



THE LONDON SCHOOL
OF ECONOMICS AND
POLITICAL SCIENCE ■

Economic History Working Papers

No: 287

Guilds and Mutual Protection in England

Patrick Wallis
LSE

October 2018

Guilds and Mutual Protection in England*

Patrick Wallis

JEL Codes: N33, N43, D02, D64, L22

Keywords: Guilds, Insurance, Friendly Societies, Charity, London, England, Early Modern

Abstract:

Guilds made an important contribution to the provision of mutual welfare to their members in the Netherlands and some other parts of Europe, giving their members entitlements to support and assistance during periods of unemployment, sickness or disability. This paper explores the role guilds played in mutual insurance in early modern England. A study of the rules and practices of a range of guilds from London and provincial towns indicates that craft guilds in England had *no* visible involvement in providing mutual insurance during the sixteenth to the eighteenth centuries. They did, however, provide substantial volumes of charity, much of which was directed to members of the guild who fell into poverty. Mutual insurance emerged on a large scale in England with the Friendly Societies. However, there is no evidence that these Societies had any direct or indirect connection to craft guilds, except in seeking to project a form of conceptual kinship with a medieval fraternal past.

* The first version of this paper was presented at the Third Conference on the Comparative History of Insurance Law in Europe: "Guilds". Augsburg. 8 February 2018. I am grateful to participants, and particularly the organizer, Phillip Hellwege, for their comments. Eilish Gregory contributed greatly to the paper through her exemplary research assistance

To what extent did Europe's guilds construct a system of cooperative protection that prefaced and propagated mutual insurance in a manner that justifies their identification as the authors of an early chapter in the history of insurance? In Germany, Hellwege identifies a distinct – possibly artificial, given the political background against which it was composed – German history that emphasises the role of guilds in the genesis of insurance.¹ The link between guilds and mutual insurance has been even more strongly stated in the Dutch context. Marcel van der Linden identifies guilds as one of the six possible sources for establishing autonomous working-class insurance, suggesting that the perpetuation of 'an older tradition' occurred 'in countries where journeymen associations and guilds had existed if segments of the working class could still remember them, or if traces of these associations remained'.² Van Leeuwen's study of Dutch guilds shows convincingly that many larger guilds offered insurance schemes covering burial, sickness, old age or widowhood.³ Similar funds existed in the Southern Netherlands.⁴ These observations for Germany and the Low Countries raise the question of the extent to which this form of provision was a common, even universal, role for guilds? Indeed, could insurance be a beneficial consequence of guilds that might serve as a positive counterweight in the scales of historical opinion, offsetting some of the various negative effects (rent seeking etc) that they are often identified with?

In this chapter, I examine the question of whether early modern English guilds served to structure mutual protection for their members in case of disaster, unemployment or illness. And if so, did they have any connection to developments

¹ *Phillip Hellwege*, A Comparative History of Insurance Law in Europe, *American Journal of Legal History*, 56 (2016), 66–75 (67-68).

² *Marcel van der Linden*, Introduction, in: Marcel van der Linden (ed.), *Social Security Mutualism: the comparative history of mutual benefit societies* (1996), 11-38 (quote 17).

³ *Marco Van Leeuwen*, Guilds and middle-class welfare 1550-1800: provisions for burial, sickness, old age, and widowhood, *Economic History Review* 65 (2012), 61-90; *Marco Van Leeuwen*, *Mutual Insurance 1550-2015. From Guild Welfare and Friendly Societies to Contemporary Micro-Insurers* (2016); *Sandra Bos*, A tradition of giving and receiving: mutual aid within the guild system, in Maarten Prak, et al. (eds.), *Craft guilds in the early modern Low Countries. Work, power, and representation* (2006), 174-93.

⁴ *Karel-Peter Companje, R. Hendriks, Karel Veraghtert and Brigitte Widdershoven*, *Two centuries of solidarity: German, Belgian and Dutch Social Health Care Insurance, 1770-2008* (Amsterdam, 2009), 33-35

in mutual insurance from the later seventeenth century onwards, particularly the emergence of mutual protection through the Friendly Societies? The form that craft and trade guilds took in England is well known and shares much with equivalent corporate organisations elsewhere in Europe. England's guilds were largely urban organisations that exerted control over various occupations, limiting full economic participation in specific sectors to their members, regulating product quality and market access, raising funds for city and crown, resolving disputes, registering apprenticeships and forming a social, convivial and spiritual thread in the lives of (at least some of) their members.⁵ As geographically limited, medium sized and occupationally-focused groups, with a strong pre-existing institutional, fraternal and social collective identity, most guilds possessed a set of characteristics that would have allowed them to overcome some of the problems of information asymmetry, adverse selection and fraud that can beset mutual insurance schemes.⁶

Where the historical literature on corporatism has identified commonalities across Europe, the body of work on the development of insurance offers a more divided origin narrative.⁷ English histories of insurance see maritime insurance, securely established in the sixteenth century, as the common root of later insurance: from this fire and life insurance grew, intermittently at first and then with vigour from the late seventeenth century. This narrative, chronological as much as it is analytical in form, is maintained across the literature, with 'rakish, speculative' entrepreneurs, in Trebilcock's words, and chartered companies, not guilds, providing the drive for a series of expansions in the nature and scale of provision

⁵ *Patrick Wallis & Ian Gadd*, 'The Politics of Regulation: from local to national guilds in England, 1500-1700', in *Stephan R. Epstein and Maarten Prak* (eds.), *Guilds, Innovation and the Economy in Europe 1500-1800* (Cambridge, 2008); *Jan Lucassen, Tine De Moor and Jan Luiten van Zanden*, *The Return of the Guilds: Towards a Global History of the Guilds in Pre-industrial Times*, *International Review of Social History*, 53 (2008), supplement, 5-18.

⁶ *Van Leeuwen*, *Guilds*, 62; *Humphrey Southall*, *Ni l'État, ni le Marché. Les premières prestations sociales en Grande-Bretagne*, *Geneses: sciences sociales et histoire*, 18 (1995) 22-23. Not all English guilds were occupationally homogenous in practice, but many did contain a core membership centred on a single main trade.

⁷ *Phillip Hellwege*, *Germany*, in: ##### 2-29.

of insurance.⁸ English forms of fire insurance ‘contrasted sharply’ with state, mutual or cooperative approaches common on the continent, Pearson suggests.⁹ Even more extremely, life insurance, the focus of speculative ferment in England, had been outlawed almost everywhere else in Europe.¹⁰

In order to examine the role English guilds played in insurance, this chapter focuses on early modern craft and trade guilds between the sixteenth and eighteenth centuries. The choice of period reflects both the survival of records and the need to explore the crucial centuries in which we would expect guild insurance to be most important if it was to serve as a foundation stone for the forms of mutual insurance that became commonplace by the late eighteenth century. By looking across also three centuries, we can also be reassured that our view of English guilds’ activities is not being clouded by the effects of their decline, itself a much debated concept that seems best applied (though still only partially accurate) to the eighteenth century.¹¹ The identification of guilds’ insurance functions is two-fold. On the one hand, I seek to identify what if any formal requirements related to mutual insurance were written into guilds’ governing statutes and ordinances. On the other, I examine guild practice at several points over the sixteenth to eighteenth centuries in order to assess what if any forms of insurance they provided in reality.

This approach is demanding in empirical terms. Fortunately, sources are abundant for guilds in London and exist in reasonable volumes for guilds in other cities. The survival of records is, we should note, a product of the institutional

⁸ H. A. L. Cockerell & Edwin Green, *The British Insurance Business: A guide to its history and records*, 2nd edn. (1994); Clive Trebilcock, *Phoenix Assurance and the Development of British Insurance* (1985), 2-7, 30-36; Robin Pearson, *Insuring the Industrial Revolution* (2004), 15-21; Geoffrey Clark, *Betting on Lives: the culture of life insurance in England, 1695-1775* (1999), 1-2, 72-105; Christopher Kingston, *Marine insurance in Britain and America 1720-1844: A comparative institutional analysis*, *Journal of Economic History*, 67 (2007), 379-409 (383-7).

⁹ Pearson, *Insuring*, 4.

¹⁰ Clark, *Betting on Lives*, 8, 13-16.

¹¹ Michael Berlin, *Guilds in Decline? London Livery Companies and the Rise of a Liberal Economy, 1600–1800*, in: Stephan R. Epstein and Maarten Prak (eds.), *Guilds, Innovation and the Economy in Europe 1500-1800* (Cambridge, 2008), 316-342; Ian Gadd and Patrick Wallis, *Introduction*, in: Ian Gadd and Patrick Wallis (eds.), *Guilds, society & economy in London 1450-1800* (2002), 1-15.

independence of guilds. It was those guilds that were chartered directly by the crown, and which have often survived into the present in some form, that possess the richest material. Most of these are found in the capital, which was disproportionately large in early modern England, whether judged on demographic, political or economic terms, compared to the primate cities of most European states. However, the great majority of English guilds, particularly those outside London, were established under the authority and supervision of the local borough government of the city in which they were based. They had no right to hold property, their existence was less durable, and their records survive less frequently, as a result. This does, however, perhaps point to a potential bias if the degree of formal recognition correlated with guilds' engagement in mutual provision.

Thus, we need to treat our findings with caution. Our best evidence is from the best resourced organisations. They possessed funding that may have allowed them to act in ways that not all guilds could. Certainly their feasts and buildings reflect a wealth and self-regard that was far beyond the dreams of an everyday provincial craft guild. Moreover, we should recognize a second, related issue. London guilds' independent chartered existence meant that they were attractive destinations for individuals seeking to establish philanthropic initiatives. As trustees and managers of charitable resources, guilds had an additional element to their activities that came to dominate their activities in the nineteenth and twentieth centuries. We need to be careful therefore to distinguish between their work distributing charitable funds that were supplied by others and any *mutual* insurance that they provided. Here, as is obvious, we regard mutual insurance as being by definition funded collectively, although we do not wish to define restrictively the mechanism by which funds were raised.

The second question of the link between guild behaviour and mutual insurance is harder to pin down. In the English context, it forces us to consider a set of relatively poorly understood organisations for mutual support that emerged in the seventeenth and eighteenth centuries. The prime case for a guild connection is in

the form of journeymen's box clubs. But mutual societies also had other roots as we will see. The nature of the relationship needs also to be specified: is it sufficient that guilds and insurance systems shared some common effects, such as alleviating need? Or should we expect a more precise connection, such as a common mechanism through which such effects could be achieved? I will argue for the latter in this chapter.

A. Guilds and Mutual Insurance

It is important to begin any discussion of English guilds and mutual insurance by making explicit a fundamental distinction between charity and insurance that easily lost in the search for institutional ancestry. Many guilds engaged in charitable works. Often some of the beneficiaries were their own members. Charity was also a central element of the mixed economy of welfare.¹² However, guild members had no *right* to demand access to charity. The guild's officials who distributed it would have accepted no firm constraint – whether based on the length of membership or the maintenance of contributions to any collective funds - on their judgement of who should be a recipient. Longevity and participation did surely matter in guild decision making over pensions and relief, but it was one element of an compelling argument for assistance, not the root of an individual's rights.

Insurance, I would suggest, implies a clear *quid pro quo*. It is only discretionary to the extent that the insurer is able to question whether a claimant meets a set of mutually recognised terms under which disbursements should be made. Contributions are tied to the accumulation of rights. And benefits are pre-defined, either relatively or absolutely, and depersonalised.

¹² This distinction is obviously not relevant to estimates of the overall scale of relief, as in *Bas van Bavel* and *Auke Rijpma*, How important were formalized charity and social spending before the rise of the welfare state? A long-run analysis of selected Western European cases, 1400-1850, *The Economic History Review*, 69 (2016), 159–187 (161).

There was no reason for English guilds not to offer insurance. Many occupational organizations have done so, including trade unions. In the eighteenth century, Malcolm Chase concluded that “Trade Union” and “Sick Club” represented the two ends of an organizational continuity which cannot be easily divided’.¹³ Fire insurance was often organised on a mutual in late seventeenth century London, and many of the founders of early firms had ties to the city’s guilds.¹⁴ In 1698, the London Mercers’ Company, one of the most prominent of London’s guilds, even undertook the management of a reversionary annuity scheme designed to assist the widows and orphans of clergymen that Clark categorises among the early forms of life insurance. This experiment was to end badly, with the guild eventually driven into bankruptcy in 1748 by the burden of paying out.¹⁵ As noteworthy, however, is that the participants in the scheme were largely clergy, medical practitioners and legal personnel. This was not an innovation intended for the guilds’ own membership.¹⁶ The question, then, is the extent to which guild membership carried with it rights to some form of insurance, rights that might well take the form that was seen in early unions or journeymen’s associations.

Insurance, if it existed, should have left several types of traces: regulations about contributions and entitlements; petitions and disputes over rights; financial records of capital stocks and payments; and the paperwork from city or state responses to crises and collapses of funds. In his study of Dutch guilds, this is the material that van Leeuwen was able to examine. From it, he could identify participation rates, benefit levels, and mechanisms to deal with moral hazard and adverse selection. If English guilds offered mutual insurance, then surely they too should possess similar signs among their records.

¹³ *Malcolm Chase*, *Early Trade Unionism* (2000), 22. See also: *C.R. Dobson*, *Masters and Journeymen: A prehistory of industrial relations* (1980), 45-6; *John Rule*, *Experience of Labour in eighteenth-century Industry* (1981), 150-151, 180-181.

¹⁴ *Pearson*, *Insuring*, 62-64; *Robin Pearson*, *Mutuality tested: the rise and fall of mutual fire insurance offices in eighteenth century London*, *Business History*, 44 (2002): 1-28.

¹⁵ *Clark*, *Betting on Lives*, 134-144.

¹⁶ *Clark*, *Betting on Lives*, 162-4.

Simply put, they do not. We can illustrate this absence in two ways. First, by exploring the ordinances (rules) that guilds wrote for themselves. Second, by looking at their financial and administrative records, to identify what they did in practice.

The rules of early modern English guilds survive in relatively large numbers. Under English law, guilds had to have their ordinances approved by legal officials. For independent guilds that operated under a charter from the Crown, this meant having ordinances signed off by the Lord Chancellor, one of the country's senior judges and crown officials. For guilds operating under license of a town or city, this required having the local government accept their rules at a meeting of its governing body, which usually possessed the power to pass regulations under its own charter from the crown. One consequence of this vetting procedure is that ordinances survive in guild, city and state archives, and that their safety was an important concern for the guild.

In order to assess the degree to which mutual insurance mechanisms were written into guild rules I surveyed a cross section of ordinances for London and Provincial guilds. For London, I evaluated 38 sets of ordinances drawn up by 21 guilds (see Appendix A). Six sets of rules are from the fifteenth century, ten from the sixteenth, sixteen are from the seventeenth, and six from the eighteenth century. The guilds range from the largest and wealthiest mercantile bodies, such as the Merchant Taylors and Grocers, to smaller craft groupings, such as the Curriers, Founders and Horners. They include some of the oldest and most durable, such as the Bakers, and some 'new' guilds that were formed in the seventeenth century, such as the Gold and Silver Wire Drawers and Framework Knitters.

For provincial guilds, I reviewed a smaller sample covering six guilds from four towns and cities.¹⁷ The locations that this modest survey covers include important

¹⁷ Newcastle upon Tyne Coopers' Guild (1674), Newcastle and Tyne Archives, GU CO/2/2 (1662), accessed at <https://www.dur.ac.uk/resources/imems/Cities/Governing/Governing-OrdinancesoftheNewcastlecoopers.pdf> (accessed 29 November 2017); Shrewsbury Glovers Guild (1614), Shropshire Archives, Shrewsbury, SBA, 6001/4275; Shrewsbury Tailors' Guild (1610), SRS

expanding cities, such as Bristol and Newcastle, as well as smaller and more stable communities, such as Shrewsbury and Salisbury. Most ordinances survive from the seventeenth and early eighteenth centuries.

The main conclusion from this exercise is simple: rules that provide for any element of mutual insurance are conspicuous by their absence across these samples. English guilds did not create formal systems for the mutual insurance of their membership. However, there were two partial exceptions to this rule. These show that some form of more organised contribution to relief was not unthinkable.

First, the London Butchers' Company in 1685 added an ordinance requiring that everyone to pay towards the relief and maintenance of the guilds' 'poor widows...& other poore members fallen to decay'. Members of the livery (the senior members of the guild) were to pay 6d every quarter day, while the yeomanry (ordinary freemen) were to pay 3d. This is a solitary instance of formalising welfare contributions among guild rules. The sums involved were relatively small: to set them in context, these contributions were only twice the size of the charges that members were required to contribute to the guild's barge, used in processions on the Thames.¹⁸ More important is that the rule is closer in nature to the poor law than insurance: the Butchers essentially imposed a tax on their members. They did not create a fund. They wrote no rules on eligibility or access that gave rights to relief to their members.

Second, around seventy years previously, the London Merchant Taylors' Company wrote into their ordinances a rule setting out the process for admission to a place among the company's almsmen. The Company owned almshouses containing a set number of rooms which were offered to members who had 'fallen into Poverty, so it bee not through Ryott, wanton or lavish Expences, his owne negligence or other

6001/5837; Shrewsbury Tanners' Guild (1640), SRS 6001/5837; Salisbury Merchant Guild (1675), in: *Charles Haskins*, *Ancient Trade Guilds and Companies of Salisbury* (1912), 52-4; Bristol Soapmakers (c. 1720), in: *Harold Matthews*, *Proceedings Minutes And Enrolments Of The Company Of Soapmakers*, *Bristol Record Society* vol. 10 (1940), 225-40

¹⁸ Guidhall Library [GL], London, MS 06460, (1 Oct 1685). This had disappeared by the 1752 ordinances (GL MS 06463).

misdemeanure' as they became available. Freeman qualified if they had made his full contributions to the charges facing the guild. Alongside a place in the almshouse, these company paupers were to receive 26s a quarter, a share of coals left under legacies by members, and the cost of their burial – at which the Master and Wardens were to appear. Almsmen were to appear at service every week, and drunkards, those 'of unchast life' and any who married could be displaced.¹⁹ Access to housing, fuel and a pension amounts to a substantial element of support for those in need. However, this provision was tightly rationed by the number of places in the almshouses. The almshouses were not themselves constructed by the guild from its collective resources, but were founded through charitable legacies from wealthy members. In short, this rule was created to define the terms of access to an important set of philanthropic resources managed by the guild, not to provide a mechanism to distribute mutual resources.

These two metropolitan examples illustrate that guilds had the organizational capacity and concern for members' welfare that might have motivated them to establish a mutual insurance system. They also possessed the instinct for bureaucratic regulation that would have led to such systems being articulated in their regulations. In the case of England's guilds, it strongly suggests that the absence of evidence is, at least in the case of mutual insurance, evidence of absence.

Still, rules are not reality, as a generation or more of guild historians have repeatedly noted. It may be that we are not seeing rules for mutual insurance within guild ordinances for a reason. Perhaps guilds operated mutual insurance systems in parallel with their legally defined rights and responsibilities. Perhaps they deliberately kept the rules for these systems outside their ordinances. It is hard to imagine why this should be so, given the importance of regulation in maintaining the credibility of mutual schemes. Insurance and mutual provision

¹⁹ C. M. Clode, *Memorials of the Guild of Merchant Taylors of the Fraternity of St. John the Baptist in the City of London* (1875), 207-8. See Ann Saunders and Matthew Davies, *The History of the Merchant Taylors' Company* (2004).

involves contracts that are necessarily incomplete and contributions and benefits that are separated by substantial periods of time. Rules are useful devices in such situations. Yet the possibility exists.

To explore whether English guilds were providing mutual insurance in practice, even if this was not in their rules, I surveyed the records of a selection of guilds, hunting for any traces of mutual insurance. For London, I worked through three-year long samples of the main governing Court records for the Clothworkers', the Pewterers', the Carpenters' and the Apothecaries' guilds. Wherever possible, I reviewed a sequence of periods at intervals a century apart from the sixteenth to the eighteenth centuries in order to identify any changes over time. These guilds offer a broad range of occupations and political positions. The Clothworkers was one of the 'Great Twelve' guilds that contained the governors of the city, and included both rich merchants and modest artisans in its membership. On the other hand the Pewterers, Carpenters and Apothecaries were smaller, less powerful but potentially more cohesive organizations with artisanal and middling sort members. For provincial guilds, I examined the records of the Newcastle's Barber Surgeons,²⁰ Shrewsbury's Tailors,²¹ and Bristol's Soapmakers. These too form a deliberately heterogeneous sample of guilds, with a mix of types of work, wealth and geography. If guilds were often acting as insurers, we would anticipate identifying at least some sign of this in the papers and records of some of these seven guilds.

Guild's records are less simple to use than ordinances. Most survive in the form of Minute Books kept by guild clerks during the meetings of its governing body – usually styled the 'Court of Assistants' – in which significant items of business were recorded for posterity. These minute books vary greatly in the level of detail they contain. However, they have a strong bias towards including records of events

²⁰ *Dennis Embleton*, The incorporated company of barber-surgeons and wax and tallow-chandlers of Newcastle-upon-Tyne, *Archaeologia Aeliana*, 15 (1892), pp. 228-269; The Ancient Ordinary of the Barber-Surgeons of York, A. D., 1486, as revised and augmented A. D., 1592, in Frederick Furnivall and P. Furnivall, (eds.) *Anatomie of the Bodie of Man* (1888), 269-288.

²¹ Shrewsbury Weavers' Records, Shropshire Archives, SBR 6001/3359 (1580-1609), 6001/3360, 1-15r, 110-119v, 175r-184 (1609-14; 1664-1673; 1725-58).

that could affect the future of the guild. For this reason, financial and membership matters, such as the admissions of apprentices and freemen, usually dominate, as they do in the Financial Records that are the guilds other main series of primary sources. Insurance, if it existed, would surely fall into the category of events that we would expect to appear on these pages, given that it touched on both these categories. Yet there is no sign of insurance or mutual protection within the pages of these guilds' Court Minute Books.

When we turn to guilds' financial records, we find the same. They list charitable disbursements, alms and gifts, but never mention payments made under a mutual or insurance system. Perhaps the most compelling evidence of this comes from the way in which guild membership dues operated in this period. Guilds collected regular payments from their members, usually styled quarterage. These were not large sums, often a few pence to be paid every three months. If any aspect of these guild's activities was to be adapted into a *de facto* mutual insurance scheme it would be quarterage, as it offered the revenue stream required to fund benefits. If this were to happen, then the incentive for guild members to pay their dues would be transformed, with the right to benefits tied to their maintenance of regular contributions – a universal requirement among early mutual insurance systems. This does not seem to have been the case. In fact, it is clear that in many guilds contribution rates to quarterage, the main regular charge that guilds' expected from their members, were often far below their theoretical maximum. For example, the Drapers were struggling in the 1640s to collect quarterage, with many of the poorer members ceasing to pay, and contributions restricted to those who were binding or freeing apprentices –paying up one's debt to the guild was often a condition for an apprentice being registered.²² This kind of behaviour is the opposite of the effect we might expect to see if contributions were linked to the right to claim benefits of some kind.

²² *Arthur Johnson*, *The History of the Worshipful Company of the Drapers of London*, vol. 3 (1914), 194-5.

The negative findings of our search for signs of mutual protection in the business records of English guilds echo the absence of rules for its provision from their ordinances. England's craft guilds seem not to have provided mechanisms for mutual insurance in the sixteenth to eighteenth centuries.

English guilds were not ignoring other aspects of mutuality. They feasted and processed, built halls to house their discussions and hold their records and possessions, and gathered the paraphernalia to foster collective identity. They did not ignore other aspects of the moments of stress that mutual insurance would later help resolve. In particular, a number of guilds came together to honour their members at their burials. The London Founders' guild expected its members to attend the burials of liverymen. The London Butchers' guild similarly favoured liverymen, ordering that when any liveryman died, the master, wardens and other liverymen were to attend the corpse.²³ The London Brewers in the early seventeenth century list money received at the burial of the dead in their accounts.²⁴ We could go on, but the point is clear: mutuality was not missing from English guilds, just mutual insurance.

There is an unavoidable note of uncertainty about this conclusion, given the chance that we may be missing evidence mutual protection because of the constraints on the historical sources that remain available to us today. Most of the evidence that survives concerns the doings of the main guild; it is this that we have surveyed above. But organizations of journeymen and small masters – commonly known as the yeomanry – also existed. Indeed, Unwin famously suggested that tensions between the yeomanry and the guild were one of the major dynamics of this period.²⁵ We know little of what services yeomanry organisations provided to their members, even when we are aware of their existence. These organizations tended to exist in larger guilds, such as the Clothworkers, Merchant Taylors, Drapers, and Bakers. However, their records no longer exist and we only

²³ *Guy Pearce*, *The History of the Butchers' Company* (1929), 238.

²⁴ GL, MS 542/6 (1618)

²⁵ *George Unwin*, *The Gilds and Companies of London* (1908).

know of the organisation through references to their accounts being examined by the guild.²⁶ Tantalisingly, the yeomanry of the Bakers was granted a set of rights by the guild in 1538 that included a chest, implying the right to hold stock and documents of their own.²⁷ Yet if they did provide mutual welfare, this was not to appear among the many sources of controversy between the journeymen and the guild in the 1620s, which instead turned on bakers employing outside journeymen to cut wages. Similarly, the clothworkers' yeomanry were protesting against their company's failure to suppress workers from other trades entering clothfinishing, while the merchant tailors' yeomanry complained against unfree tailors in the 1670s.²⁸ Problems with mutual insurance did not number among their grievances. Moreover, yeomanry organizations generally disappeared – or were abolished – during the seventeenth century, weakening any possible link between their activities and the emergence of later provision in the form of friendly societies.

B. Guilds and charity

The limited signs of any engagement with mutual insurance among early modern English craft guilds needs to be set against the very significant volumes of charitable activity that was collectively provided by London's guilds and, to a lesser extent, by their provincial brethren.

The volume of guild charity grew over the sixteenth to eighteenth century. As Ian Archer has charted, the first half of the seventeenth century saw a peak in charity, followed by a collapse after the Great Fire century while destroyed property was restored.²⁹ The eighteenth century saw charity growing again, following this period of retrenchment. Indeed, disasters aside, gifts tended to accumulate over time as they were usually given in the form of money, stock or property from which

²⁶ The Clothworkers' Company Archive, London [CCA], MS CL/B/1/10, 537 (1680).

²⁷ GL, MS 5117/1 (5 Dec 1538)

²⁸ GL, MS 5195; GL, MS 5117/4, 60v-61v (31 July 1623). *Thomas Girtin*, *Golden Ram: A Narrative History of the Clothworkers Company* (1958), 112-3; *Davies and Saunders*, *Merchant Tailors*, 220.

²⁹ *Ian Archer*, *The Charity of Early Modern Londoners*, *Transactions of the Royal Historical Society*, 12 (2002), 223–244. See also: *Steve Rappaport*, *Worlds within worlds: structures of life in sixteenth-century London* (1989), 195–8.

the interest was to be expended, but not the capital.³⁰ As guilds' other expenses on regulation and litigation dwindled, a larger share remained available for distribution, with much funding devoted to maintaining almshouses to lodge dependent poor, paying regular pensions to nominated paupers, and more limited sums distributed in ad hoc general doles or disbursements. The forms of guild charity, in short, parallel those taken by public and private provision in England and elsewhere in Europe.

If we compare the activities of the London Clothworkers' Company, one of the city's larger and wealthiest guilds, over three centuries we can discern the outlines of this shift. In 1581-2, the Company recorded only three charitable distributions. The first occurred on the 29 August when gowns, shirts, smocks, and shoes were given to 12 poor men and 12 poor women (of whom 6 were described as widows) under the terms of William Lamb's bequest, a legacy agreed 13 years earlier that also funded four sermons a year at the church of St James in the Wall. Lamb did not specify whether the recipients of clothing were to be members of the guild, just they were to be 'impotent and lame' – and to attend the four sermons.³¹ Many of the recipients bore common names, but five of the twelve had names that do not appear in the list of freemen entering the guild since 1545, suggesting that charity and membership were not tightly linked in this case.³² The second was a similarly indiscriminate gift of £4 to the poor of the parish of St Sepulchre on the 13 December.³³ Finally, the third was the gift of an annual pension of £6 13s 4d made 'To Philip Bolde for his greate povertie and necessitie', which was made at the insistence of Sir Rowland Haywarde, who was a leading city merchant, former Lord Mayor and Alderman of the city, Member of Parliament, and one of the

³⁰ The cumulative impact of charity in England is discussed in: *Wilbur Jordan*, *Philanthropy in England 1480–1660. A Study of the Changing Pattern of English Social Aspirations* (1959); John Hadwin, *Deflating philanthropy*, *Economic History Review*, 31 (1978), 105–17.

³¹ CCA, MS CL/B/1/3 (1581-1605), f. 2; *City of London Livery Companies Commission*, *City of London Livery Companies Commission. Report*, Vol.4 (1884), 572-99.

³² *City of London Livery Companies Commission. Report*, Vol.4 (1884), 572-99.

³³ CCA, MS CL/B/1/3, 2v

guild's most powerful members.³⁴ Why Bold deserved such a pension is unclear, but he does not appear to have been one of the guild's freemen.

The growth of the scale and inward-orientation of guild charity can be seen if we contrast this with the guild's activities a century later. By 1680-1, Lamb's charity had been joined with other clothing funds from Midlemore and Lute.³⁵ In addition, John Heath had left a legacy of £1,000 in 1635 that funded a sermon and clothing, shoes and stockings for 30 poor men and women. Heath, unlike Lamb, favoured his fellow freemen: 26 of the 30 were to be freemen or freemen's widows, and the other four were to be from the parish in which he was buried.³⁶ In addition, the company managed almshouses in Whitefriars and Islington, which they used to support poor members, such as Symon White a poor artisan clothworker, who was given a place in the Islington Almshouse on the 4 May 1680 'for his good behaviour'.³⁷ John Frewen, the son of another freeman, Ambrose Frewen, was given 20s on the 30 November 1680 'being very sick and weeke [sic] and poore', although the guild noted that this should not be a precedent.³⁸

In 1680, the experience of Jane, the widow of Edward Hane, who was given £5 having been left 'in a very poor and miserable condition' points to an interesting aspect of the development in guild charity. Her large payment (equivalent to two months' wages for a building labourer) reflected a shift in company thinking on members' contributions, for the payment was justified by a note recording that her 'Husband in his life time had not received back his livery money'. Livery money was the fee that freemen paid on promotion into the 'livery' of the guild, a tier of well-to-do members with additional rights and status, including the gowns that gave them their name and the privilege of voting for London's Members of

³⁴ P.W. Hasler (ed.), *The History of Parliament: the House of Commons 1558-1603* (1981), sv. Rowland Hayward

³⁵ CCA, MS CL/B/1/10, 557; City of London Livery Companies Commission. Report, Vol.4 (1884), 572-99.

³⁶ CCA, MS CL/B/1/10, 588; City of London Livery Companies Commission. Report, Vol.4 (1884), 572-99.

³⁷ CCA CL/B/1/10, 541. On almshouses, see: *Nigel Goose*, Accommodating the elderly poor: almshouses and the mixed economy of welfare in England in the second millennium, *Scandinavian Economic History Review*, 62 (2014), 33-57.

³⁸ CCA, CL/B/1/10, 556. Frewen senior had been freed in 1647.

Parliament. In 1697, the government of London was to limit promotion to the livery in the largest guilds to those individuals who were worth at least £1,000. To fall from this level of wealth to poverty implies that Jane Hane was the victim of a catastrophic transformation in her fortunes. And in such circumstances, the guild had now started to treat livery fines as a deposit that could be recovered by members who fell on hard times. The Clothworkers are not alone in this. The Merchant Taylors, at least, did the same, despite making an order against this in 1680, when they cut the livery fine from £30 to £20, which specified that livery fees needed to be paid ‘without expectation of any of the said Twenty pounds is to be returned to any person whatsoever in case of misfortune or miscarriage in the world’.³⁹ There is perhaps an element of insurance here, albeit a modest one.

If we move forward another century, the trend towards focusing charity on guild members had continued. The sums spent on the distressed poor of the guild by the later eighteenth century had grown to more than £160 a year. Of the forty named recipients of aid, 23 were the widows of freemen, 3 were freemen, 1 was a liveryman. The remaining thirteen (mostly women) were probably not linked, but were nominated for pensions by someone within the guild.

We can see much the same trajectory in the London Pewterers’ company. In 1581, they relieved one sick man in August and distributed charity in December. A century later in 1681, the year began with the Court giving 10s to William Mabbot ‘being sick’. In March they distributed 20s among the poor. In June the court received petitions from Thomas Williams, widow Johnson, Thomas Cooper and Peter Brothersby for relief. In response, the Warden was ordered to give 10s to widow Johnson from Col Jacksons gift, and 5s to Brothersby and Cooper. That month, a further 2s 6d went to Thomas Curtis senior and the widows Vernon and Kendall, while 5s went to Robert Weely. The poor box was distributed in September, at which time it contained £3 7s 8d. Finally, that December another £2 5s 0d was given to the poor. Moving forward another century, in 1780 poor distribution had become even more organised, with payments from legacies

³⁹ GL, MS 34010/10, 74, 82.

allocated to various recipients. Indeed, in that year the resources available to the guild grew substantially, with another £600 left by John Jones to provide for 9 poor men and 9 poor women of the company, £100 left by Mr Norfolk to be invested to support 8 poor of the company, and an annuity of £30 given by Thomas Swanson for the company's poor. Aside from these long-term charitable funds, the poor box remained an active system, with almost 50 poor men and women receiving 2s 6d each in September.

Not all charity was confined to the guild's members. Guild almshouses accepted other paupers. Funding was given to distressed Huguenots who were now in England in the 1680s, while in the 1780s £400 was sent to relieve those suffering in Jamaica, St Vincent, Barbados and Dominica.⁴⁰ Guilds managed substantial charitable bequests that benefited outsiders, including many schools across the country and other funds. Guilds were intertwined with charity in other ways. Half of the fines collected by the Newcastle Coopers' for non-members using their trade in the town were to be paid to the charity house for the relief of poor children – and poor cobblers were exempted from their supervision.⁴¹

In summary, guild charity in London was large and growing over the sixteenth to eighteenth century, providing a significant source of support to guild members that was rooted in inter-generational mutuality. Legacies from past members provided an increasingly generous cushion for those within the guild who fell into poverty. Charity that had once been broadly focused on the needy of the city was now more focused on those with a direct tie to the guild. Philanthropy thus potentially stood in for more formalized forms of mutuality in this specific, urban and middling context.

⁴⁰ GL, MS 34010/10, 558-59, 573. The company also distributed small funds from a poor box, but we cannot tell if the recipients were connected to the guild or not. The Grocers made a similar contribution to Jamaica and Barbados: GL, MS 11588/8, 48.

⁴¹ Newcastle and Tyne Archives, GU. CO/2/2.

C. Guilds and Friendly Societies

How can we explain the history of English friendly societies – exemplars of mutual protection – in light of the inactivity of the guilds? This is a pressing issue because friendly societies offer a type of mutual insurance that has often been identified as a successor to earlier guilds. They are the obvious candidate by which guilds and insurance can be linked. Friendly societies collected regular payments from members and offered a set of predictable benefits, such as payments during sickness, old-age or disability, and relief for widows and children in return.⁴²

The early history of friendly societies is not well understood, in part because of the loss of records, in part because adopting a patina of antiquity was itself an appealing strategy to societies seeking to convince members of their durability.⁴³ However, the broad pattern appears to be as follows. A few societies emerged in the seventeenth century, and in the later eighteenth century they grew enormously in number and membership. A very large number were founded at the time a bill was passed to encourage and regulate friendly societies in 1793, with the aim of reducing demand for poor relief by giving greater security to the societies' funds.⁴⁴ In towns and industry, friendly societies might be organised around occupational identities, as guilds had been, such as the Benevolent Society of Coachmakers (est 1816), although many were structured on other models.⁴⁵ By 1801, Eden estimated that membership was in the order of 648,000, while the Poor Law Return of 1803 contained reports of a total of 704,000 members in 9,672 societies.⁴⁶ Nearly a century later, in 1870, membership was thought to have exceeded four million people, with more than eleven million pounds in funds.⁴⁷ At this level, more than half of adult males in Britain belonged to a society.

⁴² *Susannah Ottaway, The Decline of Life: Old Age in Eighteenth-Century England*(2008), 58, 78-9.

⁴³ *Peter Gosden, Self-help: voluntary associations in 19th century Britain* (1974), 3.

⁴⁴ *Ottaway, The Decline of Life: Old Age in Eighteenth-Century England*(2008), 77.

⁴⁵ *I. J. Prothero, Artisans and Politics in Early Nineteenth-century London* (1979), 36.

⁴⁶ *Peter Gosden, The Friendly Societies in England, 1815-1875* (1961), 5. See also: *Martin Gorsky, The growth and distribution of friendly societies in the early nineteenth century, Economic History Review*, 51 (1998), 489–511.

⁴⁷ *Gosden, Friendly Societies*, 14; this contemporary estimate attempts to account for societies that did not report to the registrar. Reporting societies contained around 1.4 million members.

Explanations for the growth of friendly societies over the eighteenth and nineteenth centuries vary. The expansion of industrial employment, the needs of the increasing number of industrial workers, a shift from paternalism to individual responsibility, the formalization of trade societies, have all been cited.⁴⁸ Ottaway suggests there was a growing cultural recognition in the eighteenth century of an ‘age-based need for formal assistance’ outside the poor law alongside a culture of self-help.⁴⁹ There is little chance of disentangling these different explanations. We can, however, note that most appear to be pointing to developments that occurred after, or towards the end of, the period in which guilds were most visible in English society and economy. Were Friendly Societies perhaps the offspring or a substitute for England’s dwindling guilds?

That the pattern of Friendly Societies was derived from earlier guilds has been widely asserted. No less than the secretary to the Royal Commission on Friendly Societies, J M Ludlow, wrote in 1873 that: ‘I feel convinced that there is no historical gap between the gild of old times and the modern friendly society; that if we knew all, we could trace the actual passage from one to the other’.⁵⁰ Ludlow’s argument was derived from the strong view he possessed of medieval guilds: these were, it is important to note, pre-reformation guilds and confraternities that he had in mind. It was these which he considered to have essentially the same spirit and motive force as the friendly societies, to the extent that he claimed that the aims of the 1793 Act for regulating friendly societies were ‘all included in those commonly aimed at by the old gilds’.⁵¹ More recently, historians have continued to suggest variations on the same idea. Corden, for example, suggests that societies emerged in order to ‘replace’ reliance upon guilds and customary assistance.⁵² Echoing Ludlow, he assumes that friendly societies were taking on some of the

⁴⁸ *Gosden*, *Friendly Societies*, 2; *Simon Cordery*, *British friendly societies, 1750-1914* (2003), 1; *David Neave*, *Friendly Societies in Great Britain*, in: Marcel van der Linden (ed.), *Social Security Mutualism* (1996), 41-64 (47-8); *Prothero*, *Artisans*, 35-6.

⁴⁹ *Ottaway*, *Decline of Life*, 13, 75.

⁵⁰ *J. M. Ludlow*, *Gilds and Friendly Societies*, *The Contemporary Review*, 21 (1873), 737. See also: *Gosden*, *The Friendly Societies*, 1-2; *Dermot Morrah*, *A History of Industrial Life Assurance* (1955), 11-18; *Daniel Weinbren*, *The Oddfellows, 1810-2010* (2010), 1.

⁵¹ *Ludlow*, *Gilds*, 744. Similar views appear in other late nineteenth century studies. See: *Cordery*, *British Friendly Societies*, 17.

⁵² *Cordery*, *British Friendly Societies*, 13. See also: *Neave*, *Friendly Societies*, 46.

services that guilds had once provided, and that they ‘copied guild models’.⁵³ Identifying shared aims (collective self-help), a shared culture (of collective assembly), and shared functions (supporting members unable to work through disaster or age, honouring the dead, assisting the needy), Weinbren makes the same claim: ‘medieval and early-modern religious and craft guilds can be seen as the parents of both friendly societies and charities’.⁵⁴

Certainly, nineteenth century friendly societies appear to have believed they were adopting guild characteristics in the mock-Tudor rituals and paraphernalia they adopted to strengthen mutuality via processions, feasts and ceremony. Whether seen as the offspring or substitutes, societies appear in this literature as the functional heirs of guilds.

Evidence for any direct connection between friendly societies and guilds is negligible, however. The earliest known friendly societies date from the late seventeenth century. In England, the Friendly Benefit Society of Bethnal Green, based at the Norfolk Arms in Bethnal Green, claimed to have been established in 1687 and survived in 1883 with 61 members and £1,236 in funds. The next oldest surviving society dated from 1703 (the Norman Friendly Society, also in London, on St Peter Street, Hackney Road).⁵⁵ But only another 73 of the societies then extant pre-dated 1780, and none had any identifiable link to a craft or trade guild. In fact, the great majority of older societies (70%) had been founded a few decades not centuries before, with most established between 1761 and 1780. Several sea towns in Scotland had box clubs that did date from the early seventeenth century. These took the form of common funds to pay for sickness, widows, orphans and so on, and were funded by head taxes on sailings or the profits of voyages.⁵⁶ Another early source of friendly societies lay in the Huguenot immigrants who arrived after

⁵³ *Cordery*, *British Friendly Societies*, 14-20 (17); *Weinbren*, *Odd Fellows*, 38-39.

⁵⁴ Daniel Weinbren, *Supporting self-help: charity, mutuality and reciprocity in nineteenth-century Britain*, in: Jose Harris and Susan Brigden (eds.), *Charity and Mutual Aid in Europe and north America since 1800* (2007), 67-88 (68).

⁵⁵ *Annual Report of the Chief Registrar of Friendly Societies*, vol. LXVII (1883), 9. The oldest surviving Scottish friendly society in 1883 dated from 1679 in Lithlingow (p. 14).

⁵⁶ *Gosden*, *Self Help*, 6.

the Revocation of the Edict of Nantes in 1685.⁵⁷ Clearly, at least some early friendly societies were active in the same period in which craft guilds remained indisputably alive. Yet can we identify more than chronology to their relationship?

In fact, contrary to Ludlow, Corden and other historians' beliefs, early friendly societies were markedly different from craft guilds in several important ways. Where English guilds were primarily urban, friendly societies encompassed rural, small villages and towns. Where guilds were in essence associations of employers, friendly societies incorporated labourers and poor artisans; they funded tramping journeymen not resident masters.⁵⁸ Where guilds were formed by those able to win for the support of town governors to support and enforce their powers over an economic sector, the early friendly societies emerged in marginal groups – migrants, sailors, suburban workers – whose access to formal systems of welfare may well have been compromised by a lack of settlement or religious differences. Even the geography of friendly societies was markedly different to the distribution of guilds, in being concentrated in the industrial north west. By the 1880s, the largest concentration of societies (17% of the total) was in Lancashire; the next largest density was in neighbouring Yorkshire.⁵⁹ These were counties with relatively few incorporated towns, and thus, we can infer, few guilds.

What then of the functional similarities between guilds and societies? This is a somewhat abstract test of the relationship, in that many of the mechanisms by which organizations reinforce cohesion are relatively generic and exist across a wide range of societies and periods. That guilds and societies behaved alike in some regards should be unsurprising to us. Even setting aside that caveat, the parallel here seems weak. As we saw earlier, the density of services provided to the poor and desperate by early modern guilds was relatively thin. Recipients of support were largely selected by the discretion of guild elites. Even the degree to

⁵⁷ *Gosden*, *Self Help*, 6-7. The Norman Club was one consequence of this.

⁵⁸ *E. P. Thompson*, *The Making of the English Working Class* (1963), 241, 421; *Gosden*, *Friendly Societies*, 74-6; *Cordery*, *Friendly Societies*, 24; *Weinbren*, *Odd Fellows*, 70; *Gorsky*, *Friendly Societies*, 493-99; Cf. on journeyman tramping, *Weinbren*, *Supporting self-help*, 70, where he suggests guilds do fund tramping.

⁵⁹ *Annual Report of the Chief Registrar of Friendly Societies*, vol. LXVII (1883), 17

which early modern guilds anticipated the broader conviviality of nineteenth century societies is questionable: in seventeenth-century London, feasting and processions tended to be the preserve of the governing elite of guilds, not the everyday freeman master.

The root cause of this mistaken identification between guilds and friendly societies appears to be a vagueness about the distinction between philanthropy and insurance. This is evident, for example, in Leeson's study of tramping which elides any difference between the medieval guilds provision for 'the poor, the sick and the aged' and the box clubs and friendly societies of the late seventeenth and eighteenth centuries. Leeson suggests that their emergence was a response to masters retreating from supporting poor working members, ignoring the key difference between the two forms of organisation (let alone the lack of any evidence of a retreat from charity on the part of the guilds, which were, if anything, engaging in more rather than less charitable provision).⁶⁰

To be fair, some historians of friendly societies were clearly uncertain about what type of guild they were considering. Morrah, for example, saw the tie as a conceptual rather than an organizational one, because it was the pre-reformation guilds that he saw as the forerunners of friendly societies. In drawing this parallel, he was on safer ground.

Medieval parish guilds, or confraternities as they are now often styled, were largely stripped of their assets and legitimacy with the Reformation. But until then, the number and geographical distribution of confraternities was closer to that of the later friendly societies.⁶¹ Moreover, some fraternities did offer support to their poor or sick members on terms that were comparable to the mutual

⁶⁰ *Robert Leeson*, *Travelling Brothers* (1979), 25, 77-78.

⁶¹ *Gervase Rosser*, *The Art of Solidarity in the Middle Ages: Guilds in England 1250-1550* (2015), 50, 82-84; *Virginia Bainbridge*, *Gilds in the Medieval Countryside* (1996); *Ken Farnhill*, *Guilds and the Parish Community in Late Medieval East Anglia, C. 1470-1550* (2001); *David Crouch*, *Piety, Fraternity, and Power: Religious Gilds in Late Medieval Yorkshire, 1389 -1547* (2000).

insurance activities of Dutch guilds.⁶² In this, they clearly differed from the provisions made by early-modern English craft guilds. The guild of Our Lady's Nativity at Wymondham, Norfolk, offered a penny a day in relief to members who fell sick. The guild of St Anne's in London offered an allowance, but restricted it to those with five years of membership, thus addressing adverse selection issues.⁶³ In Kingston upon Hull, all three of the fraternities for which rules survive had some form of mutual protection. In the guild of St John the Baptist, for example, any of the members who became 'infirm, bowed, blind, dumb, deaf, maimed or sick, whether... lasting or only temporary' were to be paid a sum of money each week, so long as they live - with their membership fees deducted if they cannot afford them. They were also given 5s at Martinmas to get a garment. The other two guilds specified the sum at 7d and 14d a week respectively, generous amounts for that period. Guilds in York, Lincoln and Chesterfield also made some form of provision to relieve members who fell into poverty. Certainly, even if the main purpose of confraternities was not mutual protection, a substantial number of those for which ordinances survive did envisage this as part of their work.⁶⁴

In sum, there is no evidence for any direct or indirect link between the craft guilds of the sixteenth to eighteenth century and friendly societies in England. An exception to this rule may appear in future research. However, the general pattern – and with it the sharp contrast to the functions of guilds in the Netherlands – seems unassailable. Where there is a link between friendly societies and guilds it is to *medieval* guilds, or confraternities (language being an issue here, clearly). This link takes the form of a functional parallel, not an institutional tie or some form of substitution or replacement, given the long break between the heydays of the two types of organization. English guilds before the Reformation did, at least at times, create some forms of mutual assistance, albeit that they do not appear to have developed many, if any, of the more advanced features that would appear

⁶² For an overview of the scale of this contribution, see: *van Bavel* and *Rijppma*, Formalized charity and social spending, 162-4.

⁶³ *Rosser*, Art of Solidarity, 83-4.

⁶⁴ See *Derek Keene*, English Urban Guilds, c.900-1300, in: Ian Gadd and Patrick Wallis, Guilds, Society and Economy in London 1450-1800 (2002), 3-26 (9-10).

later. Their early-modern successors in the crafts and trades did not. The two centuries between the Reformation and the upsurge of friendly societies formed a profound break in the link of corporative behaviour and mutual insurance in English history.

D. Conclusion

To conclude, English early modern craft guilds provided no mutual insurance for their members. This is a stark contrast with Dutch guilds and indicates the need to qualify van der Linden's hypothesis about the relationship between guilds and mutual insurance. Despite the beliefs of several generations of historians and commentators, friendly societies had no direct relationship to craft guilds. Any indirect relationship is also unclear: they were not substituting for guilds, given that guilds did not provide mutual insurance; nor were they building from communities formed within guilds, at least so far as we can see. Some exceptions to this may yet turn up. But the connection of friendly society and guild appears to be an imagined heritage, not an actual bloodline, one of many legitimating echoes of the middle ages that were sewn into Victorian social and political origin stories.

Given that guilds in other parts of Europe did come to manage mutual insurance schemes, it seems reasonable to ask why this did not occur in England? Precursors of mutual insurance existed among pre-reformation confraternities. Yet this was stillborn, and left no traces in the occupationally-focused craft and trade guilds of the sixteenth to eighteenth centuries. We can do no more than speculate, but several factors may well explain this. First, the Reformation itself stripped confraternities of their property and right to exist unless they were narrowly reconceived as occupational monopolies with a focus on craft regulation.⁶⁵ This set the tone for England's later craft guilds, and the purity of that tone was monitored

⁶⁵ Note, however, that without a detailed history of mutual provision by confraternities, we cannot be sure about the vitality of the system at the time of the Reformation. In the Netherlands, the formalization of guild welfare predated and bridged the reformation: *van Leeuwen*, *Guilds*, 80-81.

and secured through their dependency on local or national permission to operate. Simply put, English guilds would have needed both the will to act and the ability to obtain a license from some branch of the government if they were to create a mutual insurance system.

However, the Reformation and state supervision seem insufficient in themselves to explain the failure to reinvent mutual insurance over the subsequent centuries. England was influenced in many ways by immigrants who would have experienced mutual welfare systems in their home countries. In the sixteenth and seventeenth century, Dutch, Flemish and French migrants joined or cooperated with English guilds, although often under some constraints. The idea of mutual insurance surely reached English cities. So why was there no fertilization? For this, the introduction of the English poor law, with the uniquely strong ties between parish and welfare that it created, surely mattered, in offering a means to survive the worst of shocks and a clear tax-based funding system.⁶⁶ Guild freemen contributed – and possessed rights to – parish poor relief. Many must have been involved in its administration too. But poor relief need not drive out civil society. Mutual insurance was a more generous lower middle class alternative to poor relief in the Northern Netherlands. And this points us to other possible reasons, at least in London, which as the largest urban centre might have been the natural point for the creation of mutual insurance: the scale of charitable relief offered by guilds may well have attenuated the need for a mutual system. Indeed, charity seems a convincing reason for the lack of action in the eighteenth century, when most of London's guilds withdrew (or were driven from) economic regulation and instead served principally as the governing bodies for large charitable endowments, at least part of which was specifically dedicated to preserving the wellbeing of their memberships.

⁶⁶ After the Great Fire of 1666, parishes in London were also required to provide fire engines and equipment: *Pearson*, *Insuring*, 83.

Appendix A: London Guild Ordinances

| Guild | Date | Source |
|--------------|---------------|---|
| Bakers | 1507, 1746 | GL, MS 5197A |
| Bakers | 1582 | GL, MS 5197 |
| Brewers | 1406 | <i>Mia Ball</i> , The worshipful company of brewers: a short history (1977), 59-61 |
| Brewers | 1579 | GL, MS 5496 |
| Brewers | 1639 | GL, MS 5497 |
| Brewers | 1739 | GL, MS 5501 |
| Butchers | 1607 | <i>Guy Pearce</i> , History of the Butchers (1929), 201-39 |
| Butchers | 1685 | GL, MS 6460 |
| Carpenters | 1486-7 | <i>Edward Jupp</i> , An Historical Account of the Worshipful Company of Carpenters of the City of London, 2 nd edn. (1887), 346-50 |
| Carpenters | 1607 | <i>Bower Marsh</i> (ed.), Records of the Worshipful Company of Carpenters, vol. 1 (1913), 5-13. |
| Clothworkers | 1532 | <i>Thomas Girtin</i> , Golden Ram: A Narrative History of the Clothworkers Company (1958), Appendix A. |
| Clothworkers | 1587 | The ordinances of the Clothworkers company, together with those of the ancient guilds of Fullers and Shearmen (1881), 37-96. |
| Clothworkers | 1693 | The ordinances of the Clothworkers company, together with those of the ancient guilds of Fullers and Shearmen (1881), 97-114. |
| Coopers | 1507 | GL, MS 5633B. |
| Coopers | 1741 | <i>George Elkington</i> , The Worshipful company of Coopers. With notes and recollections, 1873-1930 (1930). |
| Curriers | 1605 | <i>Edward Mayer</i> and <i>Donald Adamson</i> , The Curriers Company: a modern history (2000), 182; GL, MS 6117. |
| Drapers | 1418 | <i>Arthur Johnson</i> , The History of the Worshipful Company of the Drapers of London, vol. 1 (1914), Appendix 9. |
| Drapers | 1455-6 | <i>Johnson</i> , Drapers, vol. 1, appendix 10. |
| Drapers | 1541-60 | <i>Johnson</i> , Drapers, vol. 2, 284-92. |
| Drapers | 1576 | <i>Johnson</i> , Drapers, vol. 2, 304-24. |
| Farriers | 1678 | <i>Leonard Robson</i> , The Farriers of London (1949), 34-49. |
| Founders | 1489 | <i>William Hibbert</i> , History of the Worshipful Company of Founders (1925), 289-90. |

| | | |
|------------------------------|------|---|
| Founders | 1615 | <i>Guy Hadley</i> , Citizens and Founders (1976), 183-4. |
| Framework Knitters | 1664 | <i>Sheila Mason</i> , The History of the Worshipful Company of Framework Knitters (2000), 232-3. |
| | 1725 | <i>Mason</i> , History, 234-6. |
| Girdlers | 1682 | <i>T. C. Barker</i> , The Girdlers Company, a second history (1967), 89-93. |
| Glass-Sellers | 1664 | <i>Alexander Howard</i> , The Worshipful Company of Glass Sellers (1940), 124-41. |
| Glaziers | 1749 | <i>Charles Ashdown</i> , History of the Worshipful Company of Glaziers of the City of London (1919), 130-46. |
| Gold And Silver Wyre-Drawers | 1700 | <i>Horace Stewart</i> , History of the Worshipful Company of Gold And Silver Wyre-Drawers (1891), pp. 67-73. |
| Goldsmiths | 1478 | <i>Thomas Reddaway</i> and <i>Lorna Walker</i> , The early history of the Goldsmiths Company (1975), 210-274. |
| Glovers | 1684 | <i>Ralph Wagget</i> , History of the Glovers (2000), 103-8. |
| Grocers | 1687 | GL, MS 11639. |
| Horners | 1638 | <i>F. J. Fisher</i> , Short history of the Worshipful Company of Horners (1936), 100-112. |
| Merchant Taylors | 1507 | GL, MS 34003. |
| Merchant Taylors | 1613 | <i>C. M. Clode</i> , Memorials of the Guild of Merchant Taylors of the Fraternity of St. John the Baptist in the City of London (1875), 202-22. |
| Pewterers | 1564 | GL, MS 07115, 2v-8v. |
| Pewterers | 1607 | GL, MS 07117 |