.uk), 04.10.13

and attained the ranks of trooper and corporal respectively.¹⁵¹ Algernon returned to Britain from East London, South Africa in 1906.¹⁵² By that time he was a publican. As with Julius Heritage, it is noticeable that none of Ernest's children entered the traditional professions.

The legacy of the failed medical practitioners of the nineteenth century appears to have been additional clerks, teachers and sailors for the early twentieth century. In fact, Ernest's children seem to have responded more positively to their grandfather's seafaring profession than that of their father. Again the negative impact of the financial failure of the male head of household on his family is demonstrated. This was particularly acute where the family was large or children arrived late in a man's life. Ambrose, Julius and Ernest all left widows and children who were reduced to the lower margins of the middle classes or fell into the working class. Ambrose and Julius also provided a home for unmarried sisters, who may have been viewed as an additional burden, but it is possible that the sisters helped sustain the households financially and/or provided childcare. The BMBF's decision to position its medical practitioner beneficiaries so firmly in their family contexts reveals a need to demonstrate active respectability and self-sufficiency and flows from the profession's insecurity regarding its social status within the middle class. Whilst the availability of insurance and annuities may have increased across the period, the Fund witnessed the emergence of an increasing number of older men with generally poor health whose ability to practice and financial resources had long since evaporated.

¹⁵¹ England Census 1901, Class: RG13; Piece: 944; Folio: 28; Page: 2. Ines: Class: RG13; Piece: 1883; Folio: 19; Page: 30 accessed from Ancestry.co.uk, 04.10.13

¹⁵² UK, Incoming Passenger Lists, 1878-1960, Class: BT26; Piece: 277; Item: 51 accessed from Ancestry.co.uk, 04.10.13

Although there was no such thing as a typical beneficiary, this is a group which stands out with a degree of homogeneity. Some of the challenges faced by members of the medical profession would have been equally recognisable to the clergy.

ii) The Clergy

The question of when and who to marry and the difficulties of managing family finances while aspiring to or maintaining a certain social status were problems common to both medical practitioners and the clergy. However, the lives of the clergy differed from those of men in other professions in some profound ways. The Church's long history and unchanging structure, the full-time nature of the work and the fact that clergy received a salary rather than having to attract and bill clients set them apart from other professional men. Furthermore, the relative poverty of a large proportion of clergymen placed them in a unique position in the Victorian middle-class professions.

An advice book of 1854 took the view that, in comparison with members of other professions, a clergyman's 'income is more certain, his expenditure can be regulated according to his means, and both are independent of the numerous fluctuations incident to other intellectual callings.'¹⁵³

Nevertheless, this was of little comfort when, in the period 1871 to 1873, the starting stipends for sixty percent of men ordained at Oxford and twenty-seven percent of those ordained at Ripon were less than £100 a year.¹⁵⁴ It was accepted that this might represent an adequate income for men who were young and single, but the profession faced enormous difficulties in providing

¹⁵³ Quoted in Alan Haig, *The Victorian Clergy*, Croom Helm, (1984), p10

¹⁵⁴ *Ibid*, p224

career progression for its members. Between 1841 and 1851 the numbers of clergy rose from 14,527 to 17,320 but the number of reasonably remunerated livings did not grow.¹⁵⁵ An increase in the general population led to an increase in the number of curates and the division of parishes in more densely inhabited areas, but these livings were usually very poor because there were no new endowments to support them.¹⁵⁶ The problem was compounded by the fact that there were no retirement provisions for clergymen with many careers ending in ‘unbeneficed poverty or in beneficed senility.’¹⁵⁷ Once a clergyman had taken up a position as an incumbent of a parish he effectively owned an ecclesiastical income.¹⁵⁸ He could only afford to retire if he had private means, as many certainly did, or had managed to rise to one of the Church’s prize positions, or was prepared to rely on charity.¹⁵⁹ A limited pension scheme was introduced in 1871 but, given that the pension payment had to come from the proceeds of the benefice from which the clergyman retired and, therefore, lowered his successor’s income, this did little to improve overall levels of clergy poverty.¹⁶⁰ A compulsory, contributory pension scheme supported by substantial provisions from central church funds was only introduced in 1926.¹⁶¹ Possession of the “parson’s freehold” made incumbents difficult to dislodge from their positions except in cases of ‘blatant immorality’; incompetence was insufficient justification.¹⁶² The lack of suitable vacancies meant that often, as Trollope put it, ‘the clerical babe must become a clerical old man on the same pittance.’¹⁶³ The profession’s

¹⁵⁵ Cox, *Bridging the Gap*, p136

¹⁵⁶ Anthony Trollope, *Clergymen of the Church of England*, Leicester University Press, (1974 1st pub. 1866), p98; Cox, *Bridging the Gap*, p134

¹⁵⁷ Brian Heeney, *A Different Kind of Gentleman: Parish Clergy as Professional Men in Early and Mid-Victorian England*, Archon, (1976), p116

¹⁵⁸ Haig, *Victorian Clergy*, p296

¹⁵⁹ Heeney, *Different Kind of Gentleman*, p116; Haig, *Victorian Clergy*, p319

¹⁶⁰ Cox, *Bridging the Gap*, pp143-145

¹⁶¹ *Ibid*, p154

¹⁶² Haig, *Victorian Clergy*, p296

¹⁶³ Trollope, *Clergymen*, p98

reluctance to get to grips with its problems is evident from the resigned tone of the Corporation of the Sons of the Clergy's annual report of 1853: 'If we look at this great and growing body of necessitous clergy, and consider in a practical point of view the inevitable consequences of holding such a position in a state of society like ours, we must see at once the sad straits to which they are likely to be reduced.'¹⁶⁴

In the late 1850s and the 1860s clergy incomes and penury were the subject of debate in print. The Reverend W G Jervis, a curate of Kingston, Surrey, frequently corresponded in the clerical press about cases of destitute clergy. On 21 December 1859 he wrote of a man, six of whose children had

been attacked with scarlet fever, and they have wanted clothes, firing and every other requisite ... Their house is destitute of every comfort - no cooking vessels, only two beds and a crib; no change of sheets; a few chairs and a table complete their furniture.¹⁶⁵

The following year he published *Startling Facts*, a pamphlet setting out examples of shocking cases of clergy poverty known to the Poor Clergy Relief Society, which immediately provoked argument over whether the "facts" were true.¹⁶⁶ Members of the Corporation sought to discredit Jervis' work believing that 'raw polemic of this sort appeared improper.'¹⁶⁷ Whilst the Corporation was happy to support sermons bemoaning the fact that clergymen were 'struggling with almost hopeless difficulties, and depressed, when they most need encouragement, by the anxieties of an insufficient income', hard facts were deemed indelicate.¹⁶⁸ In 1866 Trollope published *Clergymen of the Church of England* which included a sketch of the life of a curate who earns

¹⁶⁴ *Festival of the Sons of the Clergy Report with List of Subscribers and Donors* (1853), pp10-12

¹⁶⁵ Quoted in Heeney, *Different Kind of Gentleman*, p29

¹⁶⁶ Cox, *Bridging the Gap*, p141

¹⁶⁷ *Ibid*, p141

¹⁶⁸ *Festival of the Sons of the Clergy Report*, pp10-12

£70 a year.¹⁶⁹ Trollope was attacked in the ecclesiastical press where it was claimed that curates no longer received such small stipends.¹⁷⁰ A curate replied, 'I wish to say that I can produce such a case ... as Mr Trollope so graphically describes. It is my own.'¹⁷¹

Unlike the evidence for medical practitioners' income, there is a considerable amount of information available regarding clergy salaries. A few statistics set the scene. In 1835 the Ecclesiastical Revenues Commission produced figures showing that there were 297 benefices worth less than £50, 1,629 between £50 and £100, 1,602 between £100 and £150 and 1,345 between £150 and £200.¹⁷² From a sample of 419 men ordained in the 1870s less than a third would ever attain a living of over £300.¹⁷³ Of course, this does not necessarily represent the entire income of a clergyman and in 1854 it was suggested that the clergy's professional income was at least equalled by their private income.¹⁷⁴ As an advice book from 1870 put it, 'without private means a clergyman will have a hard time of it.'¹⁷⁵

In addition to ordinary living expenses, clergy salaries were squeezed by the necessity of paying poor rates on tithe income, fees in connection with appointments to posts, and dilapidations to bring the tied house to a good state of repair for successors.¹⁷⁶ Sometimes rates and taxes could take between a quarter and a third of gross incomes.¹⁷⁷ In addition, it was an

¹⁶⁹ Trollope, *Clergymen*, p97

¹⁷⁰ "Introduction", *ibid*, p<42>

¹⁷¹ *Ibid*, p<44>

¹⁷² Cox, *Bridging the Gap*, p134

¹⁷³ Haig, *Victorian Clergy*, p299

¹⁷⁴ Heeney, *Different Kind of Gentleman*, pp31-2

¹⁷⁵ Quoted in Haig, *Victorian Clergy*, p11

¹⁷⁶ Geoffrey Best, *Temporal Pillars: Queen Anne's Bounty, the Ecclesiastical Commissioners and the Church of England*, Cambridge University Press, (1964), pp18-21

¹⁷⁷ Haig, *Victorian Clergy*, p303

accepted tradition that a clergyman would distribute alms to the poor of his parish in times of particular distress and provide substantial support to the parish school.¹⁷⁸ From the late 1870s country clergy incomes were put under additional pressure by the agricultural depression as incumbents were unable to find tenants for their land and had to farm it themselves, for which it is difficult to imagine them having the necessary expertise.¹⁷⁹ Thus, unusually amongst the professions, some clergy suffered financial reversal for reasons entirely unconnected with their professional duties.¹⁸⁰ Technically, clergy were barred by statute from engaging in trade but there was a tradition of them undertaking illegal outside work.¹⁸¹

All of this financial detail contributes to our understanding of the precarious social position occupied by many clergy. This was not a nineteenth-century phenomenon. In the seventeenth and eighteenth centuries poor clergy found their work compromised and experienced reduced respect from their congregations because they lacked necessary books, were too poor to give alms and had to take on additional work, such as teaching.¹⁸² By the early nineteenth century a clergyman was ‘often a cut or two above the bulk of his flock’ and mid-Victorian pastoral theologians put forward the view that clergy should ‘adopt a distinct and elevated style of life detached from worldly pleasures ... and to acquire the personal attributes and the education of a gentleman.’¹⁸³ This perspective did not go unchallenged; some thought that the “gentleman ideal” could distance a pastor from his congregation,

¹⁷⁸ Ibid, p303; Heaney, *Different Kind of Gentleman*, pp71-2

¹⁷⁹ Haig, *Victorian Clergy*, pp297-8

¹⁸⁰ Ibid, p298

¹⁸¹ Heaney, *Different Kind of Gentleman*, pp15-16

¹⁸² Best, *Temporal Pillars*, pp13-14

¹⁸³ Ibid, p154; Brian Heaney, "On Being a Mid-Victorian Clergyman", *Journal of Religious History*, 7, (1972-3), p209

particularly from those middle-class members who were engaged in trade.¹⁸⁴ This may have been a relief to the many country clergy who could not afford to keep up with their neighbours and to the town incumbent who, according to Trollope, usually occupied 'a much lower social rank than that which is enjoyed by his more fortunate brothers in the country.'¹⁸⁵ Regarding curates, Trollope had a keen eye for the nuances of social status as usual. In the past a curate was presumed to be

a gentleman, and as such possessed almost a right to be admitted into society which neither his fortune nor his own abilities would have opened to him ... it was understood that he might receive where he could not give, and so enjoy many of those good things which a liberal income produces, though such things were beyond the reach of his own purse.¹⁸⁶

However, by 1866 this position had changed and 'mothers are becoming as chary of admitting the curate among their flocks - till they know exactly what are the curate's bearings - as they have ever been in regard to the new young doctor till they have known his bearings.'¹⁸⁷

Trollope's mid-Victorian mothers undoubtedly would have realised that, as with doctors, clergymen were expected to marry and benefitted professionally from having a wife. Clergy marriages were seen in principle as a manly counter to the disturbing, other-worldly celibacy of Roman Catholic priests.¹⁸⁸ A wife was not only a 'moral support' but, on a practical level, her existence made it socially acceptable for a clergyman to attend female parishioners' sick beds; she visited the sick herself and 'was an invaluable

¹⁸⁴ Ibid, pp220-221

¹⁸⁵ Heeney, *Different Kind of Gentleman*, p24; Trollope, *Clergymen*, p68

¹⁸⁶ Ibid, p99

¹⁸⁷ Ibid, p100

¹⁸⁸ Haig, *Victorian Clergy*, p304

auxiliary ... in training the young.’¹⁸⁹ It is predictable, then, that most clergy chose to marry; but alighting on the “correct” time to do this was challenging. As with the medical profession, getting it wrong could expose a man to harsh judgment. In 1891 the issue was discussed in Convocation and Canon Hinds Howell expressed the view that ‘Imprudent marriages were at the root of the poverty of the greater portion of the Clergy, for men would marry, whether they could afford to keep their families or not.’¹⁹⁰

Perceptions amongst the laity could be harsher. In 1854 the *Edinburgh Review* opined that if a clergyman was foolish enough to marry unwisely he was undeserving of success in his profession.¹⁹¹ In its draft report on the Corporation in the late 1880s, the COS averred that clergy charities were able to claim a special societal position for their beneficiaries because the clergy did not work for reward and their parishioners expected them to be married.¹⁹² The COS’s draft response to this notion was stinging:

The clergy are not exempt from the physical and moral laws which govern the world. If they reproduce beyond their means of support they entail misery on the family and impose on others the unjust burden of maintaining their offspring... The relief given by these charities tends to encourage the clergy in reckless marriages and to discourage them in thrift.¹⁹³

The report which was finally delivered presented the more temperate, but equally challenging, conclusion that clergy incomes were too low to ‘enable them to lead equal lives with men of education who have adopted other professions.’ Charitable relief ‘encourages in the Clergy a disposition to rely

¹⁸⁹ Ibid; *Festival of the Sons of the Clergy: Sermon and Report* (1850)

¹⁹⁰ Quoted in Haig, *Victorian Clergy*, p305

¹⁹¹ Ibid, p304

¹⁹² Draft COS report on the Corporation of the Sons of the Clergy - 29 March 1889 - LMA A/FWA/C/D/127/001

¹⁹³ Ibid

on outside help rather than on forethought and prudence.’¹⁹⁴ However, if the sole male provider ideal is seen as a stereotype which might be overridden by a man’s calling to serve God, the clergy’s acceptance of the need for charity may be better understood.

With the COS’s kind of attitude in circulation, it was predictable that the Corporation’s experience was that the laity was unwilling to donate to clergy relief, although they were content to support their widows and orphans.¹⁹⁵ Despite this, a plethora of charities for the clergy and their dependents, existed, most of them small local funds. In 1883 it was estimated that 227 separate agencies were in operation.¹⁹⁶ The Corporation was one of the oldest. Founded in 1655, it was awarded its royal charter in 1678.¹⁹⁷ In the first half of the nineteenth century its numbers of cases relieved per annum rose from 181 to 560.¹⁹⁸ In its annual report of 1853 it describes its objects as, amongst other things, providing

continuous or temporary assistance to Clergymen of the Established Church in England and Wales, who, being incapable of duty from mental or bodily infirmity, or suffering under unavoidable losses, or the great expenses of large families, or other cause of impoverishment, beyond their own control, are in pecuniary distress.¹⁹⁹

The evidence considered here is from the Corporation’s Court Books between 1850 and 1855 and between 1885 and 1890.²⁰⁰ These record the decisions made at the Corporation’s committee meetings allocating grants initially to ‘poor clergymen with good characters and large families’ from several funds

¹⁹⁴ *Ibid*

¹⁹⁵ Cox, *Bridging the Gap*, p138

¹⁹⁶ Haig, *Victorian Clergy*, p306

¹⁹⁷ <http://www.sonsandfriends.org.uk/about-us/overview/> accessed 03.03.18

¹⁹⁸ Cox, *Bridging the Gap*, p109

¹⁹⁹ *Festival of the Sons of the Clergy Report with List of Subscribers and Donors* (1853)

²⁰⁰ LMA - A/CSC/0007/K, /L, /Q and /R

which it administered in response to petitions once a year in June. In 1876 the Corporation changed its administrative practice and incorporated into the minutes for the distribution of grants from these funds clergy who had fewer than three or no children; these had previously been dealt with separately.²⁰¹ The Corporation also distributed funds at other times of year specifically to poor curates, to other poor clergy, to clergy widows and ‘maiden daughters’, and to sons for apprenticeships and education; these grants are not examined here. The details given for each of the petitioners are name, place and type of benefice, age, annual income, number of children, number of children under sixteen (fourteen after 1876), number of dependent children and total grant awarded.²⁰² 1,506 petitions were included in the survey. Clergy could apply more than once and 314 of them in the sample made multiple applications. In the 1850s repeat applications were often made in each of the six years examined; in the 1880s such runs of applications were much rarer. In the survey, each application is counted separately. Only four percent of petitioners received no grant.

Like the other charities examined in this chapter, the Corporation had concerns about the *bona fides* and moral character of its applicants. At its meeting on 19th June 1875 the Petitions Committee was asked to report on whether there might be better ways of acquiring ‘accurate information as to the character, position and means of Applicants.’ It was also suggested that ‘where information is received decidedly adverse to character’ it should be passed on to ‘other persons to whom it might be desirable to communicate

²⁰¹ LMA - A/CSC/0007/P

²⁰² LMA - A/CSC/0007/P

it.’²⁰³ Thus, presumably because of the high moral standards expected of the clergy, the Corporation considered going further than the other charities and reporting miscreants to outside agents.

The particulars for each of the petitions have been analysed and some adjustment made to the counties in which the benefices were located to ensure consistency between the two periods. Whilst this is an extraordinarily rich source in terms of the profession’s structure, of the clergy’s family size, of their income and of the location of some of the poorest families, it should be remembered that, in the earlier period, some clergy were excluded from petitioning for these particular grants because of their small family sizes. The Corporation regarded any number of children greater than two as constituting a large family for the purposes of their grant giving, even though that would have been low in terms of the population as a whole. Families of four children, like Josiah Crawley’s, or more are, therefore, considered worthy of comment in this analysis. Further, it is impossible to account for the extent to which smaller charities may have been particularly active in some dioceses or counties and thus relieved the national charities of some of the burden of applicants. Six new dioceses were created during the period, which adds further complexity to the comparisons, although it does not appear to have had a dramatic effect on the numbers applying from any given area.

²⁰³ LMA - A/CSC/0007/P

Table 3.9 - Petitioners to the Corporation of the Sons of the Clergy

	1850s	1880s	Total
Position :			
Curate	42% (337)	37% (269)	39% (606)
Perpetual curate	32% (257)	3% (21)	18% (278)
Chaplain	0	4% (26)	2% (26)
Incumbent	0	3% (20)	1% (20)
Vicar	17% (141)	41% (302)	29% (443)
Rector	8% (64)	13% (97)	10% (161)
Other	2% (13)	0	1% (13)
Plural livings	5% (35)	0.5% (4)	3% (39)
Age 60 or >	32% (250)	31% (228)	32% (478)
Age <60	68% (525)	69% (501)	68% (1026)
Income <£100 pa	51% (394)	16% (117)	34% (511)
Income <£300 pa	99% (769)	97% (706)	98% (1475)
Income >£300 pa	0.5% (4)	3% (24)	2% (28)
No children	0	7% (50)	3% (50)
No. of children >3	89% (692)	74% (543)	82% (1235)
No. of children > 7	38% (297)	21% (156)	30% (453)
No. of dependent children >3	59% (457)	57% (419)	58% (876)
No. of dependent children >7	12% (94)	8% (62)	10% (156)
	n=775	n=731	n=1506

Some distinct trends can be observed. The dramatic fall in the numbers of perpetual curates and increase in the numbers of vicars seeking help demonstrates the profession's attempts to tackle its lack of available career progression. The profession's drive to reform can also be seen in the decrease in pluralism over the period. Some extra funds must have been made available to support the increased number of vicars so that only thirty of the clergy receiving less than £100 a year in the late 1880s were vicars; in the 1850s thirty also received less than £100 but these represented a much higher proportion of the total number of vicar petitioners. In the 1850s thirty-two petitioners had no income at all but by the 1880s this figure had reduced to twelve. The cases of curates receiving less than £70 a year which had so

exercised Trollope in the 1860s appears to have, by the 1880s, considerably diminished. Of the nine petitions from clergy in work receiving less than £70 a year in the 1880s, only five were from curates, in comparison with fifty-six petitions from curates out of seventy-one clergy in the 1850s. The fact that so many vicars felt the need nonetheless to apply for charity in the 1880s is unsurprising given that the increase in stipends still left many with less than £300 a year, the minimum requirement for a stable middle-class life. In the earlier period the Corporation appears to have applied this benchmark itself; of the four petitioners with income of over £300 a year, two were refused a grant and the other two were aged over seventy and were still supporting large families. In the later period some earning over £300 a year were turned away and some were not. Four petitioners were earning over £400 a year of whom two were refused grants and it is impossible to discern any particular policy behind these decisions.

The incomes in some benefices failed to rise sufficiently over the period to prevent their incumbents needing charitable help. Holmesfield in Derbyshire was changed from a perpetual curacy to a vicariate but the income of the incumbent, Thomas Hirst, was static at £117 between 1855 and 1885. His successor, Charles Bradshaw, made applications in 1888 and 1890 and had income of £139 and £130 respectively, which suggests that he had some independent income. Langham in Rutlandshire remained a curacy throughout the period, but the income of its incumbents improved from £100 in 1851 to between only £120 and £130 in the 1880s. The incumbents of Llanwonno in Glamorganshire fared similarly with a rise from the infamous £70 a year in

1850 to £120 in the 1880s. Nevertheless, by middle-class standards none of the higher figures represents a comfortable income.

Despite the claims of the advice book writer of 1854, the Court Books show that clergy incomes could fluctuate considerably even within a five year period. The vicar of Avenbury, Herefordshire, James Archibald had an income of £110 in 1850, £87 in 1851 and 1852, £107 in 1853, £127 in 1854 and £88 in 1855. It can only be imagined that budgeting for the upbringing of his eight children must have been made more difficult by these financial swings.

Charles Price, the rector of Pennal, Merionethshire, had £275 in 1885 which gradually declined and then precipitously fell to £172 in 1890. Price had nine children, seven of whom were still dependent on him at the end of the period. The Corporation was well aware of the challenges of educating children and then having 'to place them out in life, in situations where they may secure their own independence.'²⁰⁴

Progression in the church hierarchy or taking on additional work did not necessarily lead to improved financial circumstances. James Stewart Wilkinson's income fell from £131 in 1887 to £115 the next year when he transferred from the curacy of Andrews to the vicariate of Lonan on the Isle of Man. In 1852 in Norfolk, John Bransby appears to have taken on a curacy in addition to his rectorate at Testerton but his income fell from £60 to £50 a year. Henry Jones fared somewhat better. His petition in 1853 suggests that he was a master at Boxford School in Suffolk with an income of £126. In 1854 he took on the additional role of perpetual curate in the village of Shelley

²⁰⁴ *Festival of the Sons of the Clergy Report with List of Subscribers and Donors* (1853), pp10-12

which increased his income by £13 that year. In Stambridge, Essex in 1855 both the curate, James Bowyer, and the rector who would have paid his wages, Nathaniel Meeres, applied for and received grants. Bowyer, then in his forties, received £100 a year between 1850 and 1854 and £126 a year in 1855. Over the years his children increased from four to six. Meeres was aged sixty-five in 1855 but was still supporting four children on £203 a year. The ageing Meere's application may well have been an attempt to offset the expense of having a curate; he was awarded £10.

Given that the main focus of this fund was helping clergy with families, it was to be expected that the petitioners' ages would be skewed towards the under sixties. Nevertheless, there are plenty of petitioners whose benefice is described as "formerly" or "lately of" who appear to have retired from active duties and whose cases show the financial rollercoaster faced by clergy who could no longer work and were without independent income. At the start of the 1850s Edward Irish was a curate in the Dartford Workhouse receiving £100 to £120 a year. In 1853 he stopped work and his income fell to £45. The next year it was nil. By 1855 it had recovered to £75. Similarly, in the late 1880s George Rogers, the curate of Evercreech, Somerset was receiving between £130 and £170 a year. He stopped work during 1889 when his income fell to zero. By the next year it had risen to £80. These men were in their late fifties or early sixties and it is possible that the reducing numbers of their dependent children (zero in 1854 for Irish and one in 1889 for Rogers) made the financial risk of retirement a possibility.

The Court Books provide clear evidence of the reduction in family size in the second half of the nineteenth century suggested by the secondary sources. In the earlier period the largest family contained nineteen children and nine other families had more than twelve. By the 1880s the largest family consisted of fourteen children and only two others had more than twelve. Although the trend is clear, the fact that seventy-three percent of petitioners still had more than seven children in the 1880s emphasises the financial drain experienced by those who continued to have large families.

Chart 3.1 - Petitioners to the Corporation of the Sons of the Clergy by Diocese

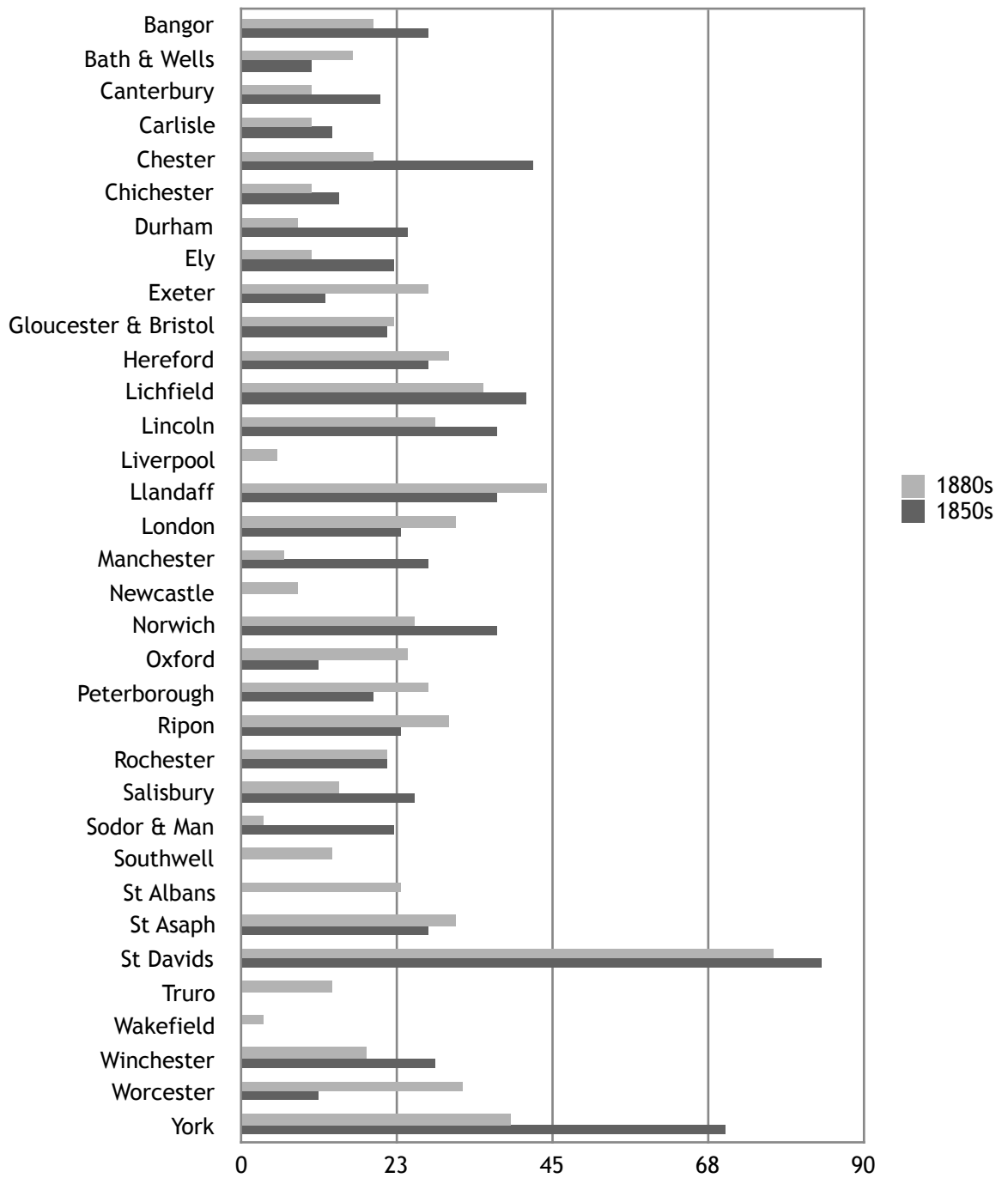
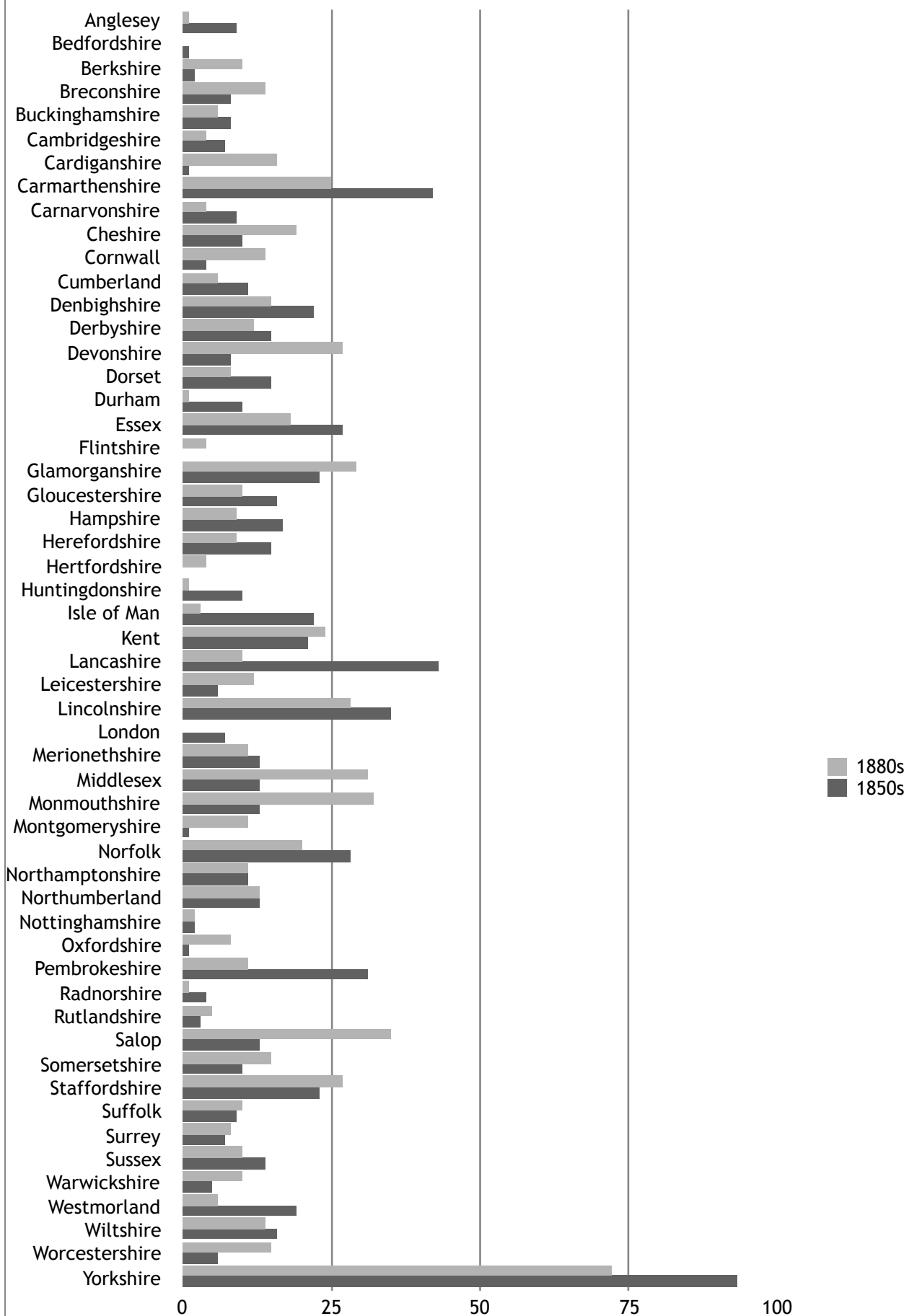


Chart 3.2 - Petitioners to the Corporation of the Sons of the Clergy by County



Intriguingly, all of the families with more than twelve children in the 1850s lived in Wales. It is clear from the charts showing petitioners divided by diocese and by county that Wales, and in particular the dioceses of St David's and Llandaff and the county of Carmarthenshire, was particularly well represented amongst the petitioners. The county of Yorkshire and its diocesan namesake also produced an especially high number of petitioners. It is tempting to ascribe this to the existence of "peasant clergy" whose presence was revealed in an article of 1853 and who were described as living in Wales and northern England and coming 'from farm homes marked by ignorance, coarseness, intemperance and immorality.'²⁰⁵ However, one would also expect this group to be represented in the diocese of Durham and the counties of Westmorland and Northumberland.

Attempts to find manifestations of the agricultural depression are similarly thwarted. It might explain the substantial increases in applications from the dioceses of Exeter and Hereford and counties of Cornwall, Cheshire, Devonshire, Salop, Worcestershire and some of the Welsh counties. But it must be asked why other counties such as Herefordshire, Norfolk and Suffolk were not similarly affected. Middlesex is designated here according to its nineteenth-century boundaries and therefore encompassed much of what is now considered central and greater London. It is likely that the upsurge in petitions from this county was caused by the dramatic increase in the population of this area from 2.24 million in 1841 to 5.64 million in 1891 and the creation of benefices to meet the needs of these people.²⁰⁶

²⁰⁵ Heeneey, *Different Kind of Gentleman*, p24

²⁰⁶ Hoppen, *Mid-Victorian Generation*, p50

Two petitioners' careers span the whole period under discussion and illustrate the changing and differing fortunes of clergy from two of the poorest areas highlighted in the Court Books. Both were in the same parishes in 1885 as they were in the 1850s. In 1851 at the age of forty-three Edward F B Bourke Fellowes was the vicar in Kilham, Yorkshire.²⁰⁷ He had three children, all under sixteen, and his income that year was £145. Three years later his position was the same except that one of his children was now over sixteen. By 1885 he no longer had dependent children, which was as well because his income had reduced to £91. Over the next few years his income crept up again and by 1890, when he was aged eighty, it had reached £146, only one pound more than the income he had had when he was in his forties. In 1850 Morris Parry was a curate in the parish of Llanfihangel, Carnarvonshire. Aged forty-one, he had five children, all under sixteen, and an income of £90 a year.²⁰⁸ During the next five years little changed except that his family increased in size to seven children, all of whom were dependent on him. By 1885 he had become rector and his income had increased considerably to £193. One of his children may have died as he was then listed as having six, only two of whom remained as dependents. Whilst Parry's story is one of relative success within the parameters of the Corporation's petitioners, it should be remembered that he was still dependent on charitable grants in his old age.

The structure of clerical careers meant that many of those in the lower reaches of the profession were doomed to a life where maintaining the appearance of middle-class status was a constant struggle. The emotional

²⁰⁷ LMA -A/CSC/0007/K, /L, /Q & /R

²⁰⁸ LMA -A/CSC/0007/K, /L & /Q

impact of such an existence is explored further in chapter 4. Although the clergy received a stipend this often provided insufficient income for the recipients to live comfortably. Certain areas of the country, in particular Yorkshire and parts of Wales, seem to have been particularly disadvantaged in this respect. The profession was divided between those who campaigned against such inequality and those who appear to have viewed discussion of such subjects as distasteful.

There is more work to be done to place charities for the professions in their rightful place in the historiographies of both philanthropy and those professions. As the statistics and case studies have shown, professional men who failed financially and applied to charities were likely to be struggling on very low incomes which, even with a charitable grant, left them a long way below a comfortable middle-class existence. For both medical practitioners and the clergy there was a social and occupational pressure to marry and have the support of a wife but the negative side to this was that it was likely to be those with large families who suffered the most financially; the effect of this on the children has been demonstrated. Women were only desirable in the professional man's life in particular ways that supported his career. If the woman failed to do this, the man could be open to condemnation from his peers. There was a delicate balance to be achieved.

For both medical practitioners and the clergy, illness and old age could trigger a plunge into poverty if their career had not previously been successful. About the clergy who remained in poorly remunerated parishes year after year, a feeling of stasis, of frustrated idealism which is captured so well by

Trollope, pervades. In the annual reports of the Corporation of the Sons of the Clergy there is a sense of resignation which is absent from those of the BMBF with their injunctions to self-help and respectable living. In the medical profession, ambition could overcome many obstacles but not an illness which rendered the practitioner completely incapable of work. Aside from this there was no typical failed doctor while, for the clergy, financial strife was almost built into their profession's structure despite efforts at reform during the period. The expected lack of ambition of the clergy and the Church's strict hierarchical structure counted against its lowliest members as many of their fellow professionals refused to engage with the institutional difficulties they faced. The clergy's unusual position in a fixed hierarchy seems to have militated against innovation and led them to fall back on the tradition of charitable help. As a totality the Church had no more of a collegiate feeling than the medical profession.

Even though poor medical practitioners and clergy were judged by their fellow professionals they do not appear to have been viewed as "other". Instead, there is an impression of the professions wanting to look after their own, to operate "self-help" on a profession wide basis in order to protect their members, but also to protect the profession as a whole from external criticism. This is particularly evident in the BMBF and the Corporation of the Sons of the Clergy's concerns about investigating the background and character of their applicants. The mainly female applicants to the NBI and UKBA were treated differently; they were more likely to be humiliated, to employ Dickens' term, but there was no need to prove "good character" only

certain facts about themselves such as age. This was probably because their position had no public facing aspect, their situation was caused by the failure of their nearest male relative, an entirely domestic affair, and they had no professional standards to uphold.

It is in the arena of occupation that the patriarchal dividend can be seen in action. For the professional men who were not too old or ill to work there was always the possibility that their situation might improve, that they would establish a successful practice or have the opportunity to take over a more lucrative parish. Even the disheartened Josiah Crawley obtains a living worth £350 a year eventually.²⁰⁹ The women's options were limited to more of the same of what they had in many cases already been doing - teaching, needlework and letting rooms.

Analysis of all four of the charities suggests that a person's middle-class credentials could only be firmly established when they were recognised by another middle-class person. In the voting charities the applicants were given some latitude to decide on their own class position but still had to persuade two other people to provide references for them. This is all that Samuel Tweedale, the aged cotton spinner with two nephews in the same trade, had to do to be accepted as middle-class by the UKBA. Medical practitioners and clergymen might have relied on their professional status alone to speak for their class position but they had to maintain appearances if they were to be regarded as successful. How the poor clergy negotiated emotionally the

²⁰⁹ Trollope, *Last Chronicle of Barset*, p844

necessity of relying on charity for suitable clothing is one of the subjects addressed in the next chapter.

Chapter 4 Emotions - the experience of receiving charity or patronage

We have never been ashamed of honest poverty, and hope we never shall be; but we have always maintained that self-respect which has exacted the respect of others. Whatever may have been our exigencies and our difficulties, we have never made a talk of them. We have kept them to ourselves, scarcely to a friend so much as distantly alluding to them. In the humblest condition of honest life there is such a thing as becoming pride, and that pride we have constantly endeavoured to be worthy of, and to maintain.¹

This extract from a letter published by the *Manchester Examiner and Times* newspaper on 3rd March 1860 closed a correspondence between Samuel Bamford and his erstwhile friend “Rupertino”. The latter, having found Bamford ‘struggling with the most absolute poverty,’ had endeavoured to obtain a civil list pension for him on the grounds of ‘either his political history, or his local literary standing, or his manly English character.’²

Bamford’s response to what was intended as a benevolent gesture reveals his delicately balanced feelings and attitudes to offers of support and financial assistance. This chapter explores the emotional landscape of male, middle-class recipients of charity and patronage to establish whether, to use Barbara Rosenwein’s terminology, they formed ‘emotional communities’ evidenced by ‘systems of feeling’ using articulated or implied norms.³ The sources used to examine beneficiaries’ perspectives are Samuel Bamford’s diary and letters, and published letters sent to the Clothing Society for the Benefit of Poor Pious Clergymen of the Established Church and their Families. Both may have been written with some recognition that they were going to find their way into the

¹ Hewitt and Poole (eds), *Bamford Diaries*, p210

² *Ibid*, p205

³ Rosenwein, “Worrying about Emotions”, p842; Barbara H Rosenwein, “Problems and Methods in the History of Emotions”, *Passions in Context*, 1, (2010), p12

public sphere and need to be read as such. The chapter also considers whether, in the sphere of philanthropy, emotions can be said to be gendered.

The diaries of Samuel Bamford, which, in addition to his manuscript, contain many inserts in the form of press cuttings and letters, were written between February 1858 and December 1861. They have been edited and published which, in the editors' view, is what Bamford intended.⁴ The diary was likely to have been written, therefore, with the public gaze in mind. Bamford could be remarkably uninhibited in his expression of his views. How the writers chose to represent themselves in both sources is, in itself, significant as self presentation was an important aspect of successful applications for charity and patronage.

Bamford made no applications to charitable institutions, but the people who gave him donations and material items were from inside and outside his network of immediate friends. Here, Prochaska's broad definition of philanthropy as "kindness", which includes informal expressions in a domestic setting, is held in mind.⁵ The subjective experience of those who participated in philanthropic giving is largely hidden and this holds true for the experience of individuals who were the recipients of charity.⁶ Evidence of how they felt about applying for and receiving charity is scarce which may be indicative of an uneasiness regarding the process and what it represented. Ellen Ross has

⁴ Hewitt and Poole (eds), *Bamford Diaries*,, ppxix-xx

⁵ Prochaska, "Philanthropy", p360

⁶ Sandra Cavallo, "The Motivations of Benefactors: an overview of approaches to the study of charity", in Jonathan Barry and Colin Jones (eds), *Medicine and Charity before the Welfare State*, Routledge, (1991), p51

examined the relationships between middle-class donors and working-class charity recipients in London but this type of analysis is rare.⁷

Patronage operated in a less structured way than philanthropy but it is considered here as charity's close adjunct with similar systems of convention for the recipient to negotiate. As J M Bourne says in *Patronage and Society in Nineteenth-Century England* (1986), 'Patronage played a fundamental role in the search for security of the middle classes, whose social perceptions and aspirations often so cruelly conflicted with the social and economic reality of their lives.'⁸ Bourne's work shows that evidence relating to the patronage relationship is more common. Bamford's diaries and letters offer an exceptional insight into the emotional world of a lower middle-class man living in poverty and reliant on the beneficence of others via both charity and patronage.

Bamford's entry in the *Oxford Dictionary of National Biography* is headed 'Radical,' which gives little sense of the variousness of his career.⁹ At different times he was a handloom weaver, warehouseman, farm worker, boatman, soldier, newspaper journalist, civil servant and writer.¹⁰ Historians, starting with E P Thompson, have focussed mainly on his early life which included his experience of the Peterloo massacre in 1818.¹¹ In this context

⁷ Ellen Ross, "'Human Communion' or a Free Lunch: School Dinners in Victorian and Edwardian London", in J B Schneewind (ed), *Giving: Western Ideals of Philanthropy*, Indiana University Press, (1996)

⁸ J M Bourne, *Patronage and Society in Nineteenth-Century England*, Edward Arnold (Publishers) Ltd, (1986), p90

⁹ Peter Spence, "Bamford, Samuel (1788-1872)", in *Oxford Dictionary of National Biography*, Oxford University Press, (2009), www.oxforddnb.com/view/article/1256, (accessed 11 April 2012)

¹⁰ Ibid

¹¹ Thompson, *Making of the English Working Class* - over 30 references; Catherine Hall, "The Tale of Samuel and Jemima: Gender and Working-class Culture in Nineteenth-Century England", in Harvey J Kaye and Keith McClelland (eds), *E P Thompson: Critical Perspectives*, Polity Press, (1990); Martin Hewitt, "Radicalism and the Victorian Working Class: the case of Samuel Bamford", *The Historical Journal*, 34 (4), (1991)

he is usually described as a ‘working-class radical’. More recently, Finn has highlighted his liminal status correctly describing him as having ‘risen from the ranks of labour to the penumbra of the lower middle class.’¹² Although he had been a weaver, his father became a school teacher and then the master of Salford workhouse when Bamford was still a child.¹³ Bamford himself, although he urged pity for the poor, was an apologist for the workhouse practice of separating married couples; ‘they could not be otherwise, unless a separate apartment could have been found for each family, and that was out of the question.’¹⁴ Thus his familial background and his attitude to the Poor Law system reveal a man who was never a solid member of the working class. In his writing Bamford refers to himself as ‘a working man’ and allies himself with ‘working men’ and, much more rarely, ‘the working classes’ but, writing in the third person, he admitted that when he ceased to be a weaver ‘the working weavers never heartily forgave him; he was not [sic] longer “one of them,” and being so alienated, the bonds of friendship gradually became relaxed, until on their part coldness supervened.’¹⁵ An analysis of his relationship with Sir James Kay-Shuttleworth, his patron, has suggested that ‘both men sought fulfilment beyond the social situation into which they were born, and both believed their efforts to be a service to the wider cause of social progress and reconciliation.’¹⁶

By the time Bamford was having his exchange with “Rupertino” he was aged seventy-two and was trying to make a living by giving public readings of his

¹² Finn, *Character of Credit*, p78

¹³ Spence, “Samuel Bamford”; Samuel Bamford, *Early Days*, London, (1849), pp4 & 57

¹⁴ Bamford, *Early Days*, pp73-74

¹⁵ Hewitt and Poole (eds), *Bamford Diaries*, p119, letter 8th June 1859, p176, letter 5th November 1859 & p365, *Circular Right Against Wrong*

¹⁶ Robert Poole, “James Kay-Shuttleworth and Samuel Bamford: Politics, Culture and Identity in Nineteenth-Century Lancashire”, *Transactions of the Lancashire and Cheshire Antiquarian Society*, 106, (2010), p70

own works having moved back to his home county of Lancashire with his wife, Mima, in 1858.¹⁷ Income from this source was precarious from the start. During the night of Tuesday 21st December 1858 he was haunted by ‘terrible apprehension of exigency want and destitution’ and two days later recorded that that they were nearly out of coal and ‘absolute want and starvation will soon be in the house.’¹⁸ By mid-April 1859 the couple had only nineteen shillings and sixpence in the world and had already pawned their silver teaspoons and Mima’s dress.¹⁹ In his entry for Friday 24th June Bamford recorded that he had hardly enough money for Sunday dinner and the rent which was due on Monday.²⁰ At the end of July he wondered whether to stay at home and pay the rent or use the rent money to travel to Colne to see if he could make more there.²¹ By May 1861 he was enquiring about possible purchasers for his books and ‘superfluous household furniture’ because ‘I would not run into debt if I could avoid it.’²² As we will see, Bamford’s ability to make pragmatic decisions about his finances was often overtaken by his desire to maintain appearances.

Bamford’s attitude to his poverty was both defiant and resigned, teetering on the edge of humiliation despite the proud stance of his riposte to Rupertino. He wrote to a friend, ‘All would be well enough, were it not for the state of exigency in which we feel ourselves, and to which I am beginning to be almost reconciled. Indeed, I am nearly persuaded, people of our condition have not any right to expect stability, or certainty of subsistence At any rate,

¹⁷ Hewitt and Poole (eds), *Bamford Diaries*, pp11 & 47

¹⁸ *Ibid*, pp55-57, entries for Wednesday 22nd and Thursday 23rd December 1858

¹⁹ *Ibid*, p92, entry for Tuesday 19th April 1859

²⁰ *Ibid*, p123

²¹ *Ibid*, p138, entry for Tuesday 26th July 1859

²² *Ibid*, p312, entry for Wednesday 15th May 1861

whatever comes of it I shall never stoop to any discreditable humiliation.’²³

In a letter to the Chadderton and Tonge Mutual Improvement Society he exhorted them, ‘Integrity, and strict honesty, would mark all our dealings with our fellow men; not that honesty, that which consists in paying money debts alone, but that which discharges, or endeavours to discharge all due obligations to others.’²⁴ Nevertheless, in private, he was less sanguine, revealing the inner conflict that the struggle simply to buy food wrought in him. In July 1859, having obtained a shoulder of lamb on credit, he recorded in his diary, ‘This is much against my ideas of rectitude: it seems shabby, shifty, and I feel humiliated.’²⁵ In spite of these feelings, by this point, Bamford had been borrowing money from friends for some time although his unease is evidenced by the speed with which he took offence when he believed that one of those friends had failed to send him a copy of the local newspaper because he owed him a sovereign.²⁶ He commented ‘Truly, what ills arise from poverty.’²⁷ However, when he returned the money to the friend a few days later Bamford recorded, without admitting his mistake, that ‘his wife had forgotten to send the newspaper.’²⁸

In April 1859 a friend suggested that a subscription could be raised to purchase an annuity for Bamford and his wife. Bamford had had previous experience of being the recipient of a subscription as one had been raised for him in 1846. To the displeasure of some of the subscribers, he insisted on taking the money as a lump sum which he used to publish his autobiography of

²³ Ibid, p82, letter, 5th April 1859

²⁴ Ibid, p173, letter dated 29th October 1859 - underlining in the original

²⁵ Ibid, p128, entry for Friday 8th July 1859

²⁶ Ibid, pp95, 98, 124 & 127, entries for Monday 2nd May, Saturday 7th May, Friday 1st July & Thursday 7th July 1859

²⁷ Ibid, p98

²⁸ Ibid, p99, entry for Wednesday 11th May 1859

his youth, *Early Days*.²⁹ Four years later he was in financial difficulties again and a position was found for him under the patronage of John Wood, chairman of the Board of the Inland Revenue, at Somerset House, London.³⁰ Martin Hewitt comments that at this time ‘his income from writing was also supplemented by donations from wealthy patrons, which Bamford seems to have been quite happy to accept, even solicit.’³¹

In fact Bamford was only comfortable with receiving patronage if he felt that he was in control of how the process was managed and presented. In April 1859 he agreed that a subscription ‘might be done but it was a thing I could not start myself.’³² In May a letter appeared in the *Oldham Advertiser* praising his career as a Reformer and describing him as having ‘a monotonous existence within the humble walls of a cottage at Harpurhey, unthought of and uncared for.’³³ It pointed out that he did not receive government support, that his only income was what he earned ‘by the exercise of his brain and pen’ and that he could not be expected to work for many more years.³⁴ Again the purchase of an annuity was suggested.³⁵ The writer realised that Bamford might think him ‘impertinent’ in his plan but added that ‘if I have erred I have done so from a good motive.’³⁶ Bamford was delighted with the proposal.³⁷ In contrast with “Rupertino’s” public plea on his behalf ten months later, the correspondent had not made the mistake of revealing Bamford’s level of poverty. By referring to Bamford’s service to his country,

²⁹ Ibid, pxii

³⁰ Ibid

³¹ Hewitt, "Radicalism and the Victorian Working Class", p876

³² Hewitt and Poole (eds), *Bamford Diaries*, p84, entry for Saturday 9th April 1859

³³ Ibid, p112, letter, 28th May 1859

³⁴ Ibid, p113

³⁵ Ibid

³⁶ Ibid

³⁷ Ibid, p115, letter, 31st May 1859

he offered Bamford a platform on which he could set out his sufferings - 'crosses, losses, privations, exigency, contumely, outrage, unjust condemnation, chains, imprisonments have each and all, been endured by me' - and allowed him to state his perceived right to 'compensation for the past' which he could 'with self respectful gratitude, accept, and becomingly assume.'³⁸

Several of the men who campaigned on his behalf for a subscription or a civil list pension appear to have been only acquaintances, although Bamford took to calling them 'friends' in his diary.³⁹ This demonstrates that Bamford was not only a member of the middle class but that he knew how the conventions of patronage worked. The word 'friend' was used in a way recognisable in the twenty-first century but it also referred to people 'who could be turned to for guidance, assistance and the prospect of preferment.'⁴⁰ A claim of friendship was a persuasive influence on a patron in their distribution of patronage.⁴¹

Bamford had many such friends, although he complained often about their neglect, and his relationship with Sir James Kay-Shuttleworth shows this in action. At the beginning of their correspondence, Bamford signed himself, 'Your obliged Servt.'⁴² As the connection developed Bamford provided Kay-Shuttleworth with information about education and working men in return for a "retainer".⁴³ After two months Kay-Shuttleworth wrote to him,

You are not to regard yourself in any other light than as my personal friend, who has done me some service in collecting some materials for

³⁸ Ibid, p115 - underlining in the original

³⁹ Ibid, p223, entry for Sunday 25th March 1860

⁴⁰ Bourne, *Patronage and Society*, p79

⁴¹ Ibid

⁴² Hewitt and Poole (eds), *Bamford Diaries*, p142 letter 29th July 1859

⁴³ Ibid, p143, entry for Saturday 29th July 1859

me, not for hire, but for goodwill; & who allows me the privilege of contributing slightly to the comfort of one whose genius I have long admired, & whose services to public freedom have been ill-requited but show independent activity in a virtuous and ... age to not refuse to a friend the satisfaction of a slight tribute of regard and respect.⁴⁴

It is difficult to imagine a letter more calculated to flatter and sooth Bamford, its references to his independence, his genius and his public service according so closely with his own view of himself. Nevertheless, Bamford replied as an ‘obliged Humble Servant,’ as one of Kay-Shuttleworth’s ‘humble ‘friends’” who, he hoped, would never be unworthy of his good opinion.⁴⁵ Bamford signed off his next letter, ‘Your obliged humble servant, and friend.’⁴⁶ The editor notes that ‘and friend’ was added at the side of the letter. We do not know what the letter that was sent looked like but the copy conveys a sense of equivocation about the status Bamford felt that he could claim. In his correspondence with Kay-Shuttleworth Bamford never stopped referring to himself as some version of an obliged, obedient and humble servant.⁴⁷ He called Kay-Shuttleworth his friend but was always alive to where the power lay in their relationship; when Sir James sent him five pounds he addressed him as ‘My very Kind and Generous Friend.’⁴⁸ The diary trails off twelve months later in a way that expresses so much of Bamford’s ambivalence and bitterness about patronage. Kay-Shuttleworth had sent a further five pounds and Bamford commented, ‘I thought Sir James had forgotten me, as many of my ‘friends’ have done, but I am ...’⁴⁹ For Bamford

⁴⁴ Ibid, p153, letter 2nd September 1859. Ellipsis in the edited text.

⁴⁵ Ibid, p154, letter 4th September 1859

⁴⁶ Ibid, p157, letter 16th September 1859

⁴⁷ Ibid, p272, letter 7th January 1861

⁴⁸ Ibid, p273, letter 9th January 1861

⁴⁹ Ibid, p357, entry for Thursday 26th December 1861

their 'economic inequality made it impossible to reconcile the roles of friend and client.'⁵⁰

Presentation, both material and intangible, was important to Bamford. In a draft letter to a newspaper putting his case for financial support from the government he characterised himself as 'a poor handloom weaver' waiting for what was owed him by 'a great, rich, and powerful nation' for the sufferings he had endured and he requested payment on account of his and his wife's age.⁵¹ This was disingenuous as he had stopped being a weaver well over thirty years earlier. By drawing attention to this part of his past he was almost certainly trying to elicit sympathy from a public which would have been well aware of the devastating and ongoing decline in the handloom weaving industries in Lancashire and London.⁵² Bamford himself recorded '2000 silk weavers and hands generally out of work at Middleton.'⁵³ He was also tapping into the myth which was growing in the mid-nineteenth century of the self-sufficiency and freedom of traditional handloom weavers.⁵⁴ Thus, his blatant portrayal of himself as powerless was countered by a subtext of previous independence.

Bamford was also very concerned about his physical appearance. As Vivienne Richmond points out in *Clothing the Poor in Nineteenth-Century England* (2013), the absence of an acceptable appearance 'could generate immense shame and was a cause of self-inflicted as well as externally produced social

⁵⁰ Poole, "Kay-Shuttleworth and Bamford", p59

⁵¹ Hewitt and Poole (eds), *Bamford Diaries*, p127, draft letter, 6th July 1859

⁵² Joyce, *Democratic subjects*, p58; Gareth Stedman Jones, *Outcast London: a study in the relationship between classes in Victorian Society*, Peregrine, (1976), pp100-101

⁵³ Hewitt and Poole (eds), *Bamford Diaries*, p238, entry for Thursday 2nd August 1860

⁵⁴ Joyce, *Democratic subjects*, pp32 & 58

exclusion.’⁵⁵ Thus, Bamford recorded the necessity of buying a new coat which he could ill afford but he thought that his friends ‘should not be ashamed of my outward appearance.’⁵⁶ Furthermore, when Kay-Shuttleworth first asked him to visit, Bamford initially considered declining the invitation because ‘the only coat I have, which is fit for a Sunday’ had just been pawned.⁵⁷ The resourceful Mima produced a dress which she had been holding back for emergencies and swapped it for her husband’s coat at the pawn shop. Bamford agreed to the visit but was still worried;

My hat certainly is a little crushed on one side, and my trousers rather worn at bottom: my coat is good, my waistcoat barely decent, but Sir James has had poor Lancashire men, as his guest before now ... and he will I trust excuse my barely passable appearance, Mima will sponge and trim up as well as can.⁵⁸

As Richmond says, clothing did not have to be new but for the wearer to be respectable it had to be ‘clean, in good repair and appropriate for the occasion.’⁵⁹ Bamford seems to have been unable to convince himself that his appearance was acceptable because in the four weeks following his visit to Kay-Shuttleworth he bought himself a hat, trousers and waistcoat costing a total of £2/6/0.⁶⁰

Bamford and Mima’s use of the pawnshop underlines their liminal social position. Pawning was an important way of managing the family budget in the nineteenth century but, as it became increasingly available, its social acceptability declined as other avenues of credit opened up for the middle and upper classes and it was viewed as a practice of the poverty-stricken or

⁵⁵ Vivienne Richmond, *Clothing the Poor in Nineteenth-Century England*, Cambridge University Press, (2013) p160

⁵⁶ Hewitt and Poole (eds), *Bamford Diaries*, p32, entry for Tuesday 26th October 1858

⁵⁷ *Ibid*, p141, entry for Friday 29th July 1859

⁵⁸ *Ibid*, p142, entry for Friday 29th July 1859

⁵⁹ Richmond, *Clothing the Poor*, p122

⁶⁰ Hewitt and Poole (eds), *Bamford Diaries*, pp149 & 151, entries for Saturday 20th & Tuesday 23rd August 1859

irresponsible.⁶¹ As noted above, Bamford fretted about obtaining a shoulder of lamb on credit but he gave no special reason for buying it and it was an extravagant purchase for someone who had no reserves or steady income. Only two years later, Isabella Beeton gave the average cost for shoulder of lamb as 10d to 1s per pound.⁶² Shoulder of mutton cost 8d per pound, a leg of pork 9d per pound and sirloin of beef 8½d per pound making the lamb one of the most expensive cuts of meat available.⁶³ What Mima thought of this is, of course, unrecorded but we do know that she was a practitioner of old-fashioned self-sufficiency because she did her own brewing and baking and Bamford's random recordings of food purchases may not reflect the couple's typical diet.⁶⁴ He also sets out a range of gifts received of seasonal foods, including apples, peas, gooseberries and cauliflowers, and festive foods, including mince pies and Simnel cakes, all of which he was happy to accept.⁶⁵ This is in contrast to gifts of coal which he describes refusing or being reluctant to accept.⁶⁶ His difference in attitude was likely to have been due to his understanding of the fact that food gifts were an important part of 'social intercourse.'⁶⁷

Bamford was altogether less comfortable accepting gifts of money. At the beginning of September 1859 he received two shillings from an anonymous

⁶¹ Richmond, *Clothing the Poor*, pp84 & 88

⁶² Isabella Beeton, *The Book of Household Management*, London, (1861), Chapter 15.755. The quotation actually says '10s to 1s per lb' but the surrounding entries make it clear that the first number is of pennies not shillings.

⁶³ *Ibid*, Chapters 13.659, 15.738 & 17.826

⁶⁴ D J Oddy, "Food, drink and nutrition", in F M L Thompson (ed), *The Cambridge Social History of Britain 1750-1950 Vol 2: People and their Environment*, Cambridge University Press, (1990), pp254 & 257; Hewitt and Poole (eds), *Bamford Diaries*, p20, entry for Friday 10th September 1858 & p47, letter 1st December 1858

⁶⁵ Hewitt and Poole (eds), *Bamford Diaries*, p22 entry for Wednesday 15th September 1858, p136 entry for Thursday 21st July 1859, p242 entry for Sunday 2nd September 1860, p287 entry for Sunday 10th March 1861 & p357 entry for Wednesday 25th December 1861

⁶⁶ *Ibid*, p22, entry for Friday 17th September 1858, & p259, entry for Thursday 15th November 1860

⁶⁷ Oddy, "Food", p254

lady as what he described as ‘charitable contributions.’⁶⁸ This made him uneasy; ‘I cant [sic] accept money in this way, except as payment for books.’ However, he understood in this instance that such gestures were well meant and concluded that he ‘must put up with them for the sake of the kind motives which prompt them.’ It may not be a coincidence that two days later he wrote a strong defence of his decision to pursue compensation from the government revealing bitterness at his friends’ and patrons’ previous inertia, mixed with fierce pride in his manly independence.⁶⁹ His emotional concepts relating to what it meant to achieve full manhood here helped him to retain his self-esteem in the face of real financial crisis. He reiterated that it had not been for him to initiate an application to Parliament and that his friends would take their own action. Nevertheless, he had ‘not any great expectations from friends, from political friends at any rate; they ... had disgraced themselves by not having it done long ago.’ Then Bamford described himself; ‘I was a poor man, but a very proud man: honestly, manfully proud, I trusted: and I would see the best of them in the furthest nook of hell sooner than go begging them to do it for me.’ Six months later it was this pride in his independence which meant that he could not countenance the public offer of assistance from “Rupertino”.

In the immediate aftermath of the Rupertino affair, Bamford accepted without comment five shillings from a lawyer, who was previously unknown to him, and who had contrived a meeting to ask him a question with the actual purpose, Bamford believed, of giving him money.⁷⁰ He may have felt able to

⁶⁸ Hewitt and Poole (eds), *Bamford Diaries*, p155, entry for Friday 9th September 1859

⁶⁹ Ibid, p155, entry for Sunday 11th September 1859 - Underlining in the original

⁷⁰ Ibid, p216, entry for Tuesday 13th March 1860

ignore this incident as on the same day he received notice that he had unexpectedly been awarded fifty pounds from the Royal Bounty Fund with the expectation that further awards would be forthcoming. The news 'caused a state of feeling which I may describe [sic] as one of pleasing pain.' Despite this complex and ambivalent reaction, the thanks which he offered to his supporters were fulsome and florid, again showing his understanding of the patronage relationship and the emotional negotiation he was forced to carry out. He wrote to Thomas Bazley, MP expressing to him 'all the grateful sentiments which kindness such as yours ought to inspire. Those sentiments, I beg to assure you I experienced in a degree to which any expression which I have at command is inadequate.'⁷¹ Over a year later and with the means of a steady income still unattained, an acquaintance gave him two shillings and he reported in his diary that he would not have accepted them had he 'not been almost at extremity in ways and means for carrying on.'⁷²

Despite this, Bamford was fussy about the way in which a regular income should be procured for him and the format it should take. In October 1860 he recorded a meeting with a Mr Dunckley at the office of the *Manchester Examiner and Times* at which it was suggested that an article should be published advocating Bamford's claim on the grounds of his literary career.⁷³ Bamford said that this would put him on the 'pension list' which he did not want; 'I had not any wish to see my name on the list which read like a beggarly roll of paupers receiving their pay.' Civil list pensions were granted ostensibly by the sovereign on the recommendation of the Prime Minister in

⁷¹ Ibid, p220, copy letter, 17th March 1860

⁷² Ibid, p310, entry for Thursday 9th May 1861

⁷³ Ibid, p254, entry Thursday 11th October 1860

accordance with principles agreed by the House of Commons in 1834. They could be awarded in recognition of ‘personal services to the Crown, by the performance of duties to the public, or by useful discoveries in science and attainment in literature and the arts.’⁷⁴ What Bamford wanted was ‘just compensation’ and he would not accept a pension from the government ‘or any other gift, dole, or gratuity, which they could bestow.’ Carried away on a tide of self-important rhetoric, he imagined addressing the government directly; ‘keep your favours until I ask you for them,’ as a favour was something which he ‘hoped never to submit to.’ Eventually he agreed that Mr Dunckley could advance his claim on any grounds he wished provided that it was made clear that his request was for compensation. After an income was secured for Bamford by other means he concluded, that he would rather not have a government pension as ‘after living free, as it were all my days, I don’t like the idea of dying with a Government collar round my neck: it would not be the sort of death which an old patriot ought to submit to.’⁷⁵ It is possible that Bamford feared that ultimately he would be rejected for a pension as there is evidence that those from upper middle-class backgrounds received pensions more quickly and at a higher rate than those from a lower middle-class background, and Bamford’s conviction after Peterloo for inciting a riot may have presented a difficulty for those considering his case.⁷⁶

Bamford’s delicate sensibility regarding his own position does not appear to have extended to that of friends in similar circumstances. In May 1859 he read an advertisement in the morning paper regarding his friend and fellow

⁷⁴ Quoted in Rosalind F Croucher and John S Croucher, “Mrs Janet Taylor and the Civil List Pension - a claim to recognition by her country”, *Women’s History Review*, 21(2), (2012), p254

⁷⁵ Hewitt and Poole (eds), *Bamford Diaries*,, p332, entry for Sunday 21st July 1861

⁷⁶ Croucher and Croucher, “Mrs Janet Taylor”, p270; Spence, “Samuel Bamford”

poet John Rogerson.⁷⁷ The piece describes Rogerson as ‘in the greatest difficulties’ and his family as living in ‘extreme destitution,’ their furniture having been removed to pay debts and the eldest son being close to death from tuberculosis. His friends had started a subscription and were appealing for further donations. Whilst Bamford read this with sorrow and expressed himself to Rogerson as ‘much grieved’ to read the advertisement, he said bluntly that those who wished to help did not have the money to do so, although he did offer to organise a reading from which Rogerson could receive the proceeds.⁷⁸ Interestingly, Bamford gave no comment on the propriety of such a blatant request for money being made to the public nor on the detailed revelations of Rogerson’s domestic struggles. The need for privacy and independence reflected his personal morality rather than a world view.

In May 1861 Bamford learned that Bazley was trying to organise a private subscription to assist him. He expressed himself to Bazley resignedly, ‘though I would certainly drag on without such help if I could, my position, sorry as I am to say it, leaves me without alternative: I am entirely in the hands of those who have the means and the will to render aid.’⁷⁹ On 21st July 1861 Bamford heard at last that the subscription had been a success and that he was to receive one pound every month.⁸⁰ Bamford’s response was typically mixed; satisfied, ungracious and rueful. He declared that, ‘This is doing business as it should be done’ and that it was especially right that the people of Lancashire should give him compensation because they ‘are the parties who have benefited by my exertions and sufferings.’

⁷⁷ Hewitt and Poole (eds), *Bamford Diaries*, p109

⁷⁸ Ibid, p109, entry for Tuesday 24th May 1859; letter, 24th May 1859

⁷⁹ Ibid, p320, letter, 29th May 1861

⁸⁰ Ibid, p332, entry for Sunday 21st July 1861 - underlining in the original

Samuel Bamford's writings offer a portrait of a complex, independent and proud man, living in poverty on the fringes of the middle class. The particular antipathy of Radicals to philanthropy has been noted and may offer a partial explanation for the origins of his perspective.⁸¹ Bamford's finely tuned appreciation of his position resulted in him feeling uncomfortable about accepting charity from strangers, loans from friends and credit from tradespeople. It also made him acutely conscious of his appearance which sometimes resulted in him spending recklessly. His belief in the rightness of his claim for compensation from the state for its treatment of him during his politically active years enabled him to accept campaigns on his behalf from acquaintances but he rudely rebuffed the offer of assistance from "Rupertino" because his poverty was revealed to the public gaze and, perhaps, not enough was made of his political career. He could express gratitude and humility when social convention required but his privately expressed feeling was of 'pleasing pain' rather than thankfulness. For all his self-respect and self-reliance, Bamford, because of his very real hardship, was forced reluctantly to accept the financial support which others arranged for him.

Bamford's pride, frequent bitterness and frostiness are certainly resonant of Trollope's Mr Crawley. The letters from real clergymen have a rather different tone:

When we are sitting round our hearth, we talk over our dress, and one points to one thing, and another to another, all and each supplied by your parcel; and then thankfulness to God fills our hearts. May he, who is able, make all grace abound unto you!⁸²

⁸¹ Brian Harrison, "Philanthropy and the Victorians", *Victorian Studies*, 9 (4), (1966), p369

⁸² *Annual Report of the Clothing Society for the Benefit of Poor Pious Clergymen of the Established Church and their Families 1852*, Birmingham, (1853), Letter G. The letters are referenced here by their letters.

This extract is from the correspondence which furnishes the evidence for the second part of this examination of men's emotional reaction to receiving charity. The letters were sent to the administrator of the Clothing Society for the Benefit of Poor Pious Clergymen of the Established Church and their Families during 1852. Following the Society's precedent, twenty-seven anonymous letters (one for each letter of the alphabet, plus an additional letter under 'Y') were published in its annual report for that year. Together they provide evidence of a small emotional community where the constituents were unlikely to have met but expressed similar feelings to those conveyed in the above extract; gratitude and Christian fellowship consistent with an understanding of how the community worked. Members of the community were taking advantage of the relatively recent innovation of the Penny Post which opened up the possibility of affordable, swift communication for working- and middle-class people.⁸³ Without this innovation in 1840 it is doubtful whether this financially straitened group would have felt so free to engage in correspondence and, thereby, express their ideas and feelings. Not only did the Penny Post facilitate people far from home keeping in touch with family and friends, it enabled the formation of communities with common interests to exchange ideas where the members rarely, if ever, met. For example, the sexual reformers John Addington Symonds and Havelock Ellis worked on writing a book together without ever coming face to face.⁸⁴ However, Symonds reminds us of how much is unsaid when personal contact is lacking and of the barriers to capturing a person's true feelings from the past;

⁸³ Catherine J Golden, *Posting It - The Victorian Revolution in Letter Writing*, University Press of Florida, (2009), pp3-4 & 197

⁸⁴ Sean Brady, *John Addington Symonds (1840-1893) and Homosexuality: a critical edition of sources*, Palgrave Macmillan, (2012), p3

‘I wish I could talk to you it is only in conversation that one likes to speak frankly when a hint may betray very prominent personalities.’⁸⁵ A nuance of speech might convey much that it was unwise or awkward to put down on paper.

The Society was founded by Phyllis Peyton and Mary Lamb in 1820 in response to the poverty they had encountered amongst some clergy.⁸⁶ A letter from an earlier report highlights the particular difficulties clergy faced with their professional garb; ‘custom compels us to dress in what is literally the most expensive wear of all that is worn by gentlemen, I mean, black cloth.’⁸⁷ As we have seen, not having the correct clothing in any given situation could induce shame and social marginalisation. Misses Peyton and Lamb began by collecting second-hand clothing and distributing it to families in their neighbourhood but within a few years they were collecting widely and having bales of cloth delivered to them by canal boat from London to their homes in Leicester.⁸⁸ By 1852 Miss Lamb appears to have been operating alone, not only dispensing ‘not altogether new’ clothing and cloth for making clothes and household linen, but also handing out ‘books and tracts for individual use, or for parochial distribution.’⁸⁹ That year copies of a book called *Chapters on Prisons* appear to have been donated and six of the correspondents express their gratitude warmly for that or for books and tracts generally.⁹⁰ In *Women and Philanthropy in Nineteenth-Century England* (1980) Prochaska lists the

⁸⁵ Letter to Ellis, 03.11.1892, *ibid*, pp228-230

⁸⁶ http://www.sonsoftheclergy.org.uk/C2B/document_tree/ViewACategory.asp?CategoryID=10 (accessed 26.04.2012)

⁸⁷ *Annual Report of the Clothing Society for the benefit of Poor Pious Clergymen of the Established Church and their Families 1849*, Birmingham, (1850), p32. Specific thanks for black cloth are given in letters H, O and R in the 1852 Report.

⁸⁸ http://www.sonsoftheclergy.org.uk/C2B/document_tree/ViewACategory.asp?CategoryID=10

⁸⁹ *Clothing Society Annual Report 1852*, pv

⁹⁰ *Ibid*, Letters F, J, K, M, O & W

Society as one of only thirteen societies which were managed by women and it is the only society which does not refer to “ladies”, “females” or “sisters” in its title.⁹¹ Thus the Society occupied an unusual position in the Victorian philanthropic world because of its female founder and management but also because of Miss Lamb’s connection with the men she sought to help.

Susan A Ostrander and Paul G Schervish have constructed a model of the interactions between donors and recipient organisations which offers a framework for thinking about the relationship between Miss Lamb and her beneficiaries.⁹² Ostrander and Schervish identify a number of philanthropic strategies used by donors in their communication with recipients which form the context within which recipients operate.⁹³ In personal-engagement strategies, ‘donors attend immediately and directly to the needs of recipients and ... are in personal, physical contact with them.’⁹⁴ The donors ‘seek to know and be known by the ultimate beneficiaries of their support and in some cases to allow beneficiaries to actually enforce attention to their needs.’⁹⁵ Whilst there is nothing to indicate that Miss Lamb and the correspondents actually met, the letters suggest that the beneficiaries’ relationship with her fitted the personal-engagement strategy. Letter K makes it clear that beneficiaries were allowed to write to the Society with a list of their requirements but that they might receive additional items, which the Society thought could be useful. Furthermore, it is obvious that beneficiaries were asked to provide news of their work - ‘You kindly express a wish to hear

⁹¹ Frank Prochaska, *Woman and Philanthropy in Nineteenth-Century England*, Oxford University Press, (1980), pp244-245

⁹² Susan A Ostrander and Paul G Schervish, “Giving and Getting: Philanthropy as a Social Relation”, in Jon Van Til and Associates (eds), *Critical Issues in American Philanthropy: Strengthening Theory and Practice*, Jossey-Bass, (1990)

⁹³ Ibid, p76

⁹⁴ Ibid, p77

⁹⁵ Ibid

something of my parish' - and that enquiries were made as to beneficiaries' families' health.⁹⁶ With only one side of the correspondence available it is impossible to guess how much Miss Lamb revealed of herself but two letters do address her as 'M. L.' rather than the formal 'Madam'.

Ostrander and Schervish consider that, despite the inequality between donors and recipients, the latter are able to offer 'moral currency' to the former.⁹⁷ The strategies they suggest recipients use to obtain a favourable outcome from donors include the 'opportunity-based' strategy in which the recipient persuades the donor of the value of the opportunity to donate.⁹⁸ The recipient needs to offer some kind of reward; 'Giving is not seen as its own reward here, and so the recipients feel indebted to and beholden to the donor.'⁹⁹ There is a need for potential recipients to understand what the donor might want from them.¹⁰⁰

In the letters the recipients 'reward' Miss Lamb in a number of ways.

Unsurprisingly, all of them express gratitude but fifteen of them also comment specifically on her, or her and her associates', kindness.¹⁰¹ Indeed, one of the correspondents confirms that this is the only reward that he can provide; 'For your continued kindness we cannot make any return than these feeble thanks, or we would gladly do it.'¹⁰² Nearly half of the valedictions contain the words 'grateful', 'gratefully' or 'gratitude'. In addition to thanks, seventeen of the beneficiaries offer a prayer, usually to Miss Lamb personally, such as, 'My

⁹⁶ *Clothing Society Annual Report 1852*, Letters R & S

⁹⁷ Ostrander and Schervish, "Giving and Getting", p75

⁹⁸ *Ibid*, p88

⁹⁹ *Ibid*

¹⁰⁰ *Ibid*, p89

¹⁰¹ *Clothing Society Annual Report 1852*, Letters A, B, D, E, G, H, N, P, Q, S, T, W, X, Y1 & Z

¹⁰² *Ibid*, Letter H

prayer is continually offered up in your behalf, for while life remains I cannot forget your kindness to me and mine.’¹⁰³ Nearly all the correspondents refer to God which, whilst not unexpected, evokes the Anglican Christian fellowship common to themselves and Miss Lamb.¹⁰⁴ Some rewards are by way of the requested news. Fifteen of the beneficiaries mention or give details of their children or families; for example, ‘my wife and daughters could not make the respectable appearance they do but for the contents of your parcels.’¹⁰⁵ News of their schools and teaching is given by five of the writers and of church matters by seven; ‘I am sorry to say that I have not quite accomplished the sum needed for the enlargement of my church, but I hope that on the re-opening of it, we shall get nearly all we want.’¹⁰⁶ Thus the writers in this emotional community show that they recognised a model of gratitude which was likely to please their benefactor.

The fact that these letters were chosen for publication suggests that the writers were correct. Out of the twenty-seven letters, twenty were written by the clergymen and only three by their wives; in one case, Y, the husband and wife wrote separate letters.¹⁰⁷ It is possible that, as a spinster, Miss Lamb found that corresponding with respected, professional men who expressed a debt of gratitude elevated her own sense of status and was a reward in itself. Prochaska points to a strong sense of Christian benevolence as a motivating factor for women philanthropists and it would be surprising if that were not present here.¹⁰⁸ However, he also detects that the women, especially those

¹⁰³ Ibid, Letter B

¹⁰⁴ Ibid - Letters K, S and U do not.

¹⁰⁵ Ibid, Letters A, B, C, D, G, K, L, N, Q, R, S, U, V, W & X; the quote is from letter V.

¹⁰⁶ Ibid, Letters H, J, I, R and T and letters F, H, J, K, L, R & T; the quote is from letter K.

¹⁰⁷ The gender of the writers of letters I, P, Q and X is ambiguous.

¹⁰⁸ Prochaska, *Women and Philanthropy*, p123

without families, experienced great pleasure in their work with the poor and were gratified when they were called “dear” or “friend” and it was made clear to them that they were needed.¹⁰⁹ A large proportion of the correspondents refer to Miss Lamb as a friend. While eleven of the letters are addressed to ‘My dear Madam,’ nine include the word ‘Friend’ in the greeting, for example ‘My Dear Friend’ and ‘My dear Christian Friend’; three make a link between her and other ‘kind friends’; and one thanks God ‘who has put it into your heart to befriend his ministers.’¹¹⁰ It is difficult to say whether this is a ‘reward’ or a mechanism that beneficiaries deployed to make their need of charitable help more acceptable to themselves. Both of these, probably unconscious, motivations may have been present. With more conscious intent, the use of “friend” might have been acknowledgment of the secular patronage relationship or a claim to Christian fellowship. All participants in the correspondence would have been aware of Jesus’ instruction to his disciples, ‘Ye are my friends, if you do whatsoever I command you. Henceforth I call you not servants; for the servant knoweth not what his lord doeth: but I have called you friends.’ (*John 15:14-15*).

Alan J Kidd has suggested that the reciprocity intrinsic to a gift relationship was met, in eighteenth- and nineteenth-century charities, by beneficiaries being ‘deserving’ rather than merely in need.¹¹¹ Therefore,

giving was made dependent upon the return ‘gift’ expected from the recipient, i.e. the status of being deserving. Such a quality involved more than a display of gratitude and deference, an aspect of gift-giving well understood by recipients; by reference to the past history and present status of supplicants, it functioned as a mediated ‘return’ for the charitable gift.¹¹²

¹⁰⁹ Ibid, p124

¹¹⁰ *Clothing Society Annual Report 1852*, Letters N, P & Q, and letter E

¹¹¹ Alan J Kidd, “Philanthropy and the ‘social history paradigm’”, *Social History*, 21(2), (1996), p187

¹¹² Ibid

Sala used this strategy effectively in his correspondence with the Royal Literary Fund and twelve of the twenty-seven Clothing Society beneficiaries appear to have offered this type of 'return' either by referencing their past or current financial hardship and/or their relief at receiving the parcel of goods.¹¹³ Correspondent A, for example, said, 'The box contained many things of which we stood in *much need*, and which the narrowness of our income, with the peculiar calls upon me just now, put it entirely out of my power to procure.' The sense of relief was either communicated quite directly - 'Our warmest gratitude is due to you ... for relieving us from anxiety in the matter of "*how shall we be clothed*"' - or was apparent in the correspondents' references to a feeling of solace - 'Many hearts have been comforted and still continue to be comforted by the Society which you manage. As regards ourselves, I know not what we could have done many years past without your aid;' and 'I can never sufficiently express the amount of comfort imparted by your periodical remittances.'¹¹⁴

Furthermore, the gifts clearly enabled some of the clergy to maintain social status in ways unconnected with the need for appropriate dress. One of the clergy wives referred to making clothes for herself and her children and 'when they become shabby' passing them to poor parishioners adding, 'I was much pleased to see the flannel shirts, for they are in constant demand among our old and infirm poor people.'¹¹⁵ This would have enabled her husband to meet the expectation of the giving of charity to his flock which

¹¹³ *Clothing Society Annual Report 1852*, Letters D, F, M, T, V, X, Y1 & Y2 and letters A, I, M, U, W, X and Y1

¹¹⁴ *Ibid*, Letters M, T & F

¹¹⁵ *Ibid*, Letter C

poor clergy found so difficult to achieve. Similarly, one of the clergy planned to add *Chapters on Prisons* to a 'small library which I have formed for my people.'¹¹⁶ Other clergy were able to participate in the intellectual life often denied poorer clergy by passing the book on to a local magistrate or circulating the books and tracts.¹¹⁷

Given the similar format of previous annual reports, it is likely that at least some of the letter writers knew that their words would be printed although they would remain unnamed. The Society was at pains to protect the identity of its beneficiaries, thus granting them, not only material goods, but anonymity at a time when, as we have seen, this was not guaranteed to recipients of charity. Responding to a request that more details of cases be published in order to command greater sympathy and interest, the Society replied, 'We consider that to give publicity to peculiar features of a case is to betray the trust which is reposed in us,' and would 'infringe the delicacy and secrecy which, at the very outset of our work, we imposed upon ourselves.'¹¹⁸

It is impossible to say to what extent the reassurance afforded by strictly maintained confidentiality liberated the correspondents to express their feelings but a few of them did use Miss Lamb as a confidante to whom they were surprisingly open about their emotional reactions to physical and spiritual problems in a way that exceeds the fulfilment of their obligations as recipients. The writer of letter E, who did not mention a wife or family, was worried about the status of their relationship and sought to regularise it;

¹¹⁶ Ibid, Letter F

¹¹⁷ Ibid, Letters J & W

¹¹⁸ Ibid, piv

I had missed your letters, but I was afraid to write, lest you should suppose that I did so from interested motives; but this I can assure you would not have been the case: in future, then, let me hope that I shall not be misunderstood, if I venture to write to you in the interval of your bountiful presents.

He went on to outline the effect of 'a most distressing ailment' with which he was afflicted and the spiritual difficulties that this caused him - 'I am, however, humbled to think how little I have realised the true spirit of Christ's Gospel in my affliction; how much there has been of impatience, and how little of that calm submission to my Father's will.' The writer of letter H was also ill, of a fever, to which he was unable to see an end. He did not know how he had withstood it except that it might be 'the Lord's hand upon me, bringing me into the desert to rest awhile, and reflect and pray over my poor works of faith and labours of love.' Unfortunately, he saw 'little results to gratify the mind, and I believe I generally labour *not* from any expectation of visible happy results, but more in faith and hope.' The writer of letter W, who had a wife and nine children, explained that they kept from 'temporal distress' by self-denial, which he believed was a part of Christian duty. Nevertheless, 'it is not always easy to trust in God in a dark and gloomy hour, but perhaps this very feeling of difficulty is only a part of God's way to fit us for a future state.' He signed himself 'Your unworthy Servant,' thus placing himself firmly in a subordinate position to Miss Lamb.

Ostrander and Schervish's and Kidd's models of donor/recipient relationships, offer a way of understanding why professional, Victorian men would allow themselves to be drawn into such a warm correspondence with a woman in relation to whom, in this situation, they were subordinated. An understanding of nineteenth-century patronage and Christian fellowship puts these

relationships in context. That the writers understood their dependent position is well illustrated by letters in which fears of not receiving further parcels are expressed; 'I have been daily expecting to hear from you, but in this I have hitherto been disappointed, and I hope you will excuse me for writing to ask, whether I may anticipate another parcel from you this year. We are indeed much in want of help in the way of clothing.'¹¹⁹ Feelings of gratitude are accompanied by anxiety, hope, trust and relief. Pride, so prominent in Samuel Bamford's writings, is notably absent but one correspondent, before offering his thanks, commented that it was 'humiliating ... to the natural feelings to be the object of such bounty.'¹²⁰ While, as has been established, 'natural feelings' do not exist, the fear of losing respectability within the social structure is clear. Three letters from clergy wives is a very small sample from what is already a limited range of correspondence. Nevertheless, it is interesting to note that the women exhibit the same understanding of the need to express gratitude, Christian fellowship and relief from anxiety as their husbands. We will never know if that was why their letters were chosen for publication but, on the basis of the evidence available, there is no gender split within this emotional community.

To conclude, the diaries and correspondence of Samuel Bamford and the clergymen's and their wives' letters to the Clothing Society describe a wide range of emotions. They represent the genuinely felt experience of the writers and/or their need to accord with conventions required by relationships with friends, patrons and fellow Christians. Most obviously both Bamford and the clergy were directly fulsome in their gratitude to their

¹¹⁹ Ibid, Letters G & I

¹²⁰ Ibid, Letter Z

patrons and donors, as was demanded by the precepts and strategies under which they were operating, but Bamford sought to counterbalance his expressions of humility and thanks by other public utterances in which he declared his independence. In the relative privacy of his diary, his bitterness and shame were given full rein and his internal negotiations with his emotional concepts come to the fore. Only one of the clergy mentioned experiencing humiliation but his expression of this is telling. By saying that receiving charity was 'humiliating ... to the natural feelings' he expressed an essentialist view of the emotion and one wonders if this experience was so common to the emotional community of charity recipients as to be usually not worth commenting on.

Bamford and the clergy do not together represent a coherent emotional community of charity recipients, the former expressing greater ambivalence about his position as a beneficiary than the clergy. However, it is evident that both attached huge importance to appropriate self-presentation. The need for correct, respectable clothing is made very clear. Bamford's feelings on being given financial donations were always a mixture of pragmatism and discomfort. He was more at ease receiving physical gifts, particularly of food. The clergy and their wives' foremost responses to accepting their parcels were gratitude and relief from anxiety which suggests that receiving material goods was easier for the middle classes to manage emotionally than money.

Only Bamford specifically mentioned his manliness which, in line with Tosh's ideal, he connected to his independence. He was proud to be independent even if this aspect of his emotional life had little basis in material reality.

“Rupertino” referred to his ‘manly English character’ and it is difficult to imagine that Bamford was upset by this particular comment. It is unfortunate that the practically minded Mima is largely hidden from sight and her views are not known. There was little difference between the presentations made to Miss Lamb by the clergy wives and their husbands, suggesting that both genders had a good understanding of the requirements of the donor/recipient relationship. Their relationship with this resourceful spinster is intriguing and hints that accepted gender roles were not inflexible when actions were carried out in the name of Christian fellowship even within the establishment of the Anglican communion.¹²¹ The next chapter analyses the gendered roles within the families of financially failed men in greater depth.

¹²¹ D W Bebbington, *Evangelicalism in Modern Britain: a History from the 1730s to the 1980s*, Routledge, (1989), p129

Chapter 5 Families

Is not that sharing of the mind's burdens one of the chief purposes for which man wants a wife?¹

In *Framley Parsonage*, first published in 1861, Anthony Trollope depicts a companionate marriage which is in crisis. Mark Robarts, the vicar of Framley, is inveigled by an unscrupulous MP, Mr Sowerby, into putting his signature on a number of bills guaranteeing payments on certain dates which Sowerby is then able to sell on the London Money market.² Mark is unable to make the payments. Finally he confesses to his wife that he now owes twelve to thirteen hundred pounds and she offers her unhesitating support:

“Fanny I have done very wrong,” he said. “I have been very foolish. I fear that I have brought upon you great sorrow and trouble.” And then he leaned his head upon his hand and turned his face away from her. “Oh, Mark, dearest Mark, my own Mark! what is it?” And then she was quickly up from her chair and went down on her knees before him. “Do not turn from me. Tell me, Mark! tell me, that we may share it.” “Yes, Fanny, I must tell you now; but I hardly know what you will think of me when you have heard it.” “I will think that you are my own husband, Mark; I will think that - that chiefly, whatever it may be.”³

Thus Trollope shows that by sharing a problem with his wife, a man might lessen his worries. By the time *Framley Parsonage* was published the idea of a ‘domesticated husband’ with a wife who was a partner with whom he could share his anxieties had become a central facet of the Victorian persona.⁴

The opposite of the warring couples discussed in the introduction, couples in companionate marriages shared values and interests and spent a considerable amount of time in each other’s company.⁵ At the same time, Tosh asserts, the

¹ Trollope, *Framley Parsonage*, p400

² Ibid, pp20 & 25

³ Ibid, p398

⁴ Tosh, *Man's Place*, p54

⁵ Ibid, pp7 & 59

principle that the man should provide protection and material support to his wife and children in return for deference and obedience remained, even though, as Joanne Bailey has demonstrated in *Unquiet Lives - Marriage and Marriage Breakdown in England, 1660-1800* (2003), in the middle to late eighteenth century the role of providing for the family was jointly held and spouses could be financially interdependent.⁶ Mark Robart's initial reluctance to reveal his financial imprudence to Fanny illustrates the tension between the ideal of companionate marriage and a husband's patriarchal acceptance of financial responsibility in return for submission to his authority. This tension is distinctly evidenced in the liminal space of outright spousal conflict. From Hammerton's work we have seen that financial problems were a site of domestic strife but his and Bailey's research suggests that for a marriage to break down completely other factors were usually involved. In Bailey's cohort financial and property disputes more frequently came second to the primary behavioural and emotional complaints of adultery, cruelty and desertion.⁷ Hammerton's examination of one marriage shows that, while the family finances were central to the conflict, the husband also criticised his wife for 'excessive visiting' and 'lying in bed reading novels.'⁸ Wives were blamed for extravagance but were equally accused of using violent language and having an irritating manner.⁹

This chapter examines families' reactions to living with a husband or father who failed financially and argues that for familial relationships to break down it was necessary for the man to fail additionally in another area of

⁶ Ibid, p62; Joanne Bailey, *Unquiet Lives - Marriage and Marriage Breakdown in England, 1660-1800*, Cambridge University Press, (2003) pp71 & 105

⁷ Bailey, *Unquiet Lives*, pp25 & 98

⁸ Hammerton, *Cruelty and Companionship*, p84

⁹ Ibid, p113

responsibility either as a protective husband or as a father who did not attend to the educational and emotional needs of his children. The wife's experience of having a bankrupted husband is looked at largely through the letters and works of the writer Mary Howitt (1799-1888) but the examination of children's experience of having a father as a financial failure inevitably also includes consideration of their mothers' attitudes and actions and those of their siblings. The lives and works of Charles Dickens, Anthony and Thomas Trollope, Molly Hughes and Isabella Fyvie Mayo are examined in this context. All of these individuals were writers for much of their lives and, as discussed previously, it is predictable that it is professional writers who chose to record and explore their experiences via the written word.¹⁰ Nevertheless, the source material used is mixed, some was for private consumption, some for public and some was to make the transition from one sphere to the other only after the writer's death. The tensions between public and private, revelation and secrecy, run through the sources and affected how and what the writers chose to publish in their lifetimes.

Sharing the financial burden

Wives have been present throughout this thesis. Chapter 1 showed that wives might take on or leave work following their husbands' bankruptcy and almost all of those identified remained with their husbands. Harriett Sala, Emma Brown, Mary Ann Disraeli and Mrs Bullen all stayed in their marriages despite relations being strained almost to breaking on occasion. The wives of clergy wrote letters of thanks for the charity which their families received because of their husbands' poorly remunerated work. These lives are, perhaps, better

¹⁰ Chapter 2

exemplars of ordinary relationships than those explored by historians of matrimonial court cases. The life of Mary Howitt fits this paradigm of the loyal wife of a financially failed husband; but her life was also extraordinary.

Born into a strict Quaker family, Mary met William Howitt, a writer and fellow Quaker, in 1818 and they married in 1821.¹¹ In 1823 they published a collection of verse and their joint enterprise began.¹² To put Mary's life in context, M Jean Peterson claims that middle-class Victorian wives frequently shared the work of their husbands.¹³ However, Tosh has suggested, reasonably, that this appealing scenario 'needs to be kept in proportion' and that such co-operation was only possible where women such as clergy wives were able to provide active assistance.¹⁴ Peterson is obliged to take too many of her examples from the church, a profession where, as we saw in chapter 3, there was an expectation that a clergyman would have a wife. Peterson claims that 'men's work was women's work' while at the same time admitting that 'the length and type of involvement varied, depending on many considerations' and that 'although they shared their work, their husbands always won the primary credit.'¹⁵ Only one of the couples she offers as an example operated as an equal partnership; Maud and Hans Gadow travelled the world together and when he wrote two paleontological books she provided some of the illustrations.¹⁶ Mary and William Howitt's working life, therefore, was rare and that fact forms the background to Mary's involvement in and attitude to William's business failure.

¹¹ Susan Drain, 'Howitt, Mary (1799-1888)', *Oxford Dictionary of National Biography*, Oxford University Press, 2004 [<http://www.oxforddnb.com/view/article/13995>, accessed 21 Aug 2017]

¹² Drain, 'Howitt'

¹³ M Jeanne Peterson, *Family, Love and Work in the Lives of Victorian Gentlewomen*, Indiana University Press, (1989), chapter 6

¹⁴ Tosh, *Man's Place*, p77

¹⁵ Peterson, *Family, Love and Work*, pp166 & 189

¹⁶ *Ibid*, p184

Legally, of course, the failure was William's but Mary usually viewed it as joint and this was not just a posture. From the late 1820s for about thirty years they both contributed poems, stories, articles and reviews to periodicals and newspapers, wrote and published books and helped edit periodicals and Christmas gift volumes.¹⁷ Mary's earnings were essential to the household finances. In a letter to her sister, Anna, in early 1847 she explained that she would gladly write volumes of poetry 'if they would pay but this is an age of realities and whilst butcher & baker will have solid cash in for their wares I must likewise have solid cash for mine.'¹⁸ Furthermore, they were both very well connected. Within the parameters of this thesis alone, William was acquainted with Samuel Bamford and both of them knew Ford Madox Brown and George Eliot and wrote for Dickens.¹⁹ Like Sala, they dreamt of setting up their own journal and it was this that eventually lead William to the Bankruptcy Court.

Unfortunately, although the University of Nottingham Archives and Nottinghamshire County Archives hold collections relating to Mary Howitt there are only a few items from the late 1840s. In his biography of the couple written in the 1950s, Carl Ray Woodring appears to have been able to access documents held by the Howitt family which are unavailable to the public. Mary wrote an autobiography, which was edited by her daughter and published shortly after her death, and, although she did not mention William's bankruptcy, she quoted from a number of letters which allude to the business

¹⁷ Carl Ray Woodring, *Victorian Samplers: William and Mary Howitt*, University of Kansas Press, (1952), pp20 & 53

¹⁸ University of Nottingham archive (hereafter "Uni Notts") - Ht/1/1/197

¹⁹ Woodring, *Victorian Samplers*, pp125, 152 & 174

failure and its consequences. Despite the available evidence being limited it is revealing and permits the construction of a picture of Mary's experience of being the wife of a bankrupt.

According to Mary, in 1846 William, who was already a contributor, became a part-proprietor of a weekly periodical, *People's Journal*.²⁰ In October she described to Anna how hard they were working on the Journal but she hoped 'that we shall be well repaid for all our endeavours.'²¹ By December she was writing, 'We have discovered that the manager of the *People's Journal* has kept no books, & has mismanaged the whole thing dreadfully. I hope we shall get out of the business free of loss.'²² At the same time they were extremely busy because 'on the first of January comes out our *own*²³ *Howitt's Journal*.'²⁴ Some years later a fellow writer pointed out how imprudent it was for William to have set up a journal of his own in direct rivalry to one in which he was still financially involved.²⁵ But Mary, so deeply involved in the work of both journals as she was, must also have been a party to this poor decision. One of her friends said that William 'got his reputation for irascibility from being singularly unsuspecting, and thus impatient with ills suddenly thrust upon him.'²⁶ This lack of suspicion may have been what allowed the couple to wander into the financial disaster of the *People's Journal*.

²⁰ *Mary Howitt: An Autobiography*, (ed) Margaret Howitt, Vol 2, Wm Isbister Limited, (1889), p39

²¹ *Ibid*, p40

²² *Ibid*, p41

²³ Italics in original

²⁴ *Ibid*, p41

²⁵ Woodring, *Victorian Samplers*, p128

²⁶ Quoted in *ibid*, p128

In April 1846 William had entered into an agreement with the proprietor and editor, John Saunders, whereby he would match funds invested by Saunders' partner and brother-in-law in return for a share of the proprietorship.²⁷ The size of the share was disputed; Saunders did not keep accounts and he and his partner defaced the original agreement. In May 1847 a Chancery decision permitted William to withdraw from the business at an alleged cost of nearly £4,000. Saunders went bankrupt in December that year and William on 26th May 1848.²⁸ *Howitt's Journal*, which had begun with a decent circulation of 30,000 appears to have failed in June 1848.²⁹

The impact that the legal proceedings had on the couple was not only financial but also social. Unfortunately, although it is impossible to say who started this, the acrimonious dispute with Saunders was played out in public and William and Mary used *Howitt's* as a vehicle for telling their side of the story and garnering public support;

It is high time that every honourable mind should speak out, and bear its testimony against the determined attempts which have been made, and are still making, by the party referred to, to rob us of our fair fame and those moderate means which, by a long life of the most untiring industry, we have, both of us, endeavoured to acquire in a sufficient degree to enable us to be just to all men, to educate our children, and to labour in that to which our hearts and warmest sympathies have ever drawn us - that of the liberties and improvement of the people.³⁰

This is, in effect, the couple's manifesto for their working practices and ethos. Sadly their righteous indignation regarding their business problems was not shared by everyone and they lost many friends.³¹ They had set

²⁷ Ibid, pp127-9

²⁸ *London Gazette*, 30.05.1848, issue 20862, p2067. It has not been possible to confirm the date of Saunder's bankruptcy.

²⁹ Woodring, *Victorian Samplers*, pp130 & 143

³⁰ *Howitt's Journal*, Vol. 2, pp175-6

³¹ Woodring, *Victorian Samplers*, p138

themselves apart and now appear to have been regarded as “other” by some members of their social circle.

In a letter to Anna, Mary highlighted the very personal effect that the proceedings had on them; ‘we have seen some very unkind things done to us in this painful affair by those who had called themselves friends. I assure thou [sic] that I have become so nervous that I tremble when the postman comes for I expect some painful letter or other. An affair like this tries ones friends & often fills one’s heart with sorrow and astonishment.’³²

Nevertheless, some friends had ‘never swerved one moment’ and she was encouraged also by an apparent growing reaction against Saunders because he had made a personal attack on her but she claimed, in the same writing breath, ‘of course we have taken not the slightest notice of it.’ It is not clear what the event was, but she had dreaded for weeks a ‘vile paper’ being made public and was ‘bitterly wounded’ when she discovered how many people she had thought of as friends had ‘come out against us.’ In anticipation she had felt ‘fear & dismay’ but the ‘shame & mortification’ she had expected did not materialise. On the day itself ‘my mind was filled with calm and an assurance which I could not understand. I seemed to have a persuasion in my mind that all would be well & even though I had felt before that I would not go out ... I went to Town to the office & to an exhibition that same day & this peace pervaded my mind & made me strong.’ The question of the partnership was shortly to be determined and she dreaded ‘Chancery almost as much as the power of that wicked man [Saunders]. May it please Providence to let the punishment we have already borne suffice for our want of judgment and

³² Uni Notts - Ht/1/1/198/1 - 13.04.1847

wisdom!’ Thus Mary acknowledged the part that she played in the business failure but also her fear of a disapproving God. In January 1847 when alone she had experienced a great terror and had called out to God; she had believed that it was ‘a token permitted by Divine love and wisdom to warn and to prepare me for the discipline required to loosen my trust in the creative, and to place it wholly in the Creator.’³³ By April she clearly felt that she and William had suffered enough. Her highly emotional letter ended with a description of a pet turtle dove which died because it was driven mad by music; ‘I could not help crying & it saddened me all day,’ she said.

In addition to the emotional and social toll of the business failure, there were unpleasant practical consequences. In September 1848 the family had to move to a new home in St John’s Wood in order to save money.³⁴ The most immediate problem caused by the upheaval was the disruption to Mary’s writing; ‘I must write a ballad to order by Friday for which I am to earn 5£ [sic]. It is a real task to me for I have not an idea & since the days when I wrote ballads I have passed through so much that all poetry & every poetical image & fancy has gone out of my soul.’ She was keen ‘to let the past go’ although ‘pursued by memories which if dwelt upon always seem to scorch & sting.’ Although she made much to Anna of how everyone was able to be accommodated in the smaller space, the new house was much colder.³⁵ Worse for her, while William and their painter daughter, Anna Mary, had working rooms of their own, she had none; ‘I am obliged to do my writing in the dining-room, & thus I am exposed to constant interruption. But even this

³³ *Howitt Autobiography* Vol 2, p42

³⁴ Uni Notts, Ht/1/1/205, letter to Anna probably September 1848

³⁵ *Ibid*; *Howitt Autobiography* Vol 2, p46

has a bright side, because I can bear interruptions better than either William or Anna Mary. It would drive them mad; the poor mother of a family learns to be patient; that is one comfort.’³⁶

The reluctance to go out that Mary experienced the previous year was ongoing. Partly she disliked ‘going outside the door’ because she was followed by so many beggars who, she thought, might have sensed her affinity with their poverty.³⁷ In addition, she no longer wanted to go into society. Preparing for a friend’s visit she said, ‘we shall have hosts of calling and visitors while she is with us & I expect we shall have to go out a great deal. This I dislike beyond words - I am sick of people.’³⁸ The reasons she gave for this were twofold. First, she said, ‘I am tired of this poverty.’ She seems to have felt a lack of empathy in general society contrasted with some particular friends; ‘The Morrells & we often talk this hateful poverty over. They are poor like ourselves & therefore they understand it.’ Second, in common with the subjects of previous chapters, she was uneasy about the state of her dress; ‘I have only two visiting gowns & every body has seen them till I am known by them.’ She decided not to care and to ‘disarm ridicule by laughing at my own crumbled [sic] satin & at the straw which has clung to me out of the omnibus.’ ‘But,’ she admitted, ‘while I laugh I would much rather be at home for one is welcome there even if one wears a sack bag.’ Bravado could alleviate one’s discomfort only so far. As we shall see, Mary shared with the other women in this chapter the feeling of being observed by her peers because of her poverty and the effect that this had had on her dress.

³⁶ Ibid

³⁷ Ibid

³⁸ Uni Notts, Ht/1/1/212, letter to Anna probably some time after September 1848

Nowhere in the available letters does Mary criticise William. Clearly they were considered to have a strong marriage. The writer Sarah Stickney Ellis told a friend in 1842 that another writer had separated from her husband. 'There seems to be no luck with authoress wives,' she said; 'Mary Howitt and I have stood it out yet - but there is no saying what may come!'³⁹ Working and socialising together and sharing their religious faith, theirs seems to have been a true companionate marriage. However, to the 18th January 1851 edition of Dickens' *Household Words* Mary contributed a ballad called "Thomas Harlowe".⁴⁰ In it Thomas looks back over his life and recalls the death of his father following a bankruptcy and the resulting suffering caused to him and his mother. On her deathbed he promises his mother that he will pay off all of his father's debts but, having fallen in love with Ellen, he experiences the tension of his desire to be with her versus his duty to his mother. Eventually he and Ellen marry. Interestingly, the father is depicted as unworldly; 'with the scholar's tastes and feelings', he 'was as guileless as the dove' and he was the victim of a 'schemer' by whom 'he was lured on to his ruin.' He died because he did not have 'the strength to face what was worse than altered fortune, or than faithless friends - disgrace.' Although William did not die because of his unsuccessful business it is impossible not to see a critique of his masculinity and lack of astuteness as Mary stands back from their partnership and provides a portrait of a man who signally failed to protect his family.

³⁹ Hammerton, *Cruelty and Companionship*, p78

⁴⁰ *Household Words*, Volume II, Magazine No. 43, pp397-400

Furthermore, in Mary's poem the women are tougher and more steadfast. She wrote, 'woman oft than man is stronger' while the mother 'rose triumphant, when my father, vanquished, fell.' Thomas and his mother travel to London to try to reduce some of the blame attached to the father and her strength is emphasised again; 'Oh, the hero-strength of woman, when her strong affection pleads, when she tasks her to endurance in the path where duty leads!' Not only this, but she is middle-class; 'Fair my mother was and gentle, reared 'mid wealth of good descent; one who, till our time of trial, ne'er had known what hardship meant.' Thomas falters in his duty when he meets Ellen but she, while reciprocating his feelings, encourages him; 'No, thou must not waver; ever upright must thou stand: even in duty's hardest peril, all thy weapons in thy hand.' She promises to marry him when he is free of his 'debt to duty.' Mary, writing in the dining room at the centre of the family and, unlike William, unable or unwilling to travel around for source material, appears to have drawn on her own experiences and memories.⁴¹ Having suffered poverty, the loss of friends and emotional turmoil, emphatically she saw herself as the stronger party, her motherhood role giving her solace and satisfaction.

The Howitts, although successful in their time, are no longer read but two enduringly popular Victorian writers, Anthony Trollope and Charles Dickens, also had painful experiences of business failure which affected their lives and work. Both were children in families where the fathers could not manage their finances, the mothers had to make difficult decisions and siblings were treated better than them. Both chose to hide this aspect of their

⁴¹ Woodring, *Victorian Samplers*, p53

backgrounds until after their deaths. Their reminiscences were written so long after the events described that it is tempting to challenge their precise factual veracity. However, the object here is to consider how these professional writers, who were in full command of their material, chose to remember their childhoods and expose their parents to the public gaze.

Coming to terms with a father's legacy

That part of his boyhood is now very near of which, when the days of fame and prosperity came to him, he felt the weight upon his memory as a painful burthen until he could lighten it by sharing it with a friend.⁴²

This quotation is from John Forster's *Life of Charles Dickens*, published a few year's after the novelist's death in 1870. Forster was a close friend to whom Dickens entrusted on his death what is known as the "autobiographical fragment" which he had written in the late 1840s and which, together with personal conversations, Forster quoted from extensively in the first few chapters of the biography.⁴³ Here he reveals Dickens' enduring legacy of his father's impecunity and lack of emotional protection.

Nineteenth-century commentators 'noted that while fathers' rights were fairly clear and enforceable, the duties of a father were not.'⁴⁴ The eighteenth-century judge, Sir William Blackstone, had stated them as 'a duty of maintenance of children, protection, and of providing an education suitable to their station.'⁴⁵ Cases of gross neglect were dealt with under the criminal law and in 1867 in such a case the Crown successfully argued that, 'it

⁴² John Forster, *The Life of Charles Dickens*, Chapman & Hall Limited, ([19__?], 1st pub.1872-74), p16

⁴³ Michael Slater, *Charles Dickens*, Yale University Press, (2011), pp15 & 283-4

⁴⁴ Doolittle, 'Missing Fathers', p128

⁴⁵ Ibid, p128

is the duty of the parent to provide sustenance and food for his [sic] children, whether he has the means himself or not; if he has not present means, it is his duty to resort to the poor laws, or to provide charity.’⁴⁶ Whilst morality was a primary concern for judges, they did not consider bankruptcy or financial recklessness to be grounds for removal of custody.⁴⁷ The primacy of the male breadwinner ideal is less prominent here.

Away from the harsh spotlight of the law, fatherhood centred on providing protection via the roof over the family’s head but also in the ‘figurative sense of shielding them from knowledge of what was disturbing or threatening.’⁴⁸ It was a father’s duty to prepare his children for adulthood, to ensure that his sons’ future employment prospects were good and that his daughters were suitably provided for either via a lifelong income or educated so that they could secure appropriate work.⁴⁹ In his analysis of organisations which sought donations to give training to middle-class young women, James C Albisetti misses this point when he says that these women ‘might well have been seen as the “undeserving poor” - they were not old, sick or so young as to need protection by others.’⁵⁰ These were daughters whose fathers had not equipped them for adult life. Bailey’s writing on masculinity and fatherhood in a slightly earlier period concludes that a “bad” father might be one who ‘failed to provide economically for his children through refusal or abandonment’ but that the “unfeeling” father who lacked personal affection and connection with his child’s feelings might be disapproved of.⁵¹ She

⁴⁶ Ibid, p130

⁴⁷ Ibid, p165 - Suggate -v- Suggate (1859); ibid, p129 - In re Curtis (1859)

⁴⁸ Tosh, *Man’s Place*, p85

⁴⁹ Ibid, pp98, 116 & 152

⁵⁰ James C Albisetti, “Philanthropy for the middle class: vocational education for girls and young women in mid-Victorian Europe”, *History of Education*, 41(3), (2012), p297

⁵¹ Bailey, “Masculinity and Fatherhood in England”, p174

suggests that fathers who were “bad” at provisioning might still consider themselves to be “good” fathers if they were tender and that they ‘used the type of fatherhood at which they were successful in order to offset failures in other aspects of manliness.’⁵² Her understanding is that being a provider was only one aspect of a father’s ‘paternal personae’ but she wonders if that is because the memoirs she has read are by relatively well-off men for whom provisioning was not a challenge.⁵³ The remainder of this chapter considers these two aspects of fatherhood from the point of view of the children and argues that Bailey is correct that the lack of provisioning did not have to be a key factor in whether a child had a positive experience of being parented.

Evidence of what children considered adequate parenting is, unsurprisingly, not easy to find but Megan Doolittle’s work on masculinity and the workhouse in the working classes, which uses oral history interviews from the 1970s, provides some pointers.⁵⁴ Sam Shaw who was born into a very poor and violent family in 1884 ‘longed for a father figure’ and said that his father’s ‘attitude towards me robbed me of the joy of hero-worship which every child has towards his father.’⁵⁵ Inexplicably Frank Steele’s father was unable to stay in work and was occasionally in debtor’s prison.⁵⁶ At these times the family received outdoor relief from the parish and they then spent four years in the workhouse. Doolittle says that ‘the results of his father’s inability to provide for his family were profound. Frank expressed a great affection and love for his father, but it is clear that he could not respect him.’⁵⁷ The

⁵² Ibid, p177

⁵³ Ibid, p176

⁵⁴ Megan Doolittle, “Fatherhood and Family Shame: Masculinity, Welfare and the Workhouse in Late Nineteenth-Century England”, in L Delap, B Griffin, and A Wills (eds), *The Politics of Domestic Authority in Britain since 1800*, Palgrave Macmillan, (2009)

⁵⁵ Ibid, p95

⁵⁶ Ibid, p97

⁵⁷ Ibid, p98

emotions experienced by these two men may not have been identical to those of Dickens but their power to influence into adulthood and Shaw and Steele's sense of disappointment regarding their parenting would surely have been recognisable to him.

Dickens' father, John Dickens (1785-1851), seems never to have been able to manage money. By 1822 he was receiving a good annual salary of £441 as a naval clerk but had already had to borrow £200 because he lived beyond his means.⁵⁸ The next year he was posted back to London from Chatham and his salary fell to £350.⁵⁹ The new house was considerably smaller but the family soon began to run up debts with local tradesmen.⁶⁰ Finally, in February 1824, John was arrested for debt at the suit of a baker and entered the Marshalsea.⁶¹ He applied to the Navy Treasurer for ill-health retirement on a percentage of his salary which would allow him to seek other sources of income. Under the provisions of the 1824 Insolvent Debtors Act, he was discharged from the Marshalsea at the end of May.⁶² By the next year he had obtained a job as a journalist but his financial problems continued and in 1831 he was, again, before the Insolvent Debtor's Court.⁶³

In the meantime, the family sought to alleviate their financial predicament.

Their multiple house moves have already been mentioned in chapter 1.

John's wife, Elizabeth (1789-1863) continued to take in lodgers in London even though space was cramped.⁶⁴ In the autumn of 1823 she decided to try

⁵⁸ Slater, *Dickens*, p8

⁵⁹ *Ibid*, p12

⁶⁰ *Ibid*, p14

⁶¹ *Ibid*, pp20-1

⁶² White, *Mansions of Misery*, pp213-214

⁶³ Slater, *Dickens*, pp24, 27 & 31

⁶⁴ *Ibid*, p14

running a school and the family moved to larger premises in order to accommodate this; unfortunately the school had failed by February 1824.⁶⁵ Charles' older sister, Fanny, was a talented musician and in April 1823 was admitted as a boarder and piano pupil at the Royal Academy of Music at a time when Charles' education was in abeyance due to lack of funds.⁶⁶ In early February 1824, when Charles was twelve, an opportunity arose for him to earn some money and become self-sufficient.⁶⁷ An acquaintance offered to employ him in his blacking factory making labels for the pots of blacking and pasting them on at the rate of six or seven shillings a week for ten hour days, six days a week. The wages were not bad for a boy of his age and his parents were 'very willing' to accept the offer.⁶⁸ It is this episode that coloured Charles' relations with both his parents ever after.

The autobiographical fragment shows that Charles had an acute awareness of his social position which he believed was undermined by his work in the factory. He describes himself as having 'worked, from morning to night, with common men and boys, a shabby child' and was aware that 'my conduct and manners were different enough from theirs to place a space between us. They, and the men, always spoke of me as "the young gentleman".'⁶⁹ He emphasised how much he suffered; 'No man's imagination can overstep the reality.'⁷⁰ Of his workmates he wrote,

No words can express the secret agony of my soul as I sunk into this companionship; compared these every day associates with those of my happier childhood; and felt my early hopes of growing up to be a learned and distinguished man, crushed in my breast. The deep

⁶⁵ Ibid, pp19-20

⁶⁶ Ibid, p16

⁶⁷ Ibid, p20

⁶⁸ Forster, *Dickens*, p23

⁶⁹ Ibid, pp27-8

⁷⁰ Ibid, p28

remembrance of the sense I had of being utterly neglected and hopeless; of the shame I felt in my position; of the misery it was to my young heart to believe that, day by day, what I had learned, and thought, and delighted in, and raised my fancy and my emulation up by, was passing away from me, never to be brought back any more; cannot be written.⁷¹

His fear of losing his middle-class status evidently was profound but this extract also highlights his feelings of neglect. He appears to have regarded himself as a nascent genius, ‘a child of singular abilities, quick, eager, delicate,’ and was devastated when Fanny, whose education was privileged over his, won a prize at the Royal Academy; ‘The tears ran down my face. I felt as if my heart were rent.’⁷² In addition, he described how he was, for a time, the lodger of a family friend and he was entirely responsible for obtaining his own food, buying bread and milk for breakfast and bread and cheese for supper with a roll or a slice of pudding for his dinner.⁷³ For six days a week he had ‘no advice, no counsel, no encouragement, no consolation, no support, from any one that I can call to mind.’ Eventually he remonstrated with his father and ‘his kind nature gave way. He began to think that it was not quite right,’ and a bed was found for Charles closer to where the rest of the family was living.⁷⁴ After thirteen or fourteen months at the blacking factory, Charles was released following an argument between John and the manager.⁷⁵

In the autobiographical fragment Charles was careful to commend his father, describing him as

⁷¹ Ibid, p25

⁷² Ibid, pp23 & 34

⁷³ Ibid, pp25-7

⁷⁴ Ibid, pp28-9

⁷⁵ Slater, *Dickens*, p24

as kind-hearted and generous a man as ever lived in the world. Everything that I can remember of his conduct to his wife, or children, or friends, in sickness or affliction, is beyond all praise He never undertook any business, charge or trust, that he did not zealously, conscientiously, punctually, honourably discharge. His industry has always been untiring.⁷⁶

But this laudatory excess is undermined, as Charles surely knew it would be, by his descriptions of himself wandering, unprotected, about the London streets. By revealing that John could not arrange housing for his family under one roof and was unable to provide his son with food or education, Charles damned him as a “bad” father and, furthermore, one who was emotionally unavailable both by his physical absence and lack of attention.

By 1839 Charles was an increasingly successful writer, married to Catherine and, with two children, living at a ‘highly respectable’ address, but John took advantage of this, used his name to borrow money from Charles’ publishers and then failed to repay the loan.⁷⁷ Charles sent his parents to live in Devonshire but John’s sponging happened again and again.⁷⁸ In 1841 Charles put an advertisement in all the daily newspapers stating that he refused to be responsible for any debts which had not been incurred by himself or Catherine. John died in 1851 by which time Charles seems to have softened towards him, John having managed efficiently a team of parliamentary reporters at Charles’ newspaper *The Daily News* from 1846 until his death.⁷⁹ Charles paid off his father’s debts and told Elizabeth that she should rely on him from then on.⁸⁰

⁷⁶ Foster, *Dickens*, p14

⁷⁷ Slater, *Dickens*, pp130-1

⁷⁸ *Ibid*, pp154 & 164

⁷⁹ *Ibid*, pp242 & 327

⁸⁰ *Ibid*, p327

Charles' attitude to his father may have mellowed over the years but his opinion of his mother never seems to have recovered. As we have seen, Elizabeth's ideas of boosting the family coffers by taking in lodgers and running a school were standard strategies employed by impoverished middle-class women yet Charles mocked the school enterprise to Forster who described it as a 'comedy'.⁸¹ Charles wrote, 'I left, at a great many other doors, a great many circulars calling attention to the merits of the establishment. Yet nobody ever came to school, nor do I recollect that anybody ever proposed to come or that the least preparation was made to receive anybody.'⁸² Following John's row with the blacking factory manager, Elizabeth, who was probably concerned for the family finances, smoothed the situation and arranged for Charles to return the next day; John refused.⁸³ Charles wrote, 'I do not write resentfully or angrily: for I know how all these things have worked together to make me what I am: but I never afterwards forgot, I never shall forget, I never can forget, that my mother was warm for my being sent back.'⁸⁴ Charles' unrelieved bitterness was still apparent in the 1860s when Elizabeth was sinking into dementia. Charles wrote to a friend, 'My mother, who was also left to me when my father died (I never had anything left to me but relations), is in the strangest state of mind from senile decay; and the impossibility of getting her to understand what is the matter, combined with her desire to be got up in sables like a female Hamlet, illumines the dreary scene with a ghastly absurdity that is the chief relief I can find in it.'⁸⁵ Charles' dysfunctional relationships with women are well documented and it is, perhaps, not surprising that he was contemptuous of his

⁸¹ Forster, *Dickens*, p17

⁸² *Ibid*, p18

⁸³ *Ibid*, p35

⁸⁴ *Ibid*, p35

⁸⁵ Quoted in Slater, *Dickens*, p484

mother even in her final illness and even though she seems to have tried to do the best for her struggling family in the face of her husband's fecklessness.⁸⁶

Charles' son, Charley, stated in 1892 that his father had discussed publishing the autobiographical fragment with Catherine and that she had dissuaded him because of 'its harshness towards his parents, especially his mother.'⁸⁷

Nineteenth-century auto/biographers had to achieve a delicate balance if they were to avoid offending public sensibilities. In the preface to his autobiographical work *Father and Son*, which was first published anonymously in 1907, Edmund Gosse (1849-1928) wrote of his relationship with his father that they were 'able to obey the law which says that ties of close family relationship must be honoured and sustained.'⁸⁸ However, as Gosse's editor Peter Abbs has pointed out, whilst Gosse 'morally praises' and honours his father as his readers would have expected under the tenets of the Ten Commandments, the outcome was 'to negate the generosity;' Gosse reflected that, where religion was concerned, his father had no respect for the views of others and would have been 'a delightful parent if it had not been for this stringent piety which ruined it all.'⁸⁹ Writing in the 1920s the diplomat and author Harold Nicolson (1886-1968) recorded the 'shock' to public opinion on the publication of *Father and Son*.⁹⁰ He commented that 'the full flow of convention, disguised as "good taste", ran counter to [Gosse's] purpose.'⁹¹ Nevertheless, on the whole, the book was well received and less than a year after publication Gosse felt able to declare himself the

⁸⁶ See in particular Claire Tomalin, *The Invisible Woman: The Story of Nelly Ternan and Charles Dickens*, Penguin, (1991)

⁸⁷ Slater, *Dickens*, p285n18

⁸⁸ Edmund Gosse, *Father and Son*, Penguin, (1983 1st pub. 1907), p35

⁸⁹ Ibid, pp27 & 248

⁹⁰ Harold Nicolson, *The Development of English Biography*, Hogarth Press, (1927), p145

⁹¹ Ibid

author.⁹² Gosse was writing, cautiously, as the country emerged from the Victorian period but for Dickens, a successful man at its height, it is understandable that he was wary of, and those around him cautioned against, publication of such personal and morally questionable material. He may have felt that his praise of John was a non-negotiable requirement if the story of his life was ever to be published. When Forster's *Life* began publication in November 1871 the intensely class aware public was shocked. Reviewers were generally hostile to John, *The Times*, for example, commenting that Charles had been 'degraded by the straits and carelessness of his father.'⁹³

In the period between the publication of Forster's biography and *Father and Son*, the literary world had been upset by the revelations made by James Anthony Froude in his series of works concerning the life and memoirs of his mentor Thomas Carlyle, publication of which began in 1881. Nicolson recorded the excoriation of Froude by the public; 'Froude, it was universally admitted, had shown execrable taste: he was a Judas, he was a traitor, he was a ghoul.'⁹⁴ The books 'desecrated ... the sanctities of private life; it revealed ... secrets which should remain for ever hidden in the grave.'⁹⁵ As Trev Lynn Broughton has commented, the Froude-Carlyle scandal 'seems to have raised fundamental questions about the authority of individual men - as celebrities, as husbands and as men of letters - to determine the boundaries of their own privacy.'⁹⁶ Furthermore, it highlighted the tensions between the roles of biographer and friend and asked questions regarding the right to publicise the failings of a friend when that knowledge had been obtained in a

⁹² Gosse, *Father and Son*, p9

⁹³ Slater, *Dickens*, pp620-1

⁹⁴ Nicolson, *English Biography*, p130

⁹⁵ *Ibid*

⁹⁶ Broughton, *Men of Letters*, p89

private setting.⁹⁷ Anthony Trollope did not review Forster's book but wrote privately to George Eliot and George Henry Lewes that its revelations were 'distasteful' to him and that 'Dickens was no hero.'⁹⁸ He went on, 'Forster tells of things which should disgrace him, - as the picture he drew of his own father, and the hard words he had intended to have published of his own mother.' A few years later, in 1875, Trollope decided to enter into the delicate business of exposing his family to the public by writing his own autobiography.

Early on he wrote, 'But, ah, how well I remember all the agonies of my young heart; how I considered whether I should always be alone; - whether I could not find my way up to the top of that college tower, and from thence put an end to everything!'⁹⁹ It is clear that Trollope had powerful memories of his painful childhood and youth and he chose not to reveal them to the public in his lifetime. Having completed the manuscript, he locked it in a drawer and bequeathed it to his son, Harry. Harry had the book published in October 1883, ten months after his father's death.¹⁰⁰ Wisely, against the background of the ongoing Froude-Carlyle controversy, he made few significant alterations and those few were mainly to tone down Trollope's criticisms of friends and acquaintances.¹⁰¹

At the time Trollope says he considered suicide he was at Winchester College, his parents and siblings were in America, his school fees were unpaid, tradesmen would not give him credit, he was 'ill-dressed and dirty,' and

⁹⁷ Ibid, p121

⁹⁸ N John Hall, *Trollope: a biography*, Oxford University Press, (1991), p408

⁹⁹ Trollope, *Autobiography*, p12

¹⁰⁰ Hall, *Trollope*, p411

¹⁰¹ Trollope, *Autobiography*, pxxiv

‘became a Pariah.’¹⁰² He opened his autobiography by saying that he intended to focus on ‘what I ... have done in literature’ but in the second paragraph he described his boyhood as ‘as unhappy as that of a young gentleman could well be’ and in the third he began the story of his father’s shortcomings. His father, a barrister, had leased a farm at Harrow which was ‘the grave of all my father’s hopes, ambition, and prosperity, the cause of my mother’s sufferings, and of those of her children, and perhaps the director of her destiny and of ours.’¹⁰³

The only misfortune that befell Thomas Anthony Trollope was the failure to receive a legacy which the family had, not unreasonably, expected.¹⁰⁴ He had leased the farm in 1813 and, as Anthony put it, ‘It is odd that a man should conceive, - and in this case a highly educated and a very clever man, - that farming should be a business in which he might make money without any special education or apprenticeship.’¹⁰⁵ In the mid-1820s the hay harvest failed at the same time as Thomas Anthony’s law practice declined.¹⁰⁶ He had been a competent Chancery barrister but his clients left because of his bad temper.¹⁰⁷ Household economies were in place but in 1827 he decided to let the house he had built on the farm land and move the family to another farm at Harrow Weald three miles away.¹⁰⁸ Soon afterwards, his wife, Fanny, decided to visit America arguing to Thomas Anthony that she and three of their children could live more cheaply there for a couple of years and, thus, improve the family’s financial situation.¹⁰⁹ In the view of Anthony’s

¹⁰² Ibid, p12

¹⁰³ Ibid, p7

¹⁰⁴ Hall, *Trollope*, p12

¹⁰⁵ Trollope, *Autobiography*, p10

¹⁰⁶ Hall, *Trollope*, p25

¹⁰⁷ Ibid

¹⁰⁸ Ibid

¹⁰⁹ Ibid, p26

biographer, N John Hall, however, her principle motivation was likely to have been to avoid living at Harrow Weald with her increasingly irascible husband.¹¹⁰

Thomas Anthony visited America and Fanny persuaded him that they should set up a business. On his return to England Thomas Anthony sent over \$4,000 worth of useless stock, despite having been told to spend only £150, and within six months the business had failed.¹¹¹ In 1830 Fanny resolved to return home and write a book about her American experiences. Initially Thomas Anthony refused to send money for her passage but she threatened to apply to his family for money and he managed to find £80.¹¹² The book was a success and the family was able to move back to Harrow. However, by 1834 Thomas Anthony was behind with the rent, having not revealed the full extent of his debt to Fanny, and the landlord threatened legal action.¹¹³ Anthony was directed to drive his father to London whence he took a boat to Belgium never to return to England. Back in Harrow the family salvaged personal goods and furniture before the landlord's agent stepped in, and then left for the continent themselves. Thomas Anthony and one of his sons, Henry, became ill whilst living in Bruges and eventually they both died there. Fanny nursed them and continued to write at night to give the family an income.¹¹⁴ Anthony was not in Bruges for very long before he was offered a position as clerk at the London General Post Office and he left to take up the post at the salary of £90 a year.¹¹⁵

¹¹⁰ Ibid

¹¹¹ Ibid, pp28-9

¹¹² Ibid, p38

¹¹³ Ibid, pp42 & 45-6

¹¹⁴ Ibid, pp47-58

¹¹⁵ Ibid, pp47-49

For all the time that Fanny was in America he had been left alone at boarding school or with Thomas Anthony at the Harrow Weald farmhouse. From the farmhouse he went to Harrow School as a day boarder walking a total of twelve miles a day. In his autobiography he wrote, 'Perhaps the eighteen months which I passed in this condition, walking to and fro on those miserably dirty lanes was the worst period of my life.'¹¹⁶ As we have seen so often before, the state of Anthony's clothes caused him great distress; 'here were the same lanes four times a day ... with all the accompanying mud and dust, and with disordered clothes. I might have been known among all the boys, at a hundred yards' distance, by my boots and trousers, - and was conscious at all times that I was so known.'¹¹⁷ He had no friends and described the house as 'one of those farm houses which seem always to be in danger of falling into the neighbouring horse pond.'¹¹⁸ Of school he said, 'The indignities I endured are not to be described. As I look back it seems to me that all hands were turned against me.'¹¹⁹ Furthermore, he felt that his social position was compromised asking 'What right had a wretched farmer's boy, reeking from a dunghill, to sit next to the sons of peers, - or much worse still, next to the sons of big tradesmen who had made their ten thousand a year?'¹²⁰ Eventually he rebelled and there was 'a great fight' after which his opponent 'had to be taken home for a while'.¹²¹ Of living with his father he wrote, 'My memory tells me that he was always in debt to his landlord and to the tradesmen he employed. Of self-indulgence no one could accuse him. Our

¹¹⁶ Trollope, *Autobiography*, p13

¹¹⁷ *Ibid*, p16

¹¹⁸ *Ibid*, p13

¹¹⁹ *Ibid*, p14

¹²⁰ *Ibid*

¹²¹ *Ibid*

table was poorer I think than that of the bailiff who still hung on to our shattered fortunes. The furniture was mean and scanty.’¹²²

Anthony described his father as spending nearly half his time in bed suffering from severe headaches during the last ten years of his life.¹²³ He was violent, not knowing what he did when he was angry.¹²⁴ Anthony claimed that he had meditated for hours on his father’s ‘adverse fate’ and summed up his life thus;

He was a man finely educated, of great parts, with immense capacity for work, physically very strong ..., addicted to no vices, carried off by no pleasures, affectionate by nature, most anxious for the welfare of his children, born to fair fortunes, - who when he started in the world may be said to have had everything at his feet. But everything went wrong with him. The touch of his hand seemed to create failure. He embarked on one hopeless enterprise after another, spending on each all the money he could at the time command. But the worse curse to him of all was a temper so irritable that even those whom he loved the best could not endure it. We were all estranged from him, and yet I believe he would have given his heart’s blood for any of us. His life as I knew it was one long tragedy.¹²⁵

Despite having been the architect of the most miserable years of his life, Anthony manages to depict his father as a truly pathetic man, deserving of the reader’s sympathy even if they would not have wished to know him.

Thomas Anthony was clearly emotionally unsupportive of his children but, unlike John Dickens, he managed to provide a home for his family, even if they did not want to live in it. He saw to it that his sons were educated and Anthony achieved a subtle rejection of his father when he wrote ‘the knowledge which I have, I have acquired since I left school From the first

¹²² Ibid

¹²³ Ibid, p15

¹²⁴ Ibid, p16

¹²⁵ Ibid, p26

to the last there was nothing satisfactory in my school career, - except the way in which I licked the boy who had to be taken home to be cured.’¹²⁶

Of Fanny, Anthony wrote, ‘Of the mixture of joviality and industry which formed her character it is almost impossible to speak with exaggeration.’¹²⁷ Her books ‘saved the family from ruin’ and ‘work sometimes came hard to her so much being required - for she was extravagant and liked to have money to spend; but of all people I have known she was the most joyous.’¹²⁸ He does not appear to have approved of her writing depicting her ‘in her attempts to describe morals, manners, and even facts’ as ‘unable to avoid the pitfalls of exaggeration,’ but he did admire her industry.¹²⁹ The picture he gives is of a romantic whose political views were easily swayed by the people she met; ‘of reasoning from causes I think that she knew nothing.’¹³⁰ This warm-hearted and generous portrait disguises some of the realities of Anthony’s relationship with Fanny. As Hall points out, of all her children, Anthony seems to have been the one whom Fanny failed to protect, leaving him to deal with Thomas Anthony while she was in America.¹³¹ When Henry and Thomas Anthony died in Bruges, Anthony was not invited to the funerals.¹³²

In a commonplace book which Anthony kept from 1835 to 1840 while he was a clerk in London he described himself as ‘disorderly & unmethodical’ which fault he says had brought him to ‘utter ruin’.¹³³ Freed from the need to honour his parents publicly, in private he blamed them. ‘The first impression

¹²⁶ *Ibid*, p18

¹²⁷ *Ibid*, p21

¹²⁸ *Ibid*, pp21-2

¹²⁹ *Ibid*, p27

¹³⁰ *Ibid*, pp19-20

¹³¹ Hall, *Trollope*, p28

¹³² *Ibid*, pp53 & 54

¹³³ Quoted in *ibid*, p71

which a parent should fix on the mind of a child,' he said, 'is, I think, love of order. It is the reins by which all virtues are kept in their proper places - & the vices, with whom the virtues run in one team, are controlled.'¹³⁴ 'Order,' he thought, was 'especially vital in religion, studies, accounts, diet, and cleanliness.'¹³⁵ Famously, Anthony used this theory to his advantage in his literary life in his working diaries of daily pages written, which he used to maintain his focus and propel himself forward.¹³⁶ Long before his writing career began, Anthony blamed the lack of structure in his life, which he surely implies was a legacy from his chaotic childhood, for the constant indebtedness he experienced while working as a clerk.

On his salary of £90 a year Anthony was expected to 'live in London, keep up my character as a gentleman, and be happy.'¹³⁷ He thought, 'A lad might have done so ... who was properly looked after and kept under control, on whose behalf some law of life had been laid down.' As we have seen, this was not the case for Anthony and he got 'hopelessly' into debt.¹³⁸ He was pursued by a money lender from whom he borrowed £4 cash and eventually paid over £200 because of repeated renewals.¹³⁹ The man visited him at work and 'those visits were very terrible and can hardly have been of service to me in the office.' Sheriff's officers attended on him regularly and he may have been a prisoner a couple of times although someone was found to pay for him.¹⁴⁰ For two long periods he lived with Fanny and she paid all of the debts that he told her about but, repeating his father's behaviour, 'who in such a

¹³⁴ *Ibid*

¹³⁵ *Ibid*, p71

¹³⁶ *Ibid*

¹³⁷ Trollope, *Autobiography*, pp27-8

¹³⁸ *Ibid*, p37

¹³⁹ *Ibid*, p36

¹⁴⁰ *Ibid*, pp37-8

condition ever tells all and makes a clean breast of it?’ Finally, without consulting his immediate family, Anthony applied for and was appointed to a post in the Post Office in Ireland. The family lawyer, a cousin, lent him £200 to settle his debts and, in September 1841, he left England.¹⁴¹

In his autobiography he acknowledged an enormous lack of self-worth; ‘There had clung to me a feeling that I had been looked upon always as an evil, an encumbrance a useless thing I acknowledge the weakness of a great desire to be loved.’¹⁴² The move to Ireland was a turning point; ‘from the day on which I set my foot in Ireland all these evils went away from me. Since that time who has had a happier life than mine?’¹⁴³ While, like Sala and Bullen, Anthony will have known that as an autobiographer he was expected to provide a narrative of adversity overcome, his life really did improve at this point and he never had serious financial problems again.¹⁴⁴

Anthony’s brother, Thomas Adolphus (Tom) (1810-1892), also became a writer and his autobiography was published in 1887. While Tom was older by only five years and their experience of their parents was not altogether different, Tom’s account diverges in some key respects. Tom had the benefit of having read Anthony’s narrative and, while he emphasised his different personality, he also appears to have calibrated his account of his family life in response to his brother’s. He agreed with Anthony that their father was affectionate, irritable and hard-working and that there was ‘a strange sort of asceticism

¹⁴¹ Hall, *Trollope*, p76

¹⁴² Trollope, *Autobiography*, p43

¹⁴³ *Ibid*

¹⁴⁴ Hall, *Trollope*, p74

about him.’¹⁴⁵ Like Anthony he acknowledged that ‘no one of all the family circle was happy in his presence.’¹⁴⁶ He said that Thomas Anthony’s irritability never had ‘the effect of causing him to raise a hand against any one of us’ but later admitted there were ‘scenes of painful violence,’ which may have been emotionally threatening only but his words give a sense of the intensity of the experience.¹⁴⁷ However, he appears to have been less affected by Thomas Anthony’s behaviour than his brother. Furthermore, as Trev Lynn Broughton and Helen Rogers have pointed out, a father ‘could *simultaneously* be a very different kind of parent to different cohorts of offspring.’¹⁴⁸

Tom was not present when the family fled to Belgium and the only time he seems to have been alone with his father was on the voyage to America which he described as a ‘severe experience’ because they travelled steerage to save money.¹⁴⁹ Furthermore, although he ‘hated’ his time at Harrow School because, echoing Anthony, he was ‘a Pariah’ on account of being ‘a charity boy’, he loved his time at Winchester.¹⁵⁰ Perhaps because he was less emotionally embroiled with his father, he spent more time in his memoirs trying to tease out why his father’s life was unsuccessful. Tom quotes one of Thomas Anthony’s contemporaries in the law who described him as ‘a disputatious man; and he was almost invariably - at least on a point of law - right. But the world differed from him in the opinion that being so gave him

¹⁴⁵ Thomas Adolphus Trollope, *What I Remember*, Richard Bentley & Son, (1887), Vol. 1 (all references are to Volume 1 unless otherwise stated), pp58, 190 & 297

¹⁴⁶ *Ibid*, p58

¹⁴⁷ *Ibid*, pp59 & 190

¹⁴⁸ Trev Lynn Broughton and Helen Rogers, ‘Introduction: The Empire of the Father’ in Trev Lynn Broughton & Helen Rogers (eds), *Gender and Fatherhood in the Nineteenth Century*, Palgrave MacMillan, (2007), p19

¹⁴⁹ Trollope, *What I Remember*, pp157 & 243

¹⁵⁰ *Ibid*, pp77 & 125 onwards

the right of rolling his antagonist in the dust and executing an intellectual dance of triumph on his prostrate form.’¹⁵¹ This would, at least, explain why his legal practice failed. Tom was more explicit than Anthony about their father’s lack of good business sense. He noted that his father had ‘never been educated to be a farmer’ and concluded that he was ‘a bad one.’

Furthermore he pointed out that Thomas Anthony chose to build a large house on land which he was only leasing; as Tom says, ‘the unwisdom of doing all that on land the property of another is but too obvious.’¹⁵²

Tom looked more carefully than Anthony at their father’s health describing him as suffering ‘for many years from bilious headache, which gradually increased upon him during the whole of his life.’¹⁵³ At that time such headaches, probably migraines, were, Tom says, treated with calomel, a mercury compound, which, he believed, ‘had the effect of shattering his nervous system in a deplorable manner’ and increased his irritability which sometimes ‘reached a pitch that made one fear his reason was, or would become, unhinged.’¹⁵⁴ He summed up Thomas Anthony as ‘a very unhappy man. All had gone wrong with him; misfortunes fell on him, one on the back of the other’ and ‘he was a man who would fain have been loved, and who knew that he was not loved, but knew neither how to manifest his desire for affection nor how to conciliate it.’¹⁵⁵ Tom was convinced that illness was the primary cause ‘of most, if not of all,’ of his father’s ‘unhappy idiosyncrasy,’ that he was not ‘soured by pecuniary misfortune’ but that ‘he was destroyed

¹⁵¹ Ibid, p57

¹⁵² Ibid, p62

¹⁵³ Ibid, p59

¹⁵⁴ Ibid, pp59 & 295

¹⁵⁵ Ibid, pp295-6

mind and body by calomel, habitually used during long years.’¹⁵⁶ When Thomas Anthony died Tom felt that he might have done more to alleviate his father’s unhappiness but by the time he wrote his memoirs he had concluded that there was nothing he could have done to improve matters.¹⁵⁷

The antithesis of the detached view he had of his father, Tom was closer to Fanny than Anthony and he clearly adored her. A couple of quotations suffice to set the scene; ‘My mother’s disposition ... was of the most genial, cheerful, happy, *enjoué* nature imaginable’ and ‘my mother was one of those people who carry sunshine with them!’¹⁵⁸ All Tom’s criticism, although reflective, was reserved for his father. After the family flight to Bruges, Tom returned to London with a view to giving lessons in the classics and for a time he and Anthony shared lodgings. Soon after Henry’s death Tom was offered a mastership at a grammar school in Birmingham which he held from January 1837 to June 1838.¹⁵⁹ By this time Fanny, widowed and living in England again, had nursed her youngest child, Emily, through the last stages of consumption. Fanny and Tom decided he should not seek an alternative career but should devote himself ‘to becoming her companion and squire.’¹⁶⁰ Tom was at pains to emphasise that the decision was ‘audacious rather than prudent’ and that he was not idle during the time he lived with his mother, having taken up the family business of writing, but he did admit that he had been ‘fortunate to a degree which no conduct or prudence of my own merited.’¹⁶¹ It is possible that he felt that he was entitled to this protected

¹⁵⁶ *Ibid*, pp296-7

¹⁵⁷ *ibid*, p298

¹⁵⁸ *Ibid*, pp59 & 228

¹⁵⁹ *Ibid*, pp248-9, 254-7 & 355

¹⁶⁰ *Ibid*, p355

¹⁶¹ *Ibid*, pp356-8

existence as Thomas Anthony had failed in his duty as a father to help him establish himself in life; 'I was the son of a father who had left absolutely nothing behind him, and I had no prospect whatever of any independent means from any other source.'

Some family disharmony is evident in Tom's reaction to the section of Anthony's autobiography where he discusses Fanny's lack of political conviction and understanding mentioned above. Over six pages Tom took issue with every aspect of Anthony's description of their mother, chiefly on the basis that 'I think that I knew her, as few sons know their mother' whereas, after Anthony became a clerk, 'he and my mother were never together but as visitors during the time period of a visit.'¹⁶² However, Tom was aware that Anthony had said he had lived with Fanny for some time during his clerkship and he must therefore be claiming jealous precedence here.

While Thomas Anthony certainly provided neither of his sons with anything to admire and little to respect, his lack of parenting seems to have damaged Anthony more than Tom and, therefore, Tom was able to offer a more objective view of their father's life. Anthony, for all his love for his mother and appreciation of her financial provisioning, saw her parenting as lacking, a view which Tom found intolerable. In addition, Anthony saw most of the family's problems as flowing from the behaviour of Thomas Anthony rather than his illness. However, neither of the son's critiques was based solely, or even mainly, on their father's financial failure. For Dickens the parent who

¹⁶² Ibid, vol. 2 pp332-7

was most culpable for his distress appears to have been his mother even though his father was the acknowledged breadwinner. Perhaps Dickens was keen to salvage some of the “hero-worship” that Sam Shaw felt his own father had denied him. Some daughters used their father’s failure constructively to propel them towards the world of work. The rest of this chapter explores the experiences of daughters of middle-class fathers who did not provide for them financially following their deaths and thus did not meet a theoretical key requirement of being a “good” father.

Overcoming a father’s legacy

In those few moments the current of my life was definitely set towards hard work and uncertainty, and although these two have been my constant companions, and several times I have been in very low water, never have I regretted my choice.¹⁶³

M Vivian Hughes (1866-1956), known as “Molly”, wrote a trilogy of autobiographies about her life, mainly in London, up to the end of the nineteenth century.¹⁶⁴ One day, three years before the above episode, her father, a stockbroker, did not come home and, in her autobiography, she wrote that he had been run over.¹⁶⁵ In fact he had jumped under a train, possibly following a financial or personal scandal.¹⁶⁶ At sixteen Molly left school and her mother spoke to her seriously about the future.¹⁶⁷ Molly was forced to face up to her life choices as the daughter of a poor middle-class family for the first time. Her brothers had all left home and her mother offered her the opportunity to live with her in a cottage in Cornwall, to read

¹⁶³ M Vivian Hughes, *A London Family 1870-1900*, Oxford University Press, (1946), p151

¹⁶⁴ Published separately in 1934, 1936 and 1937. Brian Harrison, ‘Hughes, Mary Vivian (1866-1956)’, *Oxford Dictionary of National Biography*, Oxford University Press, 2004; online edn, May 2015 [<http://www.oxforddnb.com/view/article/71422>, accessed 25 Aug 2017]

¹⁶⁵ Hughes, *London Family*, p141

¹⁶⁶ Harrison, ‘Hughes’

¹⁶⁷ Hughes, *London Family*, pp150-1

and sketch and perhaps travel abroad. Molly did not understand how this was to be afforded but her mother explained that ‘the boys’ ‘have assured me that we shall always have enough to live on - they will see to that.’ But then she asked, “Or - would you rather earn your own living?” It must have been obvious to Molly that she had to make this decision only because her father had not provided for the family but, ever loyal, she commented, ‘It must have been a bit of my father’s blood that made me say, “It’s awfully good of the boys to say that, and I know they mean it, but I would rather be independent.”’

Molly strove to make her recollections of her father all positive; she went further than meeting the Fifth Commandment. She described having an unsettled income as ‘fun’ and wrote that she and her three brothers were ‘never aware of any money troubles, if such they could be called, for they made little difference to us’ even though their father ‘wavered between great affluence and great poverty.’¹⁶⁸ Her parents seem to have had a companionate marriage; neither of them ‘had a saving or economical disposition, but lived happily always, neither elated by wealth nor depressed by the lack of it.’ A family saying was ‘Blessed is he that expecteth [sic] nothing, for he shall not be disappointed’ which Molly seems to have held on to throughout her life.¹⁶⁹ She conceded that ‘this happy-go-lucky attitude to life may be immoral ... but I have found it an excellent preparation for the continual uncertainties of my own lot.’ Nevertheless, only a few pages later, she admitted that ‘of course lean times were vaguely felt by us all, however

¹⁶⁸ Ibid, p13

¹⁶⁹ Ibid

much the high spirits of our parents hid them.’¹⁷⁰ She used a couple of incidents as comedic stories but they involved the fact that on one occasion the gas supply had been cut off and on another the family only had a pair of kippers for supper.¹⁷¹ At a time when they had no servants the family congregated in the kitchen and made toffee.¹⁷² In November they might have to go ‘without a fire because it was not quite cold enough.’¹⁷³ Unlike Dickens and the Trollope brothers, Molly was able to have such generally positive memories because her parents created a feeling of safety; ‘One day I heard my father say to mother, “Never mind, Mary, whatever happens you and I are in the same boat - so nothing matters.” I knew then that something must be going wrong, but his words, and the pleasure in mother’s face, pushed deep down into me a sense of happy security.’¹⁷⁴

Molly does eventually reveal that being poor made her ‘miserably ashamed’ because she ‘bitterly’ minded that ‘the girls in my private school should notice my poverty’ at a time when ‘people never dreamt of saying that they could not afford a thing.’¹⁷⁵ Although she did not care about not having holidays, enough fires in the winter and never having a new dress, echoing a theme present throughout this thesis, she was upset that a girl at her school noticed that her “new” dress was ‘only an old one turned.’ At her next, and far more serious school, she was relieved that ‘no one asked where you lived, how much pocket-money you had, or what your father was ... Girls would

¹⁷⁰ *Ibid*, p18

¹⁷¹ *Ibid*, pp18-19

¹⁷² *Ibid*, p19

¹⁷³ *Ibid*, p26

¹⁷⁴ *Ibid*, p18

¹⁷⁵ *Ibid*, pp183-4

openly grumble at having to buy a new text-book.’¹⁷⁶ Like Mary Howitt, the fact that her poverty was observed was keenly felt.

Molly qualified as a teacher but in 1887 she met Arthur Hughes, a barrister, and fell in love.¹⁷⁷ Arthur was not making a great deal of money and was supporting his mother and his brother’s education. Arthur described his poor prospects to Molly’s mother who replied, “Molly would be simply wasted on a rich man. She and I have reduced “going without” to a science.”¹⁷⁸ Again, their poverty is made a virtue although Molly did concede, ‘If we had known then that we were to wait ten years before we could be married we might not have been so light-hearted about it.’ Throughout the books Molly avoids criticising her father. The impact of his financial failure does seem to have been felt intensely but the generally jolly and supportive atmosphere of the family home and his love for his wife and children plainly overrode that and prevented him from being a “bad” father to use Bailey’s terminology.

Isabella Fyvie Mayo’s father was equally adored by his daughter (1843-1914). He had come to London from Scotland at the age of twenty-two and began work at a bakery on Bedford Street.¹⁷⁹ Eventually he bought the business and the leasehold shop apparently with the help of a loan as he had no savings because he had been sending money home to his family. While Isabella was still a child her father became an invalid and she was his ‘constant companion.’¹⁸⁰ On one occasion he told her that he had been lonely when he first came to London and she asked why he had not married. He replied, “I

¹⁷⁶ Ibid, pp152-3 & 184

¹⁷⁷ Ibid, p298

¹⁷⁸ Ibid, p303

¹⁷⁹ Isabella Fyvie Mayo, *Recollections*, John Murray, (1910), pp23-4

¹⁸⁰ Ibid, p47

had to pay my debts. I would not marry till I owed nobody a penny.” Isabella wrote that the impression this had on her ‘never left me.’¹⁸¹

Her father died when she was eight and she had a sheltered childhood until one day, when she was seventeen, she was told that the bakery business was failing.¹⁸² She described this as a ‘startling reverse’ although it is clear that the insolvency had been some time coming. She lists a number of reasons for the change: local residents had gone to live in the suburbs; her mother had no business acumen and was unable to adapt to her altered circumstances; her sisters were unwilling or unable to help; and her uncle, who was her father’s executor, took no interest in helping the family prosper. Isabella managed to blame the appointment of the executor on her mother saying that ‘she had insisted that my father should leave as his executor one of her own brothers, instead of the staunch old bachelor friend and neighbour whom he had desired to appoint.’ Obviously, ultimate responsibility for the appointment did lay with her father and he should have known that his wife was ill-suited to business.

Nevertheless, Isabella considered the business collapse from the point of view of her father; ‘To his mind, the bankrupt - the man who had not “pulled up” before others were involved in his loss - was simply a thief. At every point of his life he had proved that he regarded “a good name as better than riches.” How was I to retain this priceless heritage?’¹⁸³ As if haunted, she continued ‘Out of his grave in the forlorn Camden Town graveyard he seemed to charge

¹⁸¹ Ibid

¹⁸² Ibid, p66

¹⁸³ Ibid, p67

me to see that nobody lost by confidence which must have been mainly given to his high credit.’¹⁸⁴ In a similar way to Thomas Harlowe and his mother, and burdened with the huge responsibility of a debt of £800, Isabella ‘thought only how the stain of debt was to be finally removed, and how it might be at once possible to begin to earn enough money to fill the gap of business loss and keep things going just as they were.’¹⁸⁵ Subsequently she concluded that the largest creditor ‘had only himself to blame’ because he had extended credit to her mother whom he had assumed wrongly had private means. Here Isabella is careful to make it clear that the debt was accumulated long after her father’s death.

Isabella was aware that ‘very few women of the middle-classes were at work in those days. Indeed, the middle-classes had got into a snobbish way of dropping from their ranks any women who worked outside their own homes, or even actively within them.’¹⁸⁶ Here we see again the limited avenues that were open to middle-class women who needed to work if they wanted to maintain a semblance of gentility. Isabella had been interested in writing but decided to take on copying and secretarial jobs and her first year’s earnings amounted to £30 which did little to reduce the debt.¹⁸⁷ She was acutely aware of the cost of dressing appropriately. One of her employers commented to a mutual acquaintance, “I cannot think how such a well-bred girl dresses so oddly,” which caused her to ‘weep bitterly.’¹⁸⁸ In the years that she was trying to pay off the debt she had only two new dresses, both of which were made at home, and the rest of her clothes were old things she

¹⁸⁴ Ibid

¹⁸⁵ Ibid, pp67-8 & 92

¹⁸⁶ Ibid, p68

¹⁸⁷ Ibid, pp91-4

¹⁸⁸ Ibid, pp91-2

had found in storage. Her home had the outward appearance of affluence which she worried made her look like a well-to-do “daughter at home” earning some private income. Again, like Mary and Molly, she felt observed by society, her outward appearance giving the wrong signals about the reality of her circumstances.

While Isabella was working outside the home she continued to write poems and stories and in 1867 a magazine editor agreed to serialise one of her stories for £300 with the invitation to write another for the same sum.¹⁸⁹ This transformed her situation but she ‘had seen too much of the darkest side of life to have my head turned even by his sudden prosperity, though it was more than fulfilment of my wildest hopes.’¹⁹⁰ Cautiously, in case her imaginative powers failed her, she kept on with her secretarial work until 1869 by which time the debt was more than half paid but she was suffering from repeated episodes of neuralgia.¹⁹¹ A young solicitor, who she married the next year, helped her arrange the sale of the final years of the lease and the rest of the debt was paid. She describes the struggle to achieve this as her ‘life-and-death fight for bread and independence’ which left her ‘for a time a wreck in nerves and health.’ But a complete change of environment revived her and she ‘felt as if the strength of the giants I had conquered had entered into myself.’ Even if we accept that he had nothing to do with the business debt that accrued, Isabella’s mystical experience of her father’s views on debt bequeathed her an almost intolerable burden. She claimed that her mother was not responsible for the debt but still found ways to blame her for it.

¹⁸⁹ Ibid, p115; Emma Plaskitt, ‘Mayo, Isabella (1843-1914)’, *Oxford Dictionary of National Biography*, Oxford University Press, 2004 [<http://www.oxforddnb.com/view/article/55957>, accessed 25 Aug 2017]

¹⁹⁰ Mayo, *Recollections*, p115

¹⁹¹ Ibid, p116

Nevertheless, like Molly Hughes, the entire experience gave her determination and an enhanced ability to manage her life.

This analysis of the experiences of the families of men who did not provide sufficient financial support may be brief but it is notable that the protagonists were divided along gender lines in many key ways. All three of the women discussed saw themselves as stronger in some way as a result of dealing with the results of their husband's or fathers' debts. Mary Howitt wrote her 'Thomas Harlowe' ballad; Molly Hughes was proud to enter the world of work and used her experience to her advantage when she had to wait years to marry Arthur; Isabella Mayo established a career for herself and, although the experience was physically and emotionally draining, gained independence through the ordeal of paying off the family debt. None of them directly criticised their male relative although in other subtle ways they showed that they knew that their beloved husband or father had failed to meet the ideal breadwinner and/or father model in some way. After all, if William Howitt and Molly and Isabella's fathers had been perfect middle-class businessmen they would have looked after their families comprehensively. In the face of relative poverty, Molly and Isabella had to overcome their class's strictures on the appropriate employment of women but because their fathers had provided a loving home they did not condemn them for bad parenting. All three women endured the feeling of being observed critically by society, particularly in relation to their dress.

All three men had similar experiences to the women of being looked down on but they characterised this more specifically in relation to their class position and voiced greater criticism of both parents. Charles and Anthony were both nearly crushed by their childhood ordeals in which their fathers did not provide the moral protection that society required from a good father. These are the relationships which can be said to have broken down. The reason for John Dickens' indebtedness seems to have been due to fecklessness, a character flaw which it might be difficult for a son to forgive a father as it is redolent of the loss of hero worship felt by Sam Shaw. Charles may have attempted to divert his attention from this by mainly blaming his mother for his bad childhood. He seems never to have made peace with his past whereas, as adults, Anthony and Tom Trollope understood that a confluence of factors, including poor business sense and character traits but also ill-health, contributed to their father's financial disaster and a tense family home. In his commonplace book Anthony is clear that both of his parents failed to provide sufficient structure in his life while Tom knew that, however he might construe it, he was lucky that his mother decided to remove the necessity for him to follow a career. The brothers weighed up both their parents and came to similar but slightly different conclusions, but that is the nature of family relations.

The fact that Mary did not mention William's bankruptcy in her autobiography and Charles and Anthony reserved publication of their full autobiographical details until after their deaths implies a degree of shame or, at least, uncertainty about how the facts would be received by the public. That they felt it necessary to include words honouring their fathers suggests a measure

of anxiety. Mary pursued the same practice as Sala by failing to disclose the narrative's fine detail. For Charles and Anthony, who created complex fictions for a living, their family's story may have been one over which they felt that they did not have sufficient control. Whilst in chapter 2 we saw that Frank Bullen could construct a narrative of triumph over the adversity which had been of his own making, these two novelists were exposing themselves as vulnerable child victims. Anthony believed that Charles had revealed too much of himself in the autobiographical fragment but his own account, although less sentimentally self-indulgent to twenty-first-century ears, is scarcely less emotionally intense. The three of them shared a feeling of isolation from society through loss of friends and/or family support at the time of the financial crisis and probably feared that they risked a reprise if they were entirely open about their experiences in their lifetime. Only Tom Trollope, who benefitted from the publication of his brother's autobiography before his own, could be confident as to how his story would be received by the public.

Conclusion

There was one thing that I wanted to do. I always said that I would look after, sort my nan and grandad, my mum and dad, my brother and sister. And I did that. I bought them houses and made sure that there was nice cars and stuff like that. I wanted to give a little bit back to them.

I got declared bankrupt and it was just horrific. Obviously having all that money, fame... I was too embarrassed to go to the shop. I felt like my whole world has just fell down on top of me. It was just ... I mean I had my mum's property, my dad's, my nan's. Mum's got repossessed first. So I was just absolutely beside myself. I was blaming myself for it because I had put everyone in these positions where they had nice cars, houses and then they end up with nothing.

I sort of had a bad day and I remember someone saying something to me, saying oh you've got no money and it hurt me really bad. I thought I can't cope ... I don't think I could describe how I felt and I don't think anyone could understand how I felt. I had everything - money, cars, houses - and everything had gone. So to be there and to fall that massive drop down to the bottom, it was horrible, frightening.¹

These extracts from an interview given in 2013 by the former Premiership footballer, Lee Hendrie, show how the male breadwinner model continues to exert influence in the twenty-first century and the devastating mental breakdown that failure to meet the requirements of the model can bring. Hendrie had earned more than £30,000 a week at the highpoint of his career but poorly managed investments and a divorce led to his bankruptcy in January 2012.² Here Hendrie reveals his desire to support his family financially and his feelings when that support had to be withdrawn. His emotional disturbance led him to try to take his own life twice and on the second occasion his attempt was triggered by another person's remark about him having no money. Whilst, as we have seen, suicide was an uncommon outcome of financial failure in Victorian England, Hendrie's drive to provide

¹ 'Football's Suicide Secret,' BBC Three, 09.07.2013 [television programme]. A full transcript of the interview is at Appendix III

² Rajeev Gupta, 'Riches to Rags: Millionaire footballers who lose everything,' <http://www.bbc.co.uk/sport/football/21790728> (accessed 02.01.2018)

for his family and his sensibility regarding what society thought of him would have been recognisable to many of the men whose lives are examined here; but not to all of them. As Hendrie makes clear, his was a personal response. Elsewhere in the interview he says, 'That's just the sort of person I am' and he believes it is 'down to the individual ... I felt that I'd got myself into that situation I'd got to get myself out of it.' Thus, he marks himself as singular in a society in which, in 2016, one in 506 of the adult population became insolvent.³ As this thesis demonstrates for the first time, the practical and emotional outcomes of financial failure for middle-class men in the Victorian period were equally distinctive and varied.

The innovative data survey of bankrupts revealed some common traits. The male bankrupts tended to have a lower middle-class occupation and were usually married and the head of their own household. For many their material lives appear not to have been unduly affected by bankruptcy and the financial difficulties that that suggested, and thus they retained key markers of masculinity. Instead a large number of the changes which took place could be ascribed to their life-cycles and a significant degree of stability of occupation and residence was evident. The expected revelation of widespread personal upheaval did not appear. Nevertheless, a few features of some male bankrupts' lives did seem to attach to their status as bankrupts. Those who were bachelors when made bankrupt were more likely to have working wives when they did marry. Men made bankrupt in their thirties and forties changed their occupation far more frequently after bankruptcy than

³ The Insolvency Service, *Insolvency Statistics - October to December 2016*, (Q4 2016), www.gov.uk/government/uploads/system/uploads/attachment_data/file/586287/Q4_2016_statistics_release_-_commentary.pdf (accessed 02.01.2018), p15

before and men in their fifties and sixties were much more likely to move house and/or lose their head of household status than they might have expected in their maturing years. All of these events fell outside what was expected of the paradigmatic middle-class man's life-cycle outlined by Morris and suggest a curbing of ambition and expectation. The position of women bankrupts was very different. Unmarried and often widowed, the changes in their situations after bankruptcy could be dramatic. Their residential position was more than likely to alter. A man might change his occupation but the women retired from work at very high levels. They had to rely on their sons, sons-in-law and unmarried daughters to provide for them as they got older. This thesis displays evidence of the patriarchal dividend in action. Without it, women's social status depended on the lives of others; with it, men always enjoyed the potentiality that their fortunes might improve, that equally or even more lucrative employment could be found while they remained fit. Conforming to the male breadwinner ideal remained a possibility.

The analysis of applicants to charities revealed important aspects of middle-class membership and the records of the voting charities, the UKBA and the NBI, bolster the view that belonging to the middle classes was linked directly to occupation. The medical and clerical professions scrutinised their financially failed colleagues but also wanted to look after them, to operate 'self-help' on a profession-wide basis to protect their members but also to protect the profession itself from external criticism. The members do not appear to have been regarded either as "other" by their colleagues or as unmanly. As with the male bankrupts, the patriarchal dividend meant that for the professional man who was able to work there was always the possibility

that his situation might improve via the exercising of his profession. The women who applied to the voting charities could have no such expectations and had to rely on the occupation of their nearest male relative to establish their class credentials. The applicants to these charities, most of whom were women, were expected to reveal personal details about themselves and tout for support, unprotected by a profession's need to defend itself from outside censure. Like the female bankrupts, their class status and living expenses were dependent on others. In a period of rapid legal change as the various Married Women's Property Acts gave women increasing financial autonomy, the pervading impression here is of there being little alteration in gender relations as at the intersection of money with social position women's disadvantage remained a constant.

Men and women could retain their class position, particularly in terms of eligibility for charitable help, by holding or being linked to a particular occupation but it is clear that they believed that they might be judged by their peers. In fact, the lack of actual destitution in the middle classes meant that the main difficulties facing those in a parlous state were managing their emotions and their social interactions. This was particularly acute in relation to how they presented themselves. To this group a deterioration in appearance seems to have represented more of a threat to their status than loss of income. Many of the individuals, male and female, whose private and public utterances have been examined here expressed anxiety about their ability to dress in a way that accurately reflected their class position. This might lead to imprudent spending, in the case of Bamford, a desire to withdraw from society, in the case of Mary Howitt, or distress for Anthony

Trollope, Molly Hughes and Isabella Fyvie Mayo. The Clothing Society for Poor Pious Clergymen of the Established Church recognised this very specific need.

The necessity for appropriate presentation might also affect how much an individual chose to reveal of their financial difficulties. Getting this wrong could lead to being seen as “other” by middle-class society. The Howitts lost friends during William’s bankruptcy proceedings and this was probably due to their disputes in the press with their former business partner. Disraeli needed to keep the extent of his debts secret if he was to pursue a political career and he was reluctant to call on his father for help. Sala chose to reveal his previous poverty, but not his bankruptcy, in his autobiography, and Anthony Trollope and Dickens left the revelation of their childhood poverty until after their deaths. Bamford was only comfortable if he was portrayed as a victim of a miscarriage of justice and a pillar of his personal pride was keeping quiet about his financial problems. Bullen’s decision to publish an entire book about his bankruptcy appears extraordinary until it is appreciated how carefully he marked himself out as exceptional in his attitudes to his debts.

Retaining peer approval and middle-class status required that one be cautious about what one chose to say publicly. Bullen and Sala used canonical narratives to provide a framework within which they could express themselves safely. Being a Bohemian gave Sala social permission to discuss his drinking and poverty but not his bankruptcy or lack of a marriage certificate. That too much disclosure could be destructive is indicated by the Clothing Society for the Benefit of Poor Pious Clergymen’s imposition of ‘delicacy and secrecy’ on itself. The Society chose to protect its mainly male beneficiaries from the

public gaze while the voting charities expected their mainly female beneficiaries to advertise their straitened circumstances. The former group might have been seen as responsible for their own poverty while the latter were not. For the historical actors it was as difficult to assess the point at which censure might arise as it is for the historian; clearly the Howitts misjudged this.

Disraeli was exceptional in his ability to manage his indebtedness not only practically but emotionally. His case shows what could be achieved if a man's interior landscape was dominated by ambition. Adaptable and largely amoral he was able to say and do in every instance what was needed to keep his creditors at bay. His ethics are linked to the eighteenth-century upper class but it is important to remember that his father, a successful middle-class writer, did not share his views. Others such as Brown, Bullen and the Howitts had scruples which made them less flexible in a crisis and Bamford felt uncomfortable when receiving monetary donations. Nevertheless, fitting Barrett's model, they all showed that they could modify their emotions to support their survival.

While parliament got entangled in its fear of immoral insolvents versus the need for those who were merely unfortunate to be able to start afresh, most of the cases examined here fit into a more morally ambiguous middle ground. The applicants to charities were commonly ill or old but those whose financial problems flowed directly from their unsuccessful occupations demonstrated an unfortunate lack of business sense. A failure to keep up to date written accounts was a common theme. Bird is the only person whose problems were

caused chiefly by cash flow issues, making him “unfortunate”, and John Dickens is the only person who seems to have been unremittingly feckless, making him “immoral.” Everyone else either made business decisions which were disastrous, for example the Howitts’ and Sala’s new journal ventures, unrealistic, for example Disraeli’s early financial ventures and Bamford’s literary readings, or showed a lack of understanding of the market, Bullen’s shopkeeping and Brown’s inability to negotiate with dealers. All of these cases highlight, again, how ethical absolutes do not map comfortably on to the reality of middle-class financial experiences.

The male breadwinner model provides a useful framework within which to consider men’s financial responsibility to their dependents and how they felt about it. Nevertheless, these cases underline the complexity of male/female monetary relationships. The lives of Disraeli, Bullen and the Howitts show the impact that a wife’s money had on a couple’s finances. Mima Bamford and Mrs Bullen revealed resourcefulness in their use of the pawnshop when their husbands failed to provide sufficient income. Miss Lamb of the Clothing Society was accepted as someone to be written to as an equal and Fanny Trollope’s writing career saved her family from absolute ruin. In contravention of Morris’ paradigmatic middle-class man who waited until he was established to take a wife, some of the men in this thesis married when they wanted to. Bird remained single until he was past his youth, perhaps being aware of the need to provide for his parents, but Brown first married young and then put off marrying the mother of his second child for some time. Sala lived with Harriett for years before deciding to wed and Disraeli married for convenience. Indeed, the clergymen and medical practitioners

were expected to be married in order to pursue their profession, although getting the timing of their marriage wrong could expose them to censure from their fellow professionals.

It is accepted that the male breadwinner ideal was embodied in the nineteenth-century legal structure and was a dominant discourse of the time, as demonstrated by parliament's marginalisation of women in its debates on bankruptcy and debt, but it is difficult to assess the extent to which men who were financially uncomfortable made it a cornerstone of their thoughts about themselves as men. The range of expressed emotions in these cases suggests that it was not absolutely essential for all men. Viewing it as a stereotype which might be adopted or rejected unconsciously or at will explains the variations in men's responses to the notion of being the sole provider. As suggested by French and Rothery, looking at it in this light also offers a way of understanding its durability and lack of discernible change over time. At one end of the spectrum, it certainly did not trouble Disraeli. The clergy who did not have independent income but decided to marry and have children may have experienced a higher calling which relieved them of the primary pressure of financial responsibility. Bird's emotional landscape was coloured by the receipt of cash and the payment of debts but he does not appear to have been hugely distressed even though a complete business failure might have been disastrous for his elderly parents. Of the Bohemians Brown was tormented by the difficulties of providing for his children but Sala was comfortable spending large amounts of money on collecting without much thought of Harriett's well-being. He claimed that he was 'too proud to ask for help from anybody' when applying to a charity but was happy to borrow

money from friends, which perhaps makes pride a luxury emotion. Bullen explicitly took on the role of breadwinner, including himself as one of those ‘toiling ever with one end in view, the comfortable maintenance of their dear ones.’ He lost his self-respect in the process of bankruptcy but regained personal peace. It is unfortunate for an assessment of the impact of financial failure on men’s sense of their masculinity that only Bamford specifically mentioned his, describing himself as ‘honestly, manfully proud’ and linking this to his independence.

Independence as a concept is, perhaps, more useful than the male breadwinner ideal in thinking about how these men on the periphery of the middle class negotiated the emotional trials of having too little money. However, it needs to be thought of in a less structured way than Tosh uses it in “What Should Historians Do with Masculinity?”. Whilst all of the men had difficulty with being their family’s sole provider, they did have some men in their social circle with whom they associated freely on terms of equality. Only Bamford seems to have had trouble fitting in with a particular group, which may reflect his liminal class status but was not helped by his abrasive personality. None of the men commented specifically on the dignity of their work although Brown’s devotion to his profession overrode more practical ways of making money such as teaching and William Howitt clearly believed that his writing had educational power. As was noted in the introduction, for the working classes independence increasingly meant avoiding parish relief but that is not relevant to the group studied here. Thinking about independence in a looser way, it is suggested that the middle-class men experienced negative feelings when they perceived that their autonomy was

lost or compromised. Bamford particularly disliked his loss of agency, the need to have others arrange a source of income for him. He felt humiliated, as did at least one recipient of help from the Clothing Society. Brown was distressed by the mere idea that he would have to compromise his artistic vision to maintain his family. The lack of agency experienced by Charles Dickens and Anthony Trollope in their childhoods made a deep impression on both of them. Dickens endured hopelessness, an emotion he shared with Bullen, and Trollope needed to have a fight at school in order to establish his identity. Anyone who was forced or chose to go through bankruptcy would have experienced a loss of control as their finances were taken over by an administrator, which would have had a negative impact on Bullen.

Middle-class society may have evaluated men on their self-presentation and required that discretion was observed in terms of what they revealed about their financial position but the families of financially failed middle-class men judged them differently and in accordance with Bailey's ideas of a good father being one who was tender and protective but not necessarily solvent. Anthony Trollope and Charles Dickens were critical in their appraisals of both of their parents, not just their fathers, primarily as a result of their parents' inability to maintain an emotionally stable family environment. Molly Hughes had good memories of her parents because they did provide such an environment and Isabella Fyvie Mayo had a loving view of her father because she had a close bond with him before he died, but was critical of her mother. Although the fathers of these daughters did not meet the requirements of the male breadwinner model they were considered good fathers. It is difficult to imagine either daughter describing her father as having failed to achieve full

masculine status. Mary Howitt utilised an inconvenient house move to mobilise positive feelings about her roles as a wife and mother. Furthermore, she seems to have recycled her silently held criticism of William's business failure as material for her poetry and, ironically, thus turned it into a source of income for the whole family.

As this thesis has shown, the existence of the male breadwinner model alone cannot fully account for the very varied lived experiences of the middle-class men who avoided or failed to live up to the ideal. How a man understood and thought about his position was influenced by the prevailing social discourse but personal life choices relating to, for example, profession and marriage, and the need to negotiate emotional survival could override its impact or produce confusing feelings. Thus, while in the twenty-first century Lee Hendrie's toxic emotional reaction to financial failure was linked directly to the family he believed he had let down, in the nineteenth Bamford experienced 'pleasing pain' when his income problem was resolved and on his bankruptcy Bullen felt that 'life had begun anew.'

APPENDIX I

Full titles of sources from the National Archives

- B6/101 London District General Docket Book
June 1859 - November 1861 A-Z
- B6/102 London District General Docket Book
October 1861 - June 1862 A-K
- B6/103 London District General Docket Book
October 1861 - June 1862 L-Z
- B6/104 London District General Docket Book
June 1862 - April 1863 A-K
- B6/105 London District General Docket Book
June 1862 - April 1863 L-Z
- B6/106 London District General Docket Book
April 1863 - June 1864 A-K
- B6/107 London District General Docket Book
April 1863 - June 1864 L-Z
- BT40/25 Register of Bankruptcies in the London Bankruptcy Court 1-500
- BT40/26 Register of Bankruptcies in the London Bankruptcy Court 501-1000
- BT40/27 Register of Bankruptcies in the London Bankruptcy Court
1001-1500
- BT40/34 Register of Bankruptcies in the County Courts 501-1000
- BT40/35 Register of Bankruptcies in the County Courts 1001-1500
- BT40/36 Register of Bankruptcies in the County Courts 1501-2000
- BT40/37 Register of Bankruptcies in the County Courts 2001-2500
- BT40/38 Register of Bankruptcies in the County Courts 3001-3500

APPENDIX II

SIGNIFICANT NINETEENTH-CENTURY STATUTES

Statute	Change
1825 Bankrupts (England) Act	Allowed a debtor to become an accessory to his own bankruptcy by conspiring with a friendly creditor and declaring his own bankruptcy
1831 Bankruptcy Act	Court appointed official assignees replace creditors as administrators of bankrupts' estates New Bankruptcy Court created
1842 Act for the Relief of Insolvent Debtors	Began merger of bankruptcy and insolvency systems Permitted debtors, whether or not traders, to petition Bankruptcy Court to examine assets and save them from imprisonment
1842 Bankruptcy Law Amendment Act	Reduced from £100 to £50 the minimum amount of debt required for a creditor to file a bankruptcy petition Abolished requirement for creditor to provide a discharge certificate which were then granted by commissioners Added vocations to the list of "traders" who could be subject to bankruptcy law Extended protection from legal processes for debt until discharge
1847 Bankruptcy etc Act	Jurisdiction for bankruptcy transferred back to Chancery Court
1849 Bankruptcy Consolidation Act	Introduced classifications of discharge certificates
1861 Bankruptcy Act	Abolished classification of certificates Extended bankruptcy law to non-traders Permitted debtors to file their own petitions Abolished Court for the Relief of Insolvent Debtors
1869 Act for the Abolition of Imprisonment for Debt	Removed superior courts' power to imprison for debt. Only County Courts permitted to imprison for debts up to £50
1869 Bankruptcy Act	Removed debtors' right to petition for their own bankruptcy Established London Court of Bankruptcy

1883 Bankruptcy Act	Both debtors and creditors permitted to petition for bankruptcy Supervision of official receivers moved to Board of Trade
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APPENDIX III

Clarke Carlisle interviews Lee Hendrie on “Football’s Suicide Secret” first broadcast on BBC Three, 09.07.2013

[Clarke voiceover: Former England mid-fielder Lee Hendrie started his career at Aston Villa. He was only 16 years old. I’ve come to ask Lee what instant fame can do to the mind of a young player.]

Clarke: When you broke into the first team and you are now playing premier league football as a young local superstar, was that pressure for you?

Lee: When I first did get into the team it was great. I sort of established myself as such. People were saying good things about me. Before I knew it I had signed a five-year contract and it was thousands of pounds a week which was massive for me. I just thought this is it. I’ve got to where I want to be. I’ve got security. There was one thing that I wanted to do. I always said that I would look after, sort my nan and grandad, my mum and dad, my brother and sister. And I did that. I bought them houses and made sure that there was nice cars and stuff like that. I wanted to give a little bit back to them. That’s just the sort of person I am but in the long run it’s come back and bit me on the backside.

[Clarke voiceover: At the top of his game Lee was earning £40,000 a week. He built up a multi-million pound property portfolio but then the recession hit leaving Lee unable to afford his mortgages.]

Lee: I got declared bankrupt and it was just horrific. Obviously having all that money, fame... I was too embarrassed to go to the shop. I felt like my whole world has just fell down on top of me. It was just ... I mean I had my mum’s property, my dad’s, my nan’s. Mum’s got repossessed first. So I was just absolutely beside myself. I was blaming myself for it because I had put everyone in these positions where they had nice cars, houses and then they end up with nothing. Honestly I said to myself I can’t go on. I had a big packet of sleeping tablets and I took every single one. I remember waking up and my family was all there and to wake up and see everyone there upset... I was embarrassed. The second attempt was I sort of had a bad day and I remember someone saying something to me, saying oh you’ve got no money and it hurt me really bad. I thought I can’t cope and I tried to do the same thing. Again I woke up and my family were angry at me as in why are you doing this? But I don’t think I could describe how I felt and I don’t think anyone could understand how I felt. I had everything - money, cars, houses - and everything had gone. So to be there and to fall that massive drop down to the bottom, it was horrible, frightening

Clarke: If you looked at that time in between, do you think that you got any support? Do you think that maybe the second attempt could have been avoided?

Lee: Yeah I do but I think that’s down to the individual. Like myself I felt that I’d got myself into that situation I’d got to get myself out of it

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