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Book review: Working Class Credit and Community since 1918 by Avram Taylor

Original Citation

Laybourn, Keith (2003) Book review: Working Class Credit and Community since 1918 by Avram Taylor. *American historical review*, 108 (5). pp. 1527-1528. ISSN 0002-8762

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rural life continued to be turned to for various forms of salvation—Mark Freeman undertakes a detailed analysis of parliamentary surveys, independent research, special correspondents' letters, and cultural studies.

An accessible, intelligent and useful work, the book aims to "follow the processes of social investigation" (p. 9) from inception to operation, and to consider issues of readership and reception. Taking "social investigation" in its widest sense, Freeman purposely "engages with . . . a diverse range of sources" (p. 4), not just those studies that might normally be considered the precursors of the modern social survey.

The first chapter provides the reader with a detailed historiography and the story of social investigation up to 1870. The remainder of the book consists of a competent and comprehensive analysis of the authorship and function of the various approaches to rural inquiry between 1870 and 1914. Most chapters begin with an evaluation of a specific theme: for example, "the revolt of the field," rural depopulation, or rural living and working conditions. Each theme is linked to a different type of enquiry, such as "special correspondents and resident investigators" (chapter two), poverty surveys (chapter four), and the "cultural inquiry" (chapter five).

Aware of the work undertaken on social investigation in urban environs by, for example, Eileen Yeo, and of methodological innovations within social history such as those led by Robbie Gray, Stewart Hall, and Frank Mort, Freeman rightly treats the surveys he studies as "reflections and instruments" (p. 9) of the nascent modern state. In consequence, his approach is material as well as ideational. Hence, he recognizes the significance and impact of differing conceptions of rural life and people on policy making; nostalgic writing in the 1900s, for example, "fed directly into, and in some cases shaped, contemporaneous debates on the land question" (p. 172). Freeman highlights the relations of power between inquirer and subject and maintains an interest in the laborer as social actor; although most of the investigations he discusses failed to recognize the agency of the poor, Freeman does not.

As a result, a key theme of the book is the emergent tension between the informant method of inquiry and the respondent method of inquiry. In reconstructing this debate Freeman is sensitive to the process of dialogue that took place between researcher and researched and to the dialogue that continued long after the publication of each researcher's findings. In this respect, although the book focuses on the construction of knowledge—and avoids issues of representation—its central thrust is an interest in power.

The book captures most of the major social investigators and investigations of the period, including not only the best-known individuals (e.g. B. S. Rowntree) but those, like Maud Davies, who emulated them. There are, of necessity, some omissions in Freeman's project, some of them for structural reasons. For example, Arthur Munby's diaries are not used, as they were unpublished at the time, and Freeman concen-

trates on what was publicly available. But, in an instance like this—Munby's investigations were modeled on the dominant form of enquiry used by the state, yet included interviews with working women—Freeman's method should open the way to further exploration. In addition, building on the cultural turn within rural history and Victorian studies, Freeman's capturing of the more "literary" surveys as social investigations, via participant observation, is justifiable and well founded, given current debate and work by Alun Howkins, Jan Marsh, Karen Sayer, and Jane Long. Freeman rightly recognizes that there was far more to social investigation than quantitative surveys and official inquiries, statistics and blue books.

More could have been said about the differing power relations within the rural laboring population—gender for instance—although regional variation is well handled. It is a shame that Freeman shies away from the linguistic turn, and he misses the opportunity of building on work by social geographers like Doreen Massey, although he recognizes the impact of geographic distance on the form of investigation. That further work in the field is needed is unquestionable. However, both historians of rural history working with primary sources and historians working on the policy-making and ideological artefacts of the period itself will need to take Freeman's work into account.

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AVRAM TAYLOR. *Working Class Credit and Community since 1918*. New York: Palgrave Macmillan. 2002. PP. x, 218. \$65.00.

As the son of a Yorkshire miner, raised in a relatively close-knit mining village prone to periodic bouts of poverty, I became painfully aware of the ways in which the working class operated a credit system in order to survive. Although my mother purchased food and clothing at the Barnsley Cooperative, which gave no credit, she also extended her purchasing power by buying goods on tick from a couple of local shops, whose accounts she paid fortnightly in rotation, and she purchased major items of clothing through the Provident Clothing and Supply Company. In the latter case, the Provident agent would arrange a loan check of £20, and it would be paid off at well over £1 per week for twenty weeks. I resented the Provident agent, who became almost an open-handed family friend encouraging borrowing at obscene rates of interest that amounted to exploitation. Therefore, Avram Taylor's excellent book is more than an evocative piece for an old historian; it provides the context for the dependence and change that has characterized working-class credit for more than a century.

Taylor has written a much-needed book on a subject that, because of the largely oral nature of such credit arrangements, is less well recorded in conventional records than many other topics. The book is substan-

tially based on sixty interviews of the providers and the borrowers from Tyneside, even though evidence is also drawn from a wide range of other areas. Three main arguments are presented. One is that the system of working-class credit developed when family finances failed and out of the subsequent growth of what Philip Abrams described as modern neighborliness. Employing the theories of Ferdinand Tönnies, Abrams and Anthony Giddens attempted to recreate the culture of working-class credit as it emerged in the late nineteenth and early twentieth centuries with its emphasis upon mutuality, social networking, and illegal money lending. Taylor deals with the Local Exchange Trading System (LETS), which gave people the opportunity of exchanging goods and services without the use of cash. There is a detailed discussion of the strengths and pitfalls of a variety of credit arrangements such as the diddum clubs, the street lenders, and the modern-day loan sharks. The book also deals with the tally men who would take orders for the making of suits and clothing from a restricted range of clothing at very high rates of interest.

A second argument is that the relationship between working-class communities and shopkeepers was conditioned by the contradictory class relationships that existed in working-class communities such as those in Tyneside, where the shopkeepers were drawn from the skilled working class who exploited their own social groupings. This highly class-based study examines the exploitation involved in borrowing "on tick" but also the risks and judgments involved in shopkeepers allowing their customers credit. No "tick books" appear to survive, and therefore evidence of exploitation is largely based upon interviews.

The author's third argument is that many of the old forms of street credit arrangements have declined since 1945 and that some forms of old credit have flourished alongside new credit arrangements. The history of Empire Stores, the Bradford-based catalogue mail order company, is traced from its "Watch Club" days to the present, where it employs 400,000 agents who cater to an average five customers each, mainly family and friends of the agent. Similarly the history of the Provident Company is examined from 1880 until the present; Taylor shows how it developed its clothing check arrangement to allow customers to cash in their check at a wide range of shops. Despite the growth of credit cards and other forms of credit, the mail-order forms and some of the other traditional forms of institutional credit survive. It is the street lender and the tick men who have disappeared.

Although well written and researched in detail, this book is not without its faults. It is a little too mechanical in parts and offers glimpses of credit arrangements without fitting them into the close operation of working-class community institutions such as the Miners' Welfare in mining districts, which provided various forms of financial help for working-class families. The operation of the cooperative movement alongside credit systems might also have been examined as part

of the survival strategy of the working class. Nevertheless, this is an extremely useful and important book and ought to be read widely by historians, whether they be Marxists, traditionalists, or postmodernists.

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JOHN SHEPHERD. *George Lansbury: At the Heart of Old Labour*. New York: Oxford University Press. 2002. Pp. xix, 407.

Few things become a politician like the manner of his or her leaving. For George Lansbury, leader of the Labour Party between 1931 and 1935, this exit was prompted by a brutal attack launched at Labour's annual conference by the pugnacious trade unionist Ernest Bevin. With the gentle Lansbury left isolated within the party for his pacifist beliefs, Bevin delivered a mortal blow to his leadership by summoning up the vision of him "hawking his conscience round from body to body asking to be told what to do with it" (p. 325). Lansbury resigned the leadership soon after. Given his saintliness and unbending devotion to principle, it is perhaps surprising that Lansbury was ever leader of the Labour Party, and indeed he chanced into the post only after an entire cohort of the Labour leadership lost its seats in the electoral slaughter of the 1931 election. But, as John Shepherd's admirable new biography suggests, Lansbury provided leadership of a different kind for socialists and working people in his long political career between the 1890s and the 1930s.

Lansbury's life reflects the story of labor and radical politics from the late Victorian era to World War II. Born into a working-class family and raised in the east end of London (Bow remained Lansbury's political heartland for his entire life), Lansbury was a devout Christian who moved through Liberal politics into the world of late Victorian socialism, beginning with the Social Democratic Federation and coming to rest with the nascent Labour Party. After a short period as a Labour MP, Lansbury became editor for the *Daily Herald*, whose pages were then graced by writers such as Rebecca West, Hilaire Belloc, H. G. Wells, George Bernard Shaw, and the great cartoonist Will Dyson. After World War I, Lansbury served as mayor of Poplar and took up near-permanent residency as MP for Bow and Bromley. He became a familiar, if not always central, figure in Labour's development as a party of national government in the 1920s. As first commissioner of works between 1929 and 1931, Lansbury was a force for modernity in London, advocating the surprisingly controversial causes of mixed bathing in the Serpentine and outdoor dining.

Throughout his long career, Lansbury acted as a voice of conscience of the Labour left. In this, his closest recent counterpart is Michael Foot. Lansbury's own socialism had been shaped in part by the Marxism of H. M. Hyndman and the ethical socialism of William Morris, but it was rooted in a Christian faith and his experiences of working-class life in the east end of