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Jonathan Healey. *The First Century of Welfare: Poverty and Poor Relief in Lancashire, 1620–1730*. Woodbridge, UK: Boydell Press, 2014. xvi + 319 pp. ISBN: 978-1-84383-956-9, \$29.95 (paper).

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The stories are sad, even startling: the wife whose husband absconded, having sold the property from under her; the lame petitioner alone and unable to rise from a bed that had become sour from his soiling; the blind elderly couple who raised children to care for them in the difficulties of old age, now abandoned. These are some of the accounts found in Jonathan Healey's examination of the "first century of welfare" in Lancashire from 1620–1730. They are from those seeking support under the national system of poor relief established near the end of the reign of Elizabeth I (1598–1601). Healey's study is explicitly not a "top-down" analysis of the Old Poor Law and its administration, a subject that has already produced a lively historiography. Instead, he has written a "history from below" recovered largely from 3,169 Quarter Sessions petitions by paupers in Lancashire who appealed the denial of relief by their localities. Their cases, filtered through the hands of scribes and legal convention, describe the struggle of paupers who lost their footing in the hurly-burly of economic life. Throughout the book, Healey uses both qualitative and quantitative evidence to explain why some of the poor fell into destitution, arguing for the convergence of two factors. The first was structural: the existence of a stratum of the poor who were at risk because they had only minimal savings. These marginal households or individuals might ordinarily "make shift" in various ways described in the book until they experienced adversities such as a serious disability, accident, or economic dislocation that would leave them destitute and in need of poor relief (25–26).

While making these arguments, *The First Century of Welfare* investigates several key problems in the social history of the poor that have been established by Keith Wrightson, Steve Hindle, Steven King, Craig Muldrew, and others. In particular, the book presents a more detailed examination of the life cycle challenges of the poor than family reconstitution methods have permitted. The "bottom-up" perspective also illuminates the much-discussed early modern makeshift economy. This involved ad hoc means, including temporary work, cottage gardens, and kin networks, by which many of the poor gathered and husbanded enough resources to survive. Finally, Healey is able to contribute to the historiography on the micropolitics of poor relief, continuing to qualify the interpretation of the Poor Law as an instrument of "social control" over vagrants and the impoverished (24). While Samantha Williams and others have explored these problems for southern England,

Healey adds a welcome northern perspective on the economic context within which the Poor Law was experienced.

The book has a clear, tripartite structure. The opening section establishes the geographic and institutional contexts beginning with a survey of Lancashire, a county palatine in northwest England of vast moorlands and thin populations. Long one of the poorer regions of England, Lancashire was rising as a center of economic dynamism in the eighteenth century as Manchester and Liverpool emerged as leading cities of the Industrial Revolution. In this section, Healey also contributes an analysis of the workings of the system of poor relief in the county and examines the process of local negotiation between large parishes and smaller townships over administration. The micropolitics of petitioning are also discussed from the perspective of the poor themselves, who turned to the Quarter Sessions magistrates after being rebuffed by their townships and constructed their appeals to garner sympathy. Healey reports that petitioners rarely went away empty-handed.

The second section delves deeper into the experiences of the marginal poor. Their economic existence was particularly fraught with uncertainty as they “made shift” in order to survive. Only after all their other resources, including sympathetic neighbors and kin, were exhausted did individuals find themselves destitute and forced by necessity to seek poor relief. Healey sharpens the outlines of this group with an analysis of the demographic composition of paupers petitioning for poor relief. Surprisingly, for example, 4.6 percent of his sample seems to have originated among the gentry who had fallen on hard times. The pattern of downward mobility offers grounds to challenge ideas of hard social differentiation: Healey suggests an “economic affinity” between the middling sort, anxious that they might themselves fall into poverty, and the poor in their midst (114).

The final section examines the many misfortunes, such as illness, advanced age, accident, and family collapse, that exhausted or curtailed earnings and savings and pushed people into destitution. The cost of medical care, for example, was a burden that could quickly drain the earning potential and resources of the marginal poor. These misfortunes might also be widely shared in times of economic depression or famine, and Healey examines several examples in Lancashire, especially the crisis of 1727–1730. He concludes that poor relief made a difference: helping to protect the poor against starvation, although it was little use against epidemic disease.

Many of the book’s arguments enrich or modify established problems in the field. They are supported by meticulous and often fascinating detail. The description of Agnes Braithwaite’s journey to the Quarter Sessions in 1701 is a compelling example of imaginative

reconstruction that gives the reader a sense of early modern Lancashire. Through Healey's judicious use of story and quantitative data, readers become familiar with those suffering the "many crosses and losses in this world" (xii). Business historians may be drawn to the book for its account of a region that was so crucial to British industrialization. The long-rumored "industrial proletariats," chased off their commons by enclosures, sunk into poverty, and drawn into the factories of Cottonopolis, are seldom spied. Healey seems doubtful that his evidence supports such a process (26, 52) and only briefly discusses the impact of wage labor. His reminder that "pauper lives were economic lives" is salutary (33), however, suggesting that precarity and the makeshift economy within a zone of industrial dynamism are potentially fertile areas for both labor historians and those interested in the business and society interface.

Healey also indirectly observes the paradox that the period saw increased "market dependency and social polarization," yet communities also assumed greater responsibility for the poor struggling in their midst (257). Commercial society might be socially disintegrative in some ways, but as greater wealth was created, resources were redistributed to ameliorate the human catastrophes of famine and economic dislocation. The broader implications of these shifting ideas of community and social responsibility are only passingly, but suggestively, mentioned in a book successfully focused instead on the experiences of the poor.

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Matthew Hollow. *Rogue Banking: A History of Financial Fraud in Interwar Britain*. Houndsmill, UK: Palgrave Macmillan, 2015. vii + 105 pp. ISBN 978-1-137-36053-3, £47.00 (cloth); 978-1-349-47191-1, £45.00 (paper).

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This book is part of the Palgrave Pivot series, which publishes items falling between the journal article and the conventional monograph in length. Though it barely runs to a hundred pages, it has a number of claims to significance. There has been growing interest in corporate fraud in Victorian Britain, but less attention has been paid to the subject in the twentieth century. However, as Matthew Hollow