

THE COMPENSATION OF ENGLISH COAL-MINERS  
AND THEIR DEPENDANTS FOR INDUSTRIAL  
ACCIDENTS, 1860-1897.

by

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ABSTRACT

The Poor Law, legal redress, the miners' own thrift and the charity of their employers and of the general public combined between 1860 and 1897 to offer English coal-miners and their dependants a more extensive range of compensation for industrial accidents than has generally been supposed. Largely, although not exclusively, as a result of the growing thrift of the miners themselves, there was a significant improvement in the compensation received by members of the coal-mining community during this period.

Even at the end of the century, however, there were serious weaknesses in this system of relief. Miners and their families residing in particular districts or injured and bereaved by certain types of accident invariably received disproportionate amounts of assistance. Even the most thrifty English miner lost income when he suffered an industrial accident. But, because the amelioration depended to a great extent upon individual thrift, many miners and their dependants failed to share in the overall improvement.

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ABBREVIATIONS

A.R.	Annual Report.
B.C.	<u>Barnsley Chronicle.</u>
D.F.M.	<u>Dean Forest Mercury.</u>
D.T.	<u>Derbyshire Times.</u>
D.C.A.	<u>Durham County Advertiser.</u>
L.C.M.P.R.S.	Lancashire and Cheshire Miners' Permanent Relief Society.
M.C.M.P.R.F.	Midland Counties Miners' Permanent Relief Fund.
M.F.G.B.	Miners' Federation of Great Britain.
N.A.	Not Available.
N.W.C.	<u>Newcastle Weekly Chronicle.</u>
N.D.M.P.R.F.	Northumberland and Durham Miners' Permanent Relief Fund.
N.M.M.C.A.	Northumberland Miners' Mutual Confident Association, <u>Minutes.</u>
P.R.O.	Public Record Office.
R.C.F.S.	Royal Commission appointed to inquire into Friendly and Benefit Building Societies, 1871-4.
R.C.P.L.	Royal Commission on The Poor Laws and Relief of Distress.
S.Y.M.A.	South Yorkshire Miners' Association, <u>Minutes.</u>
W.Y.M.A.	West Yorkshire Miners' Association, <u>Minutes.</u>
W.O.	<u>Wigan Observer.</u>
W.C.	<u>Wolverhampton Chronicle.</u>
W.R.	West Riding Miners' Permanent Relief Fund, Collection.
W.R.M.P.R.F.	West Riding Miners' Permanent Relief Fund.
Y.P.	Yorkshire Post.

INTRODUCTION

The importance of industrial accidents in the English coal-mining industry during the second half of the nineteenth century has not always been fully recognised. At the end of the period 1860-1897, when accurate statistics are first available, more working days were lost as a result of accidents than as a result of the far better known industrial disputes. In 1896 some 1,100,000 working days were lost in England by non-fatal pit accidents<sup>1</sup> whereas only 1,012,000 days were lost because of disputes in mining and quarrying throughout the whole of Great Britain and Ireland.<sup>2</sup> During the following year 867,000 working days were lost in industrial disputes<sup>3</sup> but as many as 1,100 days were forfeited as a result of non-fatal coal-mining accidents.<sup>4</sup>

The compensation, rather than the prevention of these accidents has received but scant attention. Although, as Dr. Williams has commented, "the history of mining trade unionism appears to have been well covered.. trade union historians have contributed little to knowledge of social factors", such as the compensation of colliers and their dependants for industrial accidents.<sup>5</sup>

1. See below Table VIII, pp. 31-2.
2. B.R.Mitchell and P. Deane, Abstract of British Historical Statistics, (Cambridge), 1962, p.72.
3. The Colliery Year Book and Coal Trades Directory 1938, (London), 1938, p.634.
4. See below Table VIII, pp.31-2.
5. J.E.Williams, "Labour in the Coalfields; A Critical Bibliography", Bulletin of the Society for the Study of Labour History, No.4, 1962, pp.24, 31.

Indeed Dr. Williams himself devotes little attention to the subject in his history of the Derbyshire miners.<sup>1</sup> Dr. Challinor is aware of the existence of pit clubs, disaster funds and the Lancashire and Cheshire Miners' Permanent Relief Society but concludes that the Poor Law remained the major source of compensation for industrial injuries. He argues that following the series of disasters around Wigan between 1868 and 1871 "clearly most of the bereaved would be compelled to beg for poor relief", and that if a Lancashire miner was "crippled or killed ..... his family would become paupers."<sup>2</sup> From such incomplete and partial analyses labour historians have been able to do nothing to eradicate, or indeed to elaborate, the traditional belief held by members of the coal-mining community that during the nineteenth century injured miners were thrown "on t' bloody tip."<sup>3</sup>

It is a truism that

The well-being of workers depends on many things beside their financial circumstances, and the latter depends on many things besides wages. It is impossible to discuss all of them, but some cannot be omitted, and one is the special

1. J.E.Williams, The Derbyshire Miners A Study in Industrial and Social History, (London), 1962, pp.457-64 and passim.
2. R. Challinor, The Lancashire and Cheshire Miners, (Newcastle-upon-Tyne), 1972, pp.158-63.
3. Anonymous miner at Ledston Luck Colliery, near Castleford, June 1971.

provision made for this class against misfortune by accident.<sup>1</sup>

The aim of this study is to rectify a major deficiency in our knowledge of the "well-being" of English miners and their families between 1860, when colliery accidents first became an issue of major public concern, and 1897, when the workmen's Compensation Act<sup>2</sup> was passed. A detailed examination of the extent and effectiveness of the sources of compensation available after industrial accidents to workers engaged in a particularly hazardous occupation will contribute to a more accurate understanding of late nineteenth century poverty.

1. A. Shadwell, Industrial Efficiency, cited by A. Wilson and H. Levy, Workmen's Compensation (Oxford), 1939, I, p.37 .
2. 60 and 61 Vict. c. 37.

II

COAL - MINING COMMUNITIES

Throughout the period 1860-1897, as Tables I and II show, the Northern coalfield, comprising Northumberland, Durham, Cumberland, Westmoreland and the North Riding of Yorkshire, both employed a larger labour force and produced more coal than any other mining district in England. But Westmoreland and the North Riding were of little importance. In the North Riding the small amount of coal raised (4,190 tons in 1887) was incidental to the operations of the iron-stone mining industry and in 1889, indeed, coal was being wound at only eight collieries. The Westmoreland pits were of even less consequence; in no year between 1873 and 1887 were more than twenty-three miners employed or more than 2,566 tons of coal produced.<sup>1</sup>

The Cumberland coalfield was more substantial. By the mid 'seventies 6,508 men were employed and 1,171,341 tons of coal were being raised.<sup>2</sup> But there were difficulties; the seams were irregular with numerous faults, a high proportion of dirt was brought up with the coal and, at the extensive Whitehaven collieries, the faces under the sea were situated at considerable distances from the shafts.<sup>3</sup> The coal was generally

1. Potts' Mining Register and Directory for the Coal And Ironstone Trades of Great Britain & Ireland (North Shields), 1889, pp.202-3, 215-6.
2. Ibid., p.133.
3. J.W.F.Rowe, Wages in the Coal Industry, (London), 1923, pp.18-19.

TABLE I

## THE ENGLISH COAL-MINING INDUSTRY: NUMBERS EMPLOYED 1860-97.

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total
1860	52,166	41,764	31,084	22,379	40,176	7,414	194,983
1	53,524	41,764	31,938	23,434	41,662	8,029	200,351
2	54,682	41,764	32,792	24,490	43,148	8,643	205,519
3	56,200	41,764	33,646	25,545	44,634	9,258	211,047
4	57,538	41,764	34,500	26,600	46,120	9,873	216,395
5	58,978	44,756	35,000	27,089	48,000	9,873	223,696
6	61,367	48,517	35,500	27,100	47,210	9,630	229,324
7	63,321	49,897	37,000	27,000	48,100	9,630	234,948
8	69,000	50,438	37,000	28,000	49,000	9,630	243,068
9	69,800	51,151	36,000	28,500	49,500	9,630	244,581
1870	75,100	51,046	36,500	28,810	50,000	9,630	251,086
1	79,000	50,895	38,600	31,051	52,200	9,956	261,702
2	84,300	54,811	51,056	39,285	59,253	11,524	300,229
3	109,915	61,206	57,523	46,974	57,450	13,093	346,161
4	114,670	62,350	62,499	52,379	63,580	13,037	368,515
5	118,453	64,544	62,190	52,477	65,724	12,741	376,129
6	116,985	60,575	61,017	52,348	60,577	12,080	363,582
7	113,033	58,920	60,594	50,285	54,891	11,412	349,135
8	105,091	59,169	59,777	49,354	49,704	11,072	334,167
9	102,596	60,073	60,087	50,923	46,716	11,509	331,904
1880	108,732	60,243	60,474	49,430	46,345	11,055	336,279
1	110,343	61,127	60,531	49,979	48,305	11,582	341,867
2	113,133	62,004	61,548	49,899	52,028	11,396	349,998
3	115,102	64,091	63,248	52,118	46,071	11,535	352,165
4	115,931	63,649	64,046	53,278	47,093	11,798	355,795
5	115,495	63,891	63,562	55,163	45,026	12,035	355,172
6	113,451	64,707	65,734	55,176	42,378	11,928	353,374
7	114,280	65,353	66,904	55,898	40,654	12,032	355,121
8	110,482	65,812	66,895	57,935	44,355	11,878	357,357
9	115,440	68,334	69,917	61,279	46,155	12,145	373,270
1890	115,440	74,203	69,917	66,468	49,429	12,847	388,304
1	131,226	78,553	N.A.	71,540	50,329	13,270	N.A.
2	131,800	81,586	86,563	74,657	50,915	12,868	438,389
3	139,597	84,001	88,590	76,272	52,921	12,433	453,814
4	144,630	85,288	90,996	80,154	53,841	12,350	467,259
5	143,400	84,667	88,680	79,999	51,438	12,305	460,489
6	151,700	81,025	89,613	79,511	51,333	12,066	465,248
7	152,822	81,516	89,580	80,322	50,609	11,580	466,429

Source:

See Appendix I.

raised by the co-operative longwall method, double shifts were rarely worked and there was very little specialisation.<sup>1</sup> At the beginning of the final decade of the century nearly half the county's coal production was still exported to Ireland where it competed with Lancashire house coal and with Scottish manufacturing coal. But after 1890, with the development of local industries, a smaller proportion of Cumberland's coal left the county.<sup>2</sup>

Any discussion of miners' hours of work is beset with difficulties but from the middle of the century in all districts the hours of face workers were invariably lower, and tended to fall more rapidly, than those of other underground and surface workers.<sup>3</sup> In Cumberland "eight hours was the recognised 'maximum' time for winding coal at the end of the 'eighties, though a few pits did not come into line until 1890-91."<sup>4</sup> The problems associated with the assessment of miners' wages during this period are well known.<sup>5</sup> In the coal-mining industry

The ordinary factors of labour supply and demand, as affecting wages, are quite subordinated to the

1. Rowe, op.cit., pp.60-61. For a description of the longwall and pillar and stall methods of working see ibid., pp.7-8.
2. Ibid., p.60.
3. B.McCormick and J.E.Williams, "The Miners and the Eight-Hour Day, 1863-1910", Economic History Review, XII, 1959, p.227.
4. Rowe, op.cit., p.115.
5. Ibid., p.4; A.R.Griffin, The Miners of Nottinghamshire, (Nottingham), 1956, I, p.2.

TABLE II.

THE ENGLISH COAL MINING INDUSTRY: COAL PRODUCTION (TONS), 1860-97.

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total
1860	21,124,516	10,095,639	8,805,108	6,215,000	10,912,120	1,511,618	58,664,001
1	21,816,273	10,508,948	8,929,831	6,503,319	12,035,590	1,573,309	61,367,270
2	22,608,030	10,922,257	9,054,554	6,647,000	13,159,060	1,635,000	64,025,901
3	23,299,787	11,335,566	9,175,277	7,000,000	14,282,530	1,696,691	66,789,851
4	23,991,544	11,748,875	9,300,000	7,300,000	15,406,000	1,758,382	69,504,801
5	24,591,333	12,445,341	9,300,000	7,575,000	15,801,500	1,764,706	71,477,880
6	25,693,800	12,907,341	9,450,000	7,600,000	15,800,000	1,764,706	73,215,847
7	26,447,500	13,245,659	9,850,000	7,600,000	16,268,000	1,911,765	75,322,924
8	26,700,000	12,919,659	9,705,000	7,699,000	15,900,000	1,823,529	74,747,188
9	27,296,000	13,167,854	10,893,500	8,100,000	16,608,000	1,838,235	77,903,589
1870	29,300,000	13,030,000	11,545,400	8,366,000	16,900,000	1,911,765	81,053,165
1	30,476,000	13,425,800	12,801,260	9,252,900	17,000,000	1,911,765	84,867,725
2	30,405,000	15,363,236	14,576,000	10,657,100	16,877,188	2,058,824	89,937,348
3	30,909,121	15,881,967	15,311,778	11,533,407	17,357,468	2,041,688	93,909,121
4	31,604,815	15,510,699	14,827,313	12,232,296	14,789,929	1,777,313	93,731,123
5	33,502,070	17,930,051	15,855,990	12,430,600	16,416,194	1,923,611	98,058,516
6	33,656,027	17,455,553	15,129,506	12,331,546	15,559,106	1,812,372	95,944,110
7	32,872,574	17,693,812	15,805,235	12,903,886	15,242,020	1,816,652	96,334,179
8	31,534,763	18,061,411	15,582,283	13,440,184	14,560,400	1,832,346	95,011,387
9	30,322,752	18,555,867	16,241,443	14,036,242	14,891,842	2,032,120	96,080,266

/cont'd....

TABLE II. (Cont'd....)

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total.
1880	36,601,569	19,120,294	17,468,536	14,500,995	15,320,800	1,953,732	104,965,926
1	37,370,529	18,499,810	18,287,141	15,545,667	16,532,570	2,093,146	108,328,863
2	38,053,260	19,780,645	18,525,406	15,566,324	16,661,500	2,031,422	110,638,557
3	39,187,502	20,485,317	19,563,287	16,637,304	16,762,300	2,023,698	114,659,408
4	37,781,425	20,088,683	19,220,144	16,080,682	15,919,747	2,206,026	111,296,607
5	36,830,008	20,603,227	18,497,778	16,963,684	16,183,097	2,216,756	111,294,550
6	36,579,823	20,574,153	19,389,336	16,760,227	14,767,398	2,207,088	111,278,025
7	36,318,902	20,768,418	20,104,713	17,214,907	15,202,306	2,160,682	111,769,998
8	39,417,457	21,176,371	20,576,375	18,095,240	15,922,347	2,240,418	117,428,208
9	40,844,546	21,707,867	21,973,400	19,712,868	16,161,877	2,236,068	122,636,626
1890	41,456,647	22,123,522	22,335,110	20,518,034	16,067,962	2,341,486	124,842,761
1	40,813,511	22,722,618	22,789,935	21,569,151	16,633,581	N. A.	N. A.
2	34,793,381	22,356,171	23,185,508	21,587,967	16,309,896	2,082,623	120,315,546
3	41,752,497	15,909,195	15,951,843	15,951,572	15,136,679	1,674,354	106,376,140
4	44,162,234	23,125,983	23,442,174	21,744,658	15,583,546	2,055,663	130,114,258
5	41,716,240	22,014,515	22,807,507	21,493,347	14,710,117	2,104,571	124,846,297
6	43,727,149	22,610,885	23,939,059	22,345,567	15,406,840	2,105,306	130,134,806
7	45,578,670	22,812,422	24,049,450	23,797,518	15,750,248	2,181,515	134,169,823

Source:

See Appendix II.

controlling influence of price movements; the price of labour is not fixed by the condition of the labour market, but by the condition of the market for the product.<sup>1</sup>

At the same time labour was the largest factor in the cost of production, accounting for some two-thirds of the value of coal produced.<sup>2</sup> By 1888 the highest paid Cumberland workman, the piecework coal-getter, was earning, it has been concluded, some 4/5 a shift.<sup>3</sup>

But the history of coal-mining in the Northern coalfield is essentially the story of the industry in Northumberland and Durham, where mining had come to absorb a large part of the population.<sup>4</sup> In 1875, for example, the two counties employed more than 86% of the workmen and produced 96.5% of the coal of the whole Northern district.<sup>5</sup> Some "soft" coal was found in Northumberland whereas Durham produced almost nothing but the "hard", or steam, variety. In both counties the industry was characterised by a high level of investment and, particularly in Durham, by extensive pits and by

1. Rowe, *op.cit.*, p.120.

2. *Ibid.*, pp. 19-20.

3. *Ibid.*, p.85.

4. H.S.Jevons, *The British Coal Trade*, (London), 1915, p.72; Williams, *op.cit.*, p.57.

5. Reports of H.M. Inspectors of Mines, 1875.

TABLE III

THE ENGLISH COAL-MINING INDUSTRY: AVERAGE COLLIERIES' LABOUR FORCE  
AND PRODUCTION (TONS) 1860-97

Y E A R	NORTHUMBERLAND, CUMBERLAND, NORTH DURHAM			SOUTH DURHAM			NORTH AND EAST LANCASHIRE			YORKSHIRE			DERBYSHIRE, NOTTS., LEICS., WARWICKSHIRE			N. STAFFS., CHESHIRE, SHROPSHIRE			S. STAFFORDSHIRE WORCESTERSHIRE		
	No. of collieries	Average Colliery's		No. of collieries	Average Colliery's		No. of collieries	Average Colliery's		No. of collieries	Average Colliery's		No. of collieries	Average Colliery's		No. of collieries	Average Colliery's		No. of collieries	Average Colliery's	
		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)		Lab- our Force	Prod. (tons)
1864	165	148	61,580	160	207	86,520	282	83	21,270	419	82	22,200	205	130	35,610	222	87	23,420	540	49	18,910
1869	183	174	63,710	163	232	95,940	297	88	23,630	413	87	26,360	200	143	40,510	225	93	27,550	550	52	18,920
1874	209	245	68,160	178	326	104,900	372	88	16,500	516	121	28,750	240	218	50,970	240	132	25,870	487	65	17,460
1879	204	224	64,570	217	228	79,030	321	95	28,020	505	119	32,160	399	150	40,700	248	93	22,430	401	58	23,270
1884	206	254	81,740	187	303	111,900	278	114	35,580	412	155	46,650	355	150	45,290	230	101	27,100	381	63	25,430
1889	215	264	87,740	191	341	115,100	280	119	36,590	363	193	60,520	339	151	58,150	230	100	26,170	340	69	29,770
1894	235	304	90,280	222	356	103,000	274	147	38,420	421	216	55,670	312	257	69,680	202	128	31,780	315	89	29,180

Source:

Reports of H.M. Inspectors of Mines, 1860-97

large units of production.<sup>1</sup> Pillar and stall working was almost universal until the 'eighties when the longwall method became widely adopted. But other characteristics of working methods in the two counties were distinctive. Every three months there took place the practice of "cavelling", the drawing of lots to determine the occupation of the various working places and at almost all Northumberland and Durham pits it was the custom to work two shifts with the successive sets of hewers sharing the production of their working place. It was also in the two counties that specialisation and the division of labour had reached its most developed form. The hewer won the coal and placed it in the tubs but other grades of workmen were employed to take up the roof and floor, to timber and to lay down the tram lines.<sup>2</sup> Northumberland and Durham relied upon distant markets. "Broadly speaking.... the prosperity of both counties depends on the export trade, which is of course highly fluctuating."<sup>3</sup> and this instability was of considerable significance

1. E. Welbourne, The Miners' Unions of Northumberland and Durham, (Cambridge), 1923, p.78; J.H. Clapham, An Economic History of Modern Britain Free Trade and Steel 1850-1886, (Cambridge), 1932, pp.120-1; A.J.Taylor, 'The Sub-contract system in the British Coal Industry', in L.S. Presnell (ed.), Studies in the Industrial Revolution, (London), 1960, p.221.
2. Rowe, op. cit., pp.57-8, 60; Taylor, op. cit., p.222; Welbourne, op. cit., pp.11-12, 48.
3. Rowe, op. cit., pp.16-17.

in the industry.

The hours worked by the inhabitants of the Northumberland and Durham pit villages varied considerably. In other districts it was usual for one shift of transit hands to work with one shift of hewers but in the two counties it was customary for one ten to eleven hour shift of transit hands (many of whom were boys) to bridge two seven hour shifts of hewers.<sup>1</sup> Thus while boys' hours of work remained long, the hours of face workers were comparatively short; by 1890 Durham hewers worked an average shift of only seven hours twelve minutes bank to bank.<sup>2</sup> Earnings were higher in Northumberland and Durham than in Cumberland, but, because Durham coal was thought to be easier to work, wages south of the Tyne were sometimes lower than they were further north.<sup>3</sup> In 1888 Durham hewers were earning 5/- a shift and their Northumberland counterparts one penny more.<sup>4</sup>

It is apparent from Tables 1 and 11 that the comparatively slow rate of expansion of the Lancashire coal-mining industry between 1860 and 1897 meant that its relative importance among English coalfields was

1. McCormick and Williams, op.cit., p.225.
2. Rowe, op.cit., p.114.
3. Welbourne, op. cit., pp.48-9.
4. Rowe, op. cit., p.85.

declining. At the beginning of the period it produced half the amount of coal raised in the North and only 816,481 tons less than was raised in the West Midlands. A decade later Lancashire production lagged over three million tons behind the West Midlands (although it had overtaken this district by the mid 'seventies) and by 1897 less coal was raised than in either the Yorkshire or the Midland coalfields.

Numerous geological faults frequently altered working conditions in the county and the nature of the seams varied a great deal. In the north-east it was possible to run drift mines and to sink pits with shallow shafts<sup>1</sup> but the deepest sinkings in the country were also to be found within the boundaries of Lancashire.<sup>2</sup> At the same time, although small-scale production lingered longer than in many other districts, larger units came increasingly to dominate the industry.<sup>3</sup>

A historian of the Lancashire coalfield has observed that

most of the masters did not own the land in which they operated but merely leased it ... Most leases were for between twenty-five and fifty years, although some lasted for a hundred years or longer. Royalty was assessed by acreage, the area the coalowner had acquired, the right to mine whether he did, in fact, mine it or not.

1. Ibid., p.19; Challinor, op.cit., pp.207,260.
2. Clapham, op.cit., p.101
3. Challinor, op.cit., p.49, 64, 115, 261; Table III.

The system of tenure both caused difficulties when production was declining and also when prices fell.<sup>1</sup> The coal was generally mined by the longwall method and the hewer did all the work at the face with the assistance of a "filler" whom he paid to help him.<sup>2</sup>

Not only did the Lancashire industry face the intense inter-regional competition of the nineteenth century coal trade, but there also existed severe competition between collieries within the county.<sup>3</sup> Lancashire colliery communities differed in one important respect from those in Northumberland, Durham and many other areas. As in North Staffordshire the highly variegated nature of the county's economy meant that coal-miners were rarely isolated from the rest of the population and that it was possible, indeed it was usual, for miners' wives to secure employment.<sup>4</sup>

Throughout this period Lancashire miners had to work longer hours than colliers in any other coalfield. At the end of the sixties

In Manchester, Bolton and Ashton-under-Lyne, men

1. Challinor, op. cit., pp.259-60
2. Rowe, op.cit., pp.61-2
3. Williams, op. cit., p.271; Challinor, op.cit., p.56.
4. Ibid, pp.17, 20, 88, 142; H.A.Clegg, A.Fox and A.F.Thompson, A History of British Trade Unions Since 1889, (Oxford), 1964, I, p.111

usually went to work at six o'clock in the morning and did not come out until between half past five and six o'clock at night. At some pits in Pendlebury, men were known to remain down until seven or eight o'clock in the evening. At Wigan and St. Helens, there were great variations, but generally men started ascending soon after five o'clock.<sup>1</sup>

Working hours declined until 1880 and in the following decade there were major reductions in both the Burnley and Wigan areas.<sup>2</sup> But in 1890 coal-getters, whose hours were the shortest of all those employed in the Lancashire coal-mining industry, still worked, from bank to bank, nine and a quarter hours in the north-east and nine hours eighteen minutes in the west of the county.<sup>3</sup> The best available evidence suggests that during the 'sixties the average daily earnings of a Lancashire miner were 3/9; during the boom of the early 'seventies they reached 6/10 and that in the second half of the decade they fell to 4/4.<sup>4</sup> By 1886 piece hewers were earning 25/- a week, putters 21/8, stonemen 25/9, firemen 28/7 and other workmen an average of just 21/5 a week.<sup>5</sup>

1. Challinor, op. cit., p.67.
2. A.J.Taylor, "Labour Productivity and Technological Innovation in the British Coal Industry, 1850-1914". Economic History Review, XIV, 1961, pp.55-6
3. Rowe, op. cit., P.114.
4. Challinor, op. cit., p.163, Table 13.
5. Ibid., p. 211, Table 15.

In 1860 the Yorkshire coal-mining industry employed just over 31,000 workmen and, as Table I reveals, the labour force had doubled by 1874 and had almost tripled by the end of the period. Table II shows that similar increases were recorded in the figures for coal production. Yorkshire began the period as only the fourth largest producer but by 1874 the West Midland coalfield had been overtaken and by 1897, when Yorkshire's production had nearly tripled, only the great Northern coalfield was extracting more coal.

The Western part of the West Yorkshire coalfield, with its shallow seams, was developed first but it later became technically possible to exploit the deeper seams to the East.<sup>1</sup> Although large companies were active in West Yorkshire (in 1889 the Bowling Iron Company had ten and the Low Moor Iron Company twenty-four working pits),<sup>2</sup> the collieries themselves were rarely large.<sup>3</sup> South Yorkshire concerns were bigger and more capital intensive, worked deeper seams, were more prepared to use modern

1. Ibid., pp.22-3.
2. Potts' Register, pp.207-14.
3. O.V.Smithson, 'Statement Showing Outline of History and Development of the Coal Industry in the West Yorkshire Coalfield 1875-1913', (West Yorkshire Coal Owners' Association), 1925, p.4.

machinery and practised a greater subdivision of labour.<sup>1</sup> In both West and South Yorkshire most of the industry's production has always been consumed locally for household or manufacturing purposes. But this large local market was not uniform throughout the whole of West Yorkshire; there was not, for example, the same guaranteed demand in the newly worked pits of the east as existed in the western subdivision.<sup>2</sup>

Yorkshire miners enjoyed a continuous shortening of hours throughout the period. During the 'eighties the men of the Barnsley district of South Yorkshire experienced a significant reduction in the length of their working day and by the end of the decade the county's hewers spent on average eight hours forty-eight minutes bank to bank.<sup>3</sup>

Any attempt to calculate the wages earned by Yorkshire miners before the end of the nineteenth century is beset with peculiar difficulties.<sup>4</sup>

Machin provides certain figures but they are of doubtful validity.<sup>5</sup> All that may be concluded with

1. Ibid., Rowe, op. cit., pp.22-3
2. Smithson, op. cit., p.4; Jevons, op. cit., p.67.
3. Rowe, op. cit., p.114; Taylor, "Labour Productivity" pp. 55-6
4. Rowe, op. cit., pp.74-5.
5. F. Machin, The Yorkshire Miners A History (Barnsley), 1958, I, pp.138

safety is that wages were higher in the south of the county than they were in the less prosperous West Yorkshire coalfield.<sup>1</sup>

The Midland coalfield comprised Derbyshire, Nottinghamshire, Leicestershire and Warwickshire.<sup>2</sup> Of these the Derbyshire mining district was the most important; at the height of the boom in 1873 it employed 59.6% of the miners in the Midlands and produced over 60% of the district's coal. But with the expansion of Nottinghamshire, Warwickshire and Leicestershire, Derbyshire's leadership became less clear-cut. In 1883 it employed 53.5% of the Midland labour force and produced 52.8% of its total coal output; and by the end of the period the figures stood at 53.4% and 53.2% respectively.<sup>3</sup> As in Northumberland and Durham, the development of the industry in Derbyshire meant that a growing proportion of the population entered the industry so that by the 'sixties unemployed miners were finding it hard to obtain alternative employment in times of bad trade.<sup>4</sup>

1. J. Evison, "Conditions of Labour in Yorkshire Coal-Mines 1870-1914", Unpublished B.A.Thesis, University of Birmingham, (1963), p.45.
2. As defined by H.M.Inspector of Mines.
3. Reports of H.M.Inspector of Mines, 1860-1897; Williams, op. cit., p.175; R.P.Arnot, The Miners A History of the Miners' Federation of Great Britain 1889-1910, (London), 1949, p.58.
4. Williams, op. cit., p.58.

Although Midland coal was always worked by the longwall method and there was thus very little specialisation at the coalface,<sup>1</sup> conditions varied greatly between the four counties. There was no double-shift working in Derbyshire, Nottinghamshire or Leicestershire. But in Warwickshire, where the practice of the industry was to break through faulty seams and continue working from single shafts, there were a small number of large units and two or three shifts were commonly worked.<sup>2</sup> The butty system of sub-contract labour had once been common throughout the Midland coalfield and it lingered longest in Nottinghamshire.<sup>3</sup>

The soft coal produced in Warwickshire found a seasonal market among the Midland manufacturing towns whereas the Leicestershire industry had no major local market and sold nearly all its coal in London.

As J.W.F. Rowe records:

In the early 'eighties Derbyshire was producing mainly house and gas coal. Derbyshire "Brights" have always been considered one of the best house coals in Great Britain, and commanded a market only limited by the cost of rail transit.

1. Rowe, op. cit., pp.63-4
2. Ibid., pp.24,27.
3. See below p. 20, Griffin, op.cit., p.1; Taylor, "Sub-contract", p.221.

Nottinghamshire on the other hand, producing both soft and steam coal, was more closely confined to the local market where demand was neither very large, nor increasing at any rapid rate.<sup>1</sup>

It is impossible for most of the period to estimate with accuracy the hours worked by the different grades of workmen in the four counties of the Midland coalfield. All that may be concluded is that, as elsewhere, the length of the working day was decreasing during the period. By the end of the century it has been calculated that "Nottinghamshire miners usually worked for nine hours per day, plus travelling time, i.e. around 10 hours bank to bank."<sup>2</sup> More reliable estimates have been made of the wages earned in the Midland coalfield towards the end of the period. In 1888, the most detailed study suggests skilled miners in Leicestershire were earning 4/3 a shift while unskilled labourers were earning only 3/6. Wages were higher in Warwickshire for piecework coal-getters whose wages averaged 5/- a shift; but an unskilled workman would receive no more than 3/-. Hewers received the highest pay in Nottinghamshire and Derbyshire, where their 5/4 a shift was far more than the 3/5 earned by labourers.<sup>3</sup>

1. Rowe, op. cit., pp.24-6.
2. Griffin, op.cit., p.4. See also Rowe, op. cit., pp.113-5; Taylor, "Labour Productivity" pp.55-6.
3. Rowe, op. cit., p.85. Cf. Challinor, op. cit., p.194, Table 14.

The West Midland coal-mining district included both North and South Staffordshire, Cheshire, Shropshire and Worcestershire.<sup>1</sup> But the Staffordshire coalfield was dominant; in 1880 Cheshire, Shropshire and Worcestershire together employed under 23% of the district's miners and raised less than 20% of its coal. On account of the flooding of the South Staffordshire coalfield, the West Midlands trade declined, both in terms of the size of its labour force and in terms of the amount of mineral produced.<sup>2</sup> Tables 1 and 11 show that in 1860 the coalfield employed 20.6% of the country's coal-miners and produced 18.6% of its coal but by 1897 only 10.9% of English colliers worked in the West Midlands and the district extracted no more than 11.7% of the country's coal.<sup>3</sup>

The South Staffordshire coalfield was characterised by a large number of small pits which resulted from the practice of abandoning the working whenever one of the numerous geological faults was reached.<sup>4</sup> Thus in 1874

1. As defined by H.M. Inspector of Mines, but Cheshire is often considered as forming part of the Lancashire and Cheshire coalfield.
2. G.J. Barnsby "Social Conditions in the Black Country in the Nineteenth Century", Unpublished Ph.D. Thesis, University of Birmingham, (1969), pp.40, 52.
3. Potts' Register, pp.131-2, 187-9, 191-200, 203-5; Williams, op. cit., p. 173.
4. Rowe, op. cit., p.147; Table 111.

an average of fewer than eighty men were employed at each of 469 collieries<sup>1</sup> and twelve years later 365 South Staffordshire and East Worcestershire collieries employed an average of only sixty-three workmen.<sup>2</sup>

The West Midland coalfield was distinguished by the butty system of contract labour by which the contractor was responsible for the working capital of the colliery, for the maintenance of the labour force and for the production, though not the distribution, of the coal. Professor Taylor has shown that "As late as the 1870's the butty system is said to have prevailed 'in all the coal-mines in Staffordshire, north and south.'" The system began to decline after 1875 and by 1908 it had disappeared in North Staffordshire. But it persisted in Shropshire and in parts of the Black Country,<sup>3</sup> where the industry began increasingly to work the 'thin' coal seams. The long wall method of extraction was used in the 'thin' seams and to this essentially collective operation the sub-contract system was well suited.<sup>4</sup>

North Staffordshire miners were not isolated from

1. Barnsby, op.cit., p.31.
2. C.G., September 3, 1886.
3. Rowe, op.cit., p.147; Taylor, 'Sub-contract', pp.230-1
4. Rowe, op. cit., pp.147-8; Taylor, 'Sub-contract', pp.219-20, 222.

the rest of the community but the industry enjoyed no local market except that provided by the Potteries. In the west of this area, the twisted seams were liable to spontaneous combustion, and it was found difficult to meet high transport costs. The soft coal produced in Cannock Chase was largely exported to markets in the south and south-east of the country while that raised in the South Staffordshire district was used locally.<sup>1</sup>

Of the hours of work in the West Midlands, as in so many other districts, it is difficult to write in any but the most general terms. From the middle of the century the length of the day was diminishing in Staffordshire; thus although the Coal Mines Regulation Act of 1872<sup>2</sup> directly affected only the hours of boys, it resulted in a reduction of over a quarter in the length of day worked by all of the industry's employees in the Black Country.<sup>3</sup> But hours remained long; despite the achievement of a nominal eight-hour day in July, 1872, it was reported in 1890 that Staffordshire hewers were working eight hours fifty-four minutes a day, exclusive of both winding times.<sup>4</sup>

1. Rowe, op. cit., pp.21-2; Clegg, Fox and Thompson, op. cit., p.111.
2. 35 and 36 Vict. c. 76.
3. Taylor, 'Labour Productivity', pp.49n.3, 56.
4. Rowe, op. cit., p.114; Barnsby, op.cit., pp.57-8, 307.

It is equally hard to analyse the movement of miner's wages in the West Midlands during this period. But statistics are available for the year 1888 when Cannock Chase hewers were earning 5/- a shift and unskilled workmen 2/- less; piecework coalgetters in North Staffordshire earning 4/10 while the unskilled were paid the same as in Cannock Chase. Wages were lower in South Staffordshire where it has been calculated that in 1888 timberers and firemen earned 4/7, hewers 4/6, and loaders and general labourers only 3/7 a shift.<sup>1</sup>

The South-Western district, consisting of Gloucestershire and Somerset, was always the smallest and least important of the six coal-mining regions. The Forest of Dean did contain one seam of steam coal which during the 'eighties was worked exclusively by the outcrop system, but otherwise the production of the two counties consisted almost entirely of house coal. The industry was organised in small units of production and, particularly in the Forest, family concerns were hindered by a shortage of capital which delayed advances and made extraction of the mineral expensive. In 1889 each of the ninety-four collieries in Gloucestershire and Somerset employed an average of only 129 men and produced no more

1. Rowe, op. cit., pp.85, 150. See also Barnsby, op. cit., pp.56, 68, 301, 314-8.

than 23,790 tons of coal.<sup>1</sup>

The longwall method of working prevailed in Somerset and in the house coal pits of the Forest of Dean while pillar and stall was adopted to mine the Forest's seam of steam coal. Until the end of the period house coal in the Forest was mined almost exclusively under a system of butties and the shortage of capital also meant that large pumping engines could not be introduced and that the movement of coal from the face to the surface was still done by 'carts'.

The "cart" is a long narrow box, mounted on skids or runners, and this is loaded with coal and pulled along the face by the carting boy, who generally has to crawl on hands and knees, with a chain attached to a belt and passing between his legs, a method of haulage which most people think of only in connection with the Mines Report of 1842.<sup>2</sup>

Most of the Forest of Dean's house coal was consumed locally although some was sold in Ireland and the south-west of England where it competed with the Midland industry rather than with South Wales. Somerset coal was expensive to produce and it was found increasingly difficult to compete as its local markets were threatened by the development of cheaper transport.<sup>3</sup>

The primitive nature of underground transport

1. Potts' Register, pp.161-2, 189.
2. Rowe, op. cit., pp.150-2
3. Ibid., pp.29-30.

facilities in this region meant that the transit hands were compelled to work exceedingly long hours although by 1890 the miners engaged in getting the coal at the face were only employed for an eight and a half hour day.<sup>1</sup> Wages were always higher in the Forest than they were in Somerset. It has been calculated that in 1888 hewers in the Forest of Dean were earning 4/6 a shift while their counterparts in Somerset were paid no more than 3/3. The differential also applied to the wages of the unskilled; in Somerset they were paid 2/3 a shift while in the Forest of Dean they received 2/10.<sup>2</sup>

Coal-mining was a dangerous occupation. Table IV shows that between 1860 and 1897 more than 25,000 English miners lost their lives from accidents occurring in and about coal and ironstone mines. But fewer than 16% of these died in the large-scale accidents which caused so much public concern; most perished in isolated incidents which constituted 'Colliery disaster in instalments'.<sup>3</sup> The same minor changes in the categories occur in the table as are described in Appendix 1 for Table 1. Some fatal

1. Ibid., p.114
2. Ibid., pp. 85, 163, 165
3. Evison, op. cit., p.12

TABLE IV.

THE ENGLISH COAL-MINING INDUSTRY: LIVES LOST BY ACCIDENT, 1860-97.<sup>1</sup>

Year	NORTH			LANCS.			YORKS.			MIDS.			W. MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1860	144	98	242	115	13	128	37	13	50	50	-	50	206	5	211	27	=	27	579	129	708
1	175	-	175	139	21	160	62	-	62	46	23	69	158	18	176	24	-	24	604	62	666
2	151	230	381	119	-	119	43	65	108	43	-	43	159	19	178	26	-	26	541	314	855
3	161	26	187	135	-	135	44	6	50	52	-	52	156	-	156	19	-	19	567	32	599
4	151	7	158	126	6	132	55	-	55	66	-	66	153	20	173	20	-	20	571	33	604
5	179	-	179	144	13	157	55	-	55	74	8	82	132	11	143	18	-	18	602	32	634
6	185	29	214	143	42	185	64	361	425	58	-	58	161	129	290	27	-	27	638	561	1199
7	148	10	158	170	21	191	85	5	90	64	-	64	185	-	185	24	-	24	676	36	712
8	156	-	156	155	96	251	80	-	80	60	-	60	165	-	165	16	-	16	632	96	728
9	154	5	159	149	130	279	69	-	69	78	-	78	154	-	154	12	11	23	616	146	762
1870	178	-	178	150	35	185	90	-	90	50	-	50	141	28	169	15	-	15	624	63	687
1	146	31	177	142	81	233	84	-	84	93	-	93	120	16	136	22	-	22	607	128	735
2	155	-	155	151	33	184	99	34	133	79	-	79	141	44	185	18	-	18	643	111	754
3	171	-	171	135	13	148	115	-	115	78	-	78	119	18	137	25	-	25	643	31	674
4	144	-	144	146	15	161	89	23	112	55	-	55	176	22	198	19	-	19	629	60	689
5	149	-	149	162	7	169	111	156	267	65	-	65	110	54	164	24	-	24	621	217	838
6	148	-	148	137	-	137	71	-	71	77	-	77	120	10	130	15	-	15	568	10	578
7	161	-	161	124	72	196	107	-	107	51	7	58	121	-	121	17	-	17	581	79	660
8	151	-	151	133	239	372	81	-	81	55	-	55	86	23	109	8	-	8	514	262	776
9	120	-	120	126	14	140	75	39	114	47	-	47	91	14	105	14	-	14	473	67	540

/cont'd.....

TABLE IV. (Cont'd....)

Year	NORTH			LANCS.			YORKS.			MIDS.			W.MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1880	135	164	299	122	-	122	106	-	106	59	-	59	83	62	145	8	-	8	513	226	739
1	149	-	149	120	48	168	75	-	75	64	-	64	79	33	112	13	-	13	500	81	581
2	139	124	263	139	-	139	88	7	95	61	77	138	96	-	96	15	-	15	538	208	746
3	137	-	137	121	74	195	89	20	109	74	-	74	94	6	100	17	-	17	532	100	632
4	140	-	140	131	-	131	97	-	97	55	-	55	86	7	93	12	-	12	521	7	528
5	114	55	169	125	178	303	85	-	85	73	-	73	54	17	71	17	-	17	468	250	718
6	111	28	139	140	38	178	99	32	131	63	-	63	82	-	82	28	10	38	523	108	631
7	142	8	150	120	-	120	111	-	111	68	-	68	82	-	82	8	-	8	531	8	539
8	137	30	167	109	5	114	88	-	88	61	-	61	88	-	88	16	-	16	499	35	534
9	152	6	158	131	-	131	106	-	106	64	-	64	88	87	175	18	-	18	559	6	563
1890	150	-	150	124	-	124	102	-	102	65	-	65	82	-	82	17	-	17	540	-	540
1	147	-	147	146	-	146	94	5	99	60	-	60	78	10	88	13	10	23	538	25	563
2	118	-	118	118	16	134	77	6	83	73	-	73	68	-	68	13	-	13	467	22	489
3	160	-	160	113	-	113	79	139	218	62	-	62	82	-	82	15	-	15	511	139	650
4	155	-	155	97	-	97	100	-	100	52	-	52	77	-	77	7	-	7	488	-	488
5	150	-	150	117	5	122	91	-	91	54	7	61	79	77	156	10	7	17	501	96	597
6	156	20	176	116	8	124	83	63	146	62	-	62	83	-	83	5	-	5	505	91	596
7	194	10	204	122	-	122	97	-	97	57	-	57	64	-	64	16	-	16	550	10	560

1. In accidents killing 1 - 4, In accidents killing five or more, Total.

Source: Reports of H.M. Inspectors of Mines, 1860-97.

TABLE V.

THE ENGLISH COAL-MINING INDUSTRY: ACCIDENTS  
ENTAILING THE LOSS OF FIVE OR MORE LIVES, 1860-97.

Date	Name of Colliery	Lives lost	Cause
<u>NORTH</u>			
1860.Mar.3	Burradon	76	Explosion
1860.Dec.20	Minor Pit	22	Explosion
1862.Jan.17	Hartley	5	Killed in shaft
1862.Jan.27	Hartley	204	Suffocated
1862.Sept.7	Monkwearmouth	5	Fall of scaffold
1862.Nov.22	Walker	16	Explosion
1863.Mar.6	Coxlodge	26	Explosion
1864.Sept.9	Seghill	7	Explosion
1866.Jan.12	Pelton	5	Riding on tubs
1866.Oct.31	Pelton	24	Explosion
1867.June 1	Washington	10	Overwinding
1869.Jan.29	Springwell	5	Explosion
1871.Jan.22	Wheatley Hill	5	Influx of water
1871.Oct.25	Seaham	26	Explosion
1880.Sept.8	Seaham	164	Explosion
1882.Feb.16	Trimdon Grange	74	Explosion
1882.Apr.18	Tudhoe	37	Explosion
1882.Apr.19	West Stanley	13	Explosion
1885.Mar.2	Usworth	42	Explosion
1885.June 3	Newbottle	13	Irruption of water & gas
1886.Dec.3	Elemore	28	Explosion
1887.Oct.24	Walker	8	Explosion
1888.Apr.19	St.Helens	30	Explosion
1889.Nov.4	Hebburn	6	Blown out shot
1896.Apr.13	Brancepeth	20	Explosion
1897.May 6	East Hetton	10	Inundation
<u>LANCASHIRE</u>			
1860.Aug.3	Winstanley	13	Explosion
1861.Feb.27	Lilleyshaw	9	Explosion
1861.Nov.1	Shevington	13	Explosion
1864.July 1	Blackleyhurst	6	Collision of cages
1865.Jan.4	Douglas Bank	5	Collapse of new shaft
1865.Sept.12	California	8	Breaking rope
1866.Jan.23	Park Lane	30	Explosion
1866.May 4	Garswood Park	12	Explosion
1866.Dec.10	Bank	8	Explosion
1867.May 30	Mesne Lea	7	Explosion
1867.Aug.20	Garswood Park	14	Explosion
1868.Nov.25	Hindley Green	62	Explosion
1868.Dec.21	Norley	8	Explosion
1868.Dec.26	Haydock	26	Explosion
1869.Jan.8	Rainford	7	Fire
1869.Apr.1	High Brooks	37	Explosion
1869.July 21	Haydock	59	Explosion
1869.Nov.15	Low Hall	27	Explosion

TABLE V. (Cont'd....)

Date	Name of Colliery	Lives lost	Cause
1870.Feb.4	Pendleton	9	Explosion
1870.Aug.19	Bryn Hall	20	Explosion
1870.Sept.27	Penblebury	6	Explosion
1871.Sept.6	Ince Moss	70	Explosion
1871.Sept.20	Ince Moss	5	Explosion
1871.Nov.15	Hindley Green	6	Explosion
1872.Mar.28	Lover's Lane	27	Explosion
1872.Nov.6	Pendlebury	6	Fire
1873.May 31	Bryn Hall	6	Explosion
1873.Nov.21	Mesnes	7	Explosion
1874.July 18	Ince Hall	15	Explosion
1875.Dec.4	Alexandra	7	Collision of cages
1877.Jan.23	Stonehill	18	Fire
1877.Feb.7	Foggs	10	Fire
1877.Mar.6	Great Boys	8	Explosion
1877.Oct.11	Pemberton	36	Explosion
1878.Feb.17	Whiston	7	Explosion
1878.Mar.12	Unity Brook	43	Explosion
1878.June 7	Haydock	189	Explosion
1879.Oct.22	Alexandra	7	Breaking rope
1879.Dec.24	Kersley	7	Explosion
1881.Dec.19	Abram	48	Explosion
1883.Oct.2	Nelson	6	Breaking chain
1883.Nov.7	Altham	68	Explosion
1885.June 18	Clifton Hall	178	Explosion
1886.Aug.13	Crumbouke	38	Explosion
1888.Apr.6	Douglas Bank	5	Hoppet overturned
1892.Dec.14	Bamfurlong	16	Fire
1895.Oct.1	Shakerley	5	Explosion
1896.Feb.20	Westeligh	8	Overwinding
<u>YORKSHIRE</u>			
1860.Feb.15	Higham	13	Explosion
1862.Apr.4	Westwood	6	Explosion
1862.Dec.8	Edmunds' Main	59	Explosion
1863.Nov.13	Thrybergh Hall	6	Fall down shaft
1866.Dec.12	Oaks	334	Explosion
1866.Dec.13	Oaks	27	Explosion
1867.Apr.12	Brightside	5	Breaking rope
1872.Oct.7	Morley	34	Explosion
1874.Nov.20	Rawmarsh	23	Explosion
1875.Jan.5	Aldwarke	7	Explosion
1875.Dec.6	Swaithe Main	143	Explosion
1875.Dec.9	Methley	6	Explosion
1879.Jan.25	Fitzwilliam Main	5	Explosion
1879.Mar.4	Victoria (Wakefield)	21	Explosion
1879.Mar.7	Victoria (Pontefract)	8	Falling cage
1879.Apr.7	Park	5	Explosion
1882.May 1	Victoria	7	Explosion

TABLE V. (Cont'd...)

Date	Name of Colliery	Lives lost	Cause
1883.Oct.18	Wharncliffe (Carlton)	20	Explosion
1886.Oct.2	Silkstone	22	Explosion
1886.Dec.30	Houghton Main	10	Overwinding
1891.Dec.8	Wheldale	5	Fire
1892.Aug.4	Raven's Lodge	6	Tubbing burst
1893.July 4	Thornhill	139	Explosion
1896.Apr.30	Micklefield	63	Explosion
<u>MIDLANDS</u>			
1861.June 11	Clay Cross	23	Inundation of water
1865.May 3	Clay Cross	8	Explosion
1871.Jan.10	Renishaw Park	26	Explosion
1871.Nov.22	Norwood	9	Explosion
1876.June 26	Birley	6	Explosion
1877.June 27	Annesley	7	Fire
1882.May 2	Baddesley	32	Explosion
1882.Nov.7	Clay Cross	45	Explosion
1895.Nov.11	Blackwell	7	Explosion
<u>W. MIDLANDS</u>			
1860.July 17	Adderley Green	5	Upset tub
1861.Jan.9	Brownhills	6	Fire
1861.Feb.6	Brereton	7	Explosion
1861.Sept.9	Dormington	5	Breaking chain
1862.May 30	Bradley	7	Inundation
1862.Dec.29	Dark Lane	12	Breaking rope
1864.Jan.11	Bridge End	6	Skip accident
1864.Mar.2	Brookhouse	5	Explosion
1864.Sept.27	Madeley Wood	9	Skip explosion
1864.Nov.16	Withymoor	8	Breaking chain
1865.Feb.9	Saltwell	6	Fall of coal
1865.Mar.1	Clough Hall	5	Explosion
1866.June 14	Dukinfield	38	Explosion
1866.Dec.13	Talke	91	Explosion
1870.Mar.4	Dunkirk	9	Explosion
1870.July 7	Silverdale	19	Explosion
1871.Jan.12	Leycett	8	Explosion
1871.Nov.23	Black Lane	8	Fire
1872.Mar.1	Berry Hill	6	Explosion
1872.Nov.14	Pelsall Hall	22	Inundation
1872.Dec.6	Dawley	8	Breaking chain
1872.Dec.21	Silverdale	8	Explosion
1873.Feb.18	Talke	18	Explosion
1874.Apr.14	Astley Pit	54	Explosion
1874.July 23	Titford	5	Burnt by hot air
1874.Dec.24	Bignall Hill	17	Explosion
1875.Apr.30	Bunker's Hill	43	Explosion
1875.Sept.11	Donnington Wood	11	Fire
1876.Jan.5	Jammage	5	Explosion
1876.Apr.16	Silverdale	5	Explosion
1878.Mar.27	Apedale	23	Explosion
1879.Sept.12	Leycett	8	Explosion
1879.Nov.12	Short Heath	6	Explosion

TABLE V. (Cont'd.....)

Date	Name of Colliery	Lives lost	Cause
1880.Jan.21	Leycett	62	Explosion
1881.Feb.7	Whitfield	25	Explosion
1881.May 3	Lilleydale	8	Explosion
1883.Oct.21	Leycett	6	Explosion
1884.Sept.6	Hall End	7	Explosion
1885.Apr.8	Great Fenton	8	Explosion
1885.June 20	Apedale	9	Explosion
1889.Jan.18	Hyde	23	Explosion
1889.Oct.16	Mossfields	64	Explosion
1891.Apr.2	Apedale	10	Explosion
1895.Jan.14	Audley	77	Inundation
<u>SOUTH-WEST</u>			
1869.Oct.22	Newbury	11	Explosion
1886.Sept.10	Dean Lane	10	Explosion
1891.Aug.31	Malago	10	Explosion
1895.Feb.6	Tinsbury	7	Explosion

Source:Reports of H.M. Inspectors of Mines, 1860-97.

accidents were not recorded in the inspectors' reports<sup>1</sup> but these omissions were not common. It must be remembered, though, that any discrepancy which does exist will tend to underestimate the number of deaths which took place.

In all districts the total number of lives lost, the number of men killed in minor accidents and the number of fatalities resulting from major accidents (defined as those claiming five or more lives) were declining. Fewest lives were lost in the Midlands and the South-Western coalfields and, despite fluctuations, most fatal accidents occurred in the great Northern coalfield while Lancashire and Yorkshire were particularly liable to serious accidents.

But no account is taken in Table IV of the relationship between the incidence of fatalities and the size of the local coal-mining industry. Tables VI and VII remedy this deficiency by relating the annual loss of life to the number of persons employed in the industry and to the amount of coal which was produced. It is clear that the

1. W.R., 'List of Members whose deaths were not recorded by the Inspector of Mines 10th March, 1877 to 31st Dec. 1882'; T.W.Bunning to W.O., 22nd March, 1884; W. Watson to Sheffield Independent 17th March, 1884; R.Mitchell to British Miner, 13th Dec., 1862; F.G.P. Neison, Report on the West Riding of Yorkshire Miners' Permanent Relief Fund (Barnsley), 1883, pp.3-4

TABLE VI.

THE ENGLISH COAL-MINING INDUSTRY: LIVES LOST PER THOUSAND MINERS EMPLOYED, 1860-97.<sup>1</sup>

Year	NORTH			LANCS.			YORKS.			MIDS.			W.MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1860	2.76	1.89	4.65	2.75	0.31	3.06	1.19	0.41	1.60	2.24	0.00	2.24	5.13	0.12	5.25	3.64	0.00	3.64	2.97	0.66	3.63
1	3.33	0.00	3.33	3.33	0.50	3.83	1.94	0.00	1.94	1.96	0.98	2.94	3.71	0.43	4.14	2.99	0.00	2.99	3.01	0.31	3.32
2	2.76	4.21	6.97	2.85	0.00	2.85	1.31	1.98	3.29	1.76	0.00	1.76	3.68	0.45	4.13	3.00	0.00	3.00	2.63	1.53	4.16
3	2.86	0.46	3.32	3.23	0.00	3.23	1.31	0.18	1.49	2.04	0.00	2.04	3.50	0.00	3.50	2.05	0.00	2.05	2.69	0.15	2.84
4	2.62	0.12	2.74	3.02	0.14	3.16	1.59	0.00	1.59	2.48	0.00	2.48	3.22	0.43	3.75	2.03	0.00	2.03	2.64	0.15	2.79
5	3.04	0.00	3.04	3.22	0.29	3.51	1.57	0.00	1.57	2.73	0.30	3.03	2.75	0.23	2.98	1.82	0.00	1.82	2.69	0.14	2.83
6	3.01	0.47	3.48	2.95	0.87	3.82	1.80	10.17	11.97	2.14	0.00	2.14	3.41	2.73	6.14	2.80	0.00	2.80	2.78	2.45	5.23
7	2.34	0.16	2.50	3.41	0.42	3.83	2.30	0.13	2.43	2.37	0.00	2.37	3.85	0.00	3.85	2.49	0.00	2.49	2.88	0.15	3.03
8	2.26	0.00	2.26	3.07	1.92	4.99	2.17	0.00	2.17	2.14	0.00	2.14	3.37	0.00	3.37	1.66	0.00	1.66	2.60	0.40	3.00
9	2.21	0.07	2.28	2.91	2.54	5.45	1.92	0.00	1.92	2.74	0.00	2.74	3.11	0.00	3.11	1.25	1.14	2.39	2.52	0.60	3.12
1870	2.36	0.00	2.36	2.94	0.69	3.63	2.47	0.00	2.47	1.74	0.00	1.74	2.82	0.56	3.38	1.56	0.00	1.56	2.49	0.25	2.74
1	1.78	0.39	2.17	2.79	1.59	4.38	2.18	0.00	2.18	3.00	0.00	3.00	2.30	0.31	2.61	2.22	0.00	2.22	2.32	0.49	2.81
2	1.81	0.00	1.81	2.76	0.60	3.36	1.94	0.67	2.61	2.01	0.00	2.01	2.38	0.74	3.12	1.56	0.00	1.56	2.14	0.37	2.51
3	1.56	0.00	1.56	2.21	0.21	2.42	2.06	0.00	2.06	1.66	0.00	1.66	2.07	0.31	2.38	1.09	0.00	1.09	1.86	0.09	1.95
4	1.26	0.00	1.26	2.34	0.25	2.59	1.42	0.38	1.80	1.05	0.00	1.05	2.77	0.34	3.11	1.45	0.00	1.45	1.70	0.17	1.87
5	1.26	0.00	1.26	2.51	0.11	2.62	1.78	2.51	4.29	1.24	0.00	1.24	1.67	0.83	2.50	1.89	0.00	1.89	1.65	0.58	2.23
6	1.27	0.00	1.27	2.26	0.00	2.26	1.16	0.00	1.16	1.47	0.00	1.47	1.98	0.17	2.15	1.24	0.00	1.24	1.56	0.03	1.59
7	1.04	0.00	1.04	2.10	1.23	3.33	1.77	0.00	1.77	1.01	0.14	1.15	2.20	0.00	2.20	1.49	0.00	1.49	1.66	0.23	1.89
8	1.44	0.00	1.44	2.25	4.04	6.29	1.35	0.00	1.35	1.12	0.00	1.12	1.73	0.46	2.19	0.72	0.00	0.72	1.54	0.78	2.32
9	1.17	0.00	1.17	2.09	0.23	2.32	1.25	0.64	1.89	0.92	0.00	0.92	1.95	0.30	2.25	1.22	0.00	1.22	1.43	0.20	1.63

/cont'd.....

TABLE VI. (cont'd....)

Year	NORTH			LANCS.			YORKS.			MIDS.			W.MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1880	1.24	0.00	1.24	2.03	0.00	2.03	1.75	0.00	1.75	1.19	0.00	1.19	1.47	1.10	2.57	0.72	0.00	0.72	1.48	0.65	2.13
1	1.35	0.00	1.35	1.96	0.79	2.75	1.24	0.00	1.24	1.28	0.00	1.28	1.64	0.68	2.32	1.12	0.00	1.12	1.46	0.24	1.70
2	1.23	1.10	2.33	2.24	0.00	2.24	1.42	0.12	1.54	1.22	1.54	2.76	1.84	0.00	1.84	1.32	0.00	1.32	1.54	0.59	2.13
3	1.19	0.00	1.19	1.89	1.15	3.04	1.40	0.10	1.50	1.42	0.00	1.42	2.04	0.13	2.17	1.47	0.00	1.47	1.50	0.30	1.80
4	1.21	0.00	1.21	2.06	0.00	2.06	1.52	0.00	1.52	1.03	0.00	1.03	1.83	0.15	1.98	1.01	0.00	1.01	1.46	0.02	1.48
5	0.99	0.48	1.47	1.96	2.79	3.75	1.34	0.00	1.34	1.32	0.00	1.32	1.20	0.38	1.58	1.41	0.00	1.41	1.32	0.70	2.02
6	0.98	0.25	1.23	2.11	0.64	2.75	1.51	0.48	1.99	1.14	0.00	1.14	1.94	0.00	1.94	2.35	0.84	3.19	1.48	0.32	1.80
7	1.24	0.07	1.31	1.84	0.00	1.84	1.65	0.00	1.65	1.21	0.00	1.21	2.02	0.00	2.02	0.66	0.00	0.66	1.50	0.02	1.52
8	1.24	0.27	1.51	1.66	0.07	1.73	1.32	0.00	1.32	1.05	0.00	1.05	2.02	0.00	2.02	1.35	0.00	1.35	1.40	0.10	1.50
9	1.32	0.05	1.37	1.92	0.00	1.92	1.52	0.00	1.52	1.04	0.00	1.04	1.91	1.88	3.79	1.48	0.00	1.48	1.50	0.02	1.52
1890	1.30	0.00	1.30	1.67	0.00	1.67	1.46	0.00	1.46	0.98	0.00	0.98	1.66	0.00	1.66	1.32	0.00	1.32	1.39	0.00	1.39
1	1.12	0.00	1.12	1.09	0.00	1.09	N.A.	N.A.	N.A.	0.84	0.00	0.84	1.55	0.20	1.75	0.98	0.75	1.73	N.A.	N.A.	N.A.
2	0.90	0.00	0.90	1.45	0.19	1.64	0.89	0.07	0.96	1.10	0.00	1.10	1.34	0.00	1.34	1.01	0.00	1.01	1.07	0.05	1.12
3	1.14	0.00	1.14	1.35	0.00	1.35	0.89	1.57	2.46	0.81	0.00	0.81	1.55	0.00	1.55	1.21	0.00	1.21	1.13	0.30	1.43
4	1.07	0.00	1.07	1.14	0.00	1.14	1.10	0.00	1.10	0.65	0.00	0.65	0.43	0.00	.43	0.57	0.00	0.57	1.04	0.00	1.04
5	1.05	0.00	1.05	1.38	0.06	1.44	1.03	0.00	1.03	0.68	0.08	0.76	1.54	1.49	3.03	0.81	0.57	1.38	1.09	0.21	1.30
6	1.03	0.13	1.16	1.43	0.10	1.53	0.95	0.67	1.62	0.78	0.00	0.78	1.62	0.00	1.62	0.41	0.00	0.41	1.09	0.21	1.30
7	1.27	0.07	1.34	1.50	0.00	1.50	1.08	0.00	1.08	0.71	0.00	0.71	1.27	0.00	1.27	1.40	0.00	1.40	1.18	0.02	1.20

1. In accidents killing 1-4,

in accidents killing 4+,

Total

Source: See text.

TABLE VII. THE ENGLISH COAL-MINING INDUSTRY: LIVES LOST PER HUNDRED THOUSAND TONS OF COAL PRODUCED, 1860-97.<sup>1</sup>

Year	NORTH			LANCS.			YORKS.			MIDS.			W.MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1860	.68	.46	1.14	1.14	.13	1.27	.42	.15	.57	.81	.00	.81	1.89	.04	1.93	1.79	.00	1.79	.99	.22	1.21
1	.80	.00	.80	1.32	.20	1.52	.69	.00	.69	.70	.36	1.06	1.31	.15	1.46	1.53	.00	1.53	.98	.10	1.08
2	.67	1.02	1.69	1.09	.00	1.09	.48	.71	1.19	.69	.00	.69	1.31	.14	1.35	1.59	.00	1.59	.84	.50	1.34
3	.69	.11	.80	1.19	.00	1.19	.48	.07	.55	.75	.00	.75	1.09	.00	1.09	1.12	.00	1.12	.85	.05	.90
4	.63	.03	.66	1.07	.06	1.13	.59	.00	.59	.91	.00	.91	.99	.13	1.12	1.13	.00	1.13	.82	.05	.87
5	.73	.00	.73	1.16	.10	1.26	.59	.00	.59	.97	.13	1.08	.84	.06	.90	1.03	.00	1.03	.84	.05	.89
6	.72	.11	.83	1.11	.32	1.43	.68	3.82	4.50	.76	.00	.76	1.01	.83	1.84	1.53	.00	1.53	.87	.77	1.64
7	.56	.04	.60	1.28	.16	1.44	.86	.05	.91	.86	.00	.86	1.14	.00	1.14	1.26	.00	1.26	.90	.05	.95
8	.58	.00	.58	1.20	.74	1.94	.82	.00	.82	.78	.00	.78	1.04	.00	1.04	.88	.00	.88	.85	.12	.97
9	.56	.02	.58	1.13	.99	2.12	.63	.00	.63	.96	.00	.96	.93	.00	.93	.65	.00	.65	.79	.19	.98
1870	.89	.00	.89	1.15	.27	1.42	.78	.00	.78	.60	.00	.60	.83	.17	1.00	.78	.00	.78	.77	.08	.85
1	.48	.10	.58	1.06	.60	1.66	.66	.00	.66	1.00	.00	1.00	.71	.09	.80	1.15	.00	1.15	.72	.15	.87
2	.51	.00	.51	.98	.22	1.20	.68	.23	.91	.74	.00	.74	.84	.26	1.10	.87	.00	.87	.71	.13	.84
3	.55	.00	.55	.85	.08	.93	.75	.00	.75	.67	.00	.67	.69	.10	.79	1.23	.00	1.23	.68	.04	.72
4	.46	.00	.46	.94	.10	1.04	.60	.16	.76	.45	.00	.45	1.19	.15	1.34	1.07	.00	1.07	.67	.07	.74
5	.44	.00	.44	.90	.04	.94	.70	.98	1.68	.52	.00	.52	.67	.33	1.00	1.25	.00	1.25	.63	.22	.85
6	.44	.00	.44	.78	.00	.78	.47	.00	.47	.62	.00	.62	.77	.07	.84	.83	.00	.83	.59	.01	.60
7	.52	.00	.52	.70	.41	1.11	.68	.00	.68	.40	.05	.45	.79	.00	.79	.94	.00	.94	.60	.09	.69
8	.48	.00	.48	.74	1.32	2.06	.52	.00	.52	.41	.00	.41	.59	.26	.85	.44	.00	.44	.54	.18	.82
9	.40	.00	.40	.68	.07	.75	.46	.24	.70	.33	.00	.33	.61	.10	.71	.69	.00	.69	.49	.07	.56

/cont'd.....

TABLE VII. (Cont'd.....)

Year	NORTH			LANCS			YORKS.			MIDS.			W.MIDS.			S.W.			TOTAL		
	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.	1-4	5+	T.
1880	.37	.45	.82	.64	.00	.64	.60	.00	.60	.41	.00	.41	.54	.41	.95	.41	.00	.41	.49	.21	.70
1	.40	.00	.40	.65	.36	1.01	.41	.00	.41	.41	.00	.41	.48	.20	.68	.62	.00	.62	.46	.08	.54
2	.37	.32	.69	.70	.00	.70	.47	.04	.51	.39	.50	.89	.58	.00	.58	.74	.00	.74	.49	.18	.67
3	.35	.00	.35	.59	.36	.95	.46	.10	.56	.44	.00	.44	.56	.04	.60	.84	.00	.84	.46	.09	.55
4	.37	.00	.37	.65	.00	.65	.50	.00	.50	.34	.00	.34	.54	.04	.58	.54	.00	.54	.47	.01	.48
5	.31	.15	.46	.61	.86	1.47	.46	.00	.46	.43	.00	.43	.33	.11	.44	.77	.00	.77	.42	.23	.65
6	.30	.08	.38	.68	.19	.87	.51	.16	.67	.38	.00	.38	.56	.00	.56	1.27	.45	1.72	.47	.10	.57
7	.39	.02	.41	.58	.00	.58	.55	.00	.55	.40	.00	.44	.54	.00	.54	.37	.00	.37	.47	.01	.48
8	.35	.07	.42	.51	.03	.54	.43	.00	.43	.34	.00	.34	.55	.00	.55	.71	.00	.71	.43	.02	.45
9	.37	.02	.39	.60	.00	.60	.48	.00	.48	.33	.00	.33	.54	.55	1.09	.81	.00	.81	.45	.01	.46
1890	.41	.00	.41	.56	.00	.56	.46	.00	.46	.32	.00	.32	.51	.00	.51	.73	.00	.73	.43	.00	.43
1	.36	.00	.36	.64	.00	.64	.41	.02	.43	.28	.00	.28	.47	.06	.53	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	.34	.00	.34	.53	.07	.60	.33	.03	.36	.34	.00	.34	.42	.00	.42	.62	.00	.62	.39	.02	.41
3	.38	.00	.38	.71	.00	.71	.50	.87	1.37	.39	.00	.39	.54	.00	.54	.90	.00	.90	.48	.13	.61
4	.35	.00	.35	.42	.00	.42	.43	.00	.43	.24	.00	.24	.49	.00	.49	.34	.00	.34	.38	.00	.38
5	.36	.00	.36	.53	.02	.55	.40	.00	.40	.25	.03	.28	.54	.52	1.06	.48	.00	.48	.40	.08	.48
6	.36	.04	.40	.51	.04	.55	.31	.26	.61	.28	.00	.28	.54	.00	.54	.24	.00	.24	.39	.07	.46
7	.43	.02	.45	.54	.00	.54	.40	.00	.40	.24	.00	.24	.41	.00	.41	.73	.00	.73	.41	.01	.42

1. In accidents killing 1 -4, In accidents killing five or more, Total

Source:

See Text.

number of deaths resulting from all types of accidents in relation to the size of the labour force was declining as the period progressed. But again there is considerable diversity between the regions at different times; of every thousand miners working in the Northern coalfield in 1862 nearly seven died; four years later the death rate was almost twelve per thousand in Yorkshire and as late as 1878 6.29 colliers of each thousand employed were killed by industrial accidents in the Lancashire coalfield. Lancashire was always dangerous but the West Midlands and the South-West were far less safe than appears from an examination of the figures listing solely the number of miners who were killed.

The same conclusions emerge when the number of lives lost in the coalfields is compared to the amount of coal which was being raised. There were considerable fluctuations but again the period witnessed a significant fall in the accident rate. By this measurement, too, Lancashire was the most dangerous area in which to work while neither the West Midland coalfield nor Somerset and Gloucestershire were the comparatively safe districts

which they at first appear.

It is important not to accept the views of many contemporaries who tended to equate the problem of mining accidents exclusively with the number and rate of fatal occurrences. This misunderstanding was perhaps understandable since, as the inspectorate itself recognised, the official returns of non-fatal accidents were severely defective. As J.J. Atkinson pointed out in his report on South Durham and Westmoreland for 1865

A wide difference of opinion still appears to prevail among the agents of the collieries in this district as to the amount of personal injury which requires them, under the terms of the Act, to give notice of the accident by which it has been caused, to one of Her Majesty's Principal Secretaries of State, and to the Inspector for the district. In consequence of this great difference of opinion as to the intention of the words "serious personal injury", the notices received are of little value in a statistical point of view.<sup>2</sup>

Since the available statistics for non-fatal accidents necessitating absence from work during this

1. A consideration of the influence affecting the fatal accident rate in the coal-mining industry is not germane to this study but discussion on this point is to be found in Williams, op. cit., pp.473-4; Challinor, op. cit., pp.115-6; G.D.H. Cole and R. Posgate, The Common People 1746-1946, (London), 1949, p.357 and particularly in C.P. Griffin, 'The Economic and Social Development of the Leicestershire and South Derbyshire Coalfield 1550-1914', Unpublished Ph.D. Thesis, University of Nottingham, (1969), 11, pp.393-422.
2. Reports of H.M. Inspectors of Mines, J.J. Atkinson, 1864, p.30. See also J. Gerrard, 1896, pp.10-11; 1897, p.10; A.H. Stokes, 1897, p.17.

period are quite inadequate it is necessary to relate the figures to the known statistics of fatal accidents. This was the approach pursued by the leaders of mining trade unions during the second half of the nineteenth century. John Holmes of the West Yorkshire Miners' Association believed that there were approximately four non-fatal accidents for every death which resulted from an industrial injury<sup>1</sup> and until the Employers' Liability Act of 1880<sup>2</sup> brought more accurate statistics, it was common to maintain that the ratio must be nearer to ten to one.<sup>3</sup>

But the experience of organisations with direct knowledge of the incidence of colliery accidents refutes such low estimates. It was reported in 1863 that although the labour force of the Blacker Main colliery in Yorkshire had suffered only one death during the previous three years, there had been a hundred non-fatal industrial accidents.<sup>4</sup> A return prepared for the Durham Coal Owners' Association in 1898 reinforces the evidence in favour of

1. Transactions and Results of the National Association of Coal, Lime and Iron-stone Miners of Great Britain, held at Leeds, November 9,10,11,12,13, and 14, 1863, (London),1864, p.iii.
2. 43 and 44 Vict. c.42.
3. British Miner, 20th Dec., 1862; 14th Feb., 1863; L. Tylor, 'Are Mining Accidents Risks Diminishing?', Central Association for Dealing with Distress caused by Mining Accidents, 1892 Report, p.11.
4. Trans. National Association, p.87.

this high ratio. The return showed that the Northumberland and Durham collieries which provided information experienced 14,297 non-fatal accidents during 1896 and 15,346 during the following year. If it is assumed that the concerns which did not provide information to the association experienced the same casualty rate as those which did, there would have been in 1896 106.8 and in 1897 92.4 non-fatal accidents to every death caused from an accident killing less than five miners. For the last two years of the period, then, the ratio of non-fatal injuries to deaths resulting from minor accidents in the Northern coal-mining district was 98.9 to 1.<sup>1</sup>

This is confirmed by the extensive experience of the permanent relief fund movement. In a closely argued paper presented in 1892 the chairman of the finance committee of the Monmouthshire and South Wales Permanent Provident Society drew the same conclusion. He argued that, despite possible variables, the proportion of non-fatal accidents to fatalities (excluding those caused by accidents killing five or more miners) which occurred to members of the permanent relief societies remained constant at almost exactly one hundred to one.<sup>2</sup>

1. Durham County Record Office, Durham Coal Owners' Association, Statistical Return No. 382.
2. Tylor, op. cit.

There is thus overwhelming evidence for accepting that for every death resulting from an incident claiming less than five lives there were one hundred injuries which did not terminate fatally. In Table VIII this ratio has been applied to Table III in order to arrive at an estimate of the number of non-fatal injuries which were received by English coal-miners between 1860 and 1897. Tables IX and X compare the statistics of non-fatal mining accidents with the number of workmen employed in the industry and with the amount of coal which was produced. The rates which result follow, of course, the relevant statistics in Tables VI and VII. Although non-fatal accident rates, as may be seen, tended to be relatively constant because they were unaffected by major disasters, they were influenced by external economic circumstances. Any decrease in the levels of allowances provided by friendly societies was likely to discourage malingering for it weakened the temptation to secure a few days' holiday for a minor injury.<sup>1</sup> At the same time an increase in wages both helped to make work appear less unattractive<sup>2</sup> and meant that the workman was under less economic pressure. But when miners tried to work particularly hard there was likely to be an increased

1. Ibid., pp.4, 8-9.

2. Ibid., p.9.

number of accidents. In 1892, in the week before the Miners' Federation laid 'the whole of the pits in the nation idle ... with a view to clearing away the surplus coal in the markets and thus maintain the miners' wages', the Beckett Hospital at Barnsley found that it had to admit far more than the normal number of colliery cases for treatment.<sup>1</sup> As the eminent actuary, F.G.P. Neison, told a meeting of the Statistical Society in 1881

with regard to the north of England, .... when the coal trade was bad, the rate of non-fatal accidents increased wonderfully, and men whose backs were sprained in times of depression were never heard of in times of prosperity; but always when the price of labour went down, the men got their backs sprained with greater intensity.<sup>2</sup>

It is clear, too, that the duration of an injury was influenced by such extraneous factors. But it is possible to reach a broad conclusion with regard to the length of time for which the average non-fatal accident kept English coal-miners from pursuing their work. It was discovered as early as the middle of the century that in the Durham coalfield mining accidents generally incapacitated their victims for less than four weeks. At the Haswell colliery the average workman lost 14.3 days and

1. B.C., June 25th, 1892; Williams, op.cit., pp.314-5.
2. C. Walford, On the Number of Deaths from Accident, Negligence, Violence and Misadventure in the United and Some Other Countries. (London), 1881, pp.80-1.

the average boy 18.2 days for each injury received, while at East Holywell the figures were 27.4 and 19.5 respectively.<sup>1</sup> The United Coal Trade found that in 1896 1,692 injured Northumberland miners spent an average of 3.12 weeks absent from work while 5,551 Durham men remained at home for an average of 3.03 weeks.<sup>2</sup>

The experience of the miners' permanent relief funds reinforces this generalisation. During no quinquennium between 1877 and 1896 did the average temporary disablement of members of the West Riding society exceed 3.8 weeks.<sup>3</sup> Indeed it was only between 1892 and 1896 that temporary disablement cases in the Lancashire society averaged over a month (4.7 weeks); until 1891 they had never exceeded 3.8 weeks.<sup>4</sup> On average, the victims of non-fatal industrial accidents were unable to work for about four weeks.

1. Select Committee on Accidents in Coal Mines, 1854, Second Report, Evidence of T.J.Taylor, p.30.
2. Northumberland County Record Office, United Coal Trade, Statistical Return No.372.
3. F.G.P. Neison, Report upon the West Riding of Yorkshire Miners' Permanent Relief Fund, (Barnsley), 1897, p.5.
4. F.G.P. Neison, Report upon the Lancashire & Cheshire Miners' Permanent Relief Society, (Wigan), 1897, p.50.

TABLE VIII.

THE ENGLISH COAL-MINING INDUSTRY: NON-FATAL ACCIDENTS  
1860-97

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total
1860	14,400	11,500	3,700	5,000	20,600	2,700	57,900
1	17,500	13,900	6,200	4,600	15,800	2,400	64,000
2	15,100	11,900	4,300	4,300	15,900	2,600	54,100
3	16,100	13,500	4,400	5,200	15,600	1,900	56,700
4	15,100	12,600	5,500	6,600	15,300	2,000	57,100
5	17,900	14,400	5,500	7,400	13,200	1,800	62,000
6	18,500	14,300	6,400	5,800	16,100	2,700	63,800
7	14,800	17,000	8,500	6,400	18,500	2,400	67,600
8	15,600	15,500	8,000	6,000	16,500	1,600	63,200
9	15,400	14,900	6,900	7,800	15,400	1,200	61,600
1870	17,800	15,000	9,000	5,000	14,100	1,500	62,400
1	14,600	14,200	8,400	9,300	12,000	2,200	67,000
2	15,500	15,100	9,900	7,900	14,100	1,800	64,300
3	17,100	13,500	11,500	7,800	11,900	2,500	64,300
4	14,400	14,600	8,900	5,500	17,600	1,900	62,900
5	14,900	16,200	11,100	6,500	11,000	2,400	62,100
6	14,800	13,700	7,100	7,700	12,000	1,500	56,800
7	16,100	12,400	10,700	5,100	12,100	1,700	58,100
8	15,100	13,300	8,100	5,500	8,600	800	51,400
9	12,000	12,600	7,500	4,700	9,100	1,400	47,300
1880	13,500	12,200	10,600	5,900	8,300	800	51,300
1	14,900	12,000	7,500	6,400	7,900	1,300	50,000
2	13,900	13,900	8,800	6,100	9,600	1,500	53,800
3	13,700	12,100	8,900	7,400	9,400	1,700	53,200
4	14,000	13,100	9,700	5,500	8,600	1,200	52,100
5	11,400	12,500	8,500	7,300	5,400	1,700	46,800
6	11,100	14,000	9,900	6,300	8,200	2,800	52,300
7	14,200	12,000	11,100	6,800	8,200	800	53,100
8	13,700	10,900	8,800	6,100	8,800	1,600	49,900
9	15,200	13,100	10,600	6,400	8,800	1,800	55,900
1890	15,000	12,400	10,200	6,500	8,200	1,700	54,000
1	14,700	14,600	9,400	6,000	7,800	1,300	53,800
2	11,800	11,800	7,700	7,300	6,800	1,300	46,700
3	16,000	11,300	7,900	6,200	8,200	1,500	51,100
4	15,500	9,700	10,000	5,200	7,700	700	48,800
5	15,000	11,700	9,100	5,400	7,900	1,000	51,000
6	15,600	11,600	8,300	6,200	8,300	500	55,000
7	19,400	12,200	9,700	5,700	6,400	1,600	55,000

Source:

See Text.

TABLE IX.

THE ENGLISH COAL MINING INDUSTRY: NON-FATAL ACCIDENTS  
PER THOUSAND MINERS EMPLOYED, 1860-97.

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total
1860	276	275	119	224	513	364	297
1	333	333	194	196	371	299	301
2	276	285	131	176	368	300	263
3	286	323	131	204	350	205	269
4	262	302	159	248	332	203	264
5	304	322	157	273	275	182	269
6	301	295	180	214	341	280	278
7	234	341	230	237	385	249	288
8	226	307	217	214	337	166	260
9	221	291	192	274	311	125	252
1870	236	294	247	174	282	156	249
1	178	279	218	300	230	222	232
2	181	276	194	201	238	156	214
3	156	221	206	166	207	109	186
4	126	234	142	105	277	145	170
5	126	251	178	124	167	189	165
6	127	226	116	147	198	124	156
7	104	210	177	101	220	149	166
8	144	225	135	112	173	72	154
9	117	209	125	92	195	122	143
1880	124	203	175	119	147	72	148
1	135	196	124	128	164	112	146
2	123	224	142	122	184	132	154
3	119	189	140	142	204	147	150
4	121	206	152	103	183	101	146
5	99	196	134	132	120	141	132
6	98	211	151	114	194	235	148
7	124	184	165	121	202	66	150
8	124	166	132	105	202	135	140
9	132	192	152	104	191	148	150
1890	130	167	146	98	166	132	139
1	112	109	N.A.	84	155	98	N.A.
2	90	145	89	110	134	101	107
3	114	135	89	81	155	121	113
4	107	114	110	65	143	57	104
5	105	138	103	68	154	81	109
6	103	143	95	78	162	41	109
7	127	150	108	71	127	140	118

Source:  
See Text.

TABLE X.

THE ENGLISH COAL-MINING INDUSTRY; NON-FATAL ACCIDENTS PER.  
HUNDRED THOUSAND TONS OF COAL PRODUCED, 1860-97.

Year	North	Lancs.	Yorks.	Mids.	W.Mids.	S.W.	Total
1860	68	114	42	81	189	179	99
1	80	132	69	70	131	153	98
2	67	109	48	69	121	159	84
3	69	119	48	75	109	112	85
4	63	107	59	91	99	113	82
5	73	116	59	97	84	103	84
6	72	111	68	97	101	153	87
7	56	128	86	86	114	126	90
8	58	120	82	78	104	88	85
9	56	113	63	96	93	65	79
1870	89	115	78	60	83	78	77
1	48	106	66	100	71	115	72
2	51	98	68	74	84	87	71
3	55	85	75	67	69	123	68
4	46	94	60	45	119	107	67
5	44	90	70	52	67	125	63
6	44	78	47	62	77	83	59
7	52	70	68	40	79	94	60
8	48	74	52	41	59	44	54
9	40	68	46	33	61	69	49
1880	37	64	60	41	54	41	49
1	40	65	41	41	48	62	46
2	37	70	47	39	58	74	49
3	35	59	46	44	56	84	46
4	37	65	50	34	54	54	47
5	31	61	46	43	33	77	42
6	30	68	51	38	56	127	47
7	39	58	55	40	54	37	47
8	35	51	43	34	55	71	43
9	37	60	48	33	54	81	45
1890	41	56	46	32	51	73	43
1	36	64	41	28	47	N.A.	N.A.
2	34	53	33	34	42	62	39
3	38	71	50	39	54	90	48
4	35	42	43	24	49	34	38
5	36	53	40	25	54	48	30
6	36	51	35	28	54	24	39
7	43	54	40	24	41	73	41

Source:

See Text.

## Appendix I.

Table I, showing the numbers employed by the English coal-mining industry (excluding Monmouthshire) between 1860 and 1897, is derived from the statistics provided in the Reports of H.M. Inspectors of Mines and, where necessary, from the census returns. But the figures for the years before 1874 must be regarded with considerable caution. The census statistics omit female workers, make no distinction between place of residence and place of work and do not classify as miners many smiths, carpenters and stabelmen employed by the industry. The Inspectors' figures also refer solely to male employees and were merely 'computed by each Inspector for his own District.'<sup>1</sup>

For the years from 1860 to 1873, where no statistics are available, estimates of the numbers employed have been made in two ways. For the North, Yorkshire, the Midlands, the West Midlands and the South-West they have been obtained by assuming a uniform rate of increase between the figures which are known. In Lancashire the statistics from 1865 to 1872 have been calculated by combining the figures for the North-East of the country with an estimate of those for the West Lancashire portion of the West

1. Reports of H.M. Inspectors of Mines, Headings of Summary Charts.

Lancashire and North Wales district.

From 1873 - a year later in the South-West - the statistics became more accurate and more complete. Before 1873 they had included only coal and certain ironstone mines while from that date until 1887 the figures refer to the number of people, of both sexes, employed in and about coal, ironstone, fireclay and oil shale mines. After 1887 they comprised all those employed in and about coal, fireclay, shale and stratified ironstone mines.

There remain a number of other minor variations. Between 1873 and 1876 the figures for the Northern coal-field include Cleveland. From 1887 until 1892 the statistics for all six districts comprise those working on sidings at the pits but exclude those employed on private branch railways, in brickmaking and in washing or coking coal. But from 1893 onwards the figures do include those employed on private branch railways and tramways and in washing or coking coal.

It is difficult to estimate the number of people who during this period were dependent upon the labour of English coal-miners. But six of the most serious disasters, occurring in four coalfields over a period of twenty-three years, (at Hartley, Oaks, West Lancashire, Seaham(1880) Clay Cross (1881) and Clifton Hall) killed 1,413

miners, 49% of whom left widows<sup>1</sup> while the experience of the permanent relief societies suggests that 60% of their members had wives.<sup>2</sup> Probably, then, in this period some 55% of English coal-miners were married.

The average English collier, whether married or unmarried, was responsible for 1.2 dependent children;<sup>3</sup>

1. Northumberland County Record Office, 488/A/14, New Hartley Colliery Accident Relief Fund Papers; W.R., 'Colliery Explosions Fund. Mansion House London', pp.68-9; G. Swithinbank, Report and General Statement of the Oaks Colliery Explosion Fund, to 31st December, 1871, With Classified List of Subscribers and Sketch of the Explosion, (Barnsley), 1872 p.18; D.C.A., 17th Sept., 1880; Provident, 15th Dec., 1882; 15th Dec. 1886.
2. T.T.Strachan's Report bound with N.D.M.P.R.F., 35AR, p.4; T.Y.Strachan and R. Todhunter, Actuarial Report on the N.D.M.P.R.F., as on 31st December, 1901 (Newcastle-on-Tyne), 1902, p.8; Neison, Report West Riding Fund, 1897, p.4; F.G.P.Neison and J.H. Schooling's Report printed as Appendix B of L.C.M. P.R.S., 19AR, pp.31, 38 and Neison's Report printed as Appendix B of 24AR, p.49.
3. The miners killed in the six disasters analysed above (Hartley, Oaks, West Lancashire, Seaham (1880), Clay Cross (1881) and Clifton Hall) each left 1.17 dependent children. Every member of the Lancashire and Yorkshire permanent relief societies who were killed before 1897 left 1.25 children. See Neison, Report West Riding Fund, 1897, p.4 and L.C.M.P.R.S., 24AR, Appendix B, p.49.

but there is less evidence concerning relatives, other than widows and orphans, who were supported by those employed in the coal-mining industry because the records of the permanent relief societies do not distinguish between these dependants and the widows of members. But it appears that on average every hundred English coal-miners were responsible for the financial support of no more than ten dependent parents, brothers and sisters.<sup>1</sup>

There is no reason to suppose that during this period there were any significant (and calculable) geographical or temporal variations in the numbers of those financially dependent upon English coal-miners. In order, then, to estimate the total size of the national coal-mining community between 1860 and 1897 the employment statistics provided in Table 1 should be multiplied by the figure of 2.85.

1. Provident, 15th December, 1882; G.E.Swithinbank, Report and General Statement of the Oaks Colliery Explosion Fund from 1st January, 1872, to 31st December, 1875, (Barnsley), 1876, p.12.

## Appendix 11

Table 11 is also derived from the figures provided by the Reports of H.M. Inspectors of Mines and again the statistics for the thirteen years before 1873 are deficient. For no district is the figure more than an estimate made either by H.M. Inspector or by the present writer. The calculations for the North, Yorkshire, the West Midlands and for the South West before 1863 are based upon the assumption of regular growth between the figures which are provided by the Inspectorate. In Lancashire the statistics are derived from the tonnage of the North Eastern part of the county and from an estimate of that of West Lancashire. The South West's production of coal between 1864 and 1872 has similarly been calculated from the figures provided by the Inspectorate for the whole of the South Western district.

III STATUTORY COMPENSATION

1. THE POOR LAW.

## A. FINANCIAL

It was the usual practice in all English coal-mining districts between 1860 and 1897 for Boards of Guardians to offer outdoor financial relief to applicants made destitute by colliery accidents. When the rules of a Union restricted the payment of outdoor relief, the victims of accidents might be excluded from the limitation. Thus The Regulations for The Better Administration of Outdoor Relief, which were adopted by the Bolton Board of Guardians in 1876, declared

That these Regulations are not in any case to be applicable when Out-Door Relief becomes necessary on account of sudden or urgent want.<sup>1</sup>

At Barnsley the restrictions governing the provision of domiciliary assistance were sometimes simply ignored.<sup>2</sup>

After colliery accidents killing a large number of miners it was common for the Poor Law authorities to offer immediate outdoor relief to destitute dependants. Following the Burradon explosion of 1860 the Relieving Officer of the Longbenton and Earsdon districts of the Tynemouth Union was directed, before the Guardians met to consider formal applications for help, to ensure that no actual want occurred.<sup>3</sup> Two years later steps were taken

1. See Appendix I.
2. B.C., Jan. 26, 1884.
3. Tynemouth Public Library, Tynemouth Union, Guardians' Minutes, 1860-2, p. 58, May 31, 1860.

to see that the Relieving Officer attended daily after the Hartley catastrophe in order to offer financial aid as necessary.<sup>1</sup> Within a fortnight, indeed, he had paid eleven pounds in outdoor relief as well as distributing about twenty pounds from other sources.<sup>2</sup>

In Unions which were heavily dependent upon the coal-mining industry the parish authorities might make clear their disinclination to enforce the workhouse test following any pit accident. Even between 1871 and 1885, when the crusade against outdoor relief was at its height,<sup>3</sup> the Wolverhampton Guardians generally granted outdoor relief to injured miners and their families.<sup>4</sup> In 1873 the chairman of the Wigan Board defended the policy of providing outdoor assistance to those made temporarily destitute by colliery accidents.<sup>5</sup> Four years later the chairman of the Barnsley Guardians maintained that because young

1. Ibid., p.355, Jan.30, 1862.
2. P.R.O., M.H.12/9161 4067, W.E.Hurst to Poor Law Board, Feb.1, 1862. 62
3. S. and B. Webb, English Poor Law History; Part II: The Last Hundred Years, (London), 1929, p.336.
4. W.C., Jan.20, 1875.
5. W.O., March 14, 1873.

widows required help for only a few weeks they could not be expected to enter the workhouse.<sup>1</sup>

But as Dr. M.E. Rose has made clear,

there was nothing particularly humane about the outdoor relief system..... Overseers and Guardians used it as a means of getting rid of applicants for relief at the least possible cost in time, trouble and expense to themselves and the rate-payers.<sup>2</sup>

The level at which outdoor financial relief was provided remained low in all coal-mining districts between 1860 and 1897. Adults received from 2/6 to 3/- a week while between 1/- and 1/6 was paid for children. In the North-Eastern coalfield the Chester-le-Street Board of Guardians adopted a scale even lower than the Pelton Disaster Fund's allowance of 3/- a week to widows and 2/- a week to children.<sup>3</sup> Nor had outrelief payments risen by the end of the period. During the first decade of the twentieth century the Castlewood, Tynemouth and Gateshead Unions were still paying adults 2/6 and children 1/6 per week.<sup>4</sup>

1. B.C., Nov.17, 1877; 'A Barnsley Guardian' to ibid., Feb.9, 1884.
2. M.E. Rose, 'The Allowance System under the New Poor Law', Economic History Review, XIX, 1966, p.620.
3. P.R.O., M.H.12/2972/52561 J. Jackson to Poor Law Board, Dec.28, 1866.
4. R.C.P.L., Appendix vol.V, p.338, Appendix CXVI. Statement of Evidence by the Rev. Canon Walker; ibid., p.318, Appendix XCIX; ibid., vol.XIII, p.99, Appendix.

The maximum weekly payment made to an injured miner or to his dependants by the Wolverhampton Board of Guardians during the early 'eighties did not exceed 3/-.<sup>1</sup> Similar ssales of outdoor relief were adopted in the South-Western coalfield by the Guardians of the Bridgewater, Bedminster,<sup>2</sup> Shepton Mallet<sup>3</sup> and Westbury-on-Severn Poor Law Unions.<sup>4</sup>

Allowances were equally low in the colliery districts of Yorkshire and Lancashire. According to some Guardians the Barnsley Union enjoyed the reputation of being among the most liberal in the West Riding.<sup>5</sup> But although the committee of the Edmund's Main public diaster fund withheld all relief at the beginning of 1863 so that the bereaved might appear destitute before the Barnsley Guardians, the highest outdoor relief awarded was the 5/- paid to the widow and five children of one of the fifty-nine dead

1. W.C., March 8, 1882. See too *ibid.*, Nov.1, 1893.
2. First A.R. of the Local Government Board, 1871-2, Report of E.H.Wodehouse, pp.159, 161; R.C.P.L., Minority Report, p.746.
3. Bristol University, Wills Memorial Library, D.M.106 (282), G.M.MacKay to R.M.Paget, Nov.29, 1869.
4. D.F.M., July 1, 1887; May 25, 1894.
5. B.C., Nov.30, 1878.

miners.<sup>1</sup> After the Oaks explosion of 1866 widows with no other source of income were allowed only 2/- per week for themselves and 1/- for each of their children.<sup>2</sup>

It was claimed in 1869 that the ordinary scale of outdoor payments in the Wigan Union was only slightly less than 5/- a week for widows and 3/- a week for children.<sup>3</sup> But it was commonly maintained that these allowances were insufficient to meet the needs of those bereaved by mining accidents. In 1871 the Guardians were accused of paying the dependants of the miners killed at the Moss pits allowances so low as to enable the recipients only to 'eke out an existence.'<sup>4</sup> In the same year the Wigan Board of Guardians was accused of paying the widow and three young children of a sober and industrious collier a mere three shillings a week in outdoor relief. She was, therefore, compelled to sell her wedding ring and other personal belongings.<sup>5</sup>

Payments were low because 'All outdoor relief was in aid of something, either private charitable gifts or small earnings.'<sup>6</sup> At a meeting of the Wolver-

1. W.Banham to The Times, Jan.27, 1863.
2. Y.P., Feb.6, 1867.
3. W.O., Jan.16, 1869.
4. 'J.R.' to ibid., Sept.29, 1871.
5. 'W.H.' to ibid.
6. Rose, op. cit., p.614.

hampton Board of Guardians held in February, 1863, it was maintained that rates of payment were always lower in thickly populated towns than in agricultural districts. In Wolverhampton many recipients of domiciliary assistance were also supported by clubs and by collections made at the pit; the parish allowance was intended as supplementary to those contributions.<sup>1</sup>

In several coal-mining districts the recipients of outdoor financial relief were permitted to earn wages. In 1872 both the Bedminster and Bridgewater Boards of Guardians gave relief in aid of earnings<sup>2</sup> and by the early twentieth century the byelaws of the Worksoop Union allowed widows to supplement their allowances. In Halifax the outdoor pauper could earn four shillings a week and at Bolton he was permitted to earn two shillings and sixpence after the payment of rent.<sup>3</sup> The rules in force at Chorlton and Salford, indeed, denied outdoor assistance to widows with children who were unable to prove that they were earning at least three shillings a week.<sup>4</sup>

The failure of the central authorities to regulate the payment of outdoor relief to the non-abled-bodied<sup>5</sup> led

1. W.C., Feb.17, 1864.
2. First A.R. of the Local Government Board, 1871-2, Report of E.H.Wodehouse, pp.159,161.
3. R.C.P.L., Minority Report, p.744.
4. Ibid., p.745.
5. Ibid., p.739.

to wide variations in the conditions upon which aid was given in mining districts. Restrictions were increasingly placed on the provision of domiciliary assistance when it was believed that the dependants of a dead miner had not used a friendly society funeral grant in a responsible manner. A widow's application for outdoor relief from the Wolverhampton Guardians was refused in 1880 when it was learned that she had spent over half of the sixteen pounds received from a club after her husband's death to pay for his funeral. The widow and her children were accordingly offered the house.<sup>1</sup> Two years later a miner was killed at the Featherstone Manor Colliery in the West Yorkshire coalfield, leaving a widow two children and one adopted child. The Pontefract Board of Guardians refused to grant outdoor relief and the chairman

pealed forth and severley animadverted on the widow's profusion in spending her money in funeral cards, biscuits and wine, in order that her husband might be put away respectably.<sup>2</sup>

By 1892 most Unions in Cheshire had adopted a rule denying outdoor assistance for the month following bereavement to any widow who had spent her funeral money lavishly.<sup>3</sup> The

1. W.C., Feb.11, 1880.
2. 'A SYMPATHISER' to Wakefield Express, June 24, 1882.
3. Twenty-First A.R. of the Local Government Board, 1891-2, Report of Mr. Dansey, p.164.

Newcastle-on-Tyne Guardians decided by the end of the period to refuse outdoor relief to women during the first three months of widowhood if, in the opinion of the relief committee, the funeral grant from a club or insurance society had been improperly used.<sup>1</sup>

In some Lancashire and Yorkshire colliery districts local bye-laws forbade the payment of relief to those of 'immoral habits'.<sup>2</sup> But a more common restriction was the refusal to offer relief to widows with a small number of children. The invariable rule in the Barnsley Poor Law Union was that, although the Guardians always supported small children, widows were expected to work.<sup>3</sup> Nobody, it was confidently asserted, believed that assistance should be given to a widow who was able to earn her own living.<sup>4</sup>

The 1871 recommendation of the Local Government Board that no outdoor relief should be granted to the able-bodied widow with one child was probably generally observed although the suggestion that where there was more than one dependent child it might be desirable to take some into the workhouse met with less widespread acceptance.<sup>5</sup> After fatal mining accidents outdoor

1. R.C.P.L., Appendix col.V, p.321, Appendix Cl.
2. Ibid., Minority Report, p.740; ibid., Appendix col. XVII, p.126.
3. B.C., Jan.26, 1867.
4. Ibid., Feb. 9, 1867.
5. R.C.P.L., Majority Report, p.154.

relief was increasingly refused to widows with a small number of children.<sup>1</sup> From 1872 the Guardians of the Sunderland Union declined to relieve able-bodied widows with less than two children.<sup>2</sup> The same restriction applied in Manchester by 1875<sup>3</sup> and in Middlesborough from the late 'eighties.<sup>4</sup> By 1892 most Cheshire Unions had adopted a similar policy<sup>5</sup> and by the end of the period the Guardians of the Westbury-on-Severn<sup>6</sup> and of the Newcastle-on-Tyne Unions had moved in the same direction.<sup>7</sup>

Further restrictions occurred when Boards of Guardians directed their attention towards determining the extent to which financial resources derived from the miner's own thrift and foresight should be taken into account in the assessment of destitution. There was the practical difficulty of ensuring that every source of income available to the applicant was fully revealed.<sup>8</sup>

1. Ibid., p.36.
2. Eighteenth A.R. of the Local Government Board, 1888-9, Report of W.E.Knollys, p.134.
3. Fifth A.R. of the Local Government Board, 1875-6, p.133.
4. Eighteenth A.R. of the Local Government Board, 1888-9, Report of W.E.Knollys, p.133.
5. Twenty-First A.R. of the Local Government Board, 1891-2, Report of Mr. Dansey, p.164.
6. D.F.M., May 25, 1894.
7. R.C.P.L., Appendix vol.V, p.321, Appendix XCl.
8. Rev. A.F.Curwen, 'The Proper Principles For the Administration of Out-Door Relief with Special Reference To The Legal Obligations of Relations', Report of The Proceedings of the 25th Annual Poor Law Conference for the Northern District, 1897, pp.224, 226; R.C.P.L., Appendix vol.XVII, p.126.

But there was a more complex problem. To refuse relief to the thrifty miner on the grounds that he was receiving assistance from an institution other than the Poor Law was unlikely to encourage him to make provision for himself and his family. But to ignore such assistance would overlook the fact that the applicant for relief was not destitute.

In this dilemma there was, however, no lack of guidance from the central authority. As early as 1840 the Poor Law Commissioners had recognised that Boards of Guardians were in the habit of granting the recipients of friendly society allowances a payment higher

than would be sufficient, together with this [friendly society] allowance, to relieve the destitution of the applicant and his family to the same extent as they would relieve the destitution of any other applicant and his family not being a subscriber to a friendly society.

Although the Commissioners were not prepared to interfere with this policy, they emphasised that in estimating the resources of the applicant and his family the Guardians were bound to take account of all friendly society payments. The hope was further expressed that the practice of affording preferential treatment to friendly society members would soon be ended.<sup>1</sup>

1. Sixth A.R. of the Poor Law Commissioners, 1840, pp.93-6  
Minute of Commissioners, March 7, 1840.

This remained the authoritative statement of central policy.<sup>1</sup> Whenever it was consulted by Boards of Guardians confronted with the distress arising from a major colliery disaster, the Poor Law Board invariably advised the careful examination of the applicant's destitution, taking into account all sources of subsistence.<sup>2</sup> Similarly in 1870, when R.H.Paget was attempting to form a miners' permanent relief fund for the Somerset coalfield, an official of the Board drew his attention to the Minute of 1840.<sup>3</sup>

But in the Guardians' relief of coal-miners and their dependants after industrial accidents central policy was largely ignored. Efforts were made in all colliery districts to encourage the miner, by means of insurance, to become independent of the Poor Law.

Although the Poor Law Commissioners in 1836 urged Guardians 'collectively and individually' to help in the establishment of friendly societies,<sup>4</sup> they were not, the clerk to the Wolverhampton Board regretted in 1875,

1. P.H.J.M.Gosden, The Friendly Societies in England, (Manchester), 1961, pp.200, 202-4.
2. P.R.O., M.H. 12/9161/21909A, Poor Law Board to  
S.J.Tibbs, June 20, 1860; 2972/52561A, W.G.Lumley to  
J.Jackson, Jan.2, 1867; 1866 Y.P., Jan.23, 1867.
3. Wills Memorial Library, D.M. 106(282), A.Hemings to  
R.H.Paget, Jan.1870.
4. R.C.P.L., Majority Report, p.257.

empowered to compel membership.<sup>1</sup> Nor were the friendly societies which insured against industrial accidents able to obtain financial support from parish authorities; the Board of Management of the Northumberland and Durham Miners' Permanent Relief Fund reported in 1883 that it

ever felt a difficulty in requesting Boards of Guardians to contribute, owing to the fact that granting sums from such Boards is really contrary to the Act of Parliament regulating Poor-Law Boards;<sup>2</sup>

The preferential treatment afforded by Boards of Guardians to the collier, who although thrifty was unable to remain independent after an accident, manifested itself in a number of ways. The most common was for the Board, in its calculation of destitution, to consider only part of the allowance which the miner or his dependants derived from a friendly society or similar institution.

In the North-Eastern coalfield the recommendations made by the Poor Law Commissioners in 1840 became increasingly inoperative. From the beginning of the period the Guardians at Darlington never took

full advantage of any sick fund liable at the death or illness of any subscribing member.<sup>3</sup>

and from the early 'eighties it was the custom in at least

1. W.C., Jan.20, 1875.
2. N.D.M.P.R.F., 21 A.R. p.10.
3. Wills Memorial Library, D.M.106 (282), H.Stobart to R. Bowser, Dec.2, 1869.

one Northern Union to offer parish relief to widows and children who were simultaneously in receipt of allowances from the Northumberland and Durham Permanent Relief Fund.<sup>1</sup> After 1894 the Guardians of South Shields became more willing to ignore any part of a family's income which was the result of thrift.<sup>2</sup>

In all English coal-mining areas, indeed, Boards of Guardians favoured those members of colliery communities who had attempted to insure against industrial accidents. From the beginning of the period, for example, it was the declared aim of the Chesterfield Union to assist the friendly society member.<sup>3</sup> It was reported in 1894 that even before the Act of that year permitting Guardians to disregard friendly benefits up to five shillings a week,<sup>4</sup> Boards in many Unions throughout the coalfields 'without sanction of the law' were supplementing 'allowances attributable to the thrift of the members of Miners' Permanent Relief Societies.'<sup>5</sup>

1. N.D.M.P.R.F., 23 A.R., p.12.
2. R.C.P.L., Appendix, vol.V. J.W.Coulson, Q.52533.
3. Although it was alleged that in practice the Relieving Officer was likely to refuse relief to any applicant who had joined a club. 'AN ODDFELLOW' to D.T., Jan.9, 1866.
4. 57 and 58 Vict. c.25.
5. Central Association, 1894 Report, p.29.

Most often only one half of any friendly society allowance was taken into account by the Guardians in their assessment of destitution. But a significant distinction was made in the West Midland coalfield by the Guardians of the Madeley Poor Law Union. When an applicant for relief was in receipt of an allowance from a society, such as a pit club, to which he was compelled to belong, the payment was assessed at its full value. But when the membership of a friendly society had been undertaken voluntarily, any allowance was taken at only half of its full value.<sup>1</sup>

The policy of favouring the member of a friendly society by ignoring half of his income was adopted throughout the South-Western coalfield.<sup>2</sup> The Guardians of the Barnsley Poor Law Union, when calculating destitution, also took account of no more than one half of any friendly society allowance.<sup>3</sup> In 1876 the secretary of the South Yorkshire Miners' Association, which organised its own benevolent funds,<sup>4</sup> complained that this policy of the Barnsley Guardians was unfair to his members.<sup>5</sup> When, as frequently occurred

1. R.C.F.S., 3rd Report, L.Lowndes, Q.28008.
2. Wills Memorial Library, D.M. 106 (282), G.MacKay to R.H.Paget, Nov.29, 1869; First A.R. of the Local Government Board, 1871-2, Report of E.H. Wodehouse, pp.159, 161; The Times, Oct.23, 1873.
3. B.C., Feb. 9, 1867; July 8, 1876, Jan.26, 1884. Also see W.R., Letters, 1879 No.50, Letter by T.J. Wilson, May 9, 1879.
4. See Table XIII.
5. J.Frith to B.C., July 8, 1876.

the friendly society benefit was twice the value of the allowance from the parish, the Guardians refused to grant relief.

Certain Unions in coal-mining areas adopted rules even more favourable to friendly society members. Although the Guardians of the Wigan Union would not, in 1872, pass a resolution on the subject, they expressed the view that the money which a collier's widow and children received from an accident fund when he was killed in the pit should not be allowed to interfere with the administration of relief.<sup>1</sup> The Burnley Guardians declined to take into account 'any sum exceeding 10/- per week received from a Benefit Society', while the Worksop Board, to which Barnet Kenyon<sup>2</sup> was elected in 1895, excluded all 'club money... in fixing the amount of relief.'<sup>3</sup> Considerable sympathy was expressed for friendly society members who were compelled to seek parish relief. In 1896 both the Leicester and Dudley Boards of Guardians urged that these applicants should not be deprived of the vote when

1. W.O., Aug.24, 1872.
2. Barnet Kenyon (1850-1930). President of the Derbyshire Miners' Association 1898-1906. In 1893 the Council of the Association decided to pay the expenses of officials incurred as members of Boards of Guardians. As late as 1878 it had been claimed that a man had been dismissed at Clay Cross for the part which he had played in elections for the local board and for the Board of Guardians. See Williams, *op.cit.*, pp.166, 493.
3. R.C.P.L., Minority Report, p.744

forced to obtain the assistance of the Poor Law.<sup>1</sup> As a West Bromwich Guardian agreed, the friendly society member had tried to help himself and therefore should not be disenfranchised if, because of an accident, he had to seek relief.<sup>2</sup>

Further methods by which Boards of Guardians demonstrated their approval of the thrifty victims of a colliery accident were the granting of loans and the manipulation of indoor and outdoor relief. Restrictions were placed upon the offer of outdoor relief if it was felt that the applicant had made insufficient preparation for the future. The Salford Guardians were confronted in March, 1881 by two miners suffering from minor accidents which before the passing of the Employers' Liability Act<sup>3</sup> would have been dealt with by the pit clubs. But the clubs had broken up and the applications were regarded as a test case. The two men were granted domiciliary relief but only on condition that the money was repaid when they resumed work. 'The colliers,' the Relieving Officer remarked, '... ought to know that the workhouse was not a sick club for them.'<sup>4</sup>

In 1887 the Guardians of the Westbury-on-Severn Union

1. W.C., July 29, 1896.
2. Ibid., July 22, 1896.
3. 43 and 44 Vict. c. 42.
4. Provident, Apr. 1881.

decided after a division, to offer the house to an injured coal-miner since, despite being without children, he had made no provision for his old age.<sup>1</sup> Two years later the Barnsley Board offered only indoor relief to the wife and five children of a collier injured at the Carlton Main Colliery the day after leaving the West Riding Miners' Permanent Relief Friendly Society. This policy was adopted, the widow was told, because the Guardians 'considered her husband had acted diametrically in opposition to the interest of the ratepayers by throwing up the chance of relief.'<sup>2</sup> By the beginning of the twentieth century both the Halifax and Hunslet Unions would grant outdoor relief only to those who 'whilst in work.... did all they could to make provision against time of sickness.....'<sup>3</sup>

Poor Law Guardians in colliery districts also attempted to reduce the burden placed upon the rates by pit accidents by supporting organisations which enabled the miner to insure against the dangers associated with the coal-mining industry. In 1872 the chairman of the Wigan Board of Guardians called attention to the Masters and Servants (Wages) Bill then before Parliament, arguing that

1. D.F.M., July 1, 1887.
2. B.C., Oct. 19, 1889; Barnsley Independent, Oct. 19, 1889.
3. R.C.P.L., Minority Report, p.740.

if it became law many improvident workpeople would have to become paupers when disabled by accident. Following considerable discussion it was decided to memorialize Parliament requesting that the present arrangements for deductions to work clubs be left undisturbed 'as they were satisfactory to both the employer and employed'.

Sympathy was expressed for commercial companies which offered facilities for insuring against mining accidents. A Wolverhampton Guardian spoke in favour of life insurance at a local tea meeting of the members and friend of the Prudential Life Assurance Company which was held during 1863.<sup>2</sup>

But most commonly support was given to the miners' permanent relief fund movement. The chairman of the Wigan Board of Guardians welcomed the establishment of the Lancashire and Cheshire Miners' Permanent Relief Society;<sup>3</sup> indeed two of the six honorary members on the board of management were also Guardians of the poor.<sup>4</sup> Of the committee appointed in 1876 to establish the West Riding

1. Lancashire County Record Office, PUW/1/11, Wigan Union, Guardians' Minutes, 1871-6, June 14, 1872. During the first years of the period between two (7%) and five (17%) of the thirty Wigan Guardians were coal proprietors, merchants, agents or mining engineers.
2. W.C., June 17, 1863.
3. W.O., March 14, 1873.
4. Wigan Union, Guardians' Minutes, 1871-6, Apr. 19, 1872. L.C.M.P.R.S., 1 A.R. p.3.

Miners' Permanent Relief Fund two were Barnsley Guardians.<sup>1</sup> As a member of the Board, Joseph Wilkinson, was able to defend the interests of the fund, of which he remained treasurer throughout the period.<sup>2</sup>

Not all insurance schemes received equal support from the parish authorities. To reduce expenditure after major colliery disasters payment might be withheld from applicants for relief who were in receipt of allowances from a trade union. Although the income from all other friendly societies were assessed at one half in the Barnsley Union, following the Oaks explosions of 1866 the Guardians refused relief to widows and children receiving support from the South Yorkshire Miners' Association.<sup>3</sup>

Whenever possible, Boards of Guardians attempted to place the cost of relieving the victims of mining accidents upon other bodies. After the passing of the Employers' Liability Act in 1880 the Bedlington Union in Northumberland sought to make the cost of compensating victims of

1. Barnsley Public Library, Barnsley Union, Guardians' Minutes, 1875-6, pp.227-8, Apr. 20, 1875; Permanent Fund Minute Book, p.9, Adjourned Public Meeting, Feb.25, 1876.
2. Barnsley Union, Guardians' Minutes, 1880-2, pp.305-6, Apr.25, 1882; W.R.M.P.R.F., 1877-1897; B.C., Oct.4, 1890; June 11, 1892.
3. B.C., Dec.22, 1876; July 8, 1876; Feb. 6, 1867.

coal-mining accidents a charge upon the industry. The Guardians tried to recover from the owners of the Bellington collieries the money paid in parish relief to a hewer injured in one of their pits. They were advised, however, that no legal responsibility to support the injured man rested with the owners.<sup>1</sup>

In all coal-mining areas Poor Law Guardians encouraged charitable appeals aimed at the relief of the dependants of miners killed in the pit. Efforts were made to stimulate public generosity; in 1892 the widow and seven children of a dead miner appealed to the Guardians of the Westbury-on-Severn Union. Some members of the Board felt that no outdoor benefit should be provided until the resources of the public appeal raised for the miner's family were exhausted but it was decided that to discontinue parish relief would discourage public benevolence.<sup>2</sup> After the Burradon explosion of 1860 the Guardians of the Tynemouth Poor Law Union were equally careful not to pursue any policy likely to check the flow of subscriptions to the disaster fund.<sup>3</sup>

Members of Boards of Guardians helped to organise these appeals; in 1868 four of the twenty-four members of the General Purposes Committee of the West Lancashire

1. Northumberland County Record Office, Northumberland Steam Collieries Mutual Protection Association, Minutes, 1881-1906, p.4.
2. D.F.M., Apr.15, 1892.
3. P.R.O., M.H.12/9161/21904, S.J.Tibbs to Poor Law Board, Jan.8, 1860.

Disaster Fund were simultaneously Wigan Guardians.<sup>1</sup> The Barnsley authorities were equally active. One Guardian became Treasurer to the Oaks Colliery Explosion Fund while the clerk and a second member of the Board became members of the committee.<sup>2</sup> Following the Swaithe Main explosion of 1875 three Guardians were to be found among the twenty-seven members of the disaster fund's permanent committee.<sup>3</sup>

To encourage the success of public disaster funds, and to reduce their own expenditure, some Boards sought to make cash grants from the rates. But this was invariably discouraged by the central authority. In 1862 the Tynemouth Guardians wanted to subscribe two hundred pounds towards the Hartley Colliery Relief Fund, but they were informed by the Poor Law Board that such action would be illegal.<sup>4</sup> Nor did the President of the Poor Law Board agree to the suggestion that local Unions should be allowed

1. Wigan Union, Guardians' Minutes, 1871-6, Apr.19, 1872; W.O., Feb.12, 1873.
2. Barnsley Union, Guardians Minutes', 1865-8, pp.125-6, Apr.17, 1866; Swithinbank, Report Oaks Colliery Explosion Fund, to 31st December, 1871, pp.5-7.
3. Barnsley Union, Guardians' Minutes, 1873-6, pp.227-8, Apr.20, 1875; Permanent Fund Minute Book, pp.15,16, Provisional Committee, Feb. 28, 1876.
4. Tynemouth Union, Guardians' Minutes, 1860-2, p.355, Jan.30, 1862; P.R.O., M.H. 12/9161/3925A;  
1862  
Poor Law Board to S.J.Tibbs, Feb. 5, 1862.

to contribute towards the West Lancashire Fund. He argued that although the Guardians possessed the power to relieve destitution they could not grant a fixed sum to the committee of the appeal.<sup>1</sup>

Board of Guardians were even, on occasion, directly accused of attempting in this way to rid themselves of all responsibility for the victims of mining accidents. Thus although the public subscription raised to relieve the dependants of the fifty-nine miners killed at the Edmund's Main Colliery in 1862 was intended to provide benefits 'in addition to such parochial relief as may be granted by the authorities of the district' the Barnsley Guardians refused, when assessing destitution, to ignore these charitable payments.<sup>2</sup> Four years later a similar dispute arose between the Barnsley Guardians and the managing committee of the Oaks Colliery Explosion Fund. The eventual decision to take the disaster fund's allowance at one half was a compromise reached only after bitter argument between the parish and the committee, which believed that its benefits should be entirely disregarded in the calculation of destitution.<sup>3</sup>

Although the victims of coal-mining accidents who applied to the Poor Law were almost always offered outdoor

1. W.O., Jan.30, 1869.
2. B.C., Jan.10, 1863; W.Banham to The Times, Jan.27, 1863.
3. B.C., Jan.26, 1867.

rather than indoor relief, the provision of assistance cannot be regarded as having been satisfactory. There were wide variations in the conditions upon which this financial help was granted. But allowances were invariably inadequate to maintain the recipient; increasingly severe restrictions were imposed; and encouragement was consistently given to other bodies able, it was hoped, to assume the responsibility of relieving coal-miners and their dependants after industrial accidents.

In any assessment of the Poor Law as an instrument of pecuniary compensation following mining accidents, the system's intense unpopularity must be recognised. The disenfranchisement of the pauper, it is true, penalized few miners before the extension of the franchise in 1884<sup>1</sup> and it is easy to exaggerate the disinclination of members of colliery communities to seek assistance from the Guardians.<sup>2</sup>

This reluctance was broken down on many occasions by sheer economic necessity. But resistance to the stigma

1. C.G.Hanson, 'Welfare Before The Welfare State', The Long Debate on Poverty, (ed.R.M.Hartwell), (London), 1972, p.115.
2. Interview with Jim Bullock, Sept.1972.

of pauperization both weakened the Poor Law as an effective compensatory mechanism and encouraged the formation and growth of alternative sources of relief. At the first annual demonstration of the Derbyshire and Nottinghamshire Miners' Association in 1873, for example, one banner showed a widow who, when applying for relief to the Board of Guardians, announced that her late husband's membership of the union meant that she did not need to obey 'the dictator' when he told her to 'sell off her furniture.'<sup>1</sup> Six years later William Pickard told the sixth annual meeting of the Lancashire and Cheshire Permanent Relief Society that

As a man sprung from the mining class he could not be satisfied until every miner in the kingdom was a member of a Permanent Relief Society, to which his wife and children could come for assistance in case of his death by accident in the mine without being under the necessity of applying to the parish.<sup>2</sup>

1. Williams, op.cit., p.145.

B. MEDICAL

But throughout this period the institutional medical care provided by the parish became increasingly acceptable to the injured miner.<sup>1</sup> From the late 'sixties 'the workhouse infirmaries began to lose their deterrent quality,'<sup>2</sup> and, in the words of the Webbs, 'the sick poor came more and more to draw a distinction between the workhouse on the one hand, and the Poor Law Infirmary.... on the other.'<sup>3</sup> The Medical Relief Disqualification Act of 1886 abolished the disenfranchisement of recipients of medical relief for all elections except those for Boards of Guardians.<sup>4</sup>

Treatment provided by the voluntary hospitals<sup>5</sup> may have convinced some miners of the value of institutional medical care.<sup>6</sup> From 1867 there was a considerable

1. R.C.P.L., Majority Report, pp.243-4, 253; R.G. Hodgkinson, The Origins of The National Health Service The Medical Services of the New Poor Law, 1834-1871, (London), 1967, p.541.
2. Hodgkinson, op.cit., p.451
3. Webbs, op.cit., p.328.
4. 48 and 49 Vict.c.46; R.C.P.L., Majority Report, p.254.
5. See pp.179-90.
6. B.Abel-Smith, The Hospitals 1800-1948 A Study in Social Administration in England and Wales, (London), 1964, p.130.

expansion in the Poor Law's provision of indoor medical treatment<sup>1</sup> and

the central authorities carried out a campaign for the reform of provincial workhouses, and where Guardians refused to improve conditions they ordered the institutions to be closed after a certain day, and even threatened to dissolve recalcitrant Unions. The further history of the workhouse infirmary was one of continuous if slow progress.<sup>2</sup>

Nurses were more commonly employed<sup>3</sup> and during the 'seventies and 'eighties the Inspectorate campaigned in favour of the institutional treatment of the sick.<sup>4</sup> Efficient medical care was becoming available to miners residing in large unions or in large towns;<sup>5</sup> in the first decade of the period the Chorlton Union infirmary was among the best in the country<sup>6</sup> and the Sheffield Guardians opened a new sick block at the Ecclesall workhouse. By 1881 their new workhouse at Firvale

1. Hodgkinson, op. cit., pp.521, 689.
2. Ibid. ., p.534.
3. Ibid., p.354.
4. Ibid., p.689.
5. Ibid., p.352; U.Henriques, 'How cruel was the Victorian Poor Law?', The Historical Journal, XI, (1968), p.366.
6. Hodgkinson, op. cit., p.539.

included a dispensary, hospital block and operating theatre.<sup>1</sup> The Webbs themselves admitted that

the standard of equipment, of resident medical attendance, and especially of trained nursing, required by the Local Government Board in the Poor Law institutions is constantly rising, in correspondence with the progress of hospital science.<sup>2</sup>

But even by the end of the period only the most seriously injured miner ever received treatment in parish institutions. The Guardians of the Wigan Poor Law Union, for instance, recommended indoor treatment solely for those most seriously ill;

1. Sheffield City Libraries Department of Local History and Archives, Local History Leaflet No.7, The Sheffield Hospitals, 1959, p.4.
2. Webbs, op. cit., p.331.

indeed only in urgent cases was the district medical officer even allowed to recommend whether the sick should receive indoor or outdoor treatment.<sup>1</sup>

Now can it be assumed that the stigma of pauperism completely disappeared for many of the poor continued to refuse admission to a workhouse infirmary.<sup>2</sup> The physical separation of workhouses and infirmaries had not proceeded far in the coalfields by 1897 when the only separate institutions were those at Leeds opened in 1871, West Derby, near Liverpool (1884) and at Birmingham (1888).<sup>3</sup> Indeed some Boards insisted upon the identification of the workhouse infirmary with the machinery of the Poor Law; the Manchester Guardians instructed their officials 'to avoid

1. W.O., Jan. 21, 1870.
2. Hodgkinson, op.cit., p. 689.
3. Webbs, op.cit., p. 320, note 3.

using the word 'hospital' or 'infirmery' and simply to use the word 'workhouse.'<sup>1</sup>

Doctor Hodgkinson castigates those historians who condemn the quality of indoor medical relief for failing 'to take into account comparative institutional conditions.'<sup>2</sup> But even by contemporary standards the treatment provided by workhouses in the coalfields was frequently appalling during the 'sixties. In colliery districts, as elsewhere, it was difficult to recruit suitable nursing staff. 'Before 1863 not a single trained nurse existed in the infirmaries in the provinces.'<sup>3</sup> It was complained four years later that there was insufficient nursing staff at the Walsall workhouse and that there was not a single night nurse.<sup>4</sup> In 1868 a scandal occurred in the Wigan workhouse. A nine month old child was

1. Ibid., p.328, note 5.
2. Hodgkinson, op.cit., p.689.
3. Ibid., p.563.
4. Ibid., p.524.

separated from its mother upon entry and placed in the care of a seventeen year old idiot who washed the child in a pail of scalding water and then rubbed off large pieces of skin with a towel.<sup>1</sup> Even at the end of the century the provision of nursing personnel remained unsatisfactory. It was reported in 1893 that the 235 patients in the Wolverhampton workhouse infirmary were attended by two untrained helpers and, at the beginning of 1895, the size of the infirmary staff had only been increased to seven.<sup>2</sup> In 1896 a total of 1,961 trained nurses were assisted by 1,384 probationers and by 3,443 pauper keepers, of whom 1,374 were themselves convalescent.<sup>3</sup> Not until the following year was pauper nursing forbidden although the employment of pauper attendants under the supervision of trained nurses continued to be permitted.<sup>4</sup>

During the 'sixties the quality of indoor treatment in many coal-mining areas was extremely poor; a doctor commissioned by the British Medical Journal

1. Ibid., p.571.
2. Barnsby, op. cit., p. 159.
3. Webbs, op. cit., p. 329, note 2.
4. Ibid., pp.332-3.

discovered that the improved infirmary of the Bedminster Union, which had been adapted following complaints about the old building, contained neither closets nor lavatories and was utterly unsuitable for the treatment of the sick.<sup>1</sup> At Walsall the workhouse sick wards included only a single wash basin and each week every ten patients were permitted to use only two towels.<sup>2</sup> In 1867 the Poor Law Inspector, R.B.Cave, discovered that the majority of workhouses in Lancashire, part of Cheshire, the West Riding and Derbyshire were quite inadequate. The classification of cases was impossible at Stockport and it was becoming increasingly common in the Preston workhouse to place two paupers with different complaints in the same bed. At the

1. Hodgkinson, op. cit., p. 462.

2. Ibid., p.524.

Huddersfield workhouse 'puddings were boiled in the same copper as the foul linen was washed and boiled in.'<sup>1</sup>

But inadequate institutional care did not disappear at the end of the 'sixties. Complaints concerning indoor treatment continued, for example, in the Northumberland and Durham coalfield. In 1871 the workhouse medical officer of the Tynemouth Union was accused of failing to attend certain patients.<sup>2</sup>

A decade later the Durham Board of Guardians itself admitted that, for the treatment of accident cases, the workhouse was inferior to the Durham County Hospital.<sup>3</sup>

Further institutional treatment at the expense of the rates was made available to injured miners by the Guardians' encouragement of local voluntary hospitals. In the West Midland coalfield a member of the

1. Ibid., p.525.

2. Tynemouth Union, Guardians' Minutes, 1871-3, p.48 Aug. 3, 1871.

3. D.C.A., Dec. 16, 1881.

Wolverhampton Board claimed in 1881 that the Wolverhampton and South Staffordshire Hospital was one of the most deserving establishments in the neighbourhood and it was decided to allow the workhouse drum and fife band to perform in its support.<sup>1</sup> In the same year the West Bromwich Board resolved that all Guardians should try to accept the invitation, issued by a committee representing local friendly societies, to attend a service in aid of the new wing of the West Bromwich District Hospital.<sup>2</sup>

Poor Law Guardians also helped to determine the policies adopted by voluntary hospitals. In 1864 two of the twelve committee members of the Beckett Hospital and Dispensary also served as Barnsley Guardians,<sup>3</sup> while in 1877 the chairman of the Walsall Board was simultaneously chairman of the Walsall Cottage Hospital.<sup>4</sup>

1. W.C., Dec. 7, 1881.
2. Ibid., Aug. 17, 1881.
3. B.C., Nov. 12, 1864; Dec. 24, 1864.
4. W.C., Oct. 10, 1877.

In recognition of the debt which the Poor Law owed to voluntary hospitals in coal-mining districts indirect financial support was occasionally proffered. The death of a miner in the Wigan Infirmary in May 1874 led the local Guardians to declare that they would meet, as far as possible, the burial expenses of those who perished in that institution. For without the Infirmary, it was argued, the deceased miner would doubtless have been brought to the workhouse.<sup>1</sup>

But the usual method by which the parish authorities encouraged local voluntary hospitals was the payment of annual subscriptions, a practice which had been authorized in 1851<sup>2</sup> and which, contrary to the belief of Abel-Smith, was widely adopted. By 1868 it was normal for Boards of Guardians to make annual payments to hospitals, to which they could then send their most serious accident and other

1. W.O., June 5, 1874.
2. 14 and 15 Vict. c.105, s.4.
3. Abel-Smith, op.cit., pp.38-9.

urgent cases.<sup>1</sup>

In the North-Eastern coalfield the Durham Board of Guardians paid five guineas a year to the Durham County Hospital<sup>2</sup> and by 1890 the South Shields authorities were subscribing twice this sum to the local Ingham Infirmary.<sup>3</sup> In Yorkshire the Leeds Infirmary received a contribution each year from the Guardians of both the Barnsley and the Wakefield Poor Law Unions.<sup>4</sup> The Sheffield General Infirmary was voted an annual subscription by the Penistone and Wortley Boards<sup>6</sup> while the Beckett Hospital at Barnsley was aided by the Guardians of the town.<sup>7</sup>

By the mid 'eighties similar support was being given by parishes in the South-Western coal-mining district. The Bristol Royal Infirmary

1. Hodgkinson, *op. cit.*, p.592
2. D.C.A., Sept.9, 1881; Dec. 16, 1881.
3. Durham County Record Office, H/SS 4, Ingham Infirmary, General Committee Minute Book, 1880-91, p.344, Oct. 28, 1890.
4. B.C., Jan. 14, 1860; May 26, 1883; Aug. 6, 1892.
5. *Ibid.*, June 28, 1879.
6. *Ibid.*, June 18, 1892.
7. *Ibid.*, May 26, 1883.

received ten guineas from the Bedminster Board, two guineas from the Shepton Mallet Board and between three and five guineas from the Clutton Board of Guardians.<sup>1</sup> In the Forest of Dean coalfield the Westbury-on-Severn Union was subscribing as much as twenty-one guineas a year to the Gloucester Infirmary.<sup>2</sup>

Boards of Guardians in the West Midlands also subscribed to local hospitals to which, in return, they sent their most difficult cases. In 1869 the Worcester Board of Guardians resolved, as it paid ten guineas p.a. to the Infirmary, to send to that institution all future cases of dislocations and broken bones.<sup>3</sup> Also in Worcestershire the Dudley Guardians decided in 1883 to terminate their subscription to the Birmingham General Hospital and to increase their payments to the Wolverhampton and South Staffordshire General Hospital and to the

1. State of the Bristol Royal Infirmary, 1885.
2. D.F.M., Jan. 13, 1888.
3. British Medical Journal, Apr. 11, 1868.

Guest Hospital at Dudley.<sup>1</sup> During the last decade of the century the Union made annual subscriptions of twenty-one pounds to the Guest Hospital and of ten guineas to both the Wolverhampton and Birmingham General Hospitals.<sup>2</sup>

In the South Staffordshire coalfield during the 'sixties the Walsall Guardians regularly subscribed to the Wolverhampton General Hospital and to the Walsall Cottage Hospital.<sup>3</sup> Following an inquiry by the honorary secretary of the West Bromwich District Hospital the local Board decided in 1872 to make an annual subscription of five guineas.<sup>4</sup> In 1860 the Wolverhampton Guardians paid ten guineas p.a. to the Wolverhampton and South Staffordshire General Hospital<sup>5</sup> although this sum had

1. W.C., Feb. 21, 1883.
2. Ibid., Jan. 21, 1891.
3. Ibid., Jan. 30, 1867.
4. Ibid., July 10, 1872.
5. Hodgkinson, op. cit., p.599.

been halved by the end of the period.<sup>1</sup> Even when the Board, in 1854, had been subscribing the full ten guineas, a governor of the hospital complained that

Boards of Guardians subscribe and take from us something which is in fact in aid of the general fund for the relief of the poor.

In return for their payment the Wolverhampton Guardians were entitled to nominate five in-patients and twenty out-patients whose treatment was likely to cost some twenty-one pounds.<sup>2</sup>

The Poor Law Amendment Act of 1867 permitted Boards of Guardians to provide for the adult blind, deaf and dumb in any hospital or institution.<sup>3</sup> In colliery districts support was particularly given to bodies dealing with those who had lost their sight. As early as 1870 the Manchester Eye Hospital

1. W.C., Jan. 3, 1894.
2. Hodgkinson, op. cit., p. 599.
3. 30 and 31 Vict. c. 166, s.21.

received an annual subscription from the authorities of the Wigan Union.<sup>1</sup> Both the Dudley and Wolverhampton Boards contributed to the Birmingham and Midland Eye Hospital<sup>2</sup> although in 1882 Wolverhampton reduced the value of its subscription so that it could pay the difference to the newly established Wolverhampton Eye Infirmary.<sup>3</sup> By the final decade of the century the Wolverhampton Union also supported the Edgbaston Institute for the Blind.<sup>4</sup> and the Wolverhampton Eye Infirmary was receiving subscriptions from the Dudley, Walsall and Wolverhampton Boards of Guardians.<sup>5</sup>

But the Poor Law's institutional treatment of the sick, whether in workhouse, infirmary, or voluntary hospital, remained unsatisfactory. Regardless of the stigma of parish relief and of the quality of treatment provided,<sup>6</sup> few victims of coal-mining accidents were ever granted indoor medical relief.

1. Wigan Union, Guardian's Minutes, 1866-71, p.811, May 20, 1870.
2. W.C., July 1, 1874; March 15, 1882; Feb. 21, 1883.
3. Ibid., March 15, 1882.
4. Ibid., Nov. 11, 1896.
5. Ibid., Jan. 3, 1894; Jan. 21, 1894; Nov. 11, 1896.
6. For the quality of treatment in voluntary hospitals see pp. 179-90.

Only the most seriously injured could hope to enjoy the advantages of institutional care.

The vast majority of injured miners who applied to the parish for medical relief were offered outdoor treatment. The Poor Law Board declared in 1868 that

At least two-thirds of the sick poor receive medical attendance and treatment in their own homes.

and as late as 1911 47% of those under the medical care of the Poor Law were in receipt of outdoor relief.<sup>2</sup> Even between 1871 and 1885, when the crusade against the payment of outdoor relief was at its height, the Webbs discovered that there was no explicit reversal of the policy of granting outdoor medical attention to the sick.<sup>3</sup>

The Poor Law Amendment Act of 1848<sup>4</sup> stipulated that medical assistance was to be provided for any 'accident, bodily casualty, or sudden illness.'<sup>5</sup>

1. Twentieth A.R. of the Poor Law Board, 1868, p.28, cited by Webbs, op.cit., p.314, note 1. See too Hodgkinson, op. cit., pp.303, 690.
2. Webbs, op.cit., p. 322, note 1.
3. Ibid., p. 336.
4. 12 and 13 Vict. c. 103.
5. Hodgkinson, op. cit., p.276.

and from the start of the period it was clear that in colliery districts there frequently arose the need for emergency operations.<sup>1</sup> It had also been decided that

when an application is made for relief by a person who possesses some means of supporting himself, whether from a friendly society or otherwise, the Guardians will only have to consider what are the absolute wants of the applicant and his family which cannot be supplied from these partial resources. If the applicant has the right to the attendance of a medical man and medicines, in respect of his belonging to a friendly society, this will, of course, not be one of the wants to be provided by the Guardians. If he has not this right, the Guardians will give him medical relief in the same manner as it would be given to any other person unable to provide it for himself.<sup>2</sup>

In order to protect the interests of the rate-payers, the medical profession and the friendly societies, however, the Poor Law commissioners recommended

to the Guardians that they should in general give the relief by way of loan, and enforce strict attention to the recovery of the loan by instalments, however small, after the party relieved has returned to his labour.<sup>3</sup>

1. Ibid., pp.380l.
2. Sixth S.R. of the Poor Law Commissioners, 1840, p.95.
3. Ibid., pp.95-6. See also R.C.P.L., Minority Report, p.938, note ++.

But many Boards of Guardians exhibited little interest in the strict administration of outdoor medical relief. In 1891 a speaker at the Poor Law Conference of the North-Western District reported that in only forty-three of the 320 Unions for which he had information were applicants even required to attend a meeting of the Board.<sup>1</sup>

Most medical officers were paid by a fixed salary rather than by a fee for each case attended.<sup>2</sup> Both the Guardians of the Poor and the Relieving Officers therefore felt that, when no extra cost was incurred, the safest policy when in any doubt was to provide an order for domiciliary treatment.<sup>3</sup>

Nor was the requirement that outdoor relief should be given by means of a loan - 'Chief among the methods adopted for rendering the condition of the recipient of outdoor medical relief less eligible than that of the independent

1. R.A. Leach, 'Medical Relief', Seventeenth Annual Poor Law Conference for the North-Western District, 1891, p.192.
2. R.C.P.L. Majority Report, p.249.
3. Leach, op. cit., pp.189-90; Sixth Annual Poor Law Conference for the West Midland District, 1876, p. 62.

labourer,'<sup>1</sup> - generally complied with. By 1891 the Guardians of no more than eighty-three out of 320 Unions granted medical relief by means of a loan.<sup>2</sup> Indeed Boards which made use of loans did not always attempt to reclaim them, while in some Unions, like Barnsley, only a small proportion of the money due was ever recovered.<sup>3</sup> J.S.Davey, General Inspector of the Local Government Board for thirty years, confessed to the Royal Commission on the Poor Laws that he believed that had medical relief been given on loan, Boards of Guardians might have been tempted to grant it even more indiscriminately than was already the practice.<sup>4</sup>

Like indoor medical treatment, domiciliary treatment was becoming more acceptable to the sick and injured. Outdoor medical relief was

1. R.C.P.L., Majority Report, p.252.
2. Leach, op. cit., p.192.
3. R.C.P.L., Majority Report, pp.252-3; B.C., Jan. 2, 1897.
4. Ibid., Appendix No.1, p.157.

decreasing in its deterrence; ... less disgrace is felt or less reluctance is exhibited in applying for it than for ordinary relief.<sup>1</sup>

But whatever the readiness with which outdoor medical relief was granted and however weakly the restrictions were administered, the quality of treatment remained extremely poor in coal-mining districts. As the provision of institutional care assumed greater importance<sup>2</sup> outdoor relief was neglected. The Webbs have shown that

Not until the last decade of the century do we see an appreciable concern for the restoration to health of the outdoor sick.<sup>3</sup>

Complaints of inadequate outdoor treatment of the victims of mining accidents were not uncommon. Although it was unnecessary to obtain a Relieving Officer's order before treating accident victims, some medical officers refused to act in these cases,<sup>4</sup> and as a Wolverhampton Guardian complained in January 1875, it was in colliery cases that nearly all complaints of medical neglect were made.<sup>5</sup> In 1871 attention had been called to the unsatisfactory state of medical aid in the Wallsend district of the Tynemouth Poor Law Union and the Guardians resolved to appoint a committee of inquiry.<sup>6</sup> Low rates of

1. Ibid., Majority Report, p.252.
2. Hodgkinson, op. cit., p.289.
3. Webbs, op. cit., p.339.
4. Hodgkinson, op.cit., p.280.
5. W.C., Jan.20, 1875.
6. Tynemouth Union, Guardians' Minutes, 1871-3, p. 48, Aug.3, 1871.

remuneration frequently made it difficult for parish authorities to secure able and conscientious district medical officers. In 1881, finding that his salary of £26 p.a. was totally inadequate, the medical officer resigned from the Penistone Union in the Yorkshire coalfield. The mining district of Penistone, Silkstone and Denby were thus left some time without a parish doctor.<sup>1</sup> Unlike workhouse doctors, district medical officers were not tightly bound by rules regulating the number of times that the sick had to be visited. Much therefore depended upon the individual.<sup>2</sup>

In colliery areas, too, district medical officers frequently resided at a considerable distance from some of their patients. At the beginning of the period the treatment of injured miners in the Leigh and Prescott Unions of Lancashire could entail parish doctors in a round trip of over twelve miles.<sup>3</sup> In the Midland coalfield the two district medical officers of the Ashby-de-la-Zouch Union in Leicestershire lived at least four and a half miles from their most distant patient while at Chesterfield one doctor resided four miles and the other six miles from prospective patients at the edge of the parish.<sup>4</sup>

1. B.C., June 25, 1881.
2. Hodgkinson, op.cit., p.356.
3. Select Committee on Poor Relief (England); together with the Minutes of Evidence, And Appendix, 1861, Appendix 5th Report, p.802, Table 18.
4. Ibid., p.801.

In the South-West one of the district medical officers of the Bedminster Union lived as far as eight miles from his most distant patient.<sup>1</sup>

There were wide variations, too, in the provision of drugs and medical 'extras'. By the mid 'fifties the cost of supplying medicines in large towns such as Sunderland, Manchester, Leeds, Rotherham, Sheffield and Nottingham had become a charge upon the Union rather than upon the individual medical officer.<sup>2</sup> Twenty years later the Guardians of Leeds and Sheffield had established their own dispensaries<sup>3</sup> for it was recognised that it was the parish's responsibility to supply medicine.<sup>4</sup> In smaller towns in the coal-fields the Guardians attempted to encourage public dispensaries; in 1873 three Guardians had been elected to the Wigan thirteen strong committee of the town's Dispensary.<sup>5</sup> In 1889 the

1. Ibid., p.100.

2. Hodgkinson, op.cit., p.366.

3. Ibid., p.314.

4. Ibid., p.369.

5. Wigan Union, Guardians' Minutes, 1871-6, p.207, Apr.19, 1872.

Dudley Board of Guardians, on condition that it did not set a precedent, allowed the workhouse children to give a service of song for the benefit of the Dudley Dispensary.<sup>1</sup>

It was in rural areas that the district medical officer remained responsible for supplying all drugs from his own low salary.<sup>2</sup> To overcome the difficulty of providing medicine outside the towns, batches of drugs were sometimes deposited at village dispensaries.<sup>3</sup>

There was similar diversity in the policies adopted towards the provision of medical 'extras' such as food and stimulants.<sup>4</sup> It was 'common practice' in 1891 for the district medical officers of 251 out of 320 Poor Law Unions to recommend outdoor medical extras. But some parishes never

1. W.C., Sept. 11, 1889.
2. Hodgkinson, op. cit., p. 369.
3. Ibid., pp.282-3.
4. Ibid., p.274.

allowed extras and the cost of medical extras for the 120,000 inhabitants of the Rochdale Union averaged no more than £3. p.a.<sup>1</sup> In 1892 the Wolverhampton Board of Guardians was still criticising its medical officer, Dr. Freeman, for his recommendations of additional foods and stimulants.<sup>2</sup>

But there was no lack of uniformity in the Guardians' failure to provide the recipients of outdoor relief with adequate nursing care. Acts and Orders allowing Boards to arrange for the employment of nurses remained almost completely ignored. At the end of the period a Poor Law Inspector could report that he did not know of a single instance throughout the whole of the West Midlands in which outdoor medical nursing had been provided.<sup>3</sup>

Despite the improvement and growing importance of indoor medical care and of the treatment available in the voluntary hospitals, the majority of miners who, following industrial accidents, sought

1. Leach, op. cit., p.192.
2. Barnsby, op. cit., p.146.
3. Webbs, op. cit., pp.337-8; Hodgkinson, op. cit., p.285.

medical assistance from the parish were relieved in their own homes. Although there were many variations between Unions the quality of this domiciliary treatment was uniformly unsatisfactory.

APPENDIX 1.

B O L T O N   U N I O N

REGULATIONS FOR THE BETTER ADMINISTRATION  
of  
O U T - D O O R   R E L I E F .

1. No Out-Door Relief shall be given to any able-bodied person, male or female, in respect of any member or members of their family, for a longer period than four weeks at a time, and in all such cases the head of the family is to attend personally before the Committee.
2. In all applications for Out-Door Relief care is to be taken to ascertain from employers or otherwise, the earnings of applicant and family, whether dependent upon him or not; and in cases of aged people the earnings of their children liable to contribute to their support, as also the circumstances of the relative with whom they may be residing.
3. No Out-Door Relief shall be granted to wives deserted by their husbands, or children deserted by their parents without a special report being made to the Board of Guardians, in writing, containing names and other particulars of the circumstances under which the Committee deem such relief expedient.
4. Out-Door Relief shall not be granted to any person on account of sickness, or the sickness of family or any of them dependent upon such person, for a longer period than 28 days, and not without a special certificate of the Relieving Officer that he has visited the house of the applicant and ascertained the nature of such sickness; and in all cases of doubt a special certificate of the Medical Officer shall be required, and this regulations shall be likewise observed in all applications for renewal of the order for such relief.
5. That in no case shall Out-Door Relief be granted for a longer period than 18 weeks, and no renewal of order for such relief shall be made, unless the Relieving

Officer has entered in the proper column of the Application and Report Book a record of the dates of his visits to the pauper's home, such visits not to be less than three separate times in the interval of such 18 weeks.

6. That no Out-Door Relief shall be given to the wives and families of militia men, whilst called up for training.
7. That while it is not practical to pass a strict resolution as to the amount per head for Out-Door Relief, it may generally be taken that when the united income of a family is ascertained to amount to 2s.6d. per head (after payment of house rent), Out-Door Relief ought not to be given; and when this regulation is deviated from, the circumstances necessitating such deviation are in all cases to be forthwith reported in writing to the general Board for confirmation.
8. THAT THESE REGULATIONS ARE NOT IN ANY CASE TO BE BE APPLICABLE WHEN OUT-DOOR RELIEF BECOMES NECESSARY ON ACCOUNT OF SUDDEN OR URGENT WANT.

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Adopted at a Meeting of the Board of Guardians,  
on the 13th December, 1876.

Source: P.R.O., M.H.12/5621/  $\frac{384}{76}$

2.

LEGAL REDRESS

According to the common law of England when a workman was injured in the course of his employment, the employer was liable not only for his negligence but for that of his servants.<sup>1</sup> But until 1846 the representatives of the person killed had no legal remedy since it was held that in cases of personal injury the right of action died with the injured party.<sup>2</sup> This anomaly was removed by Lord Campbell's Act<sup>3</sup> which declared that an action might be brought within twelve months of 'the Death of a Person ... caused by wrongful Act, Neglect or Default,...' by the executor or administrator of the deceased for the benefit of the wife, husband, children, grandchildren, parents or grandparents, amongst whom the damages awarded were to be divided by the jury. An amending act of 1864<sup>4</sup> stated that when no action was started by the executor or administrator within six months of death, it could be brought in the names of any of those interested in the result.

The right of a miner to compensation following an industrial accident was extended by the Coal Mines Regulation Acts. The Act of 1855<sup>5</sup> declared that, upon the

1. A.M.Ruegg, A Treatise upon the Employers' Liability Act, 1880 (43 & 44 Vict. cap. 42), (London), 1882, p.2.
2. J.L.Cohen, Workmen's Compensation in Great Britain, (London), 1923, p.83.
3. 9 and 10 Vict. c. 93.
4. 27 and 28 Vict. c. 95.
5. 18 and 19 Vict. c. 108.

recommendation of one of Her Majesty's Principal Secretaries of State, the Commissioners of Her Majesty's Treasury might direct that any penalty imposed for not sending notice of an accident should be paid to the family or relatives bereaved by such accident. Five years later<sup>1</sup> the provision was extended in two ways. Any penalty imposed for an offence against the Act which resulted in loss of life could be paid to the family or relatives of the person dying as a consequence of the offence, if he himself had not contributed to the accident. The 1860 Act also allowed the penalty imposed for any offence causing personal injury to be paid to the injured worker - again on condition that he was not guilty of contributory negligence. These provisions were repeated in the Acts of 1872<sup>2</sup> and 1887<sup>3</sup> with the additional qualification that any payment made was not to affect any other legal proceedings that might be taken.

Further opportunity of securing legal redress was given to the coal-mining community by the Employers' Liability Act, 1880<sup>4</sup> which came into operation at the start of 1881. This declared that an injured workman, or his legal representative, was entitled to recover damages when the employer or his delegate had been guilty of the negligence which led to the injury. Notice in respect of the injury had to be given within six weeks

1. 23 and 24 Vict. c. 151.
2. 35 and 36 Vict. c. 76.
3. 50 and 51 Vict. c. 58.
4. 43 and 44 Vict. c. 42.

and the action had to be begun within six months of the occurrence of a non-fatal accident and within twelve months from the time of death after a fatal accident.

In no case were the damages recoverable to exceed an amount equal to three years' wages, not necessarily of the plaintiff himself but of such a workman as the plaintiff in the same locality. If any penalty had been paid, as under the Coal Mines Regulation Act, before the action was brought, this sum was to be deducted from the damages.

But many legal difficulties stood between the injured miner or his representative and a successful claim for damages. Under the Mines Regulation Acts it was impossible for the person injured or his relatives to sue the owner or manager of the pit at which the accident occurred. This anomaly led a special council meeting of the West Yorkshire Miners' Association to resolve in 1877 that it should be made unnecessary to act via the Inspector and the Home Secretary.<sup>1</sup>

1. W.Y.M.A., Nov.12, 1877.

Illegitimacy sometimes proved a bar to the recovery of damages under the Employers' Liability Act. No compensation could be won in 1887 by the family of an illegitimate boy injured at the Wollaton Colliery, Nottinghamshire,<sup>1</sup> while in 1895 the Northumberland Coal Owners' Mutual Protection Association was advised that in cases of illegitimacy no legal claim existed against the employer.<sup>2</sup>

Nor, under the Employers' Liability Act, was it always possible to give the necessary notice<sup>3</sup> and miners' leaders urged that this time limit should be extended.<sup>4</sup> The financial secretary of the Durham Miners' Association complained that it was impossible after the Usworth explosion of 1885 to give notice under the Act because the cause of the catastrophe had not

1. Labour Tribune, July 16, 1887.
2. Northumberland Steam Collieries Mutual Protection Association, Minutes, 1881-1906, p.68. Letter from Cooper and Goodger, Oct.3, 1895.
3. Post Magazine and Insurance Monitor, Dec. 10, 1881; M.F.G.B., Minutes of Special Conference at Birmingham, Aug. 3, 1892, p.13.
4. Sam Woods cited in C.G., Jan. 13, 1893; Royal Commission on Labour, 1893, Minutes of Evidence, with Appendixes taken before Group "A", J.Wilson, QQ. 566-8.

been discovered within the time allowed.<sup>1</sup> Ten years later a member of the Midland Counties Trade Federation claimed to know of a case in which a colliery manager did all he could for six weeks to console the relatives of a young man killed in his pit. But when it was too late to give notice of the injury under the Employers' Liability Act the attitude of the manager changed completely.<sup>2</sup>

Inroads into the employer's common law liability were also made by the legal maxim of volenti non fit injuria, that when a workman begins employment the implied contract of service involves the acceptance by him of all the risks normally associated with the job.<sup>3</sup> Thus in 1876, with the support of district coal-mining unions, the

1. Report from the Select Committee on the Employers' Liability Act (1880) Amendment Bill; together with Proceedings of the Committee, Minutes of Evidence, and Appendix, 1886, W.M.Patterson, Q.3.
2. W.C., June 19, 1895.
3. Wilson and Levy, op.cit., I, p.25.

parliamentary committee of the Trades Union Congress introduced a compensation bill which included among its aims the abolition of this doctrine.<sup>1</sup>

The defence of contributory negligence was another method by which it was possible for the employer to attempt to limit his liability.

Under common law

A defendant, although found to have been guilty of negligence causing injury to the plaintiff, shall not be held responsible to make any compensation, if the plaintiff himself could have avoided the results of such negligence by the exercise of reasonable care.<sup>2</sup>

In January 1858 four miners were killed when a rope broke at the Killamarsh colliery, near Chesterfield. The verdict in favour of the mother of three of the deceased was reversed on the grounds that because her sons knew of the state of the rope they had contributed towards their own deaths.<sup>3</sup>

In October of the same year at the Wakefield County Court

1. W.Y.M.A., March 6, 1876; W.C., March 22, 1876; C.G., May 19, 1876; The Beehive, May 13, June 3, July 15, Aug. 26, 1876; Industrial Review, Social and Political, March 2, 1876.
2. Ruegg, op.cit., p. 84. S.Y.M.A., Sept. 9, 1873.
3. Reports of H.M. Inspectors of Mines, J. Hedley, 1858, p. 64.

a miner sued Messrs. Pope and Pearson for injuries received at their West Riding collieries, Whitwood in September 1857. Joseph Curt had been knocked over by a horse with the result that his hip had been dislocated, his left thigh fractured and his left leg broken in three places. But damages were refused for the Judge claimed that the plaintiff was unable to prove that he had not been guilty of carelessness.<sup>1</sup>

The provisions of the Coal Mines Regulation Acts from 1860 onwards also denied payment where there was held to be contributory negligence. When, at the beginning of the period, two boys were killed in the Peel Colliery, Tyldesley in Lancashire, the mother of only one received payment as the other's son was found to have contributed to the explosion by opening his safety lamp.<sup>2</sup> Similarly when four men were suffocated at Bloxwich in Staffordshire no part of the ten pound fine inflicted upon the owner was paid to the overman's relatives because it was held that his neglect had caused the accident.<sup>3</sup> Nor was the situation ameliorated by the passing of the Employers' Liability Act for many mining cases continued to be lost when the plea of contributory negligence was accepted.<sup>4</sup> But by far the most important

1. C.G., Aug. 14, 1858.
2. Reports of H.M. Inspectors of Mines, J. Dickinson, 1862, p.39.
3. Labour Tribune, Sept. 24, 1887.
4. C.G., Oct. 28, 1881; March 9, 1883; July 22, 1887; Oct. 14, 1887; W.O., March 15, 1884.

modification to which the common law was subjected was that known as the doctrine of common employment.' If the person occasioning and the person suffering the injury are fellow-workmen, engaged in a common employment, the Employer is not responsible.'<sup>1</sup> It was first raised fully in 1837<sup>2</sup> and was firmly established in 1858. The case of The Bartonshill Coal Co. v. Reid concerned the liability of a colliery company, under Lord Campbell's Act, for the death of a miner caused by the negligence of the company's engineer. Lord Cransworth concluded

When the workman contracts to do work of any particular sort, he knows, or ought to know, to what risk he is exposing himself; he knows, if such be the nature of the risk, that want of care on the part of a fellow-workman may be injurious or fatal to him, and that against such want of care his employer cannot protect him. If such want of care should occur and evil is the result, he cannot say that he does not know whether the master or the servant was to blame. He knows that the blame was wholly that of the servant. He cannot say that the master need not have engaged in the work at all, for he was party to its being undertaken. Principle, therefore, appears to me to be opposed to the doctrine, that the responsibility of a master for the ill consequences of his servant's carelessness is applicable to the demand made by a fellow-workman in respect of evil resulting from the carelessness of a fellow-workman, when engaged in a common work.<sup>3</sup>

As the Colliery Guardian commented, the decision was of 'momentous' importance<sup>4</sup> for it meant that in order to secure compensation it was now necessary to trace negligence directly to the employer.

1. Ruegg, op.cit., p.4.
2. Priestly v. Fowler.
3. Ruegg, op.cit., pp.8-9.
4. C.G., June 26, 1858.

Although it remained theoretically possible to sue a fellow-workman for damages after an accident caused by his negligence, in practice he was unlikely to be able to pay.<sup>1</sup> This problem was particularly acute among the butties of Staffordshire<sup>2</sup> and in Lancashire, where it was estimated that in 1880 30% of the labour force were drawers and contract workers who, after the passing of the Act, were able to sue only their fellow-workmen.<sup>3</sup> Thus when Thomas Waterhouse sued another miner for personal injury at Oldham County Court in June 1881 he only claimed six pounds but was awarded no more than four.<sup>4</sup>

1. Cohen, op. cit., p.87; Wilson and Levy, op. cit., I, p.53.
2. C.G., Nov.26, 1880.
3. Manchester Guardian, cited by W.O., Nov. 27, 1880.
4. C.G., July 1, 1881.

The term 'fellow-workman' became progressively widened. By the end of the 'sixties it had been decided that a foreman or other person occupying a position of superintendence in the same employment could be described as a 'fellow-workman'.<sup>1</sup> By 1891, indeed, the term had become sufficiently broad to include even managers within its scope.<sup>2</sup> It was less easy to apply the doctrine of common employment in districts where contractors or sub-contractors were involved. But increasingly the decisive factor came to be not whether the servants were engaged in the same task but, more broadly, whether they were under the orders and control of the same master.<sup>3</sup>

The miners' representatives maintained a steady attack upon the doctrine of common employment<sup>4</sup>

1. Wilson and Levy, op. cit., I, pp.25, 30.
2. Ibid., p.25 (Johnson v. Lindsay and Co.).
3. Ruegg, op. cit., pp.9-12.
4. See, for example, William Crawford cited by D.C.A., Aug. 6, 1880 and C.G., Apr. 30, 1869; Jan. 7, 1870; Nov. 10, 1871; Jan.9, 1891; Jan.13, 1893; W.O., Dec. 13, 1879; Industrial Review, March 2, Apr.20, 1878; N.U.M.(North Western), Bolton, Lancashire and Cheshire Miners' Federation, Minutes March 22, 1894.

Speaking at Normanton, Yorkshire in 1877, Alexander MacDonald articulated the main themes of trade union opposition. Denouncing the law of compensation as unjust and denying that miners' wages were high enough to offset the danger of their work, he argued that the best way to alter the law would be to place forty judges in a fiery mine with the knowledge that an ignorant man would be sent down with a lamp.<sup>1</sup>

As early as 1869 the National Association of Miners supported a short Parliamentary bill designed to destroy the doctrine of common employment so that colliery proprietors could be held responsible for the negligence of their officials.<sup>2</sup> During the following year a second compensation bill was presented and other trades were called upon to give it their support.

MacDonald then placed the miners' grievance with regard to common employment before the Trades Union Congress and a Parliamentary committee was appointed in 1872

1. B.C., Dec. 22, 1877.
2. C.G., Apr. 30, 1869.
3. Y.P., Jan. 14, 1870.

with instructions to secure the introduction of a bill abolishing this defence.<sup>1</sup> It was read for a first time in July but was withdrawn on the Government's promise that an acceptable alternative would be introduced early in the next session.<sup>2</sup> But the Government Bill failed to materialize<sup>3</sup> and in 1876, with the support of the district mining unions, a further compensation bill aiming to abolish the doctrines of both common employment and volenti non fit injuria was introduced.<sup>4</sup> In a circular on behalf of the Parliamentary Committee of the T.U.C. Henry Broadhurst explained the attempt being made to destroy these interpretations. He argued that

The proposed alteration of the law would not be any exceptional legislation in favour of workmen. It would be merely the repeal of an exceptional exclusion of them from the protection of the law.<sup>5</sup>

Nor was the doctrine of common employment ended by the Employers' Liability Act of 1880. The miner and his representatives were committed to sue only the employer or 'person whose sole or principal duty is that of superintendence, and

1. Beehive, Jan.13,1872; S. and B. Webb, The History of Trade Unionism, (London), 1894, p.350.
2. Beehive, May 11, 1872, Jan.18, 1873; C.G., Nov. 15, 1872, Jan.17, 1873.
3. Y.P., Nov.21, 1873; C.G., Jan.16, 1874.
4. W.Y. M.A., March 6, 1876; Beehive, May 13, June 3, July 15, Aug.26, 1876; C.G., May 19, 1876; W.C., March 22, 1876.
5. W.Y.M.A., Circular from William Crawford, March 6, 1879 and Compensation For Injuries. To The Members of Miners' National Union, And Others, 1876; Wilson and Levy, op.cit., 1, pp.32-3; Beehive, May 13, 1876.

who is not ordinarily engaged in manual labour.'<sup>1</sup>

But apart from 'these caustic interpretations of the Common Law'<sup>2</sup> there were other, more practical, reasons for the failure of coal-miners and their dependants to prove negligence and win damages after industrial accidents. Unless advised by a trade union, most members of colliery communities remained ignorant of their rights. But union members were able to secure legal advice and expert opinion was often sought. After the passing of the Employers' Liability Act the Durham Miners' Association took counsel's opinion on the legal position of

1. 43 and 44 Vict. c. 42. s.1, 8.
2. Wilson and Levy, op.cit., I, p.64. See also P.R.O., H.O.45/9458/72731A, H.Thring, Memorandum (Employers' Liability for Injuries to their Servants), Nov. 15, 1878.

deputies, drawers and the workmen employed to drive the drift ways<sup>1</sup> while the South Yorkshire Miners' Association informed its members that they could not be held responsible for the actions of their trammers.<sup>2</sup>

Advice was also secured after individual accidents. In 1865 the council of the National Association of Practical Miners recommended the St. Helens district to obtain a solicitor's opinion as to whether compensation could be won for an explosion of gas at the Sankey Brook Colliery.<sup>3</sup> The South Yorkshire Miners' Association laid doubtful cases before its solicitor<sup>4</sup> while the North Staffordshire Miners' Association secured legal advice following the Whitfield explosion of February 1881.<sup>5</sup>

More commonly members of the union executive themselves inquired into cases. In 1865 the council

1. Northumberland County Record Office, Durham Coal Owners Association, Durham Miners' Association, Minutes, 1873-80, pp.202-4, Dec. 22, 1880; 1880-2, pp.122-8.
2. B.C., Dec. 4, 1880.
3. Miner & Workmen's Advocate, May 13, 1865.
4. C.G., Apr.14, 1866; S.Y.M.A., Apr. 24, 1874.
5. The Labour Standard: An Organ of Industry, Sept. 3, 1881.

of the Miners' National Association decided to investigate the deaths of a miner killed when a rope broke at Swadlincote, Derbyshire, and of a man at one of the pits belonging to the Earl of Dudley.<sup>1</sup> After the Dukinfield explosion of the following year the question of compensating the widows was left with the executive committee of the Amalgamated Association of Miners.<sup>2</sup> From 1865 local lodge committees in South Yorkshire were instructed to send all information concerning the accidental death of members to the district secretary 'who is instructed by the council to treat such case as may appear to him the most preferable'.<sup>3</sup> When the Employers' Liability Act came into operation the executive committee of the Northumberland Miners' Mutual Confident Association was directed, if the injured party was willing, to investigate

1. Beehive, Apr. 29, 1865. See also C.G., Nov.15, 1872.
2. C.G., Apr. 22, 1870.
3. S.Y.M.A., Feb .20, 1865. Also Oct. 11, 1871; Sept. 9, 1873.

any accidents which could be traced to the negligence of an employer.<sup>1</sup>

A second difficulty, it seemed to the mining community, was to obtain a fair hearing in compensation cases. John Holmes of the West Yorkshire Miners' Association complained of biased juries<sup>2</sup> and in 1864 one of those widowed by the Edmund's Main explosion alleged that to produce verdicts of accidental death

Juries have been packed, coroners biased, and witnesses cooked by the magic power of the money bag and the brandy bottle.<sup>3</sup>

Nor was it easy to secure the services of disinterested magistrates to try cases under the Coal Mines Regulation Acts. 'In small towns', as one Inspector of Mines remarked, 'political, professional, and commercial relationships are something very powerful.'<sup>4</sup> It became impossible in parts of Lancashire<sup>5</sup> and the Midlands<sup>6</sup> to find magistrates who were not, by their colliery interests, disqualified from adjudicating in cases under the Acts. To some Inspectors the appointment of stipendary magistrates appeared to offer the only solution.

1. N.M.M.C.A., June 18, 1881.
2. Trans.Nat. Association, p.xiii.
3. E.Lister to Beehive, March 5, 1864.
4. Reports of H.M.Inspectors of Mines, J.Willis, 1882, p.323.
5. Ibid., H.Hall, 1881, p.557.
6. Ibid., T.Evans, 1873, p.59; 1879, p.121; 1880, p.112.
7. Ibid., 1873, p.59; J.Willis, 1882, p.323.

Coal-miners and their dependants were also deterred from trying to recover damages because, as one Inspector euphemistically commented, they 'might imagine that their interests would be affected to some large extent.'<sup>1</sup> The fear of re-  
crimination was real. The Derbyshire Miners' Association found that when a miner was killed at the Albert colliery of the Derbyshire Silkstone Coal Company his colleagues were reluctant to speak.<sup>2</sup> Nor, as Inspector Herbert Mackworth discovered in the 'fifties was it easy to induce miners to provide evidence for use at an inquest:

The penalty on the workman for saying a word which will implicate the owner or manager is the loss of employment and the difficulty of finding employment elsewhere.<sup>3</sup>

Thirty years later the Forest of Dean Miners' Association was still complaining that

The whole system of inquest and inquiry is so rotten and obnoxious that workmen are afraid to give evidence for prosecution or compensation,<sup>4</sup>

1. S.C. Accidents in Coal Mines, 1853, 1st Report, p.103, J.Dickinson, Q. 1403.
2. Derbyshire Miners' Association, Minutes, Jan.20, 1885. (By courtesy of the late Dr. J.E.Williams).
3. Reports of H.M.Inspectors of Mines, H.Mackworth, 1856, p. 124.
4. Wills Memorial Library, Forest of Dean Miners' Association, E.A.Rymer, To the President and Members of the Trades Union Congress, Aberdeen, Sept. 5, 1884.

The pressure might be more subtle. John Normansell of the South Yorkshire Miners' Association claimed in 1871 that whenever an explosion caused a large number of deaths the owner of the pit would donate a hundred pounds simply to keep the widows quiet and to do away with demands for compensation.<sup>1</sup> Many injured and bereaved were reluctant to begin proceedings in cases that might go against them for if legal action was undertaken the likelihood of receiving charitable relief from the employer was greatly diminished.<sup>2</sup> The Colliery Guardian's prediction that after the passing of the Employers' Liability Act a workman would never be able to return to work for the employer whom he had insulted by going to law was fully justified by events.<sup>3</sup> In Northumberland, where owners generally gave free household coals to widows of men killed in the pit<sup>4</sup>, it became a matter of careful calculation whether it would prove advantageous to press for compensation under the Employers' Liability Act.<sup>5</sup> A delegate from the Midland

1. D.C.A., Aug. 18, 1871.
2. Reports of H.M. Inspectors of Mines, M. Dunn, July-Dec. 1854, p.8; Report from the Select Committee appointed to inquire into the Operation of the Acts for the Regulation and Inspection of Mines, and into the Complaints contained in Petitions from the Miners of Great Britain, with reference thereto, which were presented to the House during the last Session, 1866, J. Dickinson, Q.7, 556.
3. Cohen, op.cit., p.91; Ruegg, op. cit., p.23; Derbyshire Miners' Association, Minutes, Jan.20, 1885.
4. See Part III.
5. S.C. Employers' Liability Act, 1886, J.Nixon, QQ.2034-5; Northumberland Steam Collieries M.P.A., Minutes, 1881-1906, pp.2-3, Dec. 28, 1881.

Counties Federation of Miners reported in 1892 that widows hesitated to risk the fifty pounds they could expect to receive from the insurance company<sup>1</sup> on the vague uncertainty of winning the case in the court.<sup>2</sup>

A further barrier to the recovery of damages throughout the period was the expense of legal proceedings. As the Beehive commented in 1867, it was impossible for the widow and orphans of a dead miner to maintain a costly action under Lord Campbell's Act against a wealthy and powerful company.<sup>3</sup> A decade earlier H.M. Inspector for Yorkshire had argued that

The benefits derivable from Lord Campbell's Act are, at present, almost unattainable by a collier's widow or family, because of the poverty of the suitor; and it appears right and expedient to facilitate and cheapen the

1. See p.309.
2. M.F.G.B., Minutes, Aug. 3, 1892, p.11.
3. Beehive, Dec. 14, 1867. See too, Reports of H.M. Inspectors of Mines, C.Morton, 1852, p.96; J. Dickinson, July-Dec. 1854, pp.24-5; M.Dunn, p.8; S.C. Regulation and Inspection of Mines, 1866, J. Dickinson, Q. 7,566; M. Dunn, How to Prevent Accidents in Collieries. A Practical Treatise upon the best means of preventing Accidents In Coal Mines, also, Advice Regarding Proceedings after Explosion, (Newcastle), 1862, p.44.

process of recovering compensation, by empowering magistrates in petty sessions to determine claims under 50 l'.<sup>1</sup>

But the Inspectorate was not permitted to intervene. In April 1857 five miners were drowned at the Greenlaw Walls Colliery, near Berwick-on-Tweed, because the viewer had ignored clear signs of danger. Matthias Dunn wished to help the four widows and ten children of the workmen but he was informed by the Home Office that

if the relatives of these men are advised that they can maintain actions for compensation, they may take proceedings themselves. But it will not be proper for you to institute proceedings or otherwise interfere on their behalf.<sup>2</sup>

Even after the passing of the Employers' Liability Act it remained expensive for members of the coal-mining community to institute proceedings for damages.<sup>3</sup>

1. Reports of H.M. Inspectors of Mines, C. Morton, 1857, p.164.
2. A.J. Cassell, 'Her Majesty's Inspectors of Mines, 1843 - 1862; A Study of Law Enforcement', M.Sc. (Econ.) thesis, University of Southampton, 1962, pp. 257-8.
3. Cohen, op.cit., p.91; Wilson and Levy, op.cit., 1, p. 46; Sheffield Independent, May 4, 1897; HICKLEN and WASHINGTON to Morning Post cited by The Law Times, Dec. 30, 1882.

This financial difficulty might be solved, when there was an important principle at stake, by government intervention. In 1854 the authorities' desire to test the decision on common employment reached in the case of Patterson v. Wallace coincided with Hannah Parkinson's wish to sue the Moss Hall Company of Wigan for the death of her husband in an explosion of firedamp. Inspector Dickinson remarked that Viscount Palmerston, 'by finding funds for thus putting the law in motion, and showing the soundness or otherwise of the decision', had 'taken the first great step towards reducing accidents in coal mines.'<sup>1</sup>

Occasionally financial assistance was forthcoming from the court. Joseph Curt was unsuccessful at the Wakefield County Court when he brought an action for compensation against Messrs. Pope and Pearson. But, when the proprietors refused to agree

1. Reports of H.M. Inspectors of Mines, J. Dickinson,  
July-Dec. 1854, pp.24-5.

to an out-of-court settlement, the judge allowed the plaintiff to sue in forma pauperis and returned him the trial fees.<sup>1</sup>

But the cost of claiming damages was more commonly met by the mining trade unions. Before 1881, however, this willingness to bear the costs of legal action was only rarely exhibited. Miners in the Wigan district needed several attempts in 1858 to raise the money required to continue fighting the test case of Griffiths v. Gidlow<sup>2</sup> and the Miners' National Association paid the expenses of securing compensation for those bereaved by the Edmunds' Main disaster in 1862.<sup>3</sup> When, two years later, eight miners were killed at the Withymoor Colliery near Dudley, the council of the Practical Miners issued an appeal for subscriptions to fight the case and the leadership of the Northumberland Miners' Mutual Confident Association recommended each of its members to contribute threepence.<sup>4</sup> Before 1880 only the

1. C.G., Aug. 14, 1858.
2. Ibid., May 8, Sept. 18, 1858.
3. Miner & Workman's Advocate, Dec. 12, 1863.
4. Ibid., March 4, Apr. 8, 1865.

Durham Miners' Association adopted a consistent compensatory policy. It had been decided in 1870 that in all cases where a manager was responsible for the death of a member of the union, the matter should be brought before a meeting of delegates from every colliery which would attempt to recover compensation.<sup>1</sup>

After the passing of the Employers' Liability Act it became even less usual for unions to offer financial support to other associations in order to enable them to fight cases in the courts. The North Staffordshire Miners' Association wanted to sue the employers of the twenty-five miners killed at the Whitfield Colliery in February 1881, and it appealed for financial assistance. But the Derbyshire Miners' Association agreed only to refer the question to the lodges for their consideration<sup>2</sup> while the Northumberland miners refused to help

1. D.C.A., Jan.21, 1870.
2. Derbyshire Miners' Association, Minutes, Sept. 3, 1881.

as we are of opinion that a district that cannot itself furnish funds for such a purpose has little claim to the sympathy or support of other districts.<sup>1</sup>

But unions were more likely, from 1881, to provide the financial assistance necessary to enable their own members to seek compensation. Most districts of South Staffordshire and East Worcestershire resolved to contribute sixpence a member to appeal against the decision to allow contracting out which was taken in the case of Griffiths v. the Earl of Dudley.<sup>2</sup> The council of the Nottinghamshire Miners' Association met all expenses when a widow claimed compensation for the death of her husband from the New Skegby Colliery Company<sup>3</sup> and, despite its poverty, the Derbyshire Miners' Association in 1883 helped William Flint to pursue a claim for damages against the Blackwell Colliery Company.<sup>4</sup> In the following year council declared its belief that proper safety

1. N.M.M.C.A., Sept. 6, 1881.
2. C.G., July 7, 1882.
3. Labour Tribune, Oct. 3, 1891.
4. Derbyshire Miners' Association, Minutes, Apr. 28, June 12, 1883; Wilson and Bone to D.T., May 12, 1883; Williams, op. cit., pp.460-1.

precautions had not been observed when William Barlow was killed at the Derbyshire Silkstone Colliery. If the deceased's relatives wished to proceed under the Employers' Liability Act the Association was prepared to assist by the collection of subscriptions at the various collieries.<sup>1</sup> Seven years later council investigated the case of another miner injured while employed by the Blackwell Company and determined, if the management was liable, to support the claim of its member.<sup>2</sup> Following the Bamfurlong disaster of 1892, which caused sixteen deaths, the officials of the Lancashire and Cheshire Miners' Federation took up the case and engaged a Bolton solicitor to act, not solely for the families of the three members of the Federation, but for all the bereaved.<sup>3</sup>

Increasingly, too, unions in districts where many miners remained within the Employers' Liability Act adopted a general policy of bearing the costs of legal action. In the summer of 1881 it was decided that if the executive committee of the Northumberland Miners' Mutual Confident Association was satisfied that an accident could be traced to the owner's negligence, the cost of the trial and other expenses would be borne by the union.<sup>4</sup> The Durham Miners' Association resolved to bear the cost of pursuing cases under the new Act and in June 1881 a Defence Fund was established, to be paid for by a quarterly levy of 1d. a member ( $\frac{1}{2}$ d. a half member) to finance this expenditure.

1. Derbyshire Miners' Association, Minutes, Dec. 23, 1884.
2. Sheffield Telegraph, Oct. 21, 1891.
3. Lancashire and Cheshire Miners' Federation. Minutes, Jan. 7, Feb. 11, 1893.
4. N.M.M.C.A., June 18, 1881.
5. Durham Miners' Association, Minutes, 1880-2, p.40, Apr. 9, 1881; p.52, June 4, 1881; 1882-9, p.46, June 24, 1882.

The Lancashire and Cheshire Miners' Federation supported several claims for compensation until December 1882 when it was decided that the district should deal with, and pay the expenses of, minor cases. Only in appeal cases and when more than three persons were involved would the Federation intervene by dealing with each case on its merits. The union's involvement was further restricted in April 1884 when it was resolved

That no law cases be considered by the Federation unless they be appeal cases <sup>1</sup>

But difficulties persisted. The North Staffordshire district had been unable to raise the fifty pounds required to pursue the claim of the widow Brown. Repeated attempts were made to persuade North Staffordshire to repay the costs incurred and finally, in December 1886, the Federation decided to return the solicitor's bill unpaid.<sup>2</sup>

The twin difficulties of expense and of the employer's emnity had been recognised as early as 1854 by Matthias Dunn:

With regard to recovering penalties under Lord Campbell's Act, a difficulty arises in the plaintiff, perhaps a widow or children, having to take out letters of administration, at the expense of several pounds, whilst these legal proceedings would also produce hostility in

1. Lancashire and Cheshire Miners' Federation, Minutes, June 9, 1888.
2. Ibid., May 18, Aug. 31, Nov. 8, Dec. 1, 1886.

the owners, who generally give the relatives some gratuity, as well as favour the working members of the family....<sup>1</sup>

The problems associated with any attempt to secure compensation through the courts were neatly exemplified in the dilemma confronting the South Yorkshire Miners' Association after the Oaks explosions of 1866.

Although the union executive recognised its duty to enforce the law in order to protect its members, the uncertainty of the legal situation combined with the certainty of ruinous costs and the fact that the proprietors had tried both to ensure safety and to aid the bereaved convinced the men's leaders that it would be unwise to prosecute.<sup>2</sup>

But after the passing of the Employers' Liability Act in certain areas the most serious difficulty confronting the injured miner and his dependants lay not in the difficulty of securing legal advice, in biased juries, the fear of victimization or in the expense of pursuing a claim for compensation. The effectiveness of the Act was most reduced by the introduction, on a vast scale, of the practice of contracting out.

The attempt made by the Northern Colliery proprietors to induce their workmen to renounce the Act is well known.<sup>3</sup> The Steam Collieries Defence Association joined with the United Coal Trade

1. Reports of H.M. Inspectors of Mines, M. Dunn, July-Dec. 1854, p.8.
2. Y.P., Dec. 13, 1867. See also Lancashire and Cheshire Miners' Federation, Minutes, March 7, 1893.
3. S. Webb, The Story of the Durham Miners (1662-1921), (London), 1921, p.77; Welbourne, op.cit., pp.210-11; J. Wilson, A History of the Durham Miners' Association 1870-1904, (Durham), 1907, pp.172-3.

Association in suggesting that the Northumberland and Durham Miners' Permanent Relief Fund should be made the basis of an arrangement.<sup>1</sup> This proposal was accepted by the permanent relief fund, the deputies and the enginemen<sup>2</sup> but it was rejected by the two major unions, the Northumberland Miners' Mutual Confident Association and the Durham Miners' Association.<sup>3</sup> The employers responded with the establishment of their own protection associations.<sup>4</sup>

Thus it remained rare during this period for Northern miners to contract themselves out of the provisions of the Employers' Liability Act. But it is not true, as the Webbs maintained, that the practice was unknown in Northumberland and Durham.<sup>5</sup> Although the Select Committee on the Employers' Liability Act was told in 1885 that not a single colliery in the two counties had contracted out<sup>6</sup>, the United Coal Trade Association admitted, two years later, that a few employers had not remained within the Act.<sup>7</sup>

1. Northumberland County Record Office, Steam Collieries Defence Association, Minutes, 1880-7, p.32, Oct. 23, 1880; The North of England United Coal Trade Association, Minutes, 1880-97, pp.11-13, Nov. 24, 1880.
2. Provident, March 1881; Steam Collieries Defence Association, Minutes, 1880-7, p.71, Feb.12, 1881; pp.90-1, May 7, 1881.
3. Provident, March 1881; United Coal Trade Association, Minutes, 1880-97, pp.20-2, Dec. 8, 1880.
4. Steam Collieries Defence Association, Minutes, 1880-7, p.45, Dec. 27, 1880.
5. S.and B.Webb, Industrial Democracy, (London), 1897, I, p. 375, note 2.
6. S.C. Employers' Liability Act, 1886, D.Reed, Q.1, 527.
7. United Coal Trade Association, Minutes, 1880-97, Twentieth A.R. and Balance Sheet, 1887.

In Yorkshire the pattern was less clear. Attempts to organise arrangements outside the Employers' Liability Act were made in two ways. The West Yorkshire owners favoured mutual insurance based either upon an extension of the existing colliery accident funds<sup>1</sup> or upon the proposals of The Provident Clerks' and General Accident Insurance Co. Ltd. The latter, in return for the payment of 4d. per week by each employee, would allow three years' average wages (to a maximum of £150) after fatal accidents and two-thirds wages (20/- per week maximum) for six months in cases of temporary disablement. Whenever amputation proved necessary the Company was prepared to pay an additional sum of forty pounds.<sup>2</sup>

There was more widespread pressure to make the West Riding Miners' Permanent Relief Fund serve as the basis of a system of contracting out. The society's letter book for 1880 shows that by the end of that year at least nine colliery companies had shown interest in such a scheme.<sup>3</sup> The secretary of the fund was invited to attend a meeting of the South Yorkshire owners when the Employers' Liability Bill was to be discussed;<sup>4</sup>

1. See below pp. 276-7.
2. W.Y.M.A., Circular, EMPLOYERS' LIABILITY ACT, 1880, Dec. 1880.
3. W.R., Letters, 1880, Nos. 238, 239, 240, 251.
4. Ibid., 215, Telegram from A.M. Chambers to W. Watson, Nov. 12, 1880.

although two conferences were held between the committee of the permanent relief fund, the representatives of the employers and of the men no decision in favour of contracting out could be reached.<sup>1</sup>

But some employers,<sup>2</sup> the local press<sup>3</sup> and the men at the Mitchell Main and Edmunds' Main Collieries continued to urge the advantages of contracting out.<sup>4</sup> Indeed at certain pits arrangements were made outside the Act. In South Yorkshire the secretary of the Miners' Association alleged early in 1881 that the colliers at Mitchell Main were compelled to belong to the permanent relief society<sup>5</sup> and in the less prosperous West Yorkshire coalfield more employers attempted to encourage contracting out.<sup>6</sup> It is unclear how much coercion was practised at the Monkton Main Colliery<sup>7</sup> but in December 1880 the men passed a resolution agreeing to support a mutual insurance fund and when the Act came into operation three-quarters of the four hundred employees

1. Provident, March.1881.
2. W.R., Letters, 1881, 3, Letter from G.Owen, Jan.3, 1881; 1882, 68, Letter from A.S. Nag... (Manvers Main), n.d.
3. B.C., Jan. 15, 1881; Sheffield Telegraph, Feb. 20, 1889.
4. C.G., Dec. 17, 1880.
5. W.R., Letters, 1881, 10, Letter from J.Frith, Jan.21, 1881.
6. Ibid., 1880, 239, J. Noon to W.Watson, Dec.4, 1880.
7. Ibid., 7, Letter from J. Frith, Jan. 8, 1881; J.Frith to B.C., Feb. 5, 1881.

contracted out of its provisions.<sup>1</sup> By 1886 it was reported that the only collieries in South-West Yorkshire at which the men had contracted out of the provisions of the Act were those of Messrs. Charlesworth and Company, which employed 2,693 men - less than 5% of those employed in the county.<sup>2</sup>

As in Northumberland and Durham the vast majority of those employed in the Yorkshire coal-mining industry remained under the Employers' Liability Act.<sup>3</sup> But again the Webbs are incorrect in their suggestion that the practice of contracting out was unknown in the county.<sup>4</sup>

Lancashire witnessed a wider diversity of practice than did Yorkshire or the Northern coalfield. In the autumn of 1880 the Lancashire and Cheshire employers considered the foundation of a Defence Fund, similar to that established in Northumberland and Durham, to fight cases brought under the new law.<sup>5</sup> But following the intervention of William Pickard<sup>6</sup> a conference was held with the Board of Management of the

1. C.G., Dec. 4, 1880; Jan. 7, 1881.
2. S.C. Employers' Liability Act, 1886, E. Cowey, QQ. 1,027, 1,107, 1,146; T. Kale, Q.4,422.
3. Sheffield City Libraries, M.D. 2699, South Yorkshire Coal-Owners' Association, 12th A.R., 1895, p.7.
4. Webbs, Industrial Democracy, op.cit. I, p.374, note 2.
5. For a convenient summary of events in Lancashire see Provident, March 1881; G.L.Campbell, Miners' Thrift and Employers' Liability; A Remarkable Experience, (Wigan), 1891, pp.14-16.
6. W. Pickard to W.O., Oct. 16, 1880.

Lancashire and Cheshire Miners' Permanent Relief Society and a committee consisting of Pickard, representing the men, M.W.Pearce, for the owners, and G.L.Campbell, of the relief fund, was appointed. It consulted the Solicitor General and recommended a mutual arrangement based upon the relief society, to which the employers would increase their subscriptions from 15% to 25% of the workmen's payments.<sup>1</sup>

But, despite the further recommendation that accident allowances should be increased from eight to ten shillings a week and despite the relief fund's claim that 20,000 of its members favoured the proposed arrangements ( with 900 hostile and 2,000 prepared to follow the majority),<sup>2</sup> a strike ensued.<sup>3</sup>

The Employers' Liability Assurance Corporation was only rarely the medium of contracting out in the Lancashire coalfield<sup>4</sup> and it is unlikely that other commercial insurance companies were more successful. Arrangements independent of the Employers' Liability Act were chiefly secured by means of the permanent relief fund or of local accident funds and it appears

1. W.O., Nov. 24, 1880.
2. Provident, March 1881.
3. Challinor, op. cit., ch.10; C.G., Jan.7, Jan. 14, Jan. 21, Feb. 18, Dec. 10, 1881; Accrington Times, Jan. 15, 1881; S.C. Employers' Liability Act, 1886, A. Hewlett, Q. 3,773; Reports of H.M. Inspectors of Mines, J. Dickinson, 1880, p.3; Campbell, op.cit., p.16.
4. S.C. Employers' Liability Act, 1886, S.S.Brown, Q. 4,327.

that between 1881 and the passing of the Workmens' Compensation Act from 55% to 60% of the miners employed in Lancashire contracted themselves out of the provisions of the 1880 Act.<sup>1</sup>

In the West Midland coalfield friction developed between the North Staffordshire Coal and Ironstone Workers' Permanent Relief Society and the Employers' Liability Assurance Corporation for both offered schemes enabling miners to contract out of the Act. The Corporation was active at the same time as the friendly society was attempting to serve as the basis of any arrangement reached by the men and their employers.<sup>2</sup> Just four days after the insurance company's agent spoke at Apedale, a letter from the secretary of the permanent society, refuting his claims, appeared in the Staffordshire Sentinel.<sup>3</sup> One of the trustees of the relief fund confessed that

he had had some apprehension lest the terms offered and the advantages set forth by the Employers' Liability Insurance Association (sic.) should have weight with mercantile bodies, and lead them to think that they were better and more advantageous than those

1. Derbyshire Miners' Association, Minutes, June 12, 1883; M.F.G.B., Minutes, Dec. 7, 1893, p.5; Central Association, 1898 Report, Appendix B.
2. Campbell, op. cit., pp.13-14; Provident, March 1881; C.G., Apr. 22, 1881.
3. T. Lunt to Staffordshire Sentinel, July 19, 1882.

of the miners' relief societies,.... the Central Association [he urged] could not do better than to send out in a very popular form the main arguments against such an illusion.<sup>1</sup>

Similar rivalry emerged in South Staffordshire where some urged the claims of commercial insurance companies as a method of contracting out<sup>2</sup> and others favoured the establishment of a permanent relief society.<sup>3</sup> But the attempt to found a new scheme failed due to the activities of the insurance companies and 'because the principal collieries in the District, those of Lord Dudley, had not joined in the movement, having a Miners' Relief Fund of their own.'<sup>4</sup>

All the available evidence confirms that there remained in the West Midland coalfield wide differences of opinion as to the merits of the Employers' Liability Act. When the Act first came into operation colliers at Great Bridge, Pensett, Coseley and Lower Gornal protested against contracting out<sup>5</sup> and a decade later

1. Central Association, 1882 Report, p. 11.
2. Provident, March 1881; Apr. 1881; March 31, 1882.
3. Ibid., Apr. 1881; May 1881; Feb. 15, 1882; W.C., Dec. 29, 1880.
4. Campbell, op. cit., p. 14.
5. W.C., Jan. 19, 1881.

a mass meeting at Hednesford passed a resolution urging that the next Employer's Liability Act should be made absolutely compulsory.<sup>1</sup> In 1882 the men in most districts of South Staffordshire and East Worcestershire had levied themselves in order to finance the appeal, in the case of Griffiths v. the Earl of Dudley, against the legal decision to allow contracting out.<sup>2</sup>

But many West Midland miners favoured mutual insurance as an alternative to the Act. At the end of 1880 and at the beginning of 1881 the miners of Cannock Chase, of the Sandwell Park Colliery and those employed by Lord Dudley and by the Pelsall Coal and Iron Company all wished to contract out.<sup>3</sup> At a meeting of the West Bromwich miners in 1886 a speaker criticised commercial insurance companies but moved a resolution in favour of the permanent relief society movement. In the same year the Lancashire and Cheshire Miners' Federation, on behalf of its North Staffordshire members, protested against

the undue influence and forced coercion by the Employers, which is now brought to bear upon the Workmen to compel them to contract out of the Act.<sup>5</sup>

1. Ibid., Jan.14, 1891.
2. C.G., July 7, 1882.
3. Ibid., Dec.10, 1880, Feb. 18, 1881, March 4, 1881; W.C., Dec.29, 1880; Provident, March 1881.
4. Labour Tribune, Sept.18, 1886.
5. Lancashire and Cheshire Miners' Federation, Minutes, Apr.13, 1886.

These differences of opinion were mirrored in practice. Although it is impossible to obtain accurate statistics, it appears that until 1897 about half the miners employed in the West Midland coalfield contracted themselves out of the provisions of the Employers' Liability Act.<sup>1</sup>

In the Midlands, too, attempts were made to encourage miners to abandon their right to compensation under the 1880 Act. The Derbyshire Miners' Association's delegates to the national conference held at Manchester in January 1881 were instructed to complain of 'the strenuous efforts that are being made to induce and compel, workmen to contract out of the Employers' Liability Bill.'<sup>2</sup>

The Webbs claimed that no contracting out took place in the Midland coalfield<sup>3</sup> and F.C. Corfield of the Butterley Company confirmed that the practice was unknown in Derbyshire and Nottinghamshire.<sup>4</sup>

1. Provident, March 1881; Durham Miners' Association, W. Crawford, Monthly Report, Apr. 1882; Labour Tribune, Sept. 25, 1886; S.C. Employers' Liability Act, 1886, G.L. Campbell, Q. 3, 569, S.S. Brown, Q. 4, 326; C.G., Dec. 30, 1887; Central Association, 1898 Report, Appendix B.
2. Derbyshire Miners' Association, Minutes, Dec. 24, 1880. See also C.G., Oct. 5, 1883; M.F.G.B., Minutes, Aug. 3, 1892, p. 11.
3. Webbs, Industrial Democracy, I. p. 374, n. 2.
4. R.C. on Labour, 1893, Minutes of Evidence, with Appendices taken before Group "A", F.C. Corfield, Q. 7, 658.

But, although only a few miners contracted out<sup>1</sup> it is impossible to maintain that all Midland coal-mines remained within the terms of the Act.

Nor was contracting out unknown in the small South-Western coalfield; indeed it was reported that by 1888 the practice was common among the Somerset coal-miners.<sup>2</sup> Not surprisingly it was against this freedom to contract out that the miners' trade unions directed their chief criticism. From both sides of the Pennines<sup>3</sup> and from the Northern coalfield<sup>4</sup> protests were made. The unions of the South-Western<sup>5</sup> and of the Midland coalfields<sup>6</sup> were no happier with the situation and both the Miners' National Union<sup>7</sup> and, later, the Miners' Federation of Great Britain<sup>8</sup> expressed their disapproval of the freedom to contract out.

1. Williams, op.cit., p.460; Sheffield Telegraph, May 12, 1897.
2. Labour Tribune, Feb.11, March 17, 1888.
3. B.C., Dec.4, Dec.11, 1880, June 24, 1893, June 23, 1894, June 20, 1896; B. Pickard to Manchester Guardian, March 27, 1882; W.Y.M.A., Nov.8, 1880; Jan.29, 1881; S.C. Employers' Liability Act, 1886, S. Woods, QQ.49-58; Wigan Public Library, Standish District Miners' Association, Minutes, 1894-1900, June 6, 1894; C.G., June 27, 1890.
4. W.R., Letters, 1880, Letter from A. Blyth, Dec.3, 1880; Durham Miners' Association, Minutes, June 27, 1882.
5. D.F.M., July 20, 1883; Labour Tribune, Oct.27, 1888.
6. Derbyshire Miners' Association, Minutes, Dec.24, 1880; C.G., Sept.13, 1889; Sheffield and Rotherham Independent, Sept.10, 1889; Sheffield Telegraph, Aug.26, 1890.
7. C.G., Nov.19, 1880, Sept.1, 1882; Arnot, op.cit., p.275
8. C.G., Jan.9, May 29, 1891, Jan.19, 1893, Jan 17, 1896; M.F.N.G., Minutes, Feb. 13, 1894; Arnot, op. cit., p.275.

It is true that probably no more than 20% of English coal-miners contracted themselves out of the provisions of the Employers' Liability Act during this period and that the practice was virtually unknown in the Northern, Yorkshire and Midland coalfields. But in the South-West, Lancashire and the West Midlands at least half of those employed in the coal-mining industry formally renounced their claims to compensation under the Employers' Liability Act.

Not surprisingly few coal-miners or their descendants ever won legal compensation for industrial accidents. But it cannot be assumed, where there survives no evidence of damages being awarded, that an out-of-court settlement was not reached. As the leaders of the Miners' National Association frequently argued, its success in obtaining compensation could not be measured simply by what was won in court but by the private pressure which the union was able to exert upon colliery proprietors.<sup>1</sup>

Although settlements made in open court or reached after major disasters were noticed, the great majority of arrangements passed unrecorded. The highest estimate of the sums obtained under the Employers' Liability Act without going to trial was

1. Y.P., Jan.14, 1870; Beehive, Dec.3, 1870.

equal to twice the amount of compensation awarded in damages, an approximation which the secretary of the Central Association for Dealing with Distress caused by Mining Accidents found 'probably neither unreasonable nor unfair.'<sup>1</sup> It is this estimate which has been used in order to calculate the total amount of compensation won throughout the period both in damages and in out-of-court settlements.

Even towards the beginning of the period, when the penalties imposed under the Coal Mines Regulation Acts were most often applied to the relief of the injured and bereaved, few members of the colliery community were assisted in this way. Between 1863 and 1866 3,036 miners were killed by industrial accidents in England but the relatives of only twenty-seven of them received compensation. Of the 237,000 men injured no more than ten were aided from the penalties paid to the Consolidated Fund.<sup>2</sup>

Compensation was secured even less often under the common law; it has been possible to discover no more than five cases in which damages were awarded between 1860 and 1897. In 1864 compensation was

1. Campbell, op. cit., p.20. See also Wilson and Levy, op. cit., I, p.75.
2. Tables IV, VIII.

paid to the representatives of one, and in 1866 to the dependants, of two, dead miners. Following non-fatal accidents damages were awarded once in 1860 and again in 1878.<sup>1</sup> Even when allowance is made for cases of which no evidence has been detected and for cases in which out-of-court settlements were made, it remains clear that before 1880 very few payments are to be attributed directly to the employers' legal liability.

It was concluded in 1904 that Compared with the number of accidents, the number of actions brought was exceedingly small, and in a large proportion of them the workman failed. Regarded, therefore, as a means of obtaining compensation for injury with a reasonable degree of certainty, the Employers' Liability Act of 1880 must be considered to have been a failure.<sup>2</sup>

Certainly it is possible to discover few cases in which damages were awarded following either fatal or non-fatal coal-mining accidents. By 1897 compensation had been paid to only nineteen injured miners<sup>3</sup> and to the dependants of no more than

1. Ibid., J. Dickinson, 1864, p.44; 1865, p.33; S.Y.M.A., Aug.14, 1866; March 23, 1861; C.G., March 23, 1861; Apr.14, Aug.18, 1866; Nov.22, 1878.
2. Wilson and Levy, op.cit., I, p.47.
3. Ruegg, op.cit., p.111; Provident, June 15, Aug.15, 1882; Labour Tribune, Oct.30, 1886; Feb.21, 1891; D.T., July 14, 1883, Sheffield Independent, Feb. 15, 1884; N.W.C., March 16, 1889; C.G., July 1, 1881; June 15, Oct. 26, Nov.30, Dec. 31, 1883; May 2, 1884; June 12, 1885; March 29, 1889; Oct. 29, 1897.

twenty-one miners who had been killed by industrial accidents.<sup>1</sup>

But as the Inspector of Mines for North-East Lancashire commented in 1882, although 'Experience up to the present time seems to show that the provisions of the Employers' Liability Act are applicable to only very few of the mining accidents', the claims which came before the public probably give a misleading picture because 'cases are being compromised without coming into court.'<sup>2</sup>

Again, although, even taking out-of-court settlements into account, it is impossible to escape the conclusion that compensation was won for very few mining accidents. Neither before or after 1880 did more than a small proportion of injured coal-miners and their dependants secure financial assistance through the courts.

1. Ruegg, op. cit., p.107; W.O., Apr. 21, 1894; Labour Tribune, Feb. 26, May 7, 1887; Provident, May 1882; Reports of H.M. Inspectors of Mines, J.Willis, 1883, p.12; 1888, p.20; J.B.Atkinson, 1891, p.19; 1897, p.12; Northumberland Steam Collieries Mutual Protection Association, Minutes, 1881-1906, Northumberland Coal Owners Mutual Protection Association Report for The Year 1893.
2. Reports of H.M. Inspectors of Mines, J.Dickinson, 1882, pp.4-5.

Even when compensation was won delays were inevitable. Before the passing of the Employers' Liability Act it could take the widow of a dead miner over two years to secure the payment of damages.<sup>1</sup> Delays of up to half this time were common. Thomas Mellors was injured at a pit belonging to Messrs. Shaw and Unwin of Brightside, near Sheffield on May 3, 1860 when a stone fell from the side of an unlined shaft 'fracturing his skull and the bones of his forehead, and altogether inflicting injuries of a fearful character.' It was ten months before he won compensation at the York Assizes.<sup>2</sup>

The period of waiting was reduced after 1880 but delays remained. The father of a boy killed in a pit belonging to the Whitehaven Hematite Iron and Steel Company in January 1881 had to wait until April to be awarded damages in the Whitehaven County Court.<sup>3</sup> In the same year when 'his pony started suddenly' a driver employed by the York-road Iron and Coal Company of Leeds 'was knocked down and severely injured, his right arm having to be amputated.' But it was not until at least nine months had passed that an award was made by the Leeds County Court Judge.<sup>4</sup>

1. Ibid., J. Dickinson, 1864, p.44; 1865, p.33.
2. C.G., March 23, 1861.
3. Ruegg, op. cit., p. 107.
4. Provident, Aug. 15, 1882.

But the payment of compensation did not necessarily mean that adequate financial advantage accrued to the injured and bereaved. When proceedings were taken under the Coal Mines Regulation Acts, a conviction achieved and part at least of the penalty placed at the disposal of H.M. Inspector, the victim and his family did not always benefit. In 1866 half of the five pound fine imposed upon the manager of the Brinsop Colliery was donated to the fund established to relieve those bereaved by the Bank Colliery Explosion of the same year.<sup>1</sup> Four years later £2-10-0 of the £25-10-0 imposed in penalties in the North and East Lancashire Mining District was granted to the Blackburn Infirmary.<sup>2</sup>

Payments made under the Coal Mines Acts were derisory. Between 1861 and 1864 eight injured miners were awarded just sixteen pounds and the dependants of twenty-nine men killed were granted a mere one hundred and seventy-four pounds.<sup>3</sup>

The damages awarded under common law, it is true, could prove substantial. At the Liverpool Assizes the Miners' National Association secured £300 damages with costs for the widow of a miner killed in 1864.<sup>4</sup>

1. Reports of H.M. Inspectors of Mines, J. Dickinson, 1864, p.41.
2. Ibid., J. Dickinson, 1870, pp.24-5.
3. Ibid., 1861-4.
4. Beehive, Jan. 27, 1866.

But there remained wide variations. Of the two victims of non-fatal accidents to secure damages in this period, one received fifty pounds and the other three times this sum.<sup>1</sup>

This inconsistency was not removed by the passing of the Employers' Liability Act. Successful claims for non-fatal injuries could produce damages from as little as four pounds (when a fellow miner was sued)<sup>2</sup> to as high as two hundred pounds.<sup>3</sup> Following fatal accidents the damages awarded varied between £234<sup>4</sup> and the fifty pounds which the widow Holehouse won from the New Skegby Colliery Company in 1891.<sup>5</sup>

Out-of-court settlements were no higher. Claims were entered against the Chatterley Iron Company after the Whitfield disaster of February 1881 had killed twenty-five North Staffordshire miners. The company did guarantee the relatives of the dead men the £1,600 subscribed for their relief, but otherwise the agreed settlement only required the employer to pay the bereaved a sum equivalent to one year's wages, about £1,200 in all.<sup>6</sup> In 1892 an underground fire at the

1. Mining Journal, March 23, 1861; C.G., March 23, 1861; Nov. 22, 1878.
2. C.G., July 1, 1881.
3. Ibid., Oct. 29, 1897.
4. Reports of H.M. Inspectors of Mines, J.B. Atkinson, 1897, p.12.
5. Labour Tribune, Oct. 3, 1891.
6. Post Magazine, Apr. 29, 1882.

Bamfurlong Colliery, Wigan, claimed sixteen lives and the Lancashire and Cheshire Miners' Federation, acting for the families of the dead men, was pleased to accept a settlement offering fifty pounds to each widow and ten pounds to each child and to the parents of the boys who had been killed.<sup>1</sup>

Wilson and Levy recognised the paucity of the relief secured by legal action.

Adequacy of compensation has never been a guiding principle of British Workmen's Compensation Law. Payments thereunder have always been regarded, with some justification, as contributions wrung from employers, who collectively and individually insisted upon the 'principle' that the injured workmen [or his dependants] should shoulder a part of the loss arising from circumstances which, in most cases, were wholly beyond their control.<sup>2</sup>

The common law, the mines regulation acts and the Employers' Liability Act were all so weak in practice that at no time between 1860 and 1897 was the compensation gained as the direct result of legal action (or threat of it) of major assistance to the mining community. Considered, then, as the means of compelling the negligent to help the victims of their negligence, the law proved to be of strictly limited value after accidents in the coal-mining industry.

1. Lancashire and Cheshire Miners' Federation, Minutes, March 11, 1893.
2. Wilson and Levy, op. cit., II, p. 113.

IV. PUBLIC CHARITY

1. FINANCIAL

Public appeals, differing from colliery disaster funds<sup>1</sup> in their simpler organisational structure and in the more limited scale of their operations, were established throughout this period in all districts of England to relieve the distress caused by both fatal and non-fatal coal-mining accidents. It is impossible to make even the most tentative estimate of the number of these subscription lists although it is clear that appeals were made only on rare occasions when, for various reasons, the situation was adjudged serious.

After a fatal accident the most fundamental consideration was the number of miners who had been killed and the number and type of dependants who were bereaved. Local subscription charities were established after accidents killing more than one miner<sup>2</sup> and to help when a woman with a large number of young children was widowed. After the inquest on a collier killed at Foxes Bridge Colliery in the Forest of Dean during 1891 the jurors decided to

1. See below pp.143-158. Colliery disaster funds were publicly subscribed, ad.hoc. appeals designed to relieve the dependants of miners killed by accidents claiming more than four lives.
2. W.C., Oct. 5, 1864; Dec.6, 1871; Oct.31, Nov.7, Nov. 14, 1894; Labour Tribune, Apr.9, 1887; Sept. 7, 1889; Newcastle Chronicle, March 31, 1860; J.J.Joyes to D.F.M., Apr. 25, 1890.

contribute their fees to the public subscription list which had been opened for the benefit of the widow and her ten children.<sup>1</sup> In the following year a woman with children aged from six weeks to eleven years was bereaved by an accident at the same colliery and again an appeal was made.<sup>2</sup> Parents solely dependent upon the income of a dead child were felt to be particularly worthy of assistance. In 1864 a Northumberland jury donated its fees to a woman who had been entirely supported by her son's employment at the Eshott Colliery.<sup>3</sup>

The cause of death was also important. In 1877, when eighteen miners were suffocated at the Stonehill Colliery in North-East Lancashire, a subscription list was opened for the widow of one man, Walker, who died while attempting to save the others.<sup>4</sup>

The influence of a dead miner's effort, by means of insurance, to provide for his family's future is less clear. Four miners were killed at the Marden Colliery, Bloxwich, South Staffordshire in 1887 but assistance from the public subscription was refused to the family of the man which received the sum of £7-10-0

1. D.F.M., Feb. 13, 1891
2. Ibid., Feb. 26, 1892. See also Apr. 15, Dec. 16, 1892.
3. Miner & Workmen's Advocate, Feb. 27, 1864. Also see D.F.M., July 20, 1888.
4. The Times, Jan. 29, 1877.

from the Labour Tribune Insurance Fund.<sup>1</sup> But when, two years later, a widow was left with five dependent children after a colliery accident in the Forest of Dean, it was revealed that her husband had tried, unsuccessfully, to maintain payments to the club of which he was a member. This encouraged the formation of a committee at Whitecroft to raise money to meet the immediate needs of the bereaved.<sup>2</sup>

After non-fatal coal-mining accidents there were two major considerations. A public subscription was often begun when a large number of miners were injured<sup>3</sup> or when the disability resulting from the accident was both permanent and too severe to permit a return to normal work. Appeals were commonly made when a limb was lost. At Wath in Yorkshire a concert held in 1880 raised £7-10-0 for a miner who had lost his leg in a pit accident.<sup>4</sup> When, eight years later, a thirteen year old boy lost both arms at the nearby Darfield Main Colliery, the nature of his injury combined with his youth and the poverty of his parents resulted in the opening of a public subscription list.<sup>5</sup> Appeals were often made, too, when blindness resulted from a mining accident. In 1873 the attempt was made in the Wigan district to set up in business the wife of

1. Labour Tribune, Apr. 9, 1887. See also pp. 11.
2. E. Jope to D.F.M., July 26, 1889.
3. W.C., Oct. 31, Nov. 7, Nov. 14, 1894.
4. Mexboro' & Swinton Times, July 9, 1880.
5. L.E.Carpenter to B.C., Sept. 15, 1888. For further appeals made following amputation see S. Rushton to Miner & Workman's Advocate, Feb. 4, 1865; Labour Tribune, June 1, 1889.

a miner blinded during the previous year at one of Messrs. Pearson and Knowles' pits.<sup>1</sup> In 1895 a committee was formed in the same area to raise money for a workman who had lost his sight while employed at the Brynn Hall Colliery.<sup>2</sup>

Any permanent incapacitating injury could lead to the inauguration of a public appeal. In 1861 a concert was organised at the Central Hall, Blyth in Northumberland for the benefit of a miner seriously injured at the Cowpen Colliery,<sup>3</sup> while in 1888 the Mexboro' & Swinton Times opened a subscription list for the widow and seven children of a permanently disabled collier.<sup>4</sup>

The main considerations prompting the establishment of these local charitable appeals for the benefit of the victims of colliery accidents are neatly illustrated by the Widow Hall Fund which was founded by the Sheffield Telegraph in 1889. Not only had the widow Hall lost two sons in mining accidents but a third son and her husband had been injured in the pit.<sup>5</sup>

But the Widow Hall Fund illustrates another characteristic of these local charitable appeals. Despite a donation of five pounds from the proprietors of the

1. G. Bove to W.O., Nov. 28, 1873.
2. J.W.Fletcher and R. Chapman to ibid., Oct. 26, 1895. See also Labour Tribune, May 30, 1890; B.C., March 9, 1895.
3. C.G., May 11, 1861.
4. Mexboro' & Swinton Times, March 23, 1888.
5. Sheffield Telegraph, June 27, 1889.

Sheffield Telegraph to head the subscription list and the wide publicity which the fund received, contributions amounting to only £12-10-0 were received.<sup>1</sup> It is true that these appeals never attempted to make permanent financial provision for the victims of mining accidents but often they failed to meet even their ostensible purpose of providing a cash payment sufficient to establish the recipient in a small business.<sup>2</sup>

Substantial sums, it is true, were occasionally raised; the concert held at Blyth for the miner injured at the Cowpen Colliery raised twenty pounds. But, significantly, the recipient was also well known as the drummer to the 3rd Northumberland Volunteer Artillery Corps.<sup>3</sup> In 1864, when a miner lost both eyes at the Staveley Colliery in Derbyshire, the viewer headed the subscription list with a one pound donation and a total of almost twenty pounds was collected to place the injured man in a small business.<sup>4</sup> But when another miner lost an eye in the same colliery at the same time not only was no subscription opened but he was ordered to leave his house.<sup>5</sup> This inconsistency proved to be a fundamental weakness of these charitable appeals. Although their organisers did attempt to direct assistance to those felt to be in particular need, they found it

1. Ibid., June 27, July 2, 1889.
2. G. Brown to W.O., Nov. 28, 1873; G. Millingham to D.F.M., June 27, 1884; B.C., March 9, 1895.
3. C.G., May 11, 1861.
4. 'A.B.' to Miner & Workman's Advocate, July 2, 1864.
5. 'A WEST BROMWICH MINER' to ibid., July 23, 1864.

impossible to ensure that the money collected bore any relationship to the amount of distress to be relieved. But the essential weakness of subscription charities was that they were raised for only a tiny proportion of those injured and bereaved by mining accidents in England between 1860 and 1897.

Very different was the charitable financial aid made available to those bereaved by major disasters. Unsolicited cash gifts were speedily forthcoming; at Hartley the Society of Friends was active in meeting immediate needs.<sup>1</sup> Following the Swaithe Main explosion of December 1875 Mr. Ramsden of Leeds sent a sum of money sufficient to allow three shillings to each child left fatherless.<sup>2</sup> In Lancashire the deacons of Silverwell Congregational Church distributed fifty pounds among the families of the seventy miners killed at the Moss Colliery in 1871 while after the Altham explosion Mrs. Stanfield, of Accrington, left five shillings with each bereaved household.<sup>4</sup>

Between 1860 and the passing of the Workmen's Compensation Act industrial and charitable activity were further linked in all English coalfields by the establishment, after serious mining accidents,<sup>5</sup> of publicly subscribed, ad.hoc., colliery disaster funds. An examination of these funds will reveal their

1. The Times, Jan. 25, 1862.
2. Ibid., Dec. 11, 1875.
3. Ibid., Sept. 12, 1871.
4. Ibid., Nov. 12, 1883.
5. Defined as accidents claiming five or more lives.

significance both in relation to major colliery disasters and to the total number of fatal accidents which occurred in the coal-mining industry. It will be apparent, however, that despite the quantitative importance of colliery disaster funds in this period, they proved inadequate to meet the needs of the bereaved for whose benefit they were founded.<sup>1</sup>

It has been seen that of the 25,000 miners who lost their lives in and about English coal-mines between 1860 and 1897 fewer than 4,000 (15.8%) died in accidents causing five or more fatalities. Over 13,000 widows and over 30,000 dependent children were bereaved by accidents in the English coal-mining industry, and of these some 2,200 widows lost their husbands, and nearly 4,800 children their fathers, by accidents killing more than four men.<sup>2</sup>

It was to meet the distress caused by these large accidents that the fifty-two colliery disaster funds listed in Appendix I were established. But as may be seen, they helped the dependants of only less than 13% of those killed during this period. In the Midlands and in the South Western coalfields, where large mining accidents were rare, the funds were of little importance. Even in Yorkshire, where they proved of greatest assistance, public subscriptions aided no

1. D. Owen, English Philanthropy 1660-1960, (London), 1965, p.6.
2. See Ch. II.

more than 20% of the bereaved. Considered then as a method of compensating the dependants of those killed by accidents in the coal-mining industry between 1860 and 1897 colliery disaster funds were of strictly limited significance.

But the funds did provide an effective method of directing relief to the dependants of the casualties of large disasters. Every widow and child bereaved by an accident claiming more than four lives in the South-Western coalfield was helped by a colliery disaster fund.<sup>1</sup> In no district, indeed, did these appeals do less than in the West Midlands where 68.3% of the families of those killed by serious accidents were assisted.

Although colliery disaster funds did nothing for 87% of those bereaved by colliery accidents between 1860 and 1897, they were of major importance in relation to serious colliery disasters. The dependants of over 79% of those killed by major accidents received charitable assistance from the public subscriptions which were raised.

Despite the fact that appeals were begun to help so many dependants of disaster victims, the funds very often proved unable to offer adequate relief. The

1. The Timsbury Disaster Fund of 1895 also assisted the widow and nine children (under 13) of a miner killed at Welton: Somerset Standard, Feb. 16, 1895.

primary explanation of this failure is that, as in smaller appeals, success in attracting subscriptions did not necessarily bear a close relationship to the amount of distress with which the organisers of a fund were confronted. An appeal was likely to gain support if, as at Hartley in 1862, there was prolonged public suspense, during which time the deceased conducted themselves in a manly, Christian manner.<sup>1</sup>

Geographical factors too, could exert considerable influence upon the success of an appeal. If the disaster occurred at a colliery situated in a sequestered district thinly inhabited<sup>2</sup> or in an area where few of the middle class resided<sup>3</sup> it might be difficult to raise subscriptions and 'the leading inhabitants.. if they have themselves done their duty' could then 'appeal to strangers for assistance'.<sup>4</sup>

When the area in which the accident took place had been comparatively free from similar catastrophes it was possible that a shocked public would contribute

1. G.L.Campbell, 'Great Colliery Disasters Relief Funds, From 1862,' Central Association, 1890 Report, p.71; Campbell, Miners' Thrift, p.7.
2. C.G., Oct. 12, 1861. See also Accrington Times, Nov. 10, 1883.
3. E.J.Shoemack to C.G., Oct. 12, 1861.
4. Ibid., Oct. 12, 1861; Nov.17, 1882.

generously to the fund which was founded.<sup>1</sup> As the secretary of the Central Association For Dealing With Distress Caused By Mining Accidents concluded in 1896, 'There can be no doubt that the public hear fails to respond to oft repeated applications....'<sup>2</sup> particularly when previous disaster funds in the area had been widely criticized.<sup>3</sup>

Subscriptions might also be diminished by competition from other appeals. Thus after the death of 361 men at the Oaks Colliery in 1866, the South Yorkshire Miners' Association forbade its members to contribute to any relief fund except that organized by itself.<sup>4</sup> On occasion, though, the rival might be absorbed by the colliery disaster fund; in 1893 the money collected for the local Royal Wedding Presents Fund

1. Ibid., March 23, 1888; D.T., Jan. 28, 1871.
2. G.L.Campbell, Public Subscriptions and Permanent Funds, (Wigan), 1896, p.12; W. Watson, To The Miners of South Yorkshire. Provide for the Widows and Orphans. Provide for yourselves in Case of Accident. Provide for yourselves in Old Age. A letter to the workmen employed in and about the coal mines of South Yorkshire, (Barnsley), 1877, p.10; G.L.Campbell, Miners' Insurance Funds: Their Origin and Extent, (London) 1880, p.10; Provident, Aug. 1881; Dec. 15, 1882.
3. W.Watson to B.C., Sept.18,1880; J.Pollard to Y.P.Feb.12,1893.
4. S.Y.M.A., Dec. 15, 1866.

went to the Thornhill Colliery Explosion (1893) Relief Fund.<sup>1</sup>

Another problem could be the confusion in the public mind between colliery disaster funds and the trade union movement, hostility towards the latter militating against the success of the former.<sup>2</sup> Potential subscribers might also be discouraged by the belief that the committee had overestimated its requirements,<sup>3</sup> that contributions received or promised would prove sufficient,<sup>4</sup> that the surpluses of previous funds should be acquired,<sup>5</sup> or that alternative sources of compensation made the fund's very existence unnecessary.<sup>6</sup>

The support of the royal family<sup>7</sup> or of the owner of the colliery at which the disaster occurred was felt to be of particular significance.<sup>8</sup> After the explosion in December 1875 at the Swaithe Main Colliery, Yorkshire it was believed that the county's owners, who had been making large profits, should set an example by subscribing generously.<sup>9</sup> Indeed

1. Labour Tribune, July 8, 1893.

2. Y.P., Jan. 8, 1867.

3. C.G., June 6, 1873.

4. W.R., Colliery Explosions Fund, p.24, S.Child to T.Gabriel, Jan.2, 1867; Y.P., Dec.28, 1866; Feb.16, 1867; W.A.Scott to D.C.A., Dec. 22, 1871; C.G., June 6, 1873.

5. C.G., June 6, 1873; Feb.18, 1876.

6. O. Sagar, E. Baste and T.R.Clark to D.C.A., March 17, 1882; Manchester Courier quoted by Capital and Labour, Oct.9, 1878.

7. Y.P., Dec.17, 1866; C.G., Nov.30, 1883; Owen, op.cit., pp.165-6.

8. C.G., Jan.10, 1863; W.O., June 2, 1876. See below pp.    ?

9. B.C., March 11, 25, 1876.

in a circular addressed to colliery proprietors, the committee of the disaster fund argued that the general public would not contribute unless the owners were seen to lead the way.<sup>1</sup>

The success of the appeal necessary before a fund could begin to operate was thus not solely a function of the amount of distress to be relieved. Disaster funds were therefore an inefficient method of channelling assistance to those in need after serious accidents in the coal-mining industry.

The failure to provide speedy relief was a further weakness. Although the funds established after many of the larger disasters did offer immediate aid,<sup>2</sup> such payments remained exceptional. In Yorkshire, for example, the committee of both the Oaks and the Swaithe Main funds were criticised for their delay in relieving distress.<sup>3</sup> It took time both to establish the new relief agency and to ensure that payments from other sources, in addition to the allowances from the disaster fund, would not make the recipients' total income unacceptably high.<sup>4</sup>

1. W.R., Bundle on Swaithe Main Explosion Fund, Circular to Colliery Proprietors, March 28, 1876.
2. Newcastle Chronicle, March 31, 1860; C.G., Apr. 12, 1862; Bolton Journal, June 27, 1885; Accrington Times, Nov. 17, 1883; B.C., Jan. 10, 1863; Colliery Explosions Fund, pp. 20-21, W.H. Peacock to T. Gabriel, Jan. 2, 1867; Swaithe Main Colliery Explosion Relief Fund, Minutes, March 6, 1876; Dewsbury Public Library, Thornhill Relief Fund, Minutes, July 20, 1893.
3. Colliery Explosions Fund, pp. 15-16, W. Taylor to R.C.L. Bevan, Dec. 27, 1866; J. Normansell in Y.P., Dec. 27, 1866; B.C., March 4, 1876.
4. See below pp. 150-2.

The management of the charity was also important. Working class representation, on a small scale, might be secured upon the committee of management of colliery disaster funds.<sup>1</sup> But demands for trade union membership were likely to be rejected<sup>2</sup> and overwhelmingly the funds were run by the clergy and leading local residents,<sup>3</sup> some of whom, as has been seen, might simultaneously be serving as guardians of the poor.<sup>4</sup>

It is perhaps not surprising that when those responsible for establishing colliery disaster funds directed their attention to the rate at which permanent allowances should be paid, neither past practice nor any other consideration deflected them from the conviction that relief should be strictly limited. Even when vast sums of money were subscribed by the charitable, payments to

1. Newcastle Chronicle, March 10, 1860; Durham County Record Office, D/Lo F 698(1), Seaham Colliery Explosion Relief Fund, Minutes, Sept. 20, 1880; C.G., March 13, 1885; Dewsbury Relief Fund, Minutes, Sept. 7, 1893; Hyde Borough Treasurer's Dept., Hyde Colliery Explosion Mayor's Relief Fund, Minutes, Jan. 22, 1889, (By courtesy of the Borough Treasurer).
2. The Leeds Intelligencer, Jan. 31, 1863; B.C., Jan. 5, 1867.
3. Hyde Fund, Minutes, Jan. 19, 1889; Swithinbank, op.cit., pp. 6-7; J.M. Dyson, Thornhill Colliery Disaster, 4th July, 1893. An Account of The Disaster and Subscribers To The Relief Fund, With Particulars As To Its Administration, (Dewsbury), n.d., p. 18; R. Fynes, The Miners of Northumberland and Durham, (Sunderland), 1923, p. 173; Provident, May 1881; Dec. 15, 1886; C.G., Aug. 17, 1861; Dec. 27, 1862; June 6, 1873. Also see Owen, op.cit., p. 165.
4. See above, pp. 58-9.

the bereaved were not increased. Twenty years after the Oaks explosion of 1866 a surplus of over twenty-nine thousand pounds remained to provide thirty-one dependants with 'weekly sums of six shillings and less.'<sup>1</sup> Indeed as early as 1863 the executive committee of the Hartley Colliery Relief Fund had discovered that over twenty thousand of the eighty-five thousand pounds subscribed would not be needed to pay the widows 7/- and the children from 2/5 to 3/6 a week.<sup>2</sup>

Thus it is not actuarial difficulties which explain the rate at which benefits were provided by disaster funds. Alarming cases had been discovered in which the payments from colliery funds helped make the bereaved 'better off than ever they were before.'<sup>3</sup> The level of payment, then, is rather accounted for by the determination that the relief granted by the charity should do no more than maintain the recipient in his or her station in life.

Those entitled to assistance from other sources were therefore discriminated against. After the Bunker's Hill explosion it was at first planned not to give equal aid to 'the Widows and children of the men who had been members of the "Colliers Permanent Relief Association",'<sup>4</sup> and the Seaham Colliery (1871) Fund would, but for the opposition

1. G.E.Swithinbank, Inns & Co., Report and General Statement of the Oaks Colliery Explosion Fund, from 1st January, 1881, to 31st December, 1886, (Barnsley), 1887, pp. 7, 11.
2. C.G., Apr. 5, 1862; G.L.Campbell's paper in Central Association, 1890 Report, pp.61-3. By 1903 a further £13,000 was available; see ibid., 1930 Report, p.13.
3. 'SYMPATHY' to B.C., Dec. 14, 1867; 'BY ORDER OF THE MINERS' COMMITTEE' to W.O., Oct. 6, 1871; Bolton Journal, June 27, 1885.
4. Colliery Explosions Fund, pp.52-3, S. Child to I.R.S. Vine, n.d.

of the Northumberland and Durham Miners' Permanent Relief Fund, have refused relief to those receiving assistance from that society.<sup>1</sup> But nine years later, following the Seaham explosion of 1880, it was decided to make an additional payment of one shilling a week to widows whose husbands were members of the permanent relief fund.<sup>2</sup> The Oaks committee reduced allowances to those granted compensation by the Widow and Orphan Fund of the South Yorkshire Miners' Association<sup>3</sup> while the Clifton Hall Colliery Explosion Fund increased the allowances to its widows from 3/- to 8/- a week and began to relieve dependent children only when the club attached to the pit ceased payment.<sup>4</sup>

Introducing the proposed permanent scale of payments to the committee of the Hartley fund, Hugh Taylor articulated this fear of the unwelcome consequences of a too liberal rate of relief. Although arguing that the payments were generous and that, as men were the great spenders, most families were as well off financially as they had ever been, he believed

they had received information to show that if persons of this class had too liberal allowance it led to idleness and neglect of their families rather than to taking advantage of matters for improving their circumstances ....<sup>5</sup>

1. W.A.Scott to D.C.A., Dec.22, 1871; N.D.M.P.R.F., 10 A.R., p.15.
2. D/Lo F 698 (1), Nov.29, 1880. See also C.G., March 13, 1885; Provident, Jan. 15, 1882.
3. S.Y.M.A., Sept. 30, 1867; W.P.Pattison, Oaks Colliery Relief Fund. Report & Valuation, (Barnsley), 1867, p.6.
4. Provident, Dec. 15, 1886; Nov. 1887.
5. C.G., Apr.12, 1862.

The founders of colliery disaster funds were determined to restrict the level of relief to that which they considered adequate to maintain, but not to improve, the position of the bereaved. But often the estimates of the income sufficient to satisfy even this limited requirement proved remarkably low. The allowance which every fund paid to its widows ranged from a minimum of 2/9 to a maximum of 8/- a week. The relief granted to the mothers of bereaved children either varied between 1/6 and 3/6 per. child per. week or was calculated upon a graduated scale from 3/6 per. week for the first child to 14/6 for six children.<sup>1</sup>

The widows created by large disasters might, as members of bereaved families, receive additional relief.

1. Swaithe Main Fund, Minutes, March 16, 1876; W.R., Clip, "1890 Conference", No.65, W.Watson to G.L. Campbell, July 8, 1890; Colliery Explosions Fund, p.24; S. Child to T. Gabriel, Jan.2, 1867; Hyde Fund, Minutes, Dec. 17, 1889; P.R.O., M.H.12/2972/52561, J. Jackson to Poor Law Board, Dec. 28, 1866; T.Y.Strachan, Seaham Collieries Explosion Fund. Actuarial Investigation And Report, As On December 31, 1888, (Seaham Harbour), n.d., p.1; Colliery Accidents in The Wigan District. Report of Relief Committee to the Subscribers To The Fund Formed In Aid Of The Sufferers, (Wigan), 1871, p.5; Swithinbank, Report, 1872, p.16; Dyson, op.cit., p.10; Campbell, 'Great Colliery Disasters Relief Fund,' p.73; N.D.M.P.R.F., 10 A.R., p.13; C.G., July 13, Dec.21, 1861; Apr.5, 1862; June 6, 1873; B.C., March 10, 1888; Provident, Dec.15, 1882; Dec.15, 1886; W.O., Apr.20, 1866; Nuneaton Chronicle, June 16, 1882; D.T., Dec.2, 1882; Derbyshire Courier, Feb.3, 1883; Leeds Mercury, Oct.7, 1896.

The Thornhill fund paid the relatives of boys killed by the explosion,<sup>1</sup> while at Burradon ten pounds compensation was allowed for each son lost and one pound paid on the posthumous birth or death of a child.<sup>2</sup> Grants to compensate for the loss of a colliery house<sup>3</sup> or to help sick children of the deceased might also be paid.<sup>4</sup>

Some committees concerned themselves with the health of the bereaved. Confinement expenses and other medical treatment were paid for;<sup>5</sup> the Mayor of Hyde's Colliery Explosion Fund, indeed, not only met the reasonable costs of medicine and medical attendance for every widow not receiving benefit from a club, but paid for extra food, drink, clothing and journeys needed for reasons of health.<sup>6</sup>

But with the exception of payments for educational purposes it was unusual for widows to receive more than

1. Dyson, op. cit., p.11.
2. C.G., July 13, 1861.
3. Strachan, op. cit., p.1.
4. Ibid.; Hyde Fund, Minutes, Dec.17, 1889; Swaithe Main Fund, Minutes, March 30, Apr.20, Aug.4, Aug. 31, 1876.
5. D/Lo F 698(1), June 13, 1881; Strachan, op.cit., p.1; Dyson, op.cit., p.11; Swithinbank, op. cit., 1872, p.19.
6. Hyde Fund, Minutes, Dec. 17, 1889 and passim.

simple, weekly, cash allowances. School fees, though, were often met<sup>1</sup> and 'It...became a matter for the serious consideration [of committee members] .... how far they could provide for the future well being of the children of whom they were now the guardians.' The solution adopted by the Oaks Colliery Explosion Relief Fund was typical; boys were encouraged to acquire 'the knowledge of some trade [to] enable them to take worthy places in one or other of the various branches of skilled industry.' The girls were to receive 'such industrial training as would thoroughly qualify them for domestic service.'<sup>2</sup>

In the policies they adopted towards the widows and children for whom they were responsible the managing committees of colliery disaster funds proved consistent. But the balance between the needs of the bereaved and the desire to restrict movement up the social hierarchy was not always perfectly struck. Payments were often inadequate to meet even the minimum 'purpose of placing the sufferers... above want.'<sup>3</sup> In 1887, it was convincingly argued that the weekly allowance of six shillings from the

1. Wills Memorial Library, D.M. 106 (282), Newbury Colliery Explosion Relief Fund, Statement of Receipts and Expenditure to January 5th, 1871; Colliery Explosions Fund, p.12, S. Child to T. Gabriel, Dec. 26, 1866; Strachan, op. cit., p.1; J.W.Innes and Co., Report and General Statement of the Oaks Colliery Explosion Fund, From 1st January, 1892, to 31st December, 1896, (Barnsley), 1897; p.10; N.W.C., May 27, 1865; D.C.A., Dec.21, 1866.
2. Swithinbank, Report, 1876, pp.10-11.
3. 'A SUBSCRIBER' to B.C., Dec.10, 1887; D.C.A., Feb. 11, 1881.

Oaks Fund was too low for the 'respectable maintenance' of 'Those widows living in cottages [who] will have to pay at least 4s.6d. a week for rent, coals, and light, leaving but 1s.6s. (sic) for food, clothing, and other necessaries, or less than 2½d. per day.'<sup>1</sup>

The many dependants other than widows and children received even less favourable treatment. After some large disasters, it is true, relief was granted to parents and to other relatives of those killed,<sup>2</sup> but even on these occasions adequate assistance was not always offered.<sup>3</sup> Survivors injured by the disaster were sometimes also offered financial relief<sup>4</sup> but the

1. E.A.Rymer to B.C., Dec.3, 1887. Also 'A SUBSCRIBER' to ibid., Dec.10, 1887. For criticism of the allowances paid by the Hartley Fund see C.G., March 15, 22, 1862.
2. C.G., July 13, 1861; Jan.3, 1867; Provident, Dec.15, 1886; Dyson, op. cit., pp.10-11; Swithinbank, Report, 1876, p.19; Strachan, op.cit., p.1; Leeds Mercury, Oct. 7, 1896.
3. D/Lo F 702, letter 'On behalf of the Friends of the last ones'; British Miner, Sept.13, 1862; B.C., Nov.24, 1888. For criticism of the Haydock Colliery Explosion Fund see W.O., May 31,1879; 'A SUBSCRIBER' to ibid., July 12, 1879; 'SUBSCRIBER No.2' to ibid., July 19, 1879.
4. Nuneaton Chronicle, June 16, 1882; Provident, Dec.15, 1886.

committees of most colliery disaster funds were compelled, or were content, to offer systematic relief only to the widows and to the children of the dead miners.

Not only did the benefits granted often prove inadequate but in practice they could be still further restricted. Some funds did not make it easy for the bereaved to collect their allowances. After the Borraddon explosion of March 1860 relief was distributed not to the bereaved but to the representatives of the colliery, so that on at least one occasion the widows did not receive their allowances.<sup>1</sup> It was the rule of the Pelsall Hall Colliery Inundation Relief Fund that no family was to be paid more than a pound a week<sup>2</sup> and most funds terminated widows' payments in 'cases of grave misconduct.'<sup>3</sup>

Even if lump sum payments are regarded as advantageous to the recipient,<sup>4</sup> commutation could work to the detriment of the bereaved. Dowries were granted, as a

1. Newcastle Chronicle, March 31, 1860; 'BURRADON (sic) COLLIERY' to ibid., Apr. 21, 1860.
2. C.G., June 6, 1873.
3. D/Lo F 698(1), Cash Account, Feb. 1, 1883; Swaithe Main Fund, Minutes, May 10, 1878; Swithinbank, Report, 1872, p. 19; Campbell, 'Public Subscriptions and Permanent Funds', Central Association, 1896 Report, p. 15; L.T. Shrewsbury to G.L. Campbell, July 19, 1896; D.C.A., Dec. 21, 1866; Leeds Mercury, Oct. 7, 1896; Provident, Dec. 15, 1882; Dec. 15, 1886.
4. Wilson and Levy, op. cit., II, pp. 133-4, 139, 148-9; 'NORTHUMBERLAND MINER' to Labour Tribune, Nov. 9, 1889.

final settlement, upon the remarriage of widows. At Burradon payment was not made unless the committee was satisfied that the husband-to-be was of good character<sup>1</sup> while the Hyde fund's grant of ten pounds would have been paid by less than six months' regular benefits.<sup>2</sup> Only at Hartley in 1862 and at Clay Cross twenty years later was the sum granted as a dowry equivalent to the allowances which a widow would have received from the disaster fund in the course of a year.<sup>3</sup>

Coal-mining accidents were an important example of those 'Emergencies and disasters which could always be depended upon to arouse the public-spirited to action.'<sup>4</sup> In all English mining districts between 1860 and 1897 colliery disaster funds served to join the dependants of those killed in the expanding coal-mining industry with a wide charitable public. It was a fruitful combination; in the Midlands over seventeen thousand pounds was raised to relieve the families of 133 men

1. C.G., July 13, 1861.
2. Hyde Fund, Minutes, Dec. 17, 1889.
3. C.G., Apr. 5, 1862; Derbyshire Courier, Feb. 3, 1883. See also Swaithe Main Fund, Minutes, Aug. 4, 1876; Swithinbank, Report, 1872, p.19; D.C.A., Sept. 10, 1880.
4. Owen, op. cit., p.176.

killed in colliery accidents<sup>1</sup> and in the Yorkshire coal-field more than one hundred and twenty thousand pounds was subscribed to provide for the dependants of 825 miners killed by industrial accidents.<sup>2</sup>

It has been seen, though, that colliery disaster funds were not as successful in directing assistance to those most in need as a mere catalogue of the sums they raised would suggest. They were able to deal with the families of no more than one-eighth of all the men killed in the coal-mining industry and did nothing for one-fifth of the families of those killed by serious accidents. The subscriptions raised after a disaster did not necessarily bear any direct relationship to the amount of distress which the charity was attempting to relieve. The benefits provided were often too low to prevent destitution and many funds failed to systematically assist dependants who were not the wives and children of the deceased.

1. D.T., Dec. 28, 1861; Jan. 28, 1871; C.G., July 6, 20, 1877; Apr. 13, 1883; Nuneaton Chronicle, June 16, 1882.
2. B.C., Jan. 27, 1877; G. Barker to ibid., Dec. 25, 1873; C.G., Oct. 9, 1896; Y.P., Nov. 28, 1874; Wakefield Express, Oct. 16, 1886; Dyson, op. cit., p.4; Swithinbank, Report, 1872, p.18.

The managing committees of five of these fifty-two disaster funds made available their surplus to inaugurate ten schemes offering systematic charitable relief to the victims of mining accidents. The most important arrangements were those which resulted from the 1863 division of the surplus of Hartley Colliery Relief Fund. Despite some public criticism and the withdrawal of £65-12-9 by disgruntled subscribers,<sup>1</sup> £20,374-7-3 was divided among the twelve coal-mining districts of the United Kingdom on the basis of the amount of coal produced and the number of lives lost by accidents between 1856 and 1862.<sup>2</sup> Regardless of the recommendation that the local committee receiving the money should use it to encourage the nascent permanent relief fund movement,<sup>3</sup> in four of the nine English coal-mining districts over £5,000 was used to found local charitable schemes of relief.

North and East Lancashire	£1,587-12-11
N.Staffordshire, Shropshire and Cheshire	£1,106- 6- 0
S.Staffordshire and Worcestershire	£2,104-14- 5
Gloucestershire and Somerset	£ 490- 0- 0
	<hr/>
	£5,288-13- 4 4

In North Staffordshire<sup>5</sup> and in Somerset<sup>6</sup> schemes

1. C.G., Feb. 28, Dec. 19, 1863.
2. G.L.Campbell's paper in Central Association, 1890 Report pp.60-61.
3. C.G., Feb. 28, 1863.
4. Ibid., Dec. 19, 1863; W.R., Agreed Statement showing how each portion of the Fund distributed in 1864 is believed to have been dealt with up to May 1907, p.3.
5. Campbell, Central Association, 1890 Report, p.64.
6. Wills Memorial Library, File Radstock, J.McMurtrie to S.H.Whitehouse, Apr.2, 1888.

were speedily established, but, despite pressure from both the employers and the men<sup>1</sup> it was not until 1878 that the South Staffordshire and East Worcestershire Mining Accident Fund was established.<sup>2</sup> Elsewhere there were long delays; as The Miner commented in 1887

perhaps, when rich trustees can afford the time, poor poverty-stricken claimants may expect their money to be disbursed.<sup>3</sup>

Not until the late 'eighties, when criticism of the failure to make effective use of disaster fund surpluses was at its height,<sup>4</sup> was the Forest of Dean General Accident Fund opened<sup>5</sup> and a scheme established in the Bristol coalfield.<sup>6</sup> In North-East Lancashire it had been found 'impossible to form...a fund distinct from funds at the

1. C.G., Apr.30, June 25, Oct. 15, 22, 1869; Jan 14, Nov.4, 1870; March 1, 1872; Jan.24, 1873; W.C., Apr. 28, May 19, Dec.15, 1869; Post Magazine, Feb. 28, 1873; Beehive, Sept.27, 1873.
2. W.R., Agreed Statement, p.3.
3. The Miner, Sept.1887.
4. C.G., May 14, 1886; The Times, Oct.18, 1889; D. Jones to Labour Tribune, May 22, 1886; N.D.M.P.R.F., 23 A.R., p.10; Central Association, 1889 Report, p.10; G.L.Campbell, Permanent National Relief of Distress caused by Accidents in Mines: a paper by George L. Campbell, (Wigan), 1878, p.9.
5. W.R., Agreed Statement, p.3.
6. Reports of H.M.Inspectors of Mines, J.S.Martin, 1890, p.7.

large collieries,<sup>1</sup> but in 1876 a committee was appointed to make use of the interest earned<sup>2</sup> and the North and East Lancashire Mining Accident Fund finally emerged at the beginning of 1885.<sup>3</sup>

Schemes were established by the committees of other colliery disaster funds at this time. In 1886 the Court of Chancery granted to the general committee of the Manchester and Salford Clifton Hall Colliery Explosion Fund the power

at any time after three years from the date of the accident [June 18, 1885] to apply any part of the said Relief Fund, which in their opinion shall not be required for the relief of the sufferers by the said accident, for the relief of the sufferers by any similar or kindred accident,...<sup>4</sup>

A mere ten months after the explosion at Hyde, Cheshire in January, 1889 provision was being made from the disaster fund for the dependants of miners killed in the surrounding townships.<sup>5</sup> When the sum allotted to North Staffordshire by the Hartley committee became exhausted in 1889, the trustees of the Talke fund finally made plans to use their surplus to continue

1. Ibid., J. Dickinson, 1891, p.20; 1884, p.12.  
Also see P.R.O., H.O./45/OS/7890, Dickinson to Under Secretary of State, Home Dept., Dec.20,1866.
2. C.G., May 26, 1876.
3. Ibid., Apr.20, 1877; Reports of H.M. Inspectors of Mines, J. Dickinson, 1883, p.10; 1884, p.12.
4. Provident, Dec.15, 1886.
5. Hyde Relief Fund, Minutes, Dec.17, 1889.

relieving the families of miners killed in the district.<sup>1</sup> Also in the West Midland coalfield it was the determination of local residents to retain control of the balance of the Pelsall Hall Colliery Inundation Relief Fund which led to the formation in 1891 of the Pelsall (Staffordshire) Mining Accident Fund to assist the widows and orphans of miners killed in the South Staffordshire Inspection District.<sup>2</sup>

But none of these schemes developed into permanent institutions for relieving the victims of industrial accidents. This was due to their inability to augment significantly the limited resources at their disposal. Attempts were made to secure financial support from the miners, from employers, from other colliery disaster funds and from members of the general public.<sup>3</sup> But the charities were often little known<sup>4</sup> and proved unattractive when compared to the appeal of a disaster fund.

1. Reports of H.M. Inspectors of Mines, W.N. Atkinson, 1890, p.15; Staffordshire Sentinel, Apr. 12, 1890.
2. D. Jones, 'A Colliery Disaster Relief Fund Surplus In Chancery', Central Association, 1891 Report, pp. 119-20; W.C., Feb. 4, 11, 1891.
3. 'ENQUIRER' to Labour Tribune, June 5, 1886; W.C., Oct. 26, 1881; July 26, 1882; Apr. 25, 1883; Apr. 29, 1885; C.G., Apr. 25, 1890; Jan. 23, 1891; Reports of H.M. Inspectors of Mines, J. Dickinson, 1884, p.12; 1886, p.28; 1888, p.25; 1889, p.32.
4. 'ENQUIRER' to Labour Tribune, June 5, 1886; W.C., Oct. 21, 1896.

Only in the Forest of Dean, where the low number of fatalities made it possible to envisage the permanent position of charitable aid, was it possible to maintain the original balance of the fund.<sup>1</sup> At a meeting of the South Staffordshire and East Worcestershire Mining Accident Fund in 1883 it was even necessary for the chairman and secretary to donate five pounds each so that all claims could be met.<sup>2</sup>

This financial weakness does much to explain the low level of allowances which were regarded by even the administrators of the funds as inadequate.<sup>3</sup> Not one of the ten schemes made any provision for the victims of non-fatal accidents and although both the Pelsall and South Staffordshire schemes did pay ten shillings for each dependent child,<sup>4</sup> the grants made after fatal accidents remained insubstantial. Widows were paid five pounds by the Pelsall Mining Accident Fund and by the organisations created from the Hartley surplus in Somerset, Bristol, North Staffordshire and North-East Lancashire;<sup>5</sup> they received a pound less from the South

1. W.R., Agreed Statement, pp.3-4; Reports of H.M. Inspectors of Mines, J.S.Martin, 1892, pp.5, 32, 95.
2. W.C., Apr.25, 1883.
3. Provident, Aug. 15, 1886; W.C., Jan.2, 1895.
4. W.C., Jan.2, 1895; Campbell, Control Association, 1890 Report, p.64. By 1890 the South Staffordshire fund had doubled this allowance.
5. W.R., Agreed Statement, p.2; Provident, Aug.15, 1886; W.C., Jan.2, 1895; Reports of H.M. Inspectors of Mines, J. Dickinson, 1884, p.12; J.S.Martin, 1889, p.4; 1890, p.7; 1892, p.5.

Staffordshire and East Worcestershire Mining Accident Fund, and from the Forest of Dean General Accident Fund.<sup>1</sup>

Allowances could be still further reduced. The grant was halved in Lancashire if the deceased was less than sixteen years old<sup>2</sup> and in North Staffordshire if he was unmarried or died a widower.<sup>3</sup> The South Staffordshire fund, indeed, sometimes reduced its payments to three pounds<sup>4</sup> and never provided grants for the relatives of any unmarried miner killed by an industrial accident.<sup>5</sup>

The rules in force made it difficult for the bereaved to receive payment. The fact that the funds were not always well known not only meant that many applications for assistance were not made; it meant, too, that sometimes applications were submitted after the specified time limit and were thus rendered void.<sup>6</sup> The regulations in force in South Staffordshire forbade payment to widows who had lost their husbands in accidents occurring before the fund's establishment<sup>7</sup> and the North and East Lancashire Mining Accident Fund could make no grant unless the injured collier died within one year and one day of the date of the accident.<sup>8</sup>

1. C.G., July 18, 1879; D.F.M., March 1, 1889.
2. Reports of H.M. Inspectors of Mines, J. Dickinson, 1884, p.12.
3. W.R., Agreed Statement, p.2.
4. W.C., Oct. 22, 1879.
5. Labour Tribune, Aug. 28, 1886.
6. C.G., Apr.22, 1881; W.C., Apr.28, 1886.
7. W.C., July 24, 1878.
8. Reports of H.M. Inspectors of Mines, J. Dickinson, 1891, p. 20.

Inflexibility in the administration of relief also resulted from the strict geographical limits within which the funds operated. In 1893 the South Staffordshire committee was troubled by the question of whether it was liable for accidents occurring in mines within their district but whose shafts were situated in the Pelsall area.<sup>1</sup> Two years later the Chairman of the Pelsall Mining Accident Fund remarked that it was unfortunate, as there had not been a single fatal accident in their small area, that they could do nothing to assist the heavily burdened South Staffordshire fund.<sup>2</sup>

Nor were these funds designed to deal with the need of a changing coal-mining industry. By the end of the period the number of collieries working in the area served by the Gloucestershire (Bristol Division) Fund had declined considerably and there were few applications for relief.<sup>3</sup> But there existed no machinery by which the organisation could be adapted to this new situation.

Even when all conditions were met and an application for assistance successfully made, the relatives of a dead miner were unlikely to receive immediate payment. It invariably took time to complete the necessary formalities and in both North-East

1. C.G., Oct. 29, 1883.
2. W.C., Apr. 3, 1895.
3. Reports of H.M. Inspectors of Mines, J.S. Martin, 1895, p.32.

Lancashire and in South Staffordshire and East Worcestershire the provision of relief depended not solely upon the administrators of the fund but upon the co-operation of local employers. The North and East Lancashire Mining Accident Fund paid grants only when the owner, agent or manager who had employed the dead miner completed a form to certify the proper person to receive the allowance,<sup>1</sup> and when two miners were killed at the Cannock and Rugeley collieries in 1883 the manager refused to sign the papers enabling their widows to receive assistance from the South Staffordshire and East Worcestershire Mining Accident Fund on the ground that the colliery did not subscribe to the fund.<sup>2</sup>

These schemes of charitable relief shared many characteristics with the colliery disaster funds which had brought them into being. Payments were low and not all dependants of the dead miners were relieved; no attempt was made to provide for the victims of non-fatal accidents or to direct relief to those most in need. From all sides, indeed, the funds' organisers were criticised for frittering away their resources in a manner which did little to relieve the distress caused by accidents in the coal-mining industry. In 1878 a leader of the South Staffordshire miners claimed that the men would rather see 'their' money used to establish a permanent fund than to watch it being given away by the South

1. Ibid., J. Dickinson, 1884, p.12.
2. W.C., Oct. 24, 1883.

Staffordshire and East Worcestershire Mining Accident Fund.<sup>1</sup> The representatives of the permanent relief fund movement, as might be expected, continually complained about the manner in which, they believed, the surpluses of colliery disaster funds were being 'dribbled away'.<sup>2</sup>

It is true that arrangements were made to cater only for fatalities occurring within strictly defined geographical limits, that allowances were low and that the administration of relief was frequently both inflexible and inefficient. Even in the areas which they served, the funds were unable to assist all those bereaved by mining accidents. Between 1879 and 1890, for example, the South Staffordshire and East Worcestershire Mining Accident Fund relieved the dependants of no more than 45.3% of all miners, married and single, killed in the district.<sup>3</sup>

But the ten charitable schemes did make a unique, if limited, contribution towards the compensation of coal-miners' dependants for fatal accidents between 1860 and 1897. They provided the only attempt made

1. T. Breakwell in ibid., Aug. 28, 1878.
2. Provident, Dec. 15, 1884; Aug. 1881, Ven. Archdeacon L. Stamer; W.R., Agreed Statement, p.2; W. Saunders quoted by Campbell, Central Association, 1890 Report, p.64.
3. Reports of H.M. Inspectors of Mines, 1879-90; W.C., Oct. 21, 1896.

to relieve, with certain exceptions, the relatives of all those killed in a particular district by mining accidents. In 1886 the secretary of the South Staffordshire and East Worcestershire Mining Accident Fund emphasised the significance of this type of relief. Whereas

the permanent relief fund,.... encouraged the miners to... become thrifty and provident.... Their fund was alike distributable between the provident and the improvident,.....

1. Provident, May 15, 1886. Also Central Association, 1890 Report, p.23; Staffordshire Sentinel, Apr. 12, 1890.

2.

MEDICAL

From about 1880 miners injured during the course of their employment might hope to receive immediate, if amateur, treatment from workmen and officials trained in the principles of first aid. The St. John Ambulance Association, which was established in 1878, soon began to attract support in the coalfields.

Despite the cost of instruction,<sup>1</sup> the classes proved popular. The support of employers,<sup>2</sup> H.M. Inspectors,<sup>3</sup> and of the permanent relief society movement was secured while it was said 'miners and mine officials .... have too often seen the need of a little skill in the preliminary treatment of injured men, and they appreciate the instruction,<sup>4</sup> which was both simple and adapted to the requirements of the colliery community.<sup>5</sup> The final thirty minutes of each lecture were

devoted to practical work; such as the application of bandages and splints, restoration of the apparently-drowned, carrying the injured with or without stretchers, etc.<sup>6</sup>

The success of first aid training was encouraged by the establishment of The Royal National Miners' Life-Saving Institution which included upon its council

1. J. Nayler to N.W.C., June 9, 23, 1888.
2. Provident, March 15, 1883.
3. Ibid., March 31, 1883; W.O., Oct.20, 1894; Reports of H.M. Inspectors of Mines, W.N. Atkinson, 1894, p.16.
4. Provident, March 15, 1883.
5. J. Nayler to N.W.C., June 23, 1888; W. Dixon to ibid., June 30, 1888.
6. Provident, March 15, 1883.

the mayors of Birmingham, Leeds, Liverpool, Manchester, Norwich, Warwick and Wolverhampton and miners' representatives from Northumberland and Derbyshire. Several of H.M. Inspectors, the presidents and secretaries of the chief miners' associations and some large mine owners sat upon its committee of management. Among the methods by which the Institution aimed to reduce the number of colliery fatalities was the establishment of an ambulance corps at every mine in the country.<sup>1</sup>

Further impetus to this medical training was provided by the requirement of the Coal Mines Regulation Act, 1887 that

where persons are employed underground, ambulances or stretchers, with splints and bandages, shall be kept at the mine ready for immediate use in case of accident.<sup>2</sup>

In the same year support for the St. John Ambulance Association in the Northern coalfield was stimulated by the appointment of Surgeon-Major Hutton to preach 'a crusade' among the Durham mining villages.<sup>3</sup> Royal encouragement was also forthcoming. In 1893 Queen Victoria received at Windsor Great Park 4,500 miners trained in first aid who were employed by Colonel Seely in Derbyshire and Nottinghamshire.<sup>4</sup>

1. The Times, Nov. 23, 1883; March 12, 1884.
2. 50 and 51 Vict. c.58.s.49.
3. W. Dixon to N.W.C., June 30, 1888.
4. Sheffield Independent, May 8, 1893.

By 1883 it was reported that 'branches of the St. John Ambulance Association have been established at separate collieries in various coalfields.'<sup>1</sup> Five years later the Inspector for the Midland District announced that 2,327 mine officials and workmen held ambulance certificates and were qualified to render first aid. He produced the following figures.

	Passed Examinations	Holding Certificates	Attending Ambulance Classes
Derbyshire	377	1,106	271
Leicestershire	-	110	15
Nottinghamshire	60	594	272
Warwickshire	15	65	39
	452	1,875	597

By the beginning of the final decade of the century miners were attending classes in every English coalfield.<sup>3</sup>

Although it is impossible to make any sophisticated judgement of the efficiency of the 'precautionary measures' taken by members of the Ambulance Association 'pending the arrival of the doctor',<sup>4</sup> it is clear that they could prove of considerable importance. In 1889 miners injured in Yorkshire at the Manvers Main and Mitchell Main collieries were treated by members of the

1. Provident, March 15, 1883. See also D.T., July 20, 1878; Sept. 6, March 15, 1879; March 19, 1881. June 3, 1882.
2. Reports of H.M. Inspectors of Mines, A.H. Stokes, 1888. pp.5-6.
3. N.W.C., Oct. 1, 1887; Labour Tribune, Aug. 13, Sept. 24, 1887; June 30, 1888; Feb. 21, 1891.
4. Provident, March 15, 1883.

association<sup>1</sup> while when two men were killed and four injured at the Hepburn Colliery the Newcastle press reported that the doctors were assisted by the colliery ambulance corps.<sup>2</sup>

Frequently the value of this preliminary treatment was publicly recognised. It was announced in 1883 that after accidents at Messrs. J. and G. Wells' Derbyshire collieries useful aid was given to the injured before the arrival of formal medical assistance.<sup>3</sup> Doctors praised the help provided by association members after several accidents<sup>4</sup> and when a youth was injured at the North Seaton Colliery, Northumberland, in 1888 he was bandaged by a student of the ambulance class who was later complimented upon his work by Dr.C.H. Evers.<sup>5</sup> Two years before, when twenty-two miners were killed at the Silkstone Colliery in the Yorkshire coalfield the Leeds Intelligencer had remarked that

About a hundred of the workmen employed by the Messrs. Pope and Pearson the owners of the colliery have made themselves more or less efficient in the rendering of "first aid", and, happily amongst those who had joined the gallant band of explorers were some who had acquired this incalculable knowledge and training.<sup>6</sup>

It is clear then that injured coal-miners were increasingly likely to be offered speedy preliminary treatment. Such help, when available, was likely to aid the patient's safe and rapid recovery.

1. Barnsley Independent, Apr.13, 1889; Sheffield Telegraph, Oct.15, 1889.
2. N.W.C., Apr.21, 1888.
3. D.T., Sept.8, 1883.
4. Sheffield Telegraph, Oct.20, 1884.
5. N.W.C., Apr. 21, 1888.
6. Leeds Intelligencer, Oct. 4, 1886.

But it was only following major accidents that evidence survives of the injured receiving free, qualified medical treatment underground or at the pit bank. After the Hyde disaster two doctors from the town's Provident Dispensary 'went to see whether their services were required in the pit.'<sup>1</sup> In June 1885 a major firedamp explosion occurred at the Clifton Hall Colliery near Manchester and

The medical men practising in the area soon heard the sad news, and without loss of time repaired to the scene of the explosion... Mr. Oliver Heywood, too, attended, with Miss Cobb, superintendent of the Children's Hospital, and half a dozen sisters from the same institution, who took with them lint, bandages, and other surgical appliances that were likely to be of use on such an occasion.<sup>2</sup>

When the Swaithe Main Colliery exploded in 1875

Messengers were despatched to Barnsley and other places to procure the assistance of medical men and to obtain quantities of flannel, wadding, etc.<sup>3</sup>

While Earl Fitz William sent a doctor, a wagonette of blankets and a quantity of wine for the use of the injured.<sup>4</sup>

1. The Times, Jan. 19, 1889.
2. Ibid., June 19, 1885.
3. Leeds Intelligencer, Dec. 7, 1875.
4. Y.P., Dec. 8, 1875.

Members of the public increasingly provided coal-mining communities with vehicles to facilitate the safer movement of injured workmen. Griffith Jones, a well known figure in the Lancashire coal trade, donated an ambulance to be stationed at Leigh on condition that it was satisfactorily horsed and housed.<sup>1</sup> Four years later the Wigan County Police Force presented a horse ambulance for use in the colliery districts of Ince, Hindley and Abram.<sup>2</sup> In the South-Western coalfield the Forest of Dean Recreative and Medical Aid Association provided ambulances at Cinderford and at Coleford.

But although these Dean Forest vehicles could sometimes not be used because nobody knew how to gain access to them,<sup>3</sup> such inefficiency was exceptional. Following the Dean Lane disaster of 1886 the local police ambulance was used to transport the injured to hospital.<sup>4</sup>

Occasionally the subscription lists opened after small-scale mining accidents<sup>5</sup> were designed to provide medical assistance. In 1884, some six years after a miner was so badly injured in the Forest of Dean that 'the whole of his lower extremities [were] rendered totally useless,' the charitable public attempted to

1. W.O., Nov. 28, 1891.
2. Ibid., Apr. 27, 1895.
3. D.F.M., Nov. 2, 1894.
4. Bristol Mercury, Sept. 11, 1886.
5. See above pp. 137-42.

raise money in order to buy him a convalescent chair.<sup>1</sup>

Although colliery disaster funds rarely began operating quickly enough to offer the injured more than pecuniary relief<sup>2</sup>, medical aid was sometimes provided. The Talke Relief Fund supplied those injured by the explosion of December 1866 with wines, spirits and nursing care.<sup>3</sup>

It is well known that during the second half of the nineteenth century charitable dispensaries and the outpatient branches of the voluntary hospitals provided a substantial, and growing, volume of free domiciliary medical treatment.<sup>4</sup> The colliery districts benefited from this development, many miners receiving attention when they had been injured during the course of their employment. In Lancashire their places of treatment included the Pendleton Dispensary<sup>5</sup> and the outpatient department of the Wigan Infirmary<sup>6</sup> while across the Pennines help was offered by the Leeds Infirmary<sup>7</sup> and by the Leeds<sup>8</sup> and Barnsley<sup>9</sup> Public Dispensaries. In the

1. G. Milling to D.F.M., June 27, 1884.
2. G.E.Swithinbank, Report and General Statement of the Oaks Colliery Explosion Fund, from 1st January, 1876, to 31st December, 1880, (Barnsley), 1881, p.9. Cf. 'A SUBSCRIBER' to Accrington Times, Dec.29, 1883.
3. Colliery Explosions Fund, p.24, S. Child to T. Gabriel, Jan.2, 1867.
4. Abel-Smith, op. cit., p.153; The Times, March 8, 1873.
5. The Times, June 19, 1885.
6. Wigan Record Office, Wigan Infirmary Reports, 1873/4-1896/7.
7. S.Y.M.A., Jan. 27, 1873.
8. Y.P., Aug. 18, 1876.
9. W.Bury to B.C., March 13, 1886.

Durham coalfield accident victims received attention at the Stockton<sup>1</sup>, Gateshead<sup>2</sup> and Sherburn Hospital Dispensaries,<sup>3</sup> the latter receiving many miners, it was discovered in 1868, who should have used other sources of treatment. Colliery club doctors<sup>4</sup> found it impossible to continue treating difficult cases requiring large quantities of quinine and other drugs and these patients were sent to the Sherburn Dispensary. In order to prevent abuse it was suggested that in future a clergyman, as well as the miner's doctor, should sign orders for the hospital.<sup>5</sup>

Charitable dispensaries and voluntary hospitals were not designed to assist those able to pay for the treatment and the regulations in force at many institutions excluded some local miners from receiving treatment. At Wakefield<sup>6</sup> and at Barnsley<sup>7</sup> the public dispensaries refused relief to members of benefit societies.

At the same time those in receipt of parochial relief were refused treatment. The rules of the

1. Durham County Record Office, D/X/343/1, Stockton Dispensary, Report of Annual Meeting of Subscribers, 1861.
2. Newcastle Chronicle, Feb. 9, 1861.
3. R.G.L.Blenkinsopp to D.C.A., Apr. 10, 1868.
4. See below pp300-304.
5. 'ONE WHO HAS THE PRIVILEGE OF GRANTING ORDERS TO SHERBURN' to D.C.A., March 6, 1868.
6. B.C., Nov. 2, 1861.
7. Rules of The Beckett Hospital and Dispensary, at Barnsley. Revised and passed at the Special General Meetings held April 9th and 18th, 1872, (Barnsley), 1872, No.17.

Alnwick Infirmary decreed that

Inasmuch as Paupers are fully provided with Medical Attendance and Medicine by Law, they shall not be admitted to the benefits of the Institution;<sup>1</sup>

In Durham both the Sherburn Hospital Dispensary<sup>2</sup> and the South Shields and Westhoe Dispensary<sup>3</sup> declined to offer assistance to those receiving aid from the poor law authorities and in 1878 the rules of the Dudley Dispensary were amended to ensure that no help would be given to any patient who in the previous two weeks had received parochial relief.<sup>4</sup> The same restrictions were in force in the Yorkshire coalfield. The dispensaries at Wakefield<sup>5</sup> and Barnsley<sup>6</sup> discriminated against the pauper while the medical officers of the Leeds Public Dispensary were constantly being summoned to attend patients who, since they were receiving parish relief, were ineligible for treatment.<sup>7</sup>

1. Laws for the Regulation and Government of the Alnwick Infirmary, (Alnwick), 1860, No. XXXIV.  
See Appendix II.
2. 'ONE WHO HAS THE PRIVILEGE OF GRANTING ORDERS TO SHERBURN' to D.C.A., March 6, 1868.
3. Durham County Record Office, M/ss 1, South Shields Dispensary, Regulations, 1862, No.12.
4. W.C., Oct. 2, 1878.
5. B.C., Nov. 2, 1861.
6. Rules of Beckett Hospital, No.17.
7. Y.P., Aug. 18, 1871.

Injured miners who proved eligible for attention in dispensaries and outpatient departments did not always receive satisfactory attention. The numbers seen were often extremely high. In 1884, for example, the Bristol Royal Infirmary treated 28,616 patients (78 a day) of whom 4,678 (13 a day) were casualties.<sup>1</sup> Such statistics must inevitably throw doubt upon the quality of treatment provided. As The Hospital maintained in 1890.

The number of cases that a 'physician' - save the mark ! - will see, examine and treat in an hour is incredible, and absolutely destructive of professional honesty. The plain truth is that some outpatient physicians do not care one straw for their outpatient work except in so far as it is a stepping stone to a permanent hospital appointment.<sup>2</sup>

Despite the restrictions in operation at many dispensaries and hospitals free non-residential medical treatment was widely available to the victims of colliery accidents. But the quality of treatment was less satisfactory and these institutions, like the Poor Law, made no attempt to ensure that the domestic circumstances of injured miners would enable them to benefit fully from the medical assistance which they did receive.

But residential treatment was available in all English coalfields between 1860 and 1897 for the voluntary hospitals provided free medical care to an increasing number of miners injured by both large and

1. State of the Bristol Royal Infirmary for 1884, p.9.
2. The Hospital, Apr. 26, 1890, cited by Abel-Smith, op. cit., p.166.

small industrial accidents. In Cumberland injured men were sent to the Workington Infirmary<sup>1</sup> while in Northumberland the Alnwick<sup>2</sup> Tynemouth<sup>3</sup> and Newcastle Infirmarys all treated mining accidents.<sup>4</sup> By 1896, indeed 7.2% of the Northumberland patients and as many as 11.6% of the Durham patients admitted to the Newcastle Royal Infirmary were coal-miners.<sup>5</sup> Miners were also treated in Durham; the first patient admitted to the Sunderland Infirmary, when it was opened for the reception of accident cases in 1868, was a collier who had been injured at the Pensher Colliery.<sup>6</sup> The establishment of the Ingham Infirmary at South Shields in 1873 made it unnecessary to send accident cases on the difficult journey to the Newcastle Infirmary<sup>7</sup> while by 1883 three-quarters of the cases dealt with at the Durham County Hospital

1. The Times, Apr. 24, 1888.
2. N.M.M.C.A., Dec. 31, 1873.
3. N.W.C., Nov. 17, 1888.
4. Ibid., Oct. 15, 1864; March 4, 1865; Oct. 6, 1866; Feb. 13, May 1, 1869; D.C.A., March 3, 1865.
5. The Royal Victoria Infirmary, Newcastle-on-Tyne, Royal Infirmary, 1896 And 1902.
6. N.W.C., Feb. 29, 1868. See also The Times, Jan. 20, 1886.
7. Durham County Record Office, H/SS 3, Report of the Executive Committee for the erection of the Ingham Infirmary and South Shields and Westhoe Dispensary, Nov. 3rd, 1873. p.3.

involved miners or their families.<sup>1</sup>

The same pattern emerges in the Lancashire coal-field. From 1873/4 to 1876/7 between twenty and thirty per cent. of in-patient admissions to the Wigan Infirmary were connected with collieries<sup>2</sup> and the staff at all times treated many miners injured during the course of their employment.<sup>3</sup> Other Lancashire hospitals, too, offered institutional care to the victims of mining accidents. The injured were taken to the Salford Hospital<sup>4</sup> and to the Manchester<sup>5</sup> and Ashton-under-Lyne Infirmaries.<sup>6</sup> The Blackburn and East Lancashire Infirmary admitted a miner injured in the Altham explosion of 1883<sup>7</sup> and by 1886 workers from the same district were being cared for in the Bolton Infirmary.<sup>8</sup> A decade after the 1883 opening of the Haydock Cottage Hospital 59% of the 78 cases admitted were employed by the giant Messrs. Richard Evans and Company.<sup>9</sup>

1. D.C.A., Feb. 14, 1884. Also May 5, 1865; Jan. 17, 1868; Feb. 11, 1876, Feb. 15, 1884; N.W.C., Sept. 17, 1864; June 13, 1868.
2. Wigan Infirmary Reports, 1873/4 - 1876/7.
3. W. Pickard cited in W.O., Apr. 20, 1878; Apr. 12, 1879; The Times, Dec. 20, 1881.
4. The Times, Dec. 15, 1893.
5. Ibid., May 12, 1887.
6. Ibid., Apr. 16, 1874; Jan. 8, 1884.
7. Accrington Times, Nov. 17, 1883.
8. W.O., Oct. 2, 1886. Also see The Times, Apr. 25, 1889; June 11, 1891.
9. W.O., Aug. 4, 1894.

By 1880 the voluntary hospitals at Leeds, Wakefield, Dewsbury and Huddersfield were recognised to be doing a 'great amount of good ... to the Miners of West Yorkshire.'<sup>1</sup> As mining operations moved eastwards so the Doncaster Infirmary<sup>2</sup> and the Mexborough Cottage Hospital<sup>3</sup> began to treat workmen injured in that part of the coalfield.

In South Yorkshire many pit victims entered the Rotherham Hospital<sup>4</sup> or the Sheffield General Infirmary.<sup>5</sup> The Clayton Hospital, Wakefield was used by 'a large number of [the] members' of the South Yorkshire Miners' Association<sup>6</sup> and it is clear, despite possible statistical weakness,<sup>7</sup> that from the late 'eighties almost one-third of the in-patient surgical cases admitted without recommendation to the Beckett Hospital, Barnsley had been injured in the pit.' There were also many other colliery accidents admitted after treatment at home, with recommendations.<sup>8</sup>

The growing number of injured miners who received free institutional medical care in these, and in the other, coalfields, is explained in part by the foundation and extension of voluntary hospitals. Between 1861 and 1891 the number of both hospitals and beds in England

1. W.Y.M.A., INFIRMARY COLLECTION, 1880. Also S.Y.M.A., June 12, 1876; B.C., Feb.1, 1868; Y.P., Apr.24, July 28, 1876; Sheffield Telegraph, Aug.8, 1891; Aug.10, 1897; Leeds Intelligencer, Oct. 8, 1872.
2. Sheffield Independent, Oct. 18, 1884.
3. The Times, May 10, 1892.
4. Ibid., Aug. 19, 1893; B.C., Oct. 12, 1872; Sheffield Independent, Sept.19, 1893; Mexboro' & Swinton Times, March 23, 1888.
5. C.G., March 23, 1861; Sheffield Independent, July 26, 1882; R.G., Feb.4. 1860; Jan.2. Dec.24. 1869; Jan.8. 1870;

and Wales more than doubled.<sup>1</sup>

But hospital treatment was unpopular with many members of the coal-mining community. It was difficult in 1877 to persuade patients from certain mining areas to enter the Durham County Hospital<sup>2</sup> and four years later two miners burnt at West Bromwich 'were removed to their homes at Tipton by their own desire.'<sup>3</sup> As late as 1886, indeed, many South Staffordshire miners preferred to be treated at home.<sup>4</sup> But although 'Hospitals were still regarded with dread by the vast majority of the population... many more poor persons were prepared to accept admission.'<sup>5</sup> The growing realisation by the medical profession that even a patient 'with a good home, ample domestic staff and a substantial income' was better treated in hospital<sup>6</sup> was matched by the gradually decreasing hostility of the coal-mining community towards institutional care.<sup>7</sup>

The treatment, as in-patients, of miners injured in the pit was facilitated by many voluntary hospitals' relaxation, in accident cases, of the restrictions governing admission. Until 1873 the rules of the Chesterfield and North Derbyshire Hospital limited admission solely to cases of accident.<sup>8</sup> At the

1. . Abel-Smith, op.cit., p.152.
2. D.C.A., Feb. 9, 1877.
3. The Times, May 28, 1881.
4. Labour Tribune, May 22, 1886.
5. Abel-Smith, op.cit., p.152.
6. Ibid., pp.188-9.
7. B.C., Nov. 22, 1884.
8. D.T., Dec. 6, 1873.

Huddersfield Infirmary the regulation prohibiting assistance to those in receipt of parochial relief was waived after accidents.<sup>1</sup>

Rules refusing admission to those not in possession of a subscriber's ticket of recommendation were commonly relaxed. The Alnwick Infirmary allowed 'Persons meeting with sudden Accidents... to be admitted with any recommendation.'<sup>2</sup> Similar concessions were made in the Northern coalfield by the Ingham Infirmary<sup>3</sup> and in Yorkshire the Sheffield General Infirmary<sup>4</sup> and the Beckett Hospital, Barnsley both admitted accident cases without formality.<sup>5</sup> The same policy was adopted at the South Staffordshire General Hospital,<sup>6</sup> the Bristol General Hospital<sup>7</sup> and the Bristol Royal Infirmary.<sup>7</sup>

In Lancashire and in the West Midlands the growing number of injured miners who entered hospital is also explained by the favourable policy pursued at certain hospitals towards those injured in the pit. The surplus of the local appeal raised for the Oaks and Talke

1. R.C.P.L., Appendix vol.IV, p.686, Appendix LXV.
2. Alnwick Infirmary, No.xxxvii.
3. Durham County Record Office, H/SS 3, Rules, 1874, Nos. 41,64.
4. The Sheffield Hospitals, p.2.
5. Rules of Beckett Hospital, Nos. 14,20; Annual Reports Beckett Hospital, 1875/6, p.3.
6. W.C., Dec.2, 1863.
7. Bristol Mercury, March 16, 1861.

disasters was, in 1869, allotted to the South Staffordshire General Hospital on condition that it was used to provide an additional accident ward to which admission should first be given to the victims of colliery accidents.<sup>1</sup> By the end of the period the Haydock Colliery Explosion (1878) Relief Fund had made four grants of fifty pounds to the Wigan Infirmary on condition that the money 'should be expended in the relief of suffering caused by mining accidents.'<sup>2</sup>

Despite the growing number of injured miners who were treated in the voluntary hospitals, in no colliery area did they help more than a small proportion of those injured in the pit. As the honorary surgeon to the Durham County Hospital remarked in 1876, an institution serving a catchment area of 100,000 people but treating only 237 patients a year could scarcely be said to be providing a major source of medical relief.<sup>3</sup> In an average year the Wigan Infirmary dealt with only one hundred accidents of all types<sup>4</sup> and from 1889/90 until 1897/8 even the Beckett Hospital admitted without recommendation fewer than nine hundred men injured by mining accidents.<sup>5</sup>

If it is assumed that in 1863 the coal-miners in the area served by the Chesterfield and North Derbyshire

1. W.C., Apr. 14, 1869.
2. Wigan Infirmary Reports, 1896/7, p.10.
3. D.C.A., Feb. 4, 1876.
4. W.O., Dec.13, 1890.
5. A.R.'s of the Beckett Hospital and Dispensary, 1889/90 - 1897/8.

Hospital suffered the same accident rate as the whole Midland coalfield and that every accident case admitted came from a colliery, still no more than 3% of the district's mining accidents would have received treatment.<sup>1</sup> In 1896 the Newcastle Royal Infirmary dealt with less than 6% of the non-fatal mining accidents which occurred in Northumberland and under 2% of those taking place in Durham.<sup>2</sup>

In some districts the voluntary hospitals were situated at considerable distances from many of the pits at which accidents occurred. Despite the improvements which were taking place in the transport of the injured<sup>3</sup>, this remained, in many cases, a powerful barrier to institutional treatment. In the Midlands it was common for injured miners to have to travel more than twelve miles to the Derby Infirmary<sup>4</sup>, to the Nottingham General Hospital<sup>5</sup> and to the Chesterfield and North Derbyshire Hospital.<sup>6</sup> The Wigan Infirmary served an area extending nine miles in all directions and the Board of Management admitted that

very serious mischief would be prevented by the provision of wheeled and other ambulances in convenient centres for immediate use in cases of accident.<sup>7</sup>

1. D.T., Oct. 31, 1863.
2. Royal Infirmary, 1896 And 1902; Durham Coal Owners' Association, Statistical Return, No.382.
3. See above pp.170-3 and below pp.246-7.
4. D.T., Oct. 22, 1870.
5. Labour Tribune, Feb. 16, 1889.
6. D.T., Jan.28, 1886; B.C., Jan.16, 1886.
7. Wigan Infirmary Reports, 1882/3, p.8; W.O., Nov. 30, 1889.

It was twelve miles from Cinderford to the Gloucester Infirmary and the local miners' agent, G.M.Rowlinson, maintained in 1890 that the journey from the Forest of Dean coalfield to the Infirmary was sufficient to kill the seriously injured.<sup>1</sup>

But the failure of the voluntary hospitals to assist large numbers of injured miners misrepresents their significance to the victims of an expanding coal-mining industry. The voluntary hospitals, as might be expected, treated the most acute surgical cases<sup>2</sup> and admitted many of the most seriously injured victims of mining accidents.

After the Morley disaster of 1872 two of the injured, 'who it is feared, cannot recover, were sent off to the Leeds Infirmary;'<sup>3</sup> and in 1893 it was reported that three miners were so badly injured in the pit that there was no alternative but to send them to the Salford Hospital.<sup>4</sup> By this time, the most seriously injured colliers throughout the area served by the Lancashire and Cheshire Miners' Permanent Relief Society were sent to the Wigan Infirmary.<sup>5</sup> When four employees of C.H.Plevins were burnt at Newbold in 1872 only the three 'most seriously injured', were admitted to the Chesterfield Hospital.<sup>6</sup>

1. D.F.M., Apr.18, 1890; E.A.Rymer to ibid., Feb.13,1885.
2. Hodgkinson, op. cit., p. 618.
3. Leeds Intelligencer, Oct. 8, 1872.
4. The Times, Dec. 15, 1893.
5. L.C.M.P.R.S., 20 A.R., p.37, Appendix B, "The Society And Its Doctors:".
6. The Times, Feb. 27, 1872.

In the West Midland coalfield, too, the voluntary hospitals accommodated those most urgently in need of specialised treatment. When four men and a boy were burnt at the Longton Colliery of Messrs. Goddard in 1871 it was the two with the worst injuries who were taken to the Longton Cottage Hospital.<sup>1</sup> Following an accident at the Short Hill Colliery near Hanwood in 1882 the four least seriously hurt were taken to their homes while the two miners with fractured legs were taken to the Shropshire Infirmary.<sup>2</sup> A decade before three miners had been involved in an accident at Pelsall and 'One man was so seriously injured as to render necessary his removal to the Walsall Cottage Hospital'.<sup>3</sup> The same pattern of residential treatment emerged in the South-Western coalfield; when an accident occurred at the Ashton Vale Colliery 'Five of the worst cases were admitted at the Bristol General Hospital'.<sup>4</sup> The 361 miners treated by the Newcastle Royal Infirmary in 1896 represented only 2.5% of all non-fatal colliery accidents in the two counties. But it equalled 8.8% of the cases of injury in which disablement persisted for more than two weeks.<sup>5</sup>

Although institutional attention at least guaranteed

1. B.C., July 22, 1871.
2. Manchester Guardian, Jan.20, 1882.
3. The Times, Nov.25, 1872.
4. Ibid., March 23, 1888.
5. Royal Infirmary, 1896 And 1902; Durham Coal Owners' Association, Statistical Return, No.382.

that the injured miner was fed and cared for, voluntary hospitals in the coalfields were not always able, even by contemporary standards, to supply adequate medical treatment. The recommendation system caused difficulties even in emergencies; there were frequent delays at the Newcastle Infirmary when people did not know the names and addresses of Governors.<sup>1</sup> In the mid 'seventies the administrators of the Ingham Infirmary at South Shields admitted that before the appointment of an assistant house surgeon, outdoor work had taken up as much of the house surgeon's time that, when they were admitted, accident cases were sometimes not treated.<sup>2</sup>

Environmental conditions in the middle of the century, it has been pointed out, were often little better than in workhouse infirmaries. As late as 1878, indeed, many prominent voluntary hospital doctors still favoured the mixing of fever cases in the general wards.<sup>3</sup>

Until 1879 the lack of essential surgical instruments at the Chesterfield and North Derbyshire Hospital meant that many of the most serious cases had to be transferred to other institutions.<sup>4</sup> But in no voluntary hospital was even amputation a safe procedure. In 1874 the mortality from all forms of amputation was

1. N.W.C., Jan. 2, 1869.
2. H/SS 3, Ingham Infirmary General Committee, Minute Book, 1873-80; Annual Report, 1876-7, p.5.
3. Hodgkinson, op. cit., pp.593-4.
4. D.T., March 13, 1880.

between 35 and 50%, with a fatality rate as high as 90% after certain forms of the operation.<sup>1</sup> When a miner injured at the Bolsover Colliery in 1897 had his leg amputated at the Chesterfield Hospital it was reported that he died thirty minutes after the operation because of the shock imposed upon his system.<sup>2</sup>

The voluntary hospitals, then, provided institutional care for no more than a small minority of those injured during the course of their employment in the English coal-mining industry. Nor, it has been seen, was the treatment provided always satisfactory. But, by means of crude and often arbitrary admission policies, the voluntary hospitals did direct their resources towards the cure of those disabled miners most in need of their specialised assistance.

1. Abel-Smith, op. cit., p.152, n.2.
2. Sheffield Telegraph, May 31, 1897.

3.

MISCELLANEOUS

After serious accidents in the English coal-mining industry there occurred during this period the extensive, if unsystematic, provision of relief in kind. Free coal might be made available; the breakdown of local clubs after the Oaks explosions combined with the delay before the disaster fund commenced operations meant that

newly made widows [were] walking miles day after day to beg a cartload of coals which were being distributed at Hoyle Mill.<sup>1</sup>

Following the Clay Cross catastrophe of 1882 the British and Foreign Bible Society presented a family bible to each widow and a smaller copy to each orphan.<sup>2</sup>

More commonly supplies of food were made available. At Burradon a local man gave sixpenny loaves of bread to the bereaved<sup>3</sup> while after the Dean Lane explosion of 1886 a Miss Terrett distributed beef and similar provisions.<sup>4</sup> But perhaps the most usual form of relief in kind was a gift of clothing. At Hartley numerous garments were made available and 'One benevolent lady offered to supply all the widows with a widow's cape.'<sup>5</sup> Following the Talke explosion of December 1866 mourning and clothing were distributed by the ladies of the

1. Colliery Explosions Fund, p.15, W.Taylor to R.C.L. Bevan, Dec.22, 1866.
2. C.G., Apr.13, 1883.
3. Newcastle Chronicle, March 10, 1860.
4. Bristol Mercury, Sept. 14, 1886.
5. The Times, Jan. 30, 1862.

district<sup>1</sup> and when sixty-four miners were killed at Mossfield in 1889 one lady promised to give a dress to every girl and a suit of clothes to every boy who had lost a father.<sup>2</sup>

In relation to the total amount of distress caused by all fatal and non-fatal colliery accidents, these miscellaneous charitable gifts were of the most minor importance. But, by augmenting other sources of compensation, they were of significance after individual major disasters.

Following several great colliery disasters it was felt that institutional care would be the appropriate method of dealing with some of the bereaved children. In 1862 the Wolverhampton Orphan Asylum offered to admit four orphans from the Hartley catastrophe<sup>3</sup> and a decade later Lady Lichfield promised to offer one ticket for the Ham Orphanage to a victim of the Pelsall Hall inundation.<sup>4</sup> The Leeds Branch of the Church of England Society for Providing Homes for Waifs and Strays took at least one girl bereaved by the Seaham disaster of 1880<sup>5</sup> while after the Clay Cross explosion two years later

Mr. Baggally, treasurer of Bridewell [Hospital] offered to take in gratuitously into King Edward's schools, at Whitley, in Surrey, four boys and four girls to be boarded, clothed, and educated for four years.<sup>6</sup>

1. Ibid., Jan. 23, 1867.
2. Labour Tribune, Oct. 26, 1889.
3. W.C., March 5, 1862.
4. Ibid., Nov. 27, 1872.
5. Durham County Record Office, D/Lo F 698(1), Seaham Relief Fund, Minutes, Letter from Miss Barter, Feb. 21, 1893.
6. Provident, Dec. 15, 1882.

As early as 1862 two members of the Geological Society of Manchester had argued that a school, similar to that for commercial travellers' children, was needed for the sons and daughters of dead miners. The school, it was hoped, would produce well educated men to work as underlookers.<sup>1</sup> When in 1866, the Wolverhampton Orphan Asylum announced that it would admit children of the ninety-one miners killed at Talke only upon payment of one hundred pounds, the committee of the disaster fund considered, but rejected as too high, the terms of several other orphanages.<sup>2</sup> It was felt, therefore, that part of any surplus remaining from the Talke Relief Fund should be applied to the establishment of 'an Orphan home for the children.'<sup>3</sup>

There the matter rested until the late eighteen seventies when the question of founding homes for the children of miners was again raised. In the summer of 1878 an anonymous correspondent to the Barnsley Chronicle used the plight of eleven children at Flockton to urge the establishment of a miners' orphanage.<sup>4</sup> At the same time Ellis Lever was campaigning for the foundation of a special fund, as envisaged by the provisional committee of the Central Association for Dealing With Distress Caused by Mining Accidents, to establish

1. 'LANCASTRIENSIS' to C.G., May 10, 1862.
2. The Times, Dec. 21, 1866; Jan. 23, 1867.
3. Colliery Explosions Fund, p.12, S.Child to Lord Mayor, Dec. 26, 1866.
4. 'CHARITY' to B.C., May 18, June 1, 1871.

orphanages for the two thousand orphans whom he estimated were left destitute each year. He suggested that these homes be named 'The Princess Alice Memorial Orphanages' and that one should be situated in each of the seven principal mining districts of the kingdom. Lever argued that

The boys should,.... receive a plain and useful education, and special care be taken to provide a diet and physical training to fit them for the arduous employment of destined mining workers. The girls would, no doubt, receive a training calculated to fit them for domestic service and for other suitable employments.

But the estimated preliminary cost was £350,000<sup>1</sup> and nothing came of the scheme.

In 1892 an attempt was made to establish a Miners' Orphanage for the Midland counties alone.<sup>2</sup> An influential meeting, presided over by the Duke of Portland, was held at University College, Nottingham. A committee, consisting of three colliery owners, six miners, six miners' agents, six colliery managers and three members of the general public, was appointed to formulate a scheme and to report to a subsequent meeting.<sup>3</sup> But again nothing came of the initiative.

Indeed the only home of this kind to come into existence during this period was the Miners' National Orphanage which was established at Rotherham in 1882 by C.B.Vincent when he lost his job as travelling agent

1. E.Lever to Sheffield Independent, Dec. 26, 1878 and to W.O., Dec. 28, 1878.
2. Williams, op. cit., p.458 incorrectly describes it as a national miners' orphanage.
3. Y.P., Nov. 23, 1892; C.G., Nov.25, 1892; Sheffield Telegraph, Nov.23, 1892.

of the Railway Servants' Orphanage of Derby.<sup>1</sup> Vincent promised that 'The children admitted will be treated in every respect homely' until the boys were fourteen and the girls fifteen years old and that their clothing would not reveal that they were in receipt of charity. He argued that an elaborate building was unnecessary as 'inside comfort is far more desirable than outside show.'<sup>2</sup>

The support of the Hon. M.W. Fitzwilliam and of the Earl of Shaftsbury was secured<sup>3</sup> and meetings were held among the miners of South Yorkshire.<sup>4</sup> Despite plans for colliers all over the country to subscribe a half-penny a week<sup>5</sup> only at Brightside, Glass Houghton and at the Nunnery-Silkstone Colliery did miners subscribe regularly.<sup>6</sup> In fact from May 1, 1882 until April 30, 1885 no more than £60-8-4½ was received in contributions from the

1. Mexboro' & Swinton Times, Sept. 25, 1885.
2. C.B.Vincent to B.C., Aug. 26, 1882. Also ibid., June 14, 1884; C.L.Stanley to Mexboro' & Swinton Times, Oct. 16, 1885.
3. B.C., June 14, 1884; Sheffield and Rotherham Independent, Dec. 14, 1883.
4. C.G., Dec. 7, 1883; Feb. 29, 1884; B.C., June 14, 1884; Wombwell Express, Aug. 22, 1884; Sheffield and Rotherham Independent, Oct. 20, 1883; Mexboro' & Swinton Times, Sept. 25, 1881; Oct. 30, 1885.
5. B.C., June 14, 1884; C.B.Vincent to ibid., Aug. 26, 1882; C.G., Feb. 29, 1884; Mexboro' & Swinton Times, Sept. 25, 1881.
6. Mexboro' & Swinton Times, Sept. 25, 1885; Sheffield Telegraph, Nov. 9, 1883.

coal-mining community.<sup>1</sup>

The failure of the miners to aid the orphanage made it difficult to gain the support of the general public.<sup>2</sup> Collections were made at the Newhill Chapel, at the Congregational Chapel, West Melton, at the Primitive Chapel, Winterwell and at the Primitive Methodist Chapel in Wath.<sup>3</sup> A few gifts were also sent by members of the public to be sold for the benefit of the institution.<sup>4</sup> But in the three years from May 1, 1882 only £225-2-0 was received in donations and only £49-12-0 was paid in subscriptions.<sup>5</sup>

Because of the manner in which the orphanage's finances were managed, relations with other local sources of compensation became strained. Disputes occurred with the West Riding Miners' Permanent Relief Fund<sup>6</sup> and with the Rotherham Board of Guardians.<sup>7</sup>

1. Mexboro' & Swinton Times, Sept. 25, 1885.
2. C.B.Vincent to ibid., Sept.21, 1883; C.L.Stanley to ibid., Oct. 16, 1885.
3. Ibid., Sept. 25, 1885.
4. Wombwell Express, Aug. 22, 1884.
5. Mexboro' & Swinton Times, Sept. 25, 1885.
6. W. Watson to ibid., Oct. 23, 1885.
7. Ibid., Oct. 30, 1885; W.Blazeby to Sheffield Independent, Dec.26, 1885; Rotherham Advertiser, Dec.12, 1885; W. Blazeby to ibid., Jan.2, 1885; Rotherham Public Library, Rotherham Union, Guardians' Minutes, 1883-6, pp.452; 455, Nov.30, 1885; 458, Dec.7, 1885; 465, Dec.21, 1885.

Rotherham's Miners' National Orphanage never became a major source of institutional care for the sons and daughters of miners killed during the course of their employment. Few orphans were ever admitted; indeed by the summer of 1884 only six destitute children had been received.<sup>1</sup>

1. Leeds Mercury, June 10, 1884; Wombwell Express, Aug. 22, 1884; C.L. Stanley to Mexboro' & Swinton Times, Oct. 16, 1885.

APPENDIX I

COLLIERY DISASTER FUNDS, 1860-97

Year	Colliery	Lives lost	Dependants	Sum raised (£)
	<u>NORTH</u>			
1860	Burradon	76	113	6,105
1860	Manor Pit	22		
1862	Hartley	204	425	81,839
1862	Walker	16		
1866	Pelton	24		
1871	Seaham	26		13,000
1880	Seaham	164	382	
1882	Trimdon Grange	74		
1885	Usworth	42		
1886	Elemore	28		
1888	St. Helens	30		
	<u>LANCASHIRE</u>			
1866	Park Lane	30		
1866	Bank	8		
1868- 1870	West Lancashire (10 accidents)	317	504	17,572
1877	Stonehill	18		
1878	Unity Brook	43	c.100	1,200 (+)
1878	Haydock	189	313	25,515
1881	Abram	48	98	
1883	Altham	68	120	c.14,000
1885	Clifton Hall	178	400	27,512
	<u>YORKSHIRE</u>			
1862	Edmund's Main	59	123	1,728
1866	Oaks	361	690	48,747
1872	Morley Main	34	65	c.700
1874	Rawmarsh	23	56	
1875	Swaithes Main	143	242	10,003
1879	Victoria	21		
1886	Silkstone	22	49	c.1,200
1893	Thornhill	139	282	36,823
1896	Micklefield	23	56	20,000 (+)
	<u>MIDLANDS</u>			
1861	Clay Cross	23	37	2,093
1871	Renishaw Park	26	170	
1877	Annesley	7	21	500
1882	Baddesley	32	64	5,129 (+)
1882	Clay Cross	45	125	9,023

cont'd..

APPENDIX I. (cont'd....)

Year	Colliery	Lives lost	Dependants	Sum raised (£)
<u>WEST MIDLANDS</u>				
1861	Brownhills	6		
1866	Dukinfield	38	46	
1866	Talke	91		16,682
1872	Pelsall Hall	22	57	4,913
1874	Brignall Hill	17		
1874	Astley Pit	54		
1875	Bunker's Hill	43	69	c.12,000
1880	Leycett	62	113	
1881	Whitfield	25		1,600
1881	Lillydale	8	25	
1889	Hyde	23		6,907
1889	Mossfields	64	120 (+)	c.10,000
1891	Apedale	10		
1895	Audley	77	125	14,926
<u>SOUTH WEST</u>				
1869	Newbury	11	21	
1886	Dean Lane	10	10	
1891	Malago	10		
1895	Timsbury	7		

SOURCES

Reports of H.M. Inspectors of Mines, 1860-1897; Colliery Explosions Fund, pp.68-9; Swithinbank, op.cit., pp.15-18; Dyson, op.cit., p.4; Wills Memorial Library, D.M. 106 (282), Newbury Colliery Explosion Relief Fund. Statement of Receipts and Expenditure to Jan. 5th, 1871; Newbury Colliery Explosion Relief Fund, Statement of Receipts and Expenditure from Dec. 31, 1870, to Dec. 31, 1880.; W.R., Bundle on Swaithe Main Fund; G.L.Campbell, Public Subscriptions and Permanent Funds, (Wigan), 1896; Central Association, 1891 Report, Appendix B; 1894, Appendix C; Q.O., June 22, 1866; March 23, 1878; Accrington Times, Nov.17, 1883; Nuneaton Chronicle, June 16, 1882; Wakefield Express, Oct. 16, 1886; N.W.C., May 27, 1865; W.C., Jan. 28, 1880; Leeds Daily News, Jan. 19, 1889; Y.P., Aug.26, 1868; D.T., Dec.28, 1861; Somerset Guardian and Radstock Observer, Apr. 27,1895; Labour Tribune, Oct.2, 16, 1886; Feb.2, 1889; S. Wilkinson to *ibid.*, March 27, 1886; Provident, May, Aug. 1881; Jan.15, Dec.15, 1882; Dec.15, 1883; Feb.15, 1884; C.G., Jan.20, 1871; Dec.4, 1874; May 14, 28, 1875; July 6, 20, 1877; Apr.21, 1882; Apr. 13, 1883; June 26, 1885; March 23, 1888; Nov.8, 22, 1889; Oct. 9, 1896; B.C., May 2, 1863; Jan.27, 1877; G.Barker to *ibid.*, Dec.25, 1875; Newcastle Daily Journal, Sept. 14, 1880; The Miner, May, 1888.

APPENDIX II

L A W S  
FOR THE  
REGULATION AND GOVERNMENT  
OF THE  
ALNWICK INFIRMARY.

ALNWICK:

PRINTED BY. M. SMITH, 39, BONDGATE STREET.

ALNWICK INFIRMARY

RULES

OF

THE ALNWICK INFIRMARY  
AS AMENDED AND ADOPTED

At a Special General Meeting of the Governors held on  
the 17th day of April, 1860.

---

THE OBJECT OF THIS INSTITUTION SHALL BE TO AFFORD MEDICAL  
ATTENDANCE AND MEDICINE GRATUITOUSLY TO INDIGENT PERSONS.

T H E   E S T A B L I S H M E N T

SHALL CONSIST OF A PATRON, SIX PRESIDENTS, AND FIFTEEN VICE-  
PRESIDENTS, TRUSTEES, A TREASURER, A SECRETARY, TWO PHYSICIANS  
AND TWO SURGEONS RESIDING IN ALNWICK, A HOUSE SURGEON, A  
MATRON, AND SUCH NURSES AND SERVANTS AS MAY BE REQUIRED.

T H E   L A W S

FOR THE REGULATION AND GOVERNMENT OF THE INSTITUTION SHALL BE  
AS FOLLOW:-

G O V E R N O R S  
THEIR RIGHTS AND PRIVILEGES.

- I.- Every Annual Subscriber of One Guinea shall be a Governor, so long as such Subscription shall be continued; and the same shall be considered as continuing, until the Subscriber shall signify the contrary in writing to the Secretary.
- II.- The Annual Subscription shall be paid in advance for the current year at Michaelmas.
- III.- No Annual Subscriber shall recommend a Patient, nor Vote in the Transactions of the Institution, unless and until his or her Subscription for the current year, and any arrears shall have been paid.
- IV.- A Benefactor of Ten Guineas paid at one time, shall be a Governor for Life; and Corporations, Companies, and Permanent Trusts, making a like Benefaction, shall at the time of paying the same be entitled to nominate a Governor for Life.
- V.- Every Person making to the Institution a Bequest of Ten Guineas, or upwards, may nominate a Life Governor.

VI.- Every Incumbent, and Minister of the Gospel, who shall cause a Public Collection to be made in his Church or Chapel for the benefit of the Infirmary, to the amount of One Guinea, or upwards, shall be entitled to the same privileges as an Annual Subscriber of One Guinea for the year following the payment of such Collection.

VII.- That the Medical Officers of the Institution, (except the House Surgeon) the Honorary Governors of the Institution, and be entitled to the same privileges as an Annual Subscriber of One Guinea.

VIII.- Every Governor shall be entitled to One Vote only at the General and Special Meetings of the Governors of the Infirmary, except in cases of the election of Officers, in which matters Annual Subscribers shall have One Vote for each Guinea subscribed, and Life Governors in virtue of Donation or Bequests One Vote for every Ten Guineas given to the Institution; but in no case shall the number of Votes to be exercised by any Governor, however arising, exceed 5. Every Governor may Vote at Elections by Proxy, such Proxy being another Governor, and appointed in writing, in the manner, or to the effect following:-

I, A.B., hereby appoint C.D. my Proxy, to Vote at the Election proposed to be made at the Alnwick Infirmary, on the

Dated this

A.B.

IX.- Annual Subscribers shall be entitled to have One In-Patient in the year, and One Out-Patient constantly on the Books for each Guinea subscribed, and Life Governors in virtue of Donation, or Bequests, shall be entitled to the like privileges for every Ten Guineas given to the Institution, such privileges not exceeding those of an Annual Subscriber of Five Guineas.

X.- Every Governor, not residing within the Parish of Alnwick, may by Writing under his hand, to be delivered to the House Surgeon, appoint a Governor residing within the Parish of Alnwick to recommend Patients.

M E E T I N G S.

- XI.- A General Meeting of the Governors shall be held at the Infirmary once a year, in the Month of October, on the Wednesday of the Week of the Alwick Quarter Sessions, at 2 o'clock in the Afternoon, at which Meeting any matter connected with the Institution, not inconsistent with the Rules, may be discussed and determined on.
- XII.- At each Annual General Meeting there shall be appointed a Committee, to be called the COMMITTEE OF MANAGEMENT, consisting of fifteen Governors.
- XIII.- Out of the Committee of Management shall be selected three distinct Committees, each to consist of five Governors, to be called THE HOUSE COMMITTEE, to officiate in rotation for four months.
- XIV.- The present Physicians and Surgeons of the Institution, except the House Surgeon, shall be and form a Committee, to be called THE MEDICAL COMMITTEE. Vacancies therein may be filled up either at a General or Special Meeting.
- XV.- Special Meetings of the Governors may be held either on the day of holding the General Meeting, or at any other time, on the requisition of four Governors, addressed to the Secretary. Every such requisition shall state the object of the Meeting, and the Secretary shall on the receipt thereof, give notice in one or more of the Newcastle Papers, or by Post, of the Meeting, and of the object thereof, at least 7 days before the day appointed for holding the same. No other business than what may be specified in the requisition shall be transacted or entered upon at such Meeting.
- XVI.- No Law of the Institution shall be repealed or altered, nor any new Law adopted, except at a Special Meeting.
- XVII.- All questions at a General or Special Meeting shall be determined by a Majority of Votes of the Governors present. No Governor at such Meeting to exercise more than One Vote on each question, except in cases of Election, and when there shall be an equal number of Votes on any question, such question shall be deemed to be lost.

F U N D S   O F   T H E   I N F I R M A R Y

XVIII.- No part of the Property of the Institution which now is, or at any time hereafter may be invested in the Public Stocks, Government, or other Securities shall be sold out or disposed of, except upon the recommendation of the Committee of Management, and an order of a General or Special Meeting, at which fifteen Governors shall be present, and at which two-thirds of the Votes of the Governors present shall coincide therein.

XIX.- The current Expenses shall be defrayed, as far as possible, from the Annual Income of the Institution.

C O M M I T T E E   O F   M A N A G E M E N T

XX.- The Powers and Duties of the Committee of Management shall be,

1.-At their first Meeting to appoint a Chairman and Vice-Chairman, and once in every Two Months, on the first Monday in the Month, and at such other times as shall be deemed expedient, to hold a Meeting at the Infirmary. The Chairman or Vice-Chairman shall be responsible for carrying into effect the resolutions of this Committee; he shall be the Channel of communication with the Medical Committee, to whom he shall give every assistance, and he shall summon this Committee when required.

2.- To make orders upon the Treasurer for the payment of the Bills which shall be brought against the Infirmary, and which shall have been examined and allowed by the House Committee, or which the Committee of Management shall think proper to pay. Such orders shall be signed by the presiding Chairman and one other of the Committee.

3.- To cause the Infirmary, and all its Furniture and Appurtenances, to be kept in good and substantial repair, and from time to time, to remedy any defect in the repair of the House, its Furniture or Fixtures. But no work or repairs to be executed in the Infirmary, or any Fixtures to be put up therein, which may respectively be estimated to exceed the cost of £40 in one sum, shall be done without the concurrence of a majority of three Members.

4.- To have the exclusive arrangement, superintendence, direction, and management of the Institution, and of the Officers and Servants thereof; except so far as may herein be specially provided to the contrary.

- 5.- To keep a Record of all their Proceedings in a Book to be furnished for the purpose.
- 6.- Upon every vacancy of the office of Secretary, Treasurer, House Surgeon, or Matron to the Institution, or on Notice of an intended resignation by such Officers respectively, to cause a Special Meeting of the Governors to be summoned to elect a successor.
- 7.- Upon every vacancy of any of the other paid Officers of the Institution, or on Notice of an intended resignation, forthwith to elect a successor.
- 8.- Previously to the Annual Meeting, to prepare a Report upon the state of the Institution, and its Finances, and lay such Report before the Meeting. If the Report shall be approved of, to cause it to be printed, and a Copy to be forthwith sent to each Governor.
- 9.- No act of the Committee of Management shall be valid unless at a Meeting thereof, nor unless three are present and concur therein. In case of an equality of votes the presiding Chairman shall have a casting vote.

#### H O U S E   C O M M I T T E E

XXI.- The Powers and Duties of the House Committee shall be,

- 1.- To visit and inspect the Infirmary once at least in every Fortnight, to examine the House and Stores therein, and enquire into the conduct of the different Departments, to see that the several Books hereby required to be kept by the several Officers are duly and punctually kept, to give such directions to the Matron as occasion shall require respecting the economy of the House, and to see to the execution of the directions of the Committee of Management.
- 2.- To Report their Observations to the Committee of Management, in a Book to be kept for the purpose.
- 3.- To examine and check all Bills which shall be brought against the Infirmary.
- 4.- To summon a Special Meeting of the Committee of Management upon any emergency.

M E D I C A L   C O M M I T T E E

XXII.- The Powers and Duties of the Medical Committee shall be,

1.- To direct in writing the general dietary for the In-Patients in so many different Scales as shall be deemed expedient.

2.- To Report to the Committee of Management at each Meeting whether all the Nurses and Servants of the Infirmary are competent to, and have a knowledge of their Duties, and whether they do actually fulfil them, and report those who do not.

3.- To give all such orders and directions to the House Surgeon, Matron, and Servants of the Institution relative to the care and management of the Patients as may be thought expedient.

4.- A Physician and a Surgeon, (Members of the Medical Committee,) shall attend in rotation at the Infirmary every Tuesday and Friday Morning at 10 o'clock, and at such other times as his attendance shall be required, to give advice to the respective Patients.

5.- The Patients shall be under the care of the Physician or Surgeon by whom their Letters of Recommendation shall have been countersigned.

6.- The respective Members of the Medical Committee shall order in writing the particular Diet to be supplied to each Patient under his care, and any casual additions or extras to Diet; the order shall specify the number of days for which such additions are to be continued, and they shall not be supplied beyond that date.

7.- Excepting in cases of Accident admitting of no delay, no capital operation in Surgery shall be performed unless sanctioned on a consultation of the Medical Committee.

ELECTION AND QUALIFICATIONS OF OFFICERS.

- XXIII.- No appointment to the Office of Secretary, Treasurer, House Surgeon, or Matron shall be made, unless an Advertisement giving notice of such appointment shall have appeared in one or more of the Newcastle Newspapers, by the direction of the Committee of Management, at least one Calendar Month before the day on which such appointment is made, and in the case of a House Surgeon or Matron, unless a day is mentioned in such Advertisement, not being less than seven days before the day of such appointment, for the examination by the Committee of Management and the Medical Committee of the certificates and testimonials of the Candidates.
- XXIV.- No Person shall hold the Office of House Surgeon to this Institution, unless he be duly qualified to practice as a Surgeon; and unless his Character, Abilities, and Qualifications, have been approved by the Medical Committee.
- XXV.- No Person shall hold the Office of Matron who is not able to keep Accounts, and whose age, at the time of Election shall be less than 30, or more than 50 years.
- XXVI.- The Officers of the Institution shall attend to their respective departments with that vigilance, discretion, and activity, which may best secure the objects of this Charity - not contenting themselves with barely conforming to the letter of the Rules prescribed for their respective guidance, but endeavouring to promote by an attentive, faithful, and conscientious discharge of their duties the prosperity of an Institution necessarily so dependant on their respective exertions.

TREASURER.

- XXVII- The Duties of the Treasurer shall be:-

- 1.-To receive all Monies tendered to be paid to him on account of the Institution.
- 2.-To pay thereout all Orders for money which shall be drawn upon him by the Committee of Management.
- 3.-To apply by Letter to every Subscriber for his or her Subscription, after the same shall have been two months in arrear.

4.- To keep an account under proper dates of all monies received and paid by him, to balance the same on the day before Michaelmas-day of every year, and submit such account, with all vouchers and Papers relative thereto, to the Committee of Management at their Meeting next following such day.

5.- To send to the Committee of Management previously to each Meeting an account of the money in his hands belonging to the Institution.

#### S E C R E T A R Y.

XXVIII.-The Duties of the Secretary shall be:-

1.- To attend the Annual and all Special Meetings of the Governors, and to keep minutes of the proceedings at every Meeting, to enter them in a Book, and to procure the Signature of the presiding Chairman thereto.

2.- To receive all requisitions for Special Meetings of the Governors, and to summon such Meetings accordingly.

3.- To assist the Committee of Management in the preparation of their Annual Report, and to afford them and all the Officers of the Institution such aid in all matters connected with the Institution as is in his power.

#### H O U S E   S U R G E O N.

XXIX.- The Duties of the House Surgeon shall be:-

1.- To attend duly and punctually upon all the In-Patients, and at their Residences in Alnwick, upon all the Out-Patients, who cannot attend at the Infirmary; and to cause them to be supplied with such Medicines and other necessaries as their respective cases may require, or as the Medical Committee shall direct.

2.- Upon the application of every Patient for the benefit of the Institution, to enter into a Book prepared for the purpose, to be called "The Admission and Discharge Book" his or her Name, Residence, date of Application, by whom recommended, and the nature of the Disease; and, on the Cure or Death of a Patient to enter the time of such Cure or Death, and on the discharge of a Patient, the time and cause thereof, and in the case of a

Patient not being deemed admissiable, the cause thereof as certified by the Member of the Medical Committee who shall have examined the Patient.

3.- On the Cure, Discharge or Death of a Patient; or on a Patient not being admitted to the benefits of the Institution, forthwith to give Notice thereof, and if a discharge, or not being admitted, the cause thereof, by Letter to the recommending Governor. On the death of an In-Patient immediately to give Notice thereof to the nearest Relatives who may be known to him.

4.- Punctually to enter up, and accurately keep, an Inventory Book, in which shall be entered a List of all Apparatus, Instruments, and other Medical, Chemical and Surgical Effects and Utensils, in or belonging to the Institution; and to take charge of, and keep in good repair and condition, and be responsible for, all such Effects and Utensils as shall be so entered.

5.- Once in every week, on such day as the House Committee shall direct, to examine the Provisions Consumption Book, and see that the entries therein are correct, and have been duly authorized; and if found to be correct, to certify the same by his initials.

6.- To lay before the House Committee, at every Meeting, the several Books hereby required to be kept by him; and also a return, in a Book prepared for the purpose, of the number of Patients admitted since the last Meeting, the number of Cures, Discharges, or Deaths, during that period, and the number of Patients then upon the Books of the Institution, distinguishing the In-Patients from the Out-Patients.

7.- At no time to be absent from the Infirmary without informing the Matron where he may certainly and soon be found; to be in attendance at the Infirmary at 10 o'clock in the Forenoon and 6 o'clock in the Afternoon of every day; to be in his own apartments at not later than 11 o'clock at night; and not to be absent from Alnwick at any time, without permission in writing from the Medical Committee.

8.- To have charge of the Prescription Books of the Medical Committee, and accurately dispense the Medicines therein prescribed; and on no account to deliver any Medicine without written or printed directions how it is to be used, with the Patient's name - Such directions to be continued however frequently the Medicines are repeated.

9.- He shall be allowed to take an Apprentice, upon such terms as shall be approved of by the Committee of Management.

10.-To make a Report annually to the Committee of Management, at such time, and in such form, as they shall require, relative to the Patients who may have been admitted to the benefits of the Institution.

11.-To act as Secretary to the Committee of Management to enter in their Book, minutes of their proceedings at every Meeting, to conduct their correspondence, and to assist them in such matters as they may reasonably require for the benefit of the Institution.

12.-In the exercise of his professional privileges and duties, to be in every respect subordinate to the Medical Committee; and, in all other respects, to obey the orders of the Committee of Management.

#### M A T R O N

XXX.- The Duties of the Matron shall be:-

1.-To enforce Order, Punctuality, and Cleanliness, and the observance of all regulations for the Government of the Institution, by the Patients therein, and by the several Nurses and Servants thereof.

2.- To see that the Meals of the Patients are duly provided, dressed, and served, and that the Medicines, and the Medical Applications, are duly administered according to the directions of the House Surgeon. To provide cookery and attendance for him at his expense at the rate of Five Guineas per annum.

3.- To submit to the House Committee, at every Meeting, an estimate of such Provisions and other Articles as shall be required for the use of the Institution; and to receive and execute the directions of the Committee thereon.

4.- To receive all Provisions and other Articles, (except Medicines and Surgical Apparatus), purchased or procured for the use of the Infirmary, and to examine and compare them with the Bills of Parcels or Invoices relating thereto, and after proving the accuracy of such Bills or Invoices, to authenticate the same with her Signature, and submit them to the House Committee at their next Meeting.

5.- Punctually to enter up, and accurately keep an Inventory Book; in which shall be entered a List of all the Fixtures, Furniture, Utensils, Bedding, House Linen, and other Effects in the Infirmary (except such as are required to be entered in the Inventory Book of the House Surgeon); and to take charge of, and be responsible for, all such Articles and Effects as shall be so entered.

6.- Punctually to enter up, and accurately keep, a Book to be called the "Provisions Consumption Book," in the form to be prescribed by the Committee of Management; in which shall be entered the Provisions daily consumed by the In-Patients.

7.- Never to be absent from the Infirmary without leaving word where she may certainly and soon be found, and never to sleep out of the House without leave from the Medical Committee.

8.- Generally, to observe and fulfil all orders and directions of the Medical Committee, and of the Committee of Management.

#### P A T I E N T S

XXXI.- Patients are to be admitted to the benefit of the Institution upon the Letter of Recommendation of a Governor according to the Printed Form, which may be had at the Infirmary.

XXXII. The Domestic Servants, and Indentured Apprentices of the recommending Governor, who has been a Governor for six months previously, may be admitted as In-Patients for the period of four weeks, without expense to the recommending Governor; but after that period he shall pay to the Institution the sum of seven shillings and sixpence for every week the Patient remains an In-Patient.

- XXXIII.- Servants and Indentured Apprentices of Non-Subscribers may be admitted as In-Patients at the rate of ten shillings and sixpence a week, from the time of admission.
- XXXIV.- Inasmuch as Paupers are fully provided with Medical Attendance and Medicine by Law, they shall not be admitted to the benefits of the Institution; but no person once admitted shall be discharged, merely because he has since his admission become a Pauper.
- XXXV.- No person shall be admitted as an In-Patient until the Recommendation shall be certified by one of the Medical Committee, that the Applicant in regard to his or her case, is a fit object for admission.
- XXXVI.- Every person applying for admission to the Infirmary shall be received therein, until one of the Medical Committee can attend and examine the Patient. If upon examination he shall not deem the Patient to be a proper object for admission as an In-Patient, he shall certify the cause thereof upon the Letter of Recommendation.
- XXXVII.-Persons meeting with sudden Accidents, or labouring under Diseases requiring the immediate aid of Surgery, shall be admitted without any recommendation.
- XXXVIII.-When there is not room for all the Patients recommended at one time, those only shall be made In-Patients whose admission the Medical Committee shall be of opinion will most effectually answer the ends of the charity, and that the rest, if proper objects, shall be made Out-Patients until there is a vacancy for them in the House.
- XXXIX.- All In-Patients shall bring with them clean Linen, and be provided with a change of Linen. They shall strictly observe the orders and directions of the respective Physicians and Surgeons, as also of the resident Officers and Nurses, and such Patients as are considered able by their respective Physicians or Surgeons shall, if required, assist the Nurses and Servants in nursing the other Patients, and in the other services of the House.

- XL.- All the Out-Patients shall attend punctually at the Infirmary every Tuesday and Friday Morning at 10 o'clock, for the purpose of seeing the attending Physician or Surgeon, unless the nature of the complaint will not admit of it, when the Patient will be attended at his or her residence in Alnwick by the House Surgeon, or a member of the Medical Committee.
- XLI.- Out-Patients requiring a renewal of their Medicines, or the assistance of the House Surgeon, are to attend at the Infirmary at 10 o'clock in the Forenoon, and at 6 o'clock in the Evening.

FORM OF LEGACY.

To those Benevolent Persons who may be charitably disposed to become Benefactors by Will, the following Form is recommended as perfectly simple, yet answering every purpose:-

"I Bequeath to the Treasurer for the time being of the Alnwick Infirmary, the sum of \_\_\_\_\_ towards the Benevolent Designs of that Institution; the same to be paid out of my Personal Estate exclusively."

V.

THE EMPLOYERS

## 1. FINANCIAL

It is difficult to agree, as do most commentators, with the view expressed by H.M. Inspector of Mines for West Lancashire and North Wales in 1867 that

Formerly every work-person was personally known to his master, to whom he could always gain access and on whom he could rely for help in sickness.... Things are now strangely altered, and in very few instances indeed are all the hands employed in and about a colliery really known to the principal owner, although he may happen to reside in the neighbourhood.<sup>1</sup>

It cannot be denied that in most districts the relationship between members of the two sides of the English coal-mining industry was changing during this period. But it is impossible to equate personal management with benevolence and to assume that the breakdown of small-scale individual ownership was associated with the abandonment of the employers' traditional charitable activity.

Outside Northumberland and Durham it was unlikely that the miner involved in a non-fatal industrial accident would receive relief from any employer during this period. Only at the Yorkshire collieries of the paternalistic Earl Fitzwilliam and Lord St. Oswald<sup>2</sup> or in the thick-coal mines of South Staffordshire and East Worcestershire did employers make systematic financial provision for the injured. The Earl of Dudley and other Black Country owners allowed men injured in their pits a weekly payment of six shillings for the duration of their disablement<sup>3</sup> or for

1. Reports of H.M. Inspectors of Mines, P. Higson, 1867, p. 49. See also R. C. K. Ensor, England 1870-1914, (Oxford), 1936, p. 113; Williams, op. cit., p. 444; Challinor, op. cit., pp. 263-4; Table III.
2. W. R. M. P. R. F., 12 A. R., 1889, p. 8.
3. Provident, Oct. 15, 1886; J. Moon to British Miner, Dec. 6, 1862.

a year after which it was halved.<sup>1</sup> or terminated.<sup>2</sup>

In Derbyshire owners sometimes organised concerts and teas to raise money for accident victims<sup>3</sup> and some colliery proprietors contributed towards public appeals made on behalf of their workmen. It was the custom in Northumberland and Durham that whenever a miner was permanently injured the owner of the pit would help him to purchase a horse and cart or other means of earning a living.<sup>4</sup> J. Pearson and T. Knowles of the Pearson and Knowles Coal and Iron Company each gave five pounds to help establish in business the wife of a miner blinded in one of their pits.<sup>5</sup> Companies also subscribed; in 1890 the Bestwood Coal and Iron Company subscribed twenty pounds towards the public fund established to purchase a horse and cart for one of its injured workmen.<sup>6</sup>

Legal pressure might also encourage an employer or manager to assist the injured workman. At the Britannia Main Colliery near Leeds in 1864 an inexperienced youth was allowed to work in an insecure place with the result that his thigh was broken by a fall of coal. In order to avoid litigation the proprietors

1. S.C. Employers' Liability Act, E.F.Smith, Q.6271.
2. S.C. Regulation and Inspection of Mines, W.Millward Q.5440.
3. Williams, op. cit., p.465.
4. Newcastle Daily Chronicle, Aug. 4, 1880.
5. G. Bowe to W.O., Nov.28, 1873.
6. Labour Tribune, May 3, 1890.

paid six pounds compensation and provided him with surgical assistance.<sup>1</sup> In the West Midland coalfield stipendary magistrates were particularly active in encouraging out-of-court settlements to benefit accident victims. Because Isaac Spooner found in 1865 that he could inflict a penalty of only two pounds for a violation of the special rule concerning 'cover' when raising and lowering workmen, he accepted the offer made by the owner of the Rough Mills Colliery to pay costs and to make some provision for the boy injured as a result of the offence.<sup>2</sup> Four years later no penalty was imposed upon the charter-master at the Barn Farm Colliery, Darlaston when, at the suggestion of the stipendary magistrate, he agreed to make a grant of fifty pounds to a disabled miner.<sup>3</sup> In 1872 the stipendary offered to withdraw a sentence of three months' imprisonment on condition that the defendant provided for the injured man and for this purpose thirty pounds was paid to H.M. Inspector of Mines.<sup>4</sup>

But in Northumberland and Durham, despite (or because of) the early development of large impersonal

1. Reports of H.M. Inspectors of Mines, C.Morton, 1856, p.155.
2. Ibid., Martin, 1865, p.105.
3. Ibid., J.P.Baker, 1869, p.88.
4. C.G., Aug. 23, 1872.

concerns, the payment of an accident allowance known as 'smart money' was an established custom.<sup>1</sup> It was given in theory 'in all cases..... to every class of underground men and boys if injured whilst engaged in any way to the advantage of the owners;'<sup>2</sup>

By 1860 it was the rule at virtually all Northumberland and Durham collieries to allow as smart money five shillings a week with half this sum for boys.<sup>3</sup> But as the two counties were an exporting district and therefore most sensitive to changing market conditions, the level at which smart money was paid tended to fluctuate. During the boom of the early 'seventies the standard rate for Northumberland was raised to seven shillings and sixpence a week (three shillings

1. S.C. Accidents in Mines, First Report, J. Darlington, Q.730; Second Report, T.J.Taylor, Q.1032; Provident, March, 1881, T.W.Bunning to T. Burt and W.Crawford. But smart money was never paid at the Long Cramlington Colliery, Morpeth; Northumberland County Record Office, NCB/176, W. Pattison to R. Guthrie, n.d. but late 1897 or early 1898.
2. Northumberland County Record Office, Steam Collieries Defence Association, Minutes, 1880-7, pp.77b-c, Report of The Secretary on Charities.
3. S.C. Regulation and Inspection of Mines, G. Parker, Q. 6300; G.Crawford, Q. 526.

for boys)<sup>1</sup> and, following pressure from the Durham miners, payment in that county was raised in November 1873 to six shillings a week.<sup>2</sup>

However by 1875 in Durham, and by April of the next year in Northumberland, the usual weekly allowance, following price movements, had reverted to five shillings. It apparently remained at this level until the end of the period.<sup>3</sup>

The same pattern may be discerned in the higher allowances awarded to colliery deputies. In 1873 the rate for Northumberland was raised by two shillings and sixpence to ten shillings per week but by the end of the decade it had reverted to the former level. The deputies failed to win higher benefits by contracting out of the Employers' Liability Act<sup>4</sup> and during the 'nineties the accepted level of smart money

1. N.W.C., March 22, 1873; N.M.M.C.A., Apr. 26, 1876; Steam Collieries Defence Association, Wages and Trade Customs, 1873, together with Statistics And Other Matters relating to the Northumberland Coal-Field, (Newcastle-on-Tyne), 1874, p.108.
2. Durham Coal Owners' Association, Minutes, vol.1, Oct. 4, 1872; June 13, 1873; vol. 2, Oct. 17, 1873; Nov. 14, 1873. Northumberland surface workers probably never received this increase; see Wages and Trade Customs, p.108, M.S. addition; Northumberland Coal Owners' Association, Joint Committee, Proceedings, Feb. 20, 1875.
3. N.R.C. Labour, Answers to the Schedules of Questions issued by the Royal Commission on Labour, p.77, No.98; p.78, No.101; p.395, No.301; Group "A", W.H.Patterson, Q.36; R.Young, Q. 2103.
4. Steam Collieries Defence Association, Minutes, 1880-7, Feb. 12, 1881; Feb. 26, 1881.

remained seven shillings and sixpence a week.<sup>1</sup>

Not all grades among the specialised Northumberland and Durham labour force received payment. Young employees were never paid the full rate and some received no allowance at all.<sup>2</sup> Surface workers were treated no more generously; banksmen were sometimes refused smart money in Durham<sup>3</sup> and in 1881 they were paid at only ten of the twenty-six Northumberland collieries for which information is available. Screeners were paid at nine collieries while brakesmen, firemen, labourers, cartmen and rolleywaymen received smart money only at the Bebside, Walker, Burradon, Choppington, Coxlodge, Seghill and Widdrington Collieries (four of which were owned by colliery companies).<sup>4</sup> Nor were Durham mechanics successful in their attempt to obtain parity of treatment with underground workers.<sup>5</sup>

1. Ibid., Minutes, 1887-92, p.415, Aug.8, 1891; R.C. Labour, Schedules, p.38, No.102.
2. Durham Coal Owners' Association, Joint Committee, Minutes vol.2, May 10, 1875; Northern District, Minutes, vol.1, June 11, 1889; Minutes, vol.3, July 12, 1897; Northumberland County Record Office, NCB/C/180, 'Summary of Returns as to Smart Money paid to Hand putters,' Nov. 30, 1899.
3. Durham Coal Owners' Association, Joint Committee, East District, Minutes, vol.1, Sept.30, 1880; vol.2, May 14, 1888.
4. Report of The Secretary On Charities.
5. Durham Coal Owners' Association, Minutes, vol.4, Sept. 23, 1882; p.415, Oct. 19, 1882; p.419A, Decisions and Recommendations of the Committee appointed by the General Meeting held on April 4th, 1882, to deal definitely with the demands of the Mechanics and Enginemen, Oct. 30, 1882.

During the boom of the early 'seventies it was conceded that mechanics should be paid if injured when working underground or in the shafts<sup>1</sup> but by 1881, of twenty-six Northumberland collieries, ten never paid smart money to mechanics, seven paid those 'injured about engines, heap or screens,.....' and only three still paid for injuries received underground.<sup>2</sup>

The payment of smart money usually began from the day of the accident although in at least one Northumberland colliery benefit was deferred for half a week and at four others it was not paid for the first seven days of disability.<sup>3</sup> The allowance generally continued for a year after which it terminated.<sup>4</sup> But at nine Northumberland collieries it was the practice to continue payment for as long as the injured miner was unable to resume his usual

1. Steam Collieries Defence Association, Minutes, 1871-5, Oct. 18, 1873.
2. Report of The Secretary On Charities.
3. Ibid.
4. Ibid., Northumberland Coal Owners' Association, Joint Committee, Proceedings, March 14, 1885; Steam Collieries Defence Association, Minutes, 1873-88, March 15, 1885; Durham Coal Owners' Association, Joint Committee, East District, Minutes, vol.4, March 12, 1897. Cf. Campbell, Miners' Thrift, p.6.

employment.<sup>1</sup> At other pits there was discrimination against the seriously injured; the allowance was halved for the second six months of disability at the Cramlington Colliery<sup>2</sup> and, exceptionally, at the Dudley Colliery.<sup>3</sup> In Durham payment was also halved after six months at both the Lumley and Harraton Collieries.<sup>4</sup>

Very often smart money was not provided when the injury resulted 'from workmen's picks';<sup>5</sup> from 'Carelessness',<sup>6</sup> or from any violation of the General or Special Rules.<sup>7</sup> Thus after striking his own foot with a pick at the West Cramlington Colliery, Isaac Pearson was paid smart money only when it was proved that he had not been guilty of negligence.<sup>8</sup>

A further limitation was the employers' traditional refusal to pay the allowance after certain types of industrial accident. A Thornley miner reported in 1844 that he had been twice compelled to occupy an area

1. Report of The Secretary On Charities.
2. Ibid.
3. N.M.M.C.A., May 3, 1882.
4. R.C.F.S., Appendix to Report on Scotland and Northern Counties, T. Robson, p.163.
5. Report of The Secretary On Charities; N.M.M.C.A., Aug. 14, 1879.
6. Report of The Secretary On Charities.
7. Wages and Trade Customs, p.108; Steam Collieries Defence Association, Minutes, 1871-5, p.165.
8. Northumberland Coal Owners Association, Proceedings of the Joint Committee from its formation to Oct, 1897. Printed From The Original Minutes, (Newcastle), 1897, p.65, July 8, 1882.

containing gas with the result that he was unable to work for fifteen weeks. But no smart money was paid as poisoning was said not to constitute an industrial injury.<sup>1</sup>

The secretary of the Northumberland Steam Collieries Defence Association discovered in 1881 that the twenty-six collieries which sent him information all paid 'for sprains if received whilst promoting the interests of the owners.'<sup>2</sup> but practice in Durham was less consistent. In 1883 a committee of the Durham Coal Owners' Association found that the payment of smart money for sprains and wrenches varied so much at different collieries that it would be impossible to adopt a uniform policy.<sup>3</sup> Throughout the period, indeed, disputes as to whether smart money should be paid for sprains continued in both Northumberland<sup>4</sup> and Durham.<sup>5</sup>

'Beat hand', & complaint caused by the friction of the pick shaft, was even less widely accepted by the employers of the two counties as an industrial injury. In 1881 only two Northumberland collieries, Seghill and

1. Fynes, op. cit., p.66.
2. Report of The Secretaries On Charities.
3. Durham Coal Owners Association, Minutes, vol. 4, Federation Claims Committee, Meeting With The Federation Board, Jan. 18, 1883.
4. Northumberland Coal Owners Association, Proceedings Joint Committee, May 13, 1893.
5. Durham Coal Owners' Association, Joint Committee, East District, Minutes, vol.4, June 28, 1897; Urgency Committee, Minutes, vol.2, Nov.20, 1897.

Cramlington, reported that they regularly paid smart money for beat hand.<sup>1</sup> The Northumberland Miners' Mutual Confident Association continued to try to secure payment for the injury,<sup>2</sup> while in Durham, despite the pressure from the Union,<sup>3</sup> the payment of smart money for 'beat hand' was left to individual owners and practice remained varied.<sup>4</sup>

Many employers demanded that the medical certificate required before smart money was paid should be provided exclusively by the colliery doctor appointed by the employers.<sup>5</sup> Despite the agreement reached in Northumberland in 1873 that any properly qualified medical practioner should be able to sign the certificate,<sup>6</sup> eight year later a certificate from the colliery doctor alone was still required at the East Holywell, Seghill and Shire Moor Collieries.<sup>7</sup> During the 'nineties, indeed, disputes continued to occur when the management declined to accept certificates from any but their own

1. Report of The Secretary on Charities.
2. N.M.M.C.A., Joint Committee, Sept. 29, 1883; Executive Committee, July 9, 1894.
3. Durham Coal Owners' Association, Minutes vol.2, Special General Meeting, Apr. 2, 1874.
4. Ibid., Joint Committee, Northern District, Minutes, vol.1, Apr. 28, 1882; vol.4, Jan.18,1883; East Disrict, vol.4, Aug. 1, 1893.
5. Steam Collieries Defence Association, Minutes, 1861-71, Oct. 23, 1869.
6. Northumberland County Record Office, NCB/BR/4A, Broomhill Colliery, Minute Book of Miners' Deputations, p.112, W.Desford to Mr. Scott, Jan.29, 1891.
7. Report of The Secretary on Charities.

doctor.<sup>1</sup>

The same reluctance to accept certificates from medical men unattached to the colliery was manifested by certain Durham employers. In 1875 the owners of the Sacriston Colliery refused to receive certificates from outside practitioners<sup>2</sup> and as late as 1898 the urgency committee of the Durham Coal Owners' Association advised the manager of the Dunston Colliery to continue to accept only the certificates of his own colliery doctor.<sup>3</sup>

Yet another limitation was the refusal of many proprietors to pay smart money when they ceased to employ an injured miner. At the end of the period in only two of the forty-five Northumberland collieries for which information survives, both of which were worked by companies, was the allowance continued after the expiration of notice.<sup>4</sup> The practice was naturally open to abuse as the employer could dismiss a workman in order to rid himself of the burden of payment. Thus it was alleged that in 1880 a miner at Littleburn had been discharged while suffering as a result of an accident

1. Broomhill Colliery Minute Book, p.112, W.Desford to Mr. Scott, Jan.29, 1891; Steam Collieries Defence Association, Minutes, 1888-1903, Joint Committee, March 14, 1891.
2. Durham Coal Owners' Association, Joint Committee, Minutes, vol.2, May 24, 1875.
3. *Ibid.*, Urgency Committee, Feb. 12, 1898.
4. Northumberland County Record Office, NCB/C/175, 'Payment of Smart Money, House Rent and Fire Coal after the expiration of Notice', Nov.1897.

which had occurred at the colliery<sup>1</sup>.

The manipulation of smart money had long been one of the Northumberland and Durham owners' disciplinary weapons. In the early 'fifties when thirty unionists including Edward Richardson were dismissed at Seaton Delaval in Northumberland, Richardson's son Matthew had his smart money terminated.<sup>2</sup> Where the allowance was not paid after the expiration of a workman's notice, employers were able to discontinue the benefit during strikes and to decline to discuss the matter until work was resumed.<sup>3</sup>

But whatever the limitations placed upon the payment of smart money and whether the allowance was, as the men claimed, part of their wages, or, as the employers maintained, a mere gratuity,<sup>4</sup> it remained of great importance in Northumberland and Durham. In the year ending September 30, 1880 at least £6,120 was paid to 7,942 injured men;<sup>5</sup> in 1896 more than £10,383 was granted to over 14,000 miners while in the following year no less than £10,835 was paid to about

1. Durham Miners' Association, Joint Committee, Auckland District, Oct. 12, 1880; NCB/C/175, Cooper to M.W. Brown, Jan 5, 1898.
2. Fynes, op. cit., p.140.
3. Durham Coal Owners' Association, Minutes, Joint Committee, Auckland District, vol.1, Aug. 24, 1885; East District, vol.1, Sept. 30, 1880; vol.4, July 31, 1896; NCB/C/175, Cooper and Goodger to T.W.Brown, Nov. 11, 1897.
4. S.C. Employers' Liability Act, W.H.Patterson, Q.1,452; Durham Miners' Association, Monthly Report, Jan. 1, 1881; Northumberland County Record Office, NCB/C/175, Cooper to M.W.Brown, Jan. 5, 1898; Welbourne, op. cit.p.211.
5. United Coal Trade Association, Minutes 1867-1880, Cost of Colliery Accidents from September 30, 1879, to September 30, 1880. See Appendix 1.

15,500 men disabled by industrial accidents.<sup>1</sup>

Over the country as a whole it remained unusual for employers of colliery labour to provide financially for the victims of non-fatal accidents. But in Northumberland and Durham, where large units of production predominated, both corporate and individual employers continued between 1860 and 1897 to offer the traditional accident allowance of smart money to members of the labour force.

It was common in all coalfields during this period, however, for employers of all types to meet, or contribute towards, the funeral expenses of men killed in their collieries. Of the twenty-three owners who provided information to the secretary of the Northumberland Steam Collieries Defence Association in 1881, five donated a coffin and seventeen provided both a coffin and a pound towards other necessary expenditure. Additionally 'In all cases a man and horse to go with hearse is supplied by the owners to attend the funerals of workmen...'<sup>2</sup> In Durham, where large units of production predominated, it was also the practice for employers to supply coffins whenever a fatal accident occurred.<sup>3</sup> During the year beginning September 30, 1879 expenditure on funerals cost the Northumberland owners £59 (£3-18-0 per man killed) and the Durham employers £556 (£2-10-0 per death).<sup>4</sup>

1. Durham Coal Owners' Association, Statistical Return, No. 382.
2. Report of The Secretary On Charities.
3. The Times, May 15, 1897.
4. United Coal Trade Association, Cost of Colliery Accidents from September 30, 1879, to September 30, 1880.

Before the establishment of the Lancashire and Cheshire Miners' Permanent Relief Society in 1872 it was usual for all Lancashire employers to provide coffins for the victims of fatal accidents,<sup>1</sup> a custom which at certain collieries persisted until the end of the period.<sup>2</sup> The practice was also well established in parts of the Yorkshire coalfield. Thus although the miner killed at the Parkgate pit in February 1872 had been in the county for only five days, the owner of the Strafford Collieries provided his widow with a coffin.<sup>3</sup>

It was also common in parts of the West Midlands for employers to pay for the funerals of men killed during the course of their employment. The Earls of Dudley led in this, as in so many other ways; when thick-coal miners were killed a gift of two pounds and a coffin was made while, when fatal accidents occurred to thin-coal miners, funeral expenses were met and a donation of three pounds offered.<sup>4</sup> Other local employers adopted similar policies. In the Tipton district of South Staffordshire burial fees and the cost of the coffin were paid for by the owner of the pit at which any fatal accident occurred.<sup>5</sup>

1. M.F.G.B., Minutes of Annual Conference, 1896, p.25, T. Glover.
2. Wigan Public Library, Standish District Miners' Association, Minutes, No.3, 1894.
3. B.C., Feb.17, 1872. Also Wakefield Express, Feb.1, 1879.
4. S.C.Employers' Liability Act, E.F.Smith, QQ.5265, 5284, 5285; Barnsby, op.cit., pp.64-5.
5. S.C.Regulation and Inspection of Mines, W.Millward, Q.5392.

At the beginning of the period the widow of a carter killed by a boiler explosion at the Cockshut Colliery near Wolverhampton was given five pounds for funeral expenses.<sup>1</sup> The employers of a fifteen year old youth fatally injured in 1878 at the Dudley Road Colliery, Gornal paid for his funeral<sup>2</sup> and in 1895 the board of directors met the burial costs of two men who died at the company's Rowley Regis Colliery.<sup>3</sup>

The funeral expenses of miners killed in the pit were met, too, by certain Forest of Dean employers.<sup>4</sup> In 1890 the directors of the Great Western Colliery Co., Ltd. paid for the burial of one of its employees.<sup>5</sup>

In some Northumberland and Durham pits it was also the practice for colliery proprietors to pay a small lump sum to the relatives of industrial accident victims. At the Marquess of Londonderry's Seaham Colliery the parents of any boy killed in the mine received the sum of one pound from the manager.<sup>6</sup> During the year ending September 1880 the widows of Northumberland miners received 'Gratuities' of £65 (£4-6-8 each) and the widows of Durham pitmen £502 (£2-4-0 each).<sup>7</sup>

1. W.C., Jan. 13, 1861.
2. Ibid., Oct. 16, 1878.
3. Ibid., Feb. 13, 1895.
4. D.F.M., Nov. 12, 1897.
5. J.J. Jaynes to ibid., Apr. 25, 1890.
6. Durham County Record Office, D/Lo F702, letter 'On behalf of the friends of the lost ones' to committee of Seaham Disaster Fund, n.d.
7. Cost of Colliery Accidents.

Particular individuals and companies also assisted the dependants of dead miners with cash payments. In 1866 R.H.Paget offered charitable aid to the widow of a miner killed at the Newbury Colliery in Somerset.<sup>1</sup> The directors of the Great Western Colliery Company promised in 1890 to subscribe to the public appeal being made for the widow and two children of a miner killed in the Forest of Dean.<sup>2</sup>

Occasionally benevolence resulted from the threat or fear of legal action. In 1864 the Secretary of State intervened to inform a Durham colliery owner that if he was prepared to pay twenty pounds to the widow of one of his employees no proceedings would be taken for his alleged breach of the first general rule of the 1860 Act. The twenty pounds was paid.<sup>3</sup> After the Dean Lane disaster of 1886 the Bedminster Coal Company was threatened with action under the Employers' Liability Act; accordingly the company gave £150 to each widow and collected a fund of £1,600 for the benefit of the bereaved.<sup>4</sup>

It was also unusual for colliery proprietors to provide systematic, permanent allowances for the dependants of dead miners. But permanent allowances were made available as part of an employer's struggle against

1. Wills Memorial Library, D.M. 106(282), Rev.T.P.L. Yewens to R.H.Paget, June 27, 1866.
2. J.J.Joynes to D.F.M., Apr.25, 1890.
3. Northumberland Coal Owners' Association, Proceedings of the Joint Committee, July 8, 1882.
4. Labour Tribune, Feb. 11, 1888.

trade unionism. When a Free Labour Society was established at the Tinsley Park Collieries near Rotherham in 1869 the owner, Benjamin Huntsman, announced that instead of contributing to the sick and accident fund he would help after all fatal accidents. Payments would be four shillings per. week to widows (for five years, during widowhood or while they conducted themselves properly - as decided by the committee of the Free Labour Society) and one shilling per. week to children under twelve years old.<sup>1</sup>

More often permanent weekly allowances were made by employers who continued to perform the traditional charitable activity of the landed aristocracy. In South Staffordshire the Earl of Dudley paid the dependants of miners killed during their employment; widows received weekly allowances of from one shilling to two shillings and sixpence while their children were paid between sixpence and one shilling and sixpence.<sup>2</sup> In Yorkshire both Lord St. Oswald<sup>3</sup> and Earl Fitzwilliam assisted the wives and children of men killed in their pits, the latter paying five shillings a week to widows and one

1. B.C., May 5, Sept. 18, 1869.
2. Labour Tribune, Aug. 28, 1886; S.C. Employers' Liability Act, E.F.Smith, QQ.5287, 5288.
3. W.R.M.P.R.F., 12 A.R., p.8.

shilling to children under the age of twelve.<sup>1</sup> It was reported in 1888 that, as president of the West Riding Miners' Permanent Relief Fund, he had also offered to pay a weekly allowance of one shilling and sixpence to each widow and one shilling to each child receiving benefits from the friendly society.<sup>2</sup> But it appears that the Earl's benevolence was motivated not solely by the doctrine of noblesse oblige but also by hostility towards the trade union movement. The South Yorkshire Miners' Association complained in 1872 that at the Stubbin and Elsecar Collieries the payment made to the widows of union men were subject to 'obnoxious rules.'<sup>3</sup>

Employers, both individual and corporate, who did not habitually make permanent provision for the families of dead miners might nevertheless assist in particular cases. In 1876 the Thorncliffe Company proposed that with the South Yorkshire Miners' Association it should raise two hundred pounds in order to purchase an annuity for the widow Shaw.<sup>4</sup> Three years later Henry Briggs inquired if, upon the payment of a fixed sum by S.J.Cooper to the West Riding Permanent Relief Fund, it would be possible for the widow of Henry Hayden 'to receive the benefits (sic.) of the society,'. Nothing came of the

1. Machin, op. cit., I, p. 393; Labour Tribune, Feb. 25, 1888.
2. W.R.M.P.R.F., 11 A.R., p.9.
3. S.Y.M.A., Apr. 22, 1872.
4. S.Y.M.A., March 1, 1876.

proposal,<sup>1</sup> but in 1891 the permanent relief fund did agree to administer the payment of two shillings a week to the three youngest children of William McDonald who had been killed on September 23rd. S.J.Cooper of the Silkstone and Worsbro' Park Collieries who 'has been, and still is so great a friend to the Fund', paid seventy pounds and, when the youngest child reached the age of thirteen in 1900, the balance of £2-14-0 was paid to the society and Mr. Cooper made a further donation of fifty pounds.<sup>2</sup>

Again generosity might be encouraged by the fear of being taken to court. In 1861 the Cliviger Coal Company in Lancashire was fined only half the twenty pound penalty which might have been imposed for the violation of the first general rule of the Mines Inspection Act. This reduction was made because the company had provided the widow and three children of the miner who had died with an allowance of twelve shillings and sixpence a week.<sup>3</sup>

After coal-mining accidents claiming a substantial number of lives most employers were prepared

1. W.R., Letters, 1879, 216, H. Briggs to W.Watson; 219 H.J.Day to W.Watson, Jan. 30, 1879; 230, H. Briggs to W. Watson, Feb. 7, 1879.
2. Ibid., McDonald's Children's Account, Account Book No.1 ; Bundle, Letter from W.Watson, Feb.22, 1893; Letter from W. Watson, Feb. 24, 1893; Letter from W. Watson to Mr.Gee, March 14, 1900.
3. C.G., Feb. 16, 1861.

to offer pecuniary assistance. Funeral expenses were almost always met. In Durham, where it was customary for employers to bear this burden after all fatal industrial accidents, the Weardale Coal and Iron Company paid all fees and provided coffins and hearses for the thirty-seven miners killed at Tudhoe in 1882.<sup>1</sup> In Cumberland, where employers did not usually bury their dead workmen, the St. Helen's Colliery Company bore the cost of providing coffins for the thirty miners who were killed by an explosion in April, 1881.<sup>2</sup>

In Lancashire it was also usual for the employer to provide the coffins required after major accidents. In 1868, when sixty-two miners died at the Hindley Green Colliery, Scowcroft and Son ordered that the necessary coffins should be made<sup>3</sup> and the day after the Haydock disaster of the following year

the construction of the coffins was commenced at the carpenter's shop, under the direction of the foreman, Mr. John Smith. The proprietors ordered that first-class oaks should be used, and that the workmanship should be of the best, so that there might be no complaints from the bereaved families.<sup>4</sup>

Although most Lancashire proprietors ceased paying funeral expenses for individual deaths after the

1. D.C.A., Apr. 28, 1882.
2. The Times, Apr. 21, 1888.
3. R.J.Wilkinson, 'The Wigan Coalfield, prior to 1914', Unpublished Special Study, Edge Hill College of Education, (1969), p.64.
4. W.O., Jan. 2, 1869.

establishment of the Lancashire and Cheshire Permanent Relief Fund the victims of disasters continued to be interred at the employers' expense. Messrs. Roscoe and Lord paid for the coffins of eighteen miners who died at Stonehill in 1877<sup>1</sup> while during the next year Messrs. Stott and Co. provided the coffins required after the Unity Brook explosion.<sup>2</sup> In 1885 thirty shillings was given to each family bereaved by the Clifton Hall disaster in order to assist with the purchase of coffins.<sup>3</sup>

In Yorkshire, too, those killed in large accidents were invariably buried at the employers' expense. The proprietors of the Edmunds' Main Colliery interred their fifty-nine employees who perished in 1862,<sup>4</sup> and a decade later the owners of the Morley Main Colliery ordered coffins covered with fine black cloth.<sup>5</sup> After the inquest upon seven of those who died at the Silkstone Colliery in 1886 the bodies were placed in coffins which had been provided by Messrs. Pope and Pearson<sup>6</sup> while E.T. Ingham paid all funeral expenses when the Thornhill Colliery exploded in 1893.<sup>7</sup>

1. The Times, Jan. 29, 1877.
2. Ibid., March 16, 1878.
3. Manchester Evening News, June 25, 1885.
4. The Times, Dec. 13, 1862.
5. Y.P., Oct. 10, 1872.
6. Sheffield Daily Telegraph, Oct. 5, 1886; Wakefield Express, Oct. 9, 1886.
7. Y.P., Jan. 10, 1894.

Serious accidents claiming large numbers of lives rarely occurred in the Midland coalfield. But when they did the employer of the dead men bore the costs of burial. In January 1871 twenty-six miners were killed at the Renishaw Park Colliery, whose carpenters were immediately instructed to begin constructing the necessary coffins.<sup>1</sup> The extensive Clay Cross Company also paid all funeral expenses reverting from the explosion of November 1882.<sup>2</sup>

The same pattern of assistance after major accidents emerges in the West Midland coalfield. In Shropshire the large Lilleshall Company provided coffins for the eleven men suffocated at the Donnington Wood Colliery in 1875<sup>3</sup> while in Cheshire Messrs. Sidebotham donated the sum of two hundred pounds to meet the funeral expenses of the twenty-three miners who perished at Hyde in 1889.<sup>4</sup>

But it was among the fiery seams of North Staffordshire that West Midland colliery proprietors made their greatest contribution. Coffins were provided after the Bunker's Hill<sup>5</sup> and Apedale explosions<sup>6</sup> and following the death of sixty-four miners at Mossfields in 1889.<sup>7</sup> The

1. D.T., Jan. 14, 1871.
2. Ibid., Nov. 15, 1882.
3. The Times, Sept. 15, 1875.
4. Ibid., Jan. 21, 1889.
5. The Miner, A Journal Of Local And General Intelligence, May 8, 1875.
6. Staffordshire Knot, June 22, 1885.
7. The Times, Oct. 21, 1889.

owners of the Talke Colliery bore the whole cost of burials in 1866<sup>1</sup> and paid for the funerals of eighteen workmen killed by the explosion of 1873<sup>2</sup> while the victims of the 1879 Leycett Colliery explosion were buried at the expense of the Crewe Coal and Iron Company.<sup>3</sup> The Chatterley Iron Company paid for the funerals of twenty-five miners in 1881<sup>4</sup> while at Dukinfield in 1874, the proprietors paid not only for coffins and shrouds but for the cost of transporting the bodies for burial at distant places.<sup>5</sup>

After major disasters it was also common for the employer to make provision for the immediate financial needs of the bereaved. Following the Hartley disaster of 1862 Messrs. Carr and Co. provided the usual financial benefits<sup>6</sup> and in Lancashire it was always the custom for the widows and orphans created by serious accidents to be supported by the proprietors until public subscriptions were forthcoming.<sup>7</sup> The bereaved were helped after the Park Lane explosion in 1866<sup>8</sup> and in 1871 one of the partners employing those

1. Ibid., Dec. 18, 1866.
2. Ibid., Feb. 22, 1873.
3. W.C., Sept. 24, 1879.
4. Staffordshire Daily Sentinel, Feb. 11, 1881.
5. W.O., Apr. 24, 1874.
6. T.W.Reid, A Personal Narrative of the Appalling Catastrophe at Hartley New Pit, January 16, 1862, (Newcastle), 1862, p.57.
7. The Times, Oct. 15, 1877.
8. C.G., Feb. 17, 1866.

killed at Ince supervised the distribution of relief designed to meet immediate need. Widows received three pounds each and the other bereaved were paid proportionate sums.<sup>1</sup> The owners of the Hindley Green Colliery had subscribed two hundred and fifty pounds to the families of the sixty-two dead colliers<sup>2</sup> in 1868 and pecuniary assistance was also offered after the Rainford and Haydock disasters of 1869.<sup>3</sup>

Most Yorkshire proprietors in this period also gave temporary relief after fatal accidents.<sup>4</sup> Aid was granted following the Oaks explosions<sup>5</sup> and after six miners died at the Methley Junction Colliery in 1875 Henry Briggs and Son issued a circular to shareholders appealing for help on behalf of the dependants.<sup>6</sup> At the same time the owners of the Swaithe Main Colliery paid seventy-two widows five shillings a week and one hundred and sixty-eight children under twelve eighteen pence a week (the entirely orphaned received two shillings) for fourteen weeks until the public disaster fund began distribution.<sup>7</sup>

1. Y.P., Sept. 11, 1871.
2. W.C., Dec. 2, 1868.
3. W. O., Jan. 16, 1869.
4. Leeds Mercury, June 1, 1896.
5. W.H. Peacock to B.C., Jan. 12, 1867.
6. Leeds University, Brotherton Library, Henry Briggs, Son & Company Ltd., Minutes, 1865-82, p. 325, Report of the Directors For The Half-Year Ended 31st December, 1875.
7. B.C., March 18, 1876; Swaithe Main Colliery Explosion Relief Fund, Minutes, March 9, 1876.

The Clay Cross Company donated five hundred pounds to meet the immediate needs of the families of the twenty-three men suffocated by an inundation of water from old workings in 1861.<sup>1</sup> Also in Derbyshire the Sheepbridge Coal and Iron Company provided for the widows and orphans of the nine miners killed a decade later by an explosion at the Norwood Colliery.<sup>2</sup>

In the West Midland coalfield too, both individual and corporate employers assisted the families of those killed during the course of their employment. The proprietors gave the relatives of every collier killed in the Dukinfield explosion of 1874 a grant of thirty shillings<sup>3</sup> while in 1889, after the Hyde explosion, Messrs. Sidebottom offered immediate aid to the widows and orphans.<sup>4</sup> In Shropshire the Lilleshall Company helped the widows of the eleven men suffocated at the Donnington Wood Colliery for a period of twelve months<sup>5</sup> and in North Staffordshire the Chatterley Inn Company assisted those bereaved by the Whitfield explosion of 1881.<sup>6</sup>

Nor was it unknown before 1880 for employers to make permanent provision for the victims of large fatal

1. C.G., Dec. 21, 1861.
2. Ibid., Dec. 15, 1871.
3. W.O., Apr. 24, 1874.
4. The Times, Jan. 21, 1889.
5. Ibid., Sept. 15, 1875.
6. Post Magazine, Apr. 29, 1882.

accidents. After the explosion at the Minor Pit in 1861 the Hetton Coal Company did not head the public subscription but, although it would cost far more, decided to pay the widows and orphans a fixed weekly sum.<sup>1</sup> When ten miners perished at the Foggs Colliery in 1877, 'the Goliath of the Manchester coalfield', Andrew Knowles and Son, planned to pay each widow 5/- per week for two years and 2/6 for each child until it reached the age of ten.<sup>2</sup> The extensive Lilleshall Company provided for all the families bereaved at Prior's Lee, Shropshire in December, 1862 and thus rendered unnecessary the establishment of a public disaster fund.<sup>3</sup> Four years later the owner of the Dukinfield Colliery, where thirty-eight men died, took it upon himself to bear all the financial responsibilities created by the explosion.<sup>4</sup>

But the usual method by which individual and corporate owners, both large and small, assisted the victims of major accidents was to contribute towards a public disaster fund when this was established. Public opinion, as has been seen, favoured generosity<sup>5</sup> and there were powerful reasons for employers to respond to this pressure. Further

1. D.C.A., Jan. 4, 1861.
2. C.G., March 29, 1877; Challinor, *op. cit.*, p.64.
3. W.C., Jan.7, 1863.
4. W.O., June 22, 1866.
5. See above, pp.147-8 ; Cusworth Hall Museum, Doncaster, Edmunds' Main and Swaithe Main Colliery MSS., 'Swaithe Explosion 1875 & 6', J.Tyas to C. Bartholomew, Dec. 21, 1875.

liability might be avoided; in 1881 Sir Smith Child promised to subscribe £50 to the Whitfield disaster fund on condition that no claim was lodged under the Employers' Liability Act.<sup>1</sup> As one of the owners of the Swaithe Main Colliery frankly admitted in 1875 after 143 of his employees had been killed:

I am convinced that if we do not subscribe [to the disaster fund] the whole burden will fall upon us, whereas if we do subscribe, I think our efforts will be supplemented by the liberality of the public.<sup>2</sup>

The list of employers' subscriptions to colliery disaster funds, to be found in Appendix I, reveals that the extent of benevolence did not necessarily bear any direct relationship to the size of the accident. The owners of the Oaks Colliery, where 361 miners died in 1866, contributed just £500 (£1-4-0 per.head) while the Bedminster Coal Co. subscribed £1,000 (£100 per.head) when ten miners were killed at the Dean Lane Colliery in 1886.

Nor is there any evidence that individual proprietors of small concerns subscribed more generously than limited liability companies operating extensive enterprises. Employers of both types came increasingly to meet their obligations in this area by the payment of a token sum of two to five hundred pounds.

1. Staffordshire Daily Sentinel, Feb. 16, 1881.
2. 'Swaithe Explosion 1875 & 6', J.Tyas to C. Bartholomew, Dec. 21, 1875.

Even when there exists no direct evidence that an employer's generosity towards accident victims was motivated by the desire to rid himself of other liabilities, it cannot be assumed that such a consideration was not present. The Colliery Guardian admitted in 1869

when accidents.... arise from causes beyond anticipation or prevention, workmen and their representatives will generally get more from their masters by an appeal to their sympathy and benevolence than by assuming a hostile attitude and endeavouring to enforce their supposed claims by legal proceedings.<sup>1</sup>

After the Edmunds' Main explosion of 1862 the proprietors did 'not appear willing to believe that the widows who have been so very handsomely treated by them could have the least to do with' a claim for legal redress.<sup>2</sup> The South Yorkshire Miners' Association's John Normansell argued that after large explosions owners donated a hundred pounds merely to keep the widows quiet and to do away with claims for compensation.<sup>3</sup>

But, for whatever reasons, between 1860 and 1897 English colliery owners commonly paid the funeral expenses incurred after single accidents and after major disasters almost invariably buried the dead and subscribed to any public appeal that was begun. In certain circumstances, as has been demonstrated, employers did provide additional

1. C.G., Apr. 2, 1869.
2. 'FAIRPLAY' to Miner and Workman's Advocate, Aug. 29, 1863.
3. D.C.A., Aug. 18, 1871.

benefits but there is little evidence to support the view that individual proprietors working small concerns were financially more generous than large, corporate concerns. Indeed, apart from the charity of members of the aristocracy, such as the Earl Fitzwilliam and the Earl of Dudley, the evidence points in the opposite direction. It was the large employer, particularly in the Northumberland and Durham coalfield, who offered the most liberal financial relief to those injured and bereaved by industrial accidents.

2.

M E D I C A L

It has been seen that from 'the 'eighties: employers of colliery labour encouraged those organisations attempting to stimulate the provision of first aid facilities for injured miners.<sup>1</sup> But the transportation facilities available at collieries for moving accident victims were often primitive. When two men were seriously injured at the Nailstone Wood Colliery, Leicestershire in 1874 the manager sent them three miles home in a dung cart.<sup>2</sup> A decade later the Forest of Dean Miners' Association was complaining that local employers often refused to provide even a trap, never mind an ambulance.<sup>3</sup>

But facilities were improving. By 1874 it was usual in Lancashire and Cheshire for 'conveyance to infirmary' to be paid for by the owner<sup>4</sup> and twenty years later there were nineteen horse ambulances in the Wigan district, of which Pearson and Knowles owned one, the Abram and Moss Hall Coal Companies one each and the giant Wigan Coal and Iron Company five.<sup>5</sup> In Derbyshire during the early 'eighties company ambulances were owned by the Renishaw and Staveley Coal and Iron Companies<sup>6</sup> while in Yorkshire Lady Alice Fitzwilliam, the wife of the sixth earl, designed a pit ambulance, all

1. See above pp.1701-1.
2. 'A MINER' to Labour Press, July 4, 1874.
3. Forest of Dean Miners' Association, E.A.Rymer, To the President and Members of the Trades Union Congress, Aberdeen, Sept. 5, 1884.
4. Lancashire and Cheshire Miners' Permanent Relief Society, Wigan, Finance Committee of Board of Management, Minutes, Aug.6, 1874.
5. Wigan Infirmary Report, 1893, p.24.
6. D.T., Sept. 11, 1880; July 30, 1881.

profits from which were devoted to miners' benefit schemes.<sup>1</sup> It was common by the 'nineties throughout the Yorkshire coal-field for the injured to be taken to their homes or to nearby hospitals in ambulances provided by both individual and corporate employers.<sup>2</sup>

Some companies even established their own hospitals. During the 'seventies Shropshire's Lilleshall Company ran its own institution in the grounds of the estate<sup>3</sup> while there were always three medical men in attendance at the Clay Cross Company hospital in Derbyshire.<sup>4</sup> In 1881 the Blackwell Colliery Company provided the material ( and the field club committee the labour) for the erection of a hospital at Primrose Hill.

It comprised " several lofty and well-arranged rooms, a dispensary, nurse's apartment, and rooms for the resident surgeon". This surgeon in 1895 was W.B. Oliphant, M.D., M.B., & C.M.(Ed) an extremely well-qualified man for such a small place.<sup>5</sup>

More commonly employers chose to provide institutional care for their injured workmen by supporting local voluntary hospitals. This benevolence was unlikely, it was felt, to encourage malingering since few miners would pretend to be ill in order to obtain medicine and none would enter hospital fraudulently to receive surgical or medical treatment.<sup>6</sup>

1. Evison, op. cit., p.73.
2. Sheffield Evening Star and Daily Times, March 5, 1879; Barnsley Independent, Aug.22, 1896; Rotherham Advertiser, Sept.26, Nov.14, 1896; Sheffield Telegraph, Oct.20, 1891.
3. The Times, Sept. 14, 1875.
4. C.Binns to Sheffield Daily Telegraph, cited in D.T., Oct. 5, 1872. Also Sheffield Telegraph, Nov.11, 1882.
5. A.R.Griffin, 'Industrial Relations By Poster', Derbyshire Miscellany, V, 1969, p.57. Sheffield Daily Telegraph, Sept. 16, 1893.
6. W.C., Apr. 25, 1860.

The Witley Coal Company of Halesowen in Worcestershire sent seriously injured employees, who were unlikely to receive proper attention, to be treated, at the company's expense, in a Birmingham hospital.<sup>1</sup> Other employers demonstrated their support by assistance in kind. In Lancashire both Messrs. Blundell and Son and the Wigan Coal and Iron Company lent the Wigan Infirmary 500 yards of canvass for use at its 1881 gala.<sup>2</sup> But more commonly coal was given; it was the custom of the Marquess of Londonderry to donate twenty-five tons of coal each year to the Sunderland Infirmary.<sup>3</sup> In 1862 the Birmingham Eye Hospital received a boat load of coal from Messrs. Dixon, Amphlett and Bedford of the Horsley Collieries, Tipton,<sup>4</sup> and a year later Messrs. Jeavons and Mitchell of the Wood Farm Colliery donated the same amount of fuel to the South Staffordshire General Hospital.<sup>5</sup> As a Christmas gift in 1895 the Ellerbeck Collieries Ltd. of Coppull, Chorley donated a wagon of coals to the Wigan Infirmary.<sup>6</sup>

Financial assistance, however, was more common. The fines levied at Blundell's Collieries for contravention of the Coal Mines Act or of the special safety rules were

1. Labour Tribune, Oct. 9, 1886.
2. Wigan Infirmary Report, 1881-2, p.43.
3. D.C.A., Dec. 6, 1878.
4. W.C., Apr. 2, 1862.
5. Ibid., Apr. 1, 1863.
6. W.O., Dec. 28, 1895.

paid to the Wigan Infirmary.<sup>1</sup> The Beckett Hospital, Barnsley received fines imposed by employers for breaches of colliery rules; in the year 1869-70 fines were sent by Mr. Day and by the Edmunds' and Swaithe Main Collieries.<sup>2</sup> In 1881-2 fines were received from the Mitchell's Main, Rockingham and East Gawber collieries<sup>3</sup>, and in the following year from the same employers with the addition of the Wharncliffe Carlton Colliery.<sup>4</sup> By the end of the period some Somerset employers were paying to local hospital funds the fines imposed upon the men for breaches of the Coal Mines Regulation Act of 1887.<sup>5</sup>

Donations were often made when large sums of money were required. In 1869 the Staveley Coal and Iron Company contributed five hundred pounds, secured by a mortgage on the company's property, to produce an annual income of thirty pounds for the Chesterfield and North Derbyshire Hospital.<sup>6</sup> Local colliery companies also contributed towards the building fund of the Ingham Infirmary which was opened at South Shields in 1873<sup>7</sup> and to the financial requirements of Barnsley's Beckett Hospital.<sup>8</sup>

1. D. Anderson, 'Blundell's Collieries: Wages, Disputes and Conditions of Work', Transactions of the Historic Society of Lancashire and Cheshire, cxvii, (1965), p.141, Appendix D.
2. A.R. of Beckett Hospital, 1869-70, pp.10-11.
3. Ibid., 1881-2, p.10.
4. Ibid., 1882-3, p.13.
5. Reports of H.M. Inspectors of Mines, J. Martin, 1896, p.25; 1897, p.34.
6. D.T., Oct. 9, 1869.
7. Ingham Infirmary, General Committee, Nov. 3, 1873.
8. A.R.'s of Beckett Hospital, 1870-1, p.10; 1883, p.18.

The payment of an annual subscription was the usual method by which colliery proprietors recognised their debt to local voluntary hospitals. In the year 1872-3 four employers each subscribed five pounds to the Beckett Hospital<sup>1</sup> and three years later eleven coal companies raised £164-15-0 of the £857-11-0 received in annual subscriptions by the Wigan Infirmary.<sup>2</sup> From the 'sixties large firms subscribed to both the South Staffordshire Hospital<sup>3</sup> and to the Chesterfield and North Derbyshire Hospital.<sup>4</sup> By 1870 payments were being made to the West Bromwich District Hospital<sup>5</sup> and four years later the Hetton Coal Company was subscribing to the recently opened Ingham Infirmary.<sup>6</sup> Of the twenty-six Northumberland collieries for which information is available in 1881, ten subscribed to the Newcastle Royal Infirmary, five to the Convalescent Home, one to the Alnwick Infirmary and one to the Blind, Deaf and Dumb Asylum.<sup>7</sup>

Most employers of colliery labour, though, did not subscribe towards the financial needs of local voluntary hospitals. In 1863 the editor of the Derbyshire Times confessed himself 'surprised...at the illiberality of the coalmasters of this district,' towards the Chesterfield Hospital.<sup>8</sup> At the annual meeting of the South Staffordshire Hospital held in March of the same year, the chairman had to defend large local colliery owners from the accusation that they were failing to make an adequate contribution towards the cost of the large number of accidents admitted from

1. Ibid., 1872-3, p.1 l.
2. Wigan Infirmary Report, 1875-6, pp.33-9.
3. W.C., March 25, 1863; Apr.2, 1884.
4. D.T., Oct. 9, 1869; Dec.6, 1873; March 11, 1876; 'A SNARLING DOG' to ibid., Nov.7, 1863.
5. W.C., Sept.22, 1869; Jan.19, 1870; May 29, 1895.
6. Ingham Infirmary, A.R., 1874-5, p.14.
7. Report Of The Secretary On Charities.
8. D.T., March 28, 1863. Also 'A SNARLING DOG' to ibid., Nov. 7, 1863.

mining areas.<sup>1</sup>

During the industry's prosperity of the early 'seventies the committee of the Beckett Hospital and Dispensary felt that considering the large proportion of colliery accidents admitted, the institution has a claim on those who are profiting by the advanced price of coal for such a sum as shall at any rate make the institution free from debt.<sup>2</sup>

At the end of the decade the owners of Northumberland subscribed only £78 and their counterparts in Durham no more than £573<sup>3</sup> to local hospitals and infirmaries. Thus although the Durham County Hospital served a large colliery district, in 1877 it received a subscription from only one employer of colliers, the Hetton Coal Company.<sup>4</sup> Similarly in the bi-annual report of the Durham and Newcastle Eye Infirmary, presented in 1889, it was revealed that few of the twenty-nine collieries, whose employees had been helped, subscribed to its support.<sup>5</sup>

Other medical aids were also provided. Lancashire and Cheshire employers normally paid for any brandy consumed by injured miners.<sup>6</sup> In 1875 the Wigan Coal and Iron Company announced its intention of purchasing an artificial limb for one of its injured workmen.<sup>7</sup> Northern proprietors gave similar assistance; during the year beginning October 1879 Northumberland employers spent £49 and Durham employers £67 in equipping disabled miners with surgical appliances.<sup>8</sup>

1. W.C., March 25, 1863.
2. A.R. of Beckett Hospital, 1872-3, p.4.
3. Report Of The Secretary On Charities.
4. 'DELEGATE' to D.C.A., Nov.2, 1877.
5. N.W.C., June 1, 1889.
6. L.C.M.P.R.S., Finance Committee, Minutes, 1874-84, Aug. 6, 1874.
7. W.O., Jan.8, 1875.
8. Cost of Colliery Accidents.

Before 1872 it was the custom of Lancashire and Cheshire employers to provide a nurse and a doctor for any accident victim who required attention.<sup>1</sup> Although less common, it was by no means unknown for certain companies in both South and West Yorkshire to remunerate doctors for treating men disabled during the course of their employment. At the end of the 'seventies the Hoyland Silkstone Coal and Coke Company<sup>2</sup> and the Yorkshire and Derbyshire Coal and Iron Company<sup>3</sup> paid for all medical attendance incurred following industrial accidents. Henry Briggs, Son and Company in 1897 was still paying part of the medical fees incurred in respect of accidents at Snydale.<sup>4</sup>

In Derbyshire, too, it was usual for the manager of the colliery at which an accident had taken place to request, and to pay for, the attendance of a doctor.<sup>5</sup> During the 1893 lock-out Lord Donington was able to remind his Leicestershire miners that

Medical men engaged by me have attended you when ill, or injured and they have the power & exercised it fully to order at my cost all that was necessary for you in illness and all that could restore you to health.....<sup>6</sup>

1. M.F.G.B., Minutes Annual Conference, 1896, p.26; L.C.M.P.R.S., 1 A.R., p.12.
2. W.R., Letters, 1879, No.240, Wells, Birch, Ryde and Co. to J.Wilkinson, Feb. 18, 1879.
3. Sheffield City Library, MD 4081, Yorkshire and Derbyshire Coal and Iron Co., Directors' Minutes, 1877-81, p.188, Profit and Loss A/C.
4. Henry Briggs, Son & Company, Minutes, 1882-99, p.400, Nov.26, 1897. See also B.C., July 20, 1867; May 15, 1869.
5. D.T., Apr.12, 1879; Williams, op.cit., pp.130-2.
6. Leicestershire County Record Office, Box 4097, DE 362.

Employers in the West Bromwich, Oldbury, Coseley and Tipton districts of South Staffordshire provided surgeons.<sup>1</sup> In Northumberland and Durham doctors were normally employed at the men's expense<sup>2</sup> but in 1865 it was claimed that the employer of the miners striking at Cramlington had made a doctor available to the injured at his own cost.<sup>3</sup>

In the same way as most employers were more generous financially to the victims of disasters than to those injured by single accidents, so many provided medical assistance only when a substantial number of miners were hurt. In 1865 doctors were engaged to treat those injured by a boiler explosion in County Durham at the Haswell colliery.<sup>4</sup> In the West Midland coalfield the Chatterley Iron Company met the requirements of those injured in 1881 at the Whitfield Colliery in North Staffordshire<sup>5</sup>. During 1886 the Wigan Coal and Iron Company provided extra nourishment to seventeen injured employees<sup>6</sup> while immediate relief was offered by Messrs. Sidebottom to those hurt in the Hyde explosion of 1889.<sup>7</sup>

But throughout the period complaints were made about the quality of attention received from doctors provided by the employers. In October 1859 a boy was burnt at the Robert Town Colliery near Leeds.

1. R.C.Labour, Schedules, p.39, No.105; R.C.F.S., Stanley, p.173.
2. See below pp. 274.
3. 'A COALOWNER' to C.G., Nov.25, 1865.
4. Miner & Workman's Advocate, May 20, 1865.
5. Staffordshire Daily Sentinel, Feb. 11, 1881.
6. W.O., Jan.9, 1886.
7. The Times, Jan.21, 1889.

Although the burning happened on Friday, the proprietors of the pit (Messrs. Parkins) sent no medical relief to the unfortunate sufferer until the following Monday; and death ensued not long afterwards.<sup>1</sup>

Eight years later it was claimed that delay on the part of the Edmunds' Main Colliery doctor had resulted in the death of an eighteen year old youth<sup>2</sup> and as late as 1891 the Northumberland Miners' Mutual Confident Association was complaining of delays in the provision of treatment.<sup>3</sup>

Employers of colliery labour in all districts made varied provision for the medical requirements of those injured during the course of their employment. First aid training was encouraged, stimulants and surgical aids made available and hospitals erected. But the most common methods of helping accident victims to receive suitable treatment were by subscribing to a local voluntary hospital or by appointing, and paying for, a qualified doctor.

There were doubts concerning the quality of treatment provided by medical men employed by the owners but more important was the fact that relatively few employers made any type of assistance available. Medical aid was far less usual than financial help and its incidence probably diminished as the period progressed. But there is no reason to suppose that this is explained by minor owners being more generous than the giants of the industry. Indeed it was only firms such as the Blackwell, Clay Cross and Lilleshall Companies which had the resources to establish private institutions for the benefit of their employees.

1. Reports of H.M. Inspectors of Mines, C. Morton, 1859, p.64.
2. B.C., July 20, 1867.
3. N.M.M.C.A., Nov. 21, 1891.

3.

MISCELLANEOUS

One method by which employers assisted those disabled and bereaved was to allow them to live rent-free in colliery houses. After the Oaks disaster of 1866 the widows were not required to pay rent<sup>1</sup> and some major colliery companies were as generous after single accidents. The Lilleshall Company of Shropshire allowed widows to live rent-free in its cottages for up to a year<sup>2</sup> while some of those injured during the 'sixties were permitted to retain occupation of houses owned by the Staveley Company in Derbyshire.<sup>3</sup>

But it was in Northumberland and Durham that the victims of both fatal and non-fatal accidents were consistently afforded this assistance. Recipients of smart money were 'given' a house, a benefit which continued as long as did the disability.<sup>4</sup> It was also the custom from the beginning of the period to allow the 'relicts' of men killed in the mine to retain occupation 'till marriage or death or change of proprietorship'.<sup>5</sup>

As this suggests widows and children were not invariably allowed to remain in occupation as long as they wished.

1. S.Y.M.A., Nov. 25, 1867.
2. The Times, Sept. 15, 1875.
3. 'A WEST BROMWICH MINER' to Miner & Workman's Advocate, July 23, 1864.
4. Report of Secretary on Charities; Cost of Colliery Accidents; Steam Collieries Defence Association, Minutes, 1880-7, Feb. 26, 1881; Durham Coal Owners' Association, Minutes, vol.2, Feb. 12, 1898; Newcastle Daily Chronicle, July 19, 1880; J. Bryson to ibid., July 26, 1880.
5. Newcastle Chronicle, March 24, 1860; also ibid., June 23, 1860; C.G., Oct. 3, 1863; Dec. 2, 1873; J. Bryson to Newcastle Daily Chronicle, July 26, 1880; Newcastle Daily Journal, Sept. 14, 1880; Reports of H.M. Inspectors of Mines, J. Willis, 1873, p.7; R.C. Labour, Evidence A, F. Stobart, Q.1972; S.C. Employers' Liability Act, J. Nixon, Q.2034; 'A HARTLEY WIDOW' to The Miner, Apr. 11, 1863; P.R.O., M.H.12/9161/21909, J.J. Tibbs to Poor Law Board, June 8, 1860.

Residence was often linked to the vague requirement that the widow should conduct herself properly and in 1874 the men of the Murton Colliery, Durham declared that they would strike if the owners carried out their threat to evict two widows from colliery houses for alleged misconduct.<sup>1</sup> The houses might simply be required for other purposes. Just sixteen months after the Seaham explosion of 1886 thirty-seven widows had given up their homes at the request of the management<sup>2</sup> and eighteen months after the Usworth explosion of March 1885, Bowes and Partners gave the widows four weeks' notice to leave their homes because they were required for other workmen.<sup>3</sup>

Closely linked to the employer's provision of free housing were his gifts of coal. Throughout the South Staffordshire coalfield it was the rule that miners were allowed the same coal when they were disabled by accidents as they would have received while at work.<sup>4</sup> West of Dudley the wives of miners killed while working for the Earl of Dudley received a ton of free coal every forty-eight days.<sup>5</sup> In Somerset the widows of miners killed

1. Durham Coal Owners' Association, Minutes, vol.2, Jan. 30, 1874.
2. D/Lo F 698(I) Seaham Disaster Fund Minute Book.
3. Labour Tribune, Sept. 11, 1886.
4. C.G., Oct. 30, Nov.27, 1874; Dec. 14, 1883; W.C., Oct. 28, 1874; J. Moon to British Miner; An Appeal To the Trades of East Worcestershire, South Staffordshire, Cannock Chase, and the Public in General. Statement Of Income And Expenditure, (West Bromwich), 1885; S.C. Employers' Liability Act, E.F.Smith, QQ.5274, 5283.
5. S.C. Employers' Liability Act, E.F.Smith, Q.5288.

while employed by the Countess Waldegrave were provided with coal<sup>1</sup> and by an agreement reached in 1891 the Oldland Colliery Company undertook to give the widow of any man who had been entitled to receive fuel two hundredweights of coal a week 'so long as she remains a chaste widow'.<sup>2</sup>

But yet again it was the employers of Northumberland and Durham who proved most consistently generous. Both widows and recipients of smart money were commonly provided with free or with cheap coal.<sup>3</sup> During the prosperous early 'seventies it was normal in Durham to offer any widow with children working at the pit an adequate allowance of fire coal at the nominal charge of sixpence a fortnight.<sup>4</sup>

It was impossible to ensure that the coal allowance would always be forthcoming. Although it was the rule in the Tipton district of South Staffordshire for injured men to get one load of coal a month, it was reported in 1862 that one miner had received only two loads in over six months.<sup>5</sup> Thirty years later during the great Durham strike the men refused to agree to the owners' suggestion that small quantities of coal should be mined for the benefit of the sick.<sup>6</sup>

Although statistics are difficult to obtain, it is clear

1. Wills Memorial Library, Somerset Miners' Association, Ledger, 1872-98, May 18, 1893.
2. Labour Tribune, Oct. 24, 1891.
3. Cost of Colliery Accidents; Report of Secretary on Charities; C.G., Oct. 3, 1863; March 29, 1881; Newcastle Daily Chronicle, July 19, 1880; J. Bryson to ibid., July 26, 1880; Newcastle Daily Journal, Sept. 14, 1880.
4. Reports of H.M. Inspectors of Mines, J. Willis, 1873, p.7.
5. J. Moon to British Miner, Dec. 6, 1862.
6. Welbourne, op.cit., p.275.

that in South Staffordshire and in the Northern coalfield the employers spent large sums of money on the provision of housing and fuel for those injured and bereaved by industrial accidents. During the year ending September 1880 Northumberland and Durham employers made available 'House and Coals' worth £9,311, of which just over 60% was spent on miners' widows.<sup>1</sup>

There were other ways, too, in which employers of colliery labour were able to offer compensation after industrial accidents at little cost to themselves. Sometimes an injured workman was allowed to borrow from his employer; thus because of illness or accident, twenty-seven workmen owed money to the Nunnery Colliery Company at Sheffield in 1881.<sup>2</sup>

Favourable employment opportunities might be offered to the partially disabled miner or to the dependants of the man who, because of an industrial accident, was no longer able to support his family. When forty-three miners were killed by an explosion at the Donnington Wood Colliery, Shropshire in 1875 the giant Lilleshall Company promised that 'every effort will be made to find employment for those children whose labour can be made available.'<sup>3</sup> In the same year the proprietors of the Swaithe Main Colliery agreed to find work at the pit for boys made fatherless.<sup>4</sup> The secretary of the Northumberland

1. Cost of Colliery Accidents.
2. C.G., Aug. 5, 1881.
3. The Times, Sept. 15, 1875.
4. 'Swaithe Explosion 1875 & 6', C.Bartholomew to J.Tyas, Dec. 20, 1875.

Miners tried to persuade the Elswick Colliery Company in 1880 to find suitable employment for a man who had lost his right arm at the Elswick Colliery.<sup>1</sup> When a widower was killed at the Lightmoor Colliery in the Forest of Dean during 1886 light employment was found for his fourteen year old son by Henry Crawshay and Sons.<sup>2</sup>

After major disasters the employers' concern was occasionally shown by assisting the administration of the public disaster fund. Andrew Knowles and Son placed the machinery of the colliery club at the disposal of the Clifton Hall Explosion Fund<sup>3</sup> while in 1896 Joseph Cliff and Sons agreed to pay the allowances of the Micklefield Disaster Fund every week without charge.<sup>4</sup> Employers sometimes met the school fees of bereaved children; education was secured in this way in Durham after the Pelton explosion of 1866<sup>5</sup> and in Lancashire after the Pemberton and Abram disasters of 1877 and 1881.<sup>6</sup>

After the Seaham explosion of 1872 the Countess Vane presented the nineteen widows with bibles; for the old women they were printed in large type and for the Roman Catholics in the Douay version.<sup>7</sup> The wife of one of the proprietors of the Swaithe Main Colliery distributed large quantities of soup daily in December 1875<sup>8</sup> and five years after the Moss explosions of 1871 Thomas Knowles presented the surviving widows with half a pound of tea and each remaining child with two oranges and a few apples.<sup>9</sup>

1. N.M.M.C.A., Oct. 23, 1880.
2. D.F.M., Nov. 5, 1866. Also S.C. Accidents in Coal Mines, J. Darlington, Q. 730.
3. Bolton Journal, June 27, 1885.
4. Leeds Mercury, Oct. 7, 1896.
5. D.C.A., Dec. 21, 1866.
6. W.O., Oct. 19, 1877; L.C.M.P.R.S., Committee of Management, Minutes, 1873-86, p. 204.
7. D.C.A. Jan. 12, 1872.
8. Y.P., Dec. 11, 1875.
9. W.O., Dec. 29, 1876.

These miscellaneous methods of assisting the injured and bereaved shared many of the characteristics of the whole range of employers' financial and medical relief. Aid was always more readily given to the relatively few families struck by major disasters than to the many victims of 'colliery disaster in instalments.' The flow of generosity could always be checked in particular cases and the suspicion arose that management manipulated charitable activity as yet another weapon in its disciplinary armoury. The extent of employers' benevolence declined between 1860 and 1897 but this cannot be explained simply by the rise of large impersonal units of production. Often it was the substantial undertaking which was able, and prepared, to apply its resources to the relief of accident victims; throughout the period, indeed, it is striking that the employers of Northumberland and Durham were to the fore in nearly every form of charitable activity.

4. ENCOURAGEMENT OF THRIFT

It was not solely by their own charitable activity that employers of colliery labour assisted members of the coal-mining community to withstand the financial and other difficulties caused by pit accidents. Strenuous efforts were made to encourage the miner to protect both himself and his family by means of the various forms of insurance which were available.

At first employers were eager to maintain strict personal control over the insurance system adopted by their workmen. In all districts proprietors organised colliery insurance funds, membership of which contributed a condition of employment.<sup>1</sup>

1. Subscriptions varied from 1½d. p.w. at the Lightmoor Colliery in the Forest of Dean (D.F.M., Aug. 4, 1882) to 4d. p.w. throughout the West Midland coalfield (W.C., Dec. 22, 1880; C.G., Apr. 3, 1858; L.Eccleshall to Miner & Workman's Advocate, Dec. 26, 1863; L.J.Stamer to Staffordshire Advertiser cited in R.C.F.S., Stanley p. 165; ibid., pp.172-3; R.C.Labour, Schedules, pp. 39, No. 105; 217 No.249.

There is no doubt that many proprietors wished to encourage the members of their labour force to insure against the dangers associated with the coal-mining industry. At the beginning of the period, when few pit workers sought to insure themselves, even hardened opponents of colliery clubs recognised that compulsion did help the improvident. In 1863 William Edwards was forced to agree that if subscriptions to Shropshire field clubs were not deducted at source the men would not trouble to insure themselves.<sup>1</sup> Many miners thought, too, that pit clubs gave the employer a direct interest in safety.<sup>2</sup> When the local agent of the Imperial Union Assurance Company addressed a meeting of miners at Rowley Regis in 1869, several of those present expressed the belief that the masters would abandon their concern with safety if they felt that an insurance society, rather than the field clubs, would pay for accidents.<sup>3</sup>

The organisation of a compulsory accident fund might also offer the employer certain financial advantages. In Northumberland the Lord Cramlington Colliery, Morpeth, was exceptional because it was one of the few pits in the county which had a compulsory insurance club. But it was exceptional, too, in that the owner never paid smart money

1. W. Edwards to Miner & Workman's Advocate, Aug. 22, 1863. Also P. Pearce to Miner And Workmen's Examiner, Apr. 21, 1876.
3. W.C., Apr. 21, 1869.

for industrial accidents.<sup>1</sup> Sometimes the workmen felt that the establishment of a pit fund helped the employer to ensure that he received other payments due to him. At Staveley the rent paid by the occupiers of colliery houses was deducted from the benefits provided by the sick and accident fund. It seemed to the men, therefore, that

Sixpence per week was stoped out of the workmen's wages to enable the company to secure their rents during sickness or accident.<sup>2</sup>

Indeed it had long been felt that compulsory relief funds were simply a device to shift the burden of compensation onto the miners themselves.<sup>3</sup>

Lack of control over management, and the inability to examine the accounts encouraged subscribers to suspect that the funds were being exploited by the employer as a source of additional income. Very often in the 'sixties the management of compulsory funds, particularly in the Midlands and West Midlands, rested firmly in the hands of the owners.<sup>4</sup> It was common for the agent or overlooker to control Nottingham field clubs and in North Derbyshire many employers were in sole charge.<sup>6</sup> But it was in the West

1. N.C.B./C/176, W. Pattison to R.Guthrie, n.d.but late 1897 or early 1898.
2. 'ONE INTERESTED' to Derbyshire Courier, Oct. 11, 1879.
3. P.E.H.Hair, 'The Social History of British Coalminers 1810-1845', Unpublished D.Phil.thesis, University of Oxford, 1955, pp.395-6.
4. The Commonwealth, May 25, 1867.
5. S.C.Regulation and Inspection of Mines, J.Wilkins, Q.4918; R.C.F.S., Stanley, p.153.
6. S.C.Regulation and Inspection of Mines, S.Cartlidge, Q.4323; 'A MINER' to D.T., Nov.3, 1877.

Midland coalfield that, throughout the period, the proprietor retained the tightest control over the administration of the field club.<sup>1</sup>

Often the employer or his representatives occupied key positions in the management structure. The Miners' Accident and Burial Society of the Holme House Colliery, Wigan was administered by a committee of thirteen of whom only five were appointed by the men.<sup>2</sup> Control was frequently maintained even when direction supposedly shifted to members of the labour force. As early as 1864 the Colliery Guardian recommended allaying the criticism of subscribers by placing the management of the clubs in the hands of elected committees, 'subject, of course, to supervision as a check against imprudence or malversation.'<sup>3</sup> In 1870, following strike action, Newton Chambers and Company conceded only that their accident fund should 'be managed by a committee of the men in conjunction with the masters.'<sup>4</sup> Although the men were granted increased nominal control of the Staveley Sick and Accident Fund, they found it impossible to believe that the company did not possess the power of veto.<sup>5</sup>

1. S.C. Regulation and Inspection of Mines, W. Millward, Q. 5380; R.C.F.S., Stanley pp.172-4; 'ANTI-OPPRESSION' to Miner & Workman's Advocate, March 4, 1865.
2. Miners' Accident and Burial Society. Holme House Colliery, Wigan, (Wigan), 1855, No.5.
3. C.G., July 9, 1864.
4. 'W' to The Times, Jan.20, 1870; Machin, op.cit., p.379.
5. J. Kirk to D.T., Nov. 10, 1877; Williams, op. cit., p.74.

On occasions the regulations allowing the men control over the running of a club were simply ignored. When an accident fund was established at the Crawford pits of the Wigan Coal and Iron Company each pit was entitled to at least one representative on the committee of management. For a time these rules were adhered to but by 1871 they had been abandoned.<sup>1</sup>

It was most unusual at the beginning of the period for the subscribers to a pit club to receive any account of the way in which their contributions had been used. In the mid 'sixties no account was given of the field club attached to the Cinder Hill Colliery in Nottinghamshire<sup>2</sup> and the North Derbyshire owners refused to submit any account of their funds;<sup>3</sup> the Staveley Company did produce balance sheets of their insurance schemes but these were audited internally and were not made public until after the passing of the Employers' Liability Act.<sup>4</sup> In Yorkshire no statement of accounts was ever made available at this time<sup>5</sup> and for only a short time at the Wigan Coal and Iron Company's Crawford pits were balance sheets fixed in conspicuous places to enable the men to inspect them.<sup>6</sup> In Shropshire and in South Staffordshire, too, there were persistent reports that balance sheets were not produced for the men's

1. 'A MINER' to W.O., March 3, 1873.
2. S.C.Regulation and Inspection of Mines, J. Wilkins, Q.4919.
3. Ibid., S. Cartlidge, Q.4324; 'ONE THAT IS NOT ASLEEP' to Miner & Workman's Advocate, March 18, 1865.
4. B. Pickard to Sheffield Independent, July 29, 1880.
5. Trans.Nat. Association, p.44; S.C.Regulation and Inspection of Mines, J. Normansell, Q.3698.
6. 'A MINER' to W.O., March 7, 1873.
7. M. Cooper to Miner & Workmen's Examiner, Apr.28, 1876.

inspection.<sup>1</sup> The field club serving Lord Dudley's miners employed to the west of Dudley had its accounts audited each year by an independant gentleman but nobody, it was maintained in 1880, had the 'right' to see these records.<sup>2</sup>

Not surprisingly then, English coal-miners suspected that one of the chief advantages which their employers derived from the organisation of compulsory schemes of insurance was financial.<sup>3</sup> Even the Colliery Guardian argued only that the men's complaints of the profits made from pit clubs were largely groundless.<sup>4</sup> In 1863 it was clear that South Yorkshire funds were being used to create a substantial body of capital for the use of the owners.<sup>5</sup> Twenty years later E.A. Rymer alleged that in the Forest of Dean over one thousand pounds, belonging to four pit clubs, was being 'worked by colliery officials.'<sup>6</sup>

Another way in which the employers might derive financial benefit from their pit clubs was by retaining the difference between what was collected in subscriptions and what was spent on relief.<sup>7</sup> In 1863 it was claimed that

1. W. Edwards to Miner & Workman's Advocate, Oct. 24, 1863; 'ANTI-OPPRESSION' to ibid., March 4, 1865; C.G. Jan. 14, 1870; W.C., Sept. 8, 1869; Labour Tribune, July 17, 1886; S.C. Regulation and Inspection of Mines, W. Millward, Q. 5379; R.C.F.S., Stanley, pp. 163, 172-4.
2. W.C., Dec. 29, 1880.
3. Trans. Nat. Association, pp. X, 44-9, 103; W.C., Sept. 8, 1869; Labour Tribune, July 17, 1886.
4. C.G., July 9, 1864.
5. Trans. Nat. Association, p. 44.
6. D.F.M., July 4, 1884.
7. The Miner, Feb. 1888.

at Messrs. Charlesworth's pits in Yorkshire

the rates of contribution...leaves(sic) a good profit to the employer, who pockets the same and gives no account.<sup>1</sup>

In the same decade it was calculated that at the Consett Coal and Iron Works, where about 3,000 workers were employed, the club doctor would be left, after paying his three assistants, with about £1,650 a year.<sup>2</sup> It was estimated in 1865 that the men's subscriptions to the Clay Cross field club totalled over five thousand pounds per annum, of which the doctor received only four hundred pounds<sup>3</sup> and in 1890 it was still maintained that the benefits received from the Leicestershire colliery accident clubs did not equal the contributions which the men had paid.<sup>4</sup>

But it was in the West Midlands that the rates of contribution and of benefit were most strikingly at variance. As early as 1858 it had been claimed that at four South Staffordshire pits subscriptions were too high and that the balance of about three pounds a week was retained by the doggy and his favourites.<sup>5</sup> It was maintained in 1870 that the butties pocketed large sums and that the money collected was 'spent in riotous living.'<sup>6</sup> Four years later the members of one of the lodges of the Shropshire Miners' union argued that the subscription paid to the field club was sufficient to allow them 6/- rather than 5/- a week.<sup>7</sup>

1. Trans. Nat. Association, page XI.
2. 'A LOVER OF FAIR PLAY' to British Miner, Jan. 17, 1863.
3. 'ONE THAT IS NOT ASLEEP' to Miner & Workman's Advocate March 18, 1865.
4. Labour Tribune, Apr. 12, 1890.
5. C.G., Apr. 3, 1858. In the Tipton area a miner working in two places during a week - if only for half a day - was compelled to have a subscription stopped at each place. S.C.Regulation and Inspection of Mines, W. Millward, Q.5384.
6. C.G., Jan. 14, 1870.
7. Labour Press, Aug. 8, 1874.

Many employers hoped that their organisation of colliery accidents funds could be used to improve the state of industrial relations. It was claimed in 1863 that the flourishing club organised in Lancashire at the Hindley Green Collieries by John Scowcroft and Company had encouraged the friendship of the employer and the employed.<sup>1</sup>

Industrial peace, it was believed, might be secured by discouraging membership of trade unions.

the mineowners took care, as far as possible, to render these [unions] innocuous by compelling the miners to contribute to the "benefit clubs" established in connection with the collieries.<sup>2</sup>

Compulsory, employer dominated, insurance schemes helped to starve the unions of funds and to deny the men the experience of organising independent friendly societies.<sup>3</sup> Thus in 1872 Joshua Bower of Leeds, who refused to recognise any union which supported strikes, offered to contribute towards the support of a sick and benefit club.<sup>4</sup> Following a dispute at the Silksworth Colliery, Durham as to whether the deputies should join the Durham Miners' Association or the deputies' own union, it was decided that neither the management nor the union would take any further action. But the manager decided 'in an underhand way' that no deputy who joined the Durham Miners' Association should be allowed to receive benefit from the colliery accident fund.<sup>5</sup>

1. W.O., July 31, 1863. Also C.G., Sept. 10, 1869.
2. G.Howell, Labour Legislation Labour Movements And Labour Leaders, (London), 1902, p.138.
3. Cf. J.G.Rule, 'The tribute system & the weakness of trade unionism in the Cornish mines', Bulletin of the Society for the study of Labour History, No.21, 1970, p.28.
4. 'TEA CHEST' to Y.P., June 8, 1872.
5. R.C.Labour, Evidence A, J. Wilson, Q.489.

Yet another way in which the employer was able to derive advantage from his pit club was by the imposition of rules which effectively served to restrict the mobility of labour. Not only did this help to prevent wastage of experienced manpower but it meant that the resources of the fund were augmented whenever a miner, either voluntarily or involuntarily, changed his employment.<sup>1</sup>

Some employers permitted ex-employees to retain their membership<sup>2</sup> but most forbade the payment of relief to any workman who left, whether he submitted his notice or was dismissed for misconduct. Rules to this effect were enforced in Lancashire by Messrs. Evans and Company,<sup>3</sup> at many South Yorkshire pits<sup>4</sup> and, occasionally, in West Yorkshire<sup>5</sup>. The payment of benefits was also restricted at several Midland collieries.<sup>6</sup> The rules of the Staveley Coal and Iron Company's accident fund were clearly designed to restrict the mobility of the labour force. To the Colliery Guardian it appeared that

1. Commonwealth, May 25, 1867; S.N.Fox and C. Black, The Truck Acts: What they do, and what they ought to do, (London), 1894, p.12.
2. Rules of the Simon Wood Colliery Accident Fund, (Elsecar), n.d., No.18; Rules Ince Hall Miners' Accident Society, No.12.
3. R.C.F.S., Stanley, p.89.
4. S.C. Employers' Liability Act, E. Cowey, Q.1055; W.R., Letters, 1879, No.64, T.Wild to W.Watson, July 1, 1879.
5. S.C. Employers' Liability Act, T. Kale, Q. 4378.
6. J. Kirk to D.T., Oct.20, No.10, 1877; R.K.Bolton to ibid., Nov.3, 1877; 'A COLLIERY WORKMAN' to Sheffield Telegraph Sept. 18, 1893.

The men employed by the Staveley Company fully appreciate the consideration of the directors, and the result of this society has been to bind more closely together the masters and workmen, and to attach the latter to the place where so much is done for themselves and their families.<sup>1</sup>

To many of those employed by the company, however, it seemed that

in fact it should be called a length of service fund, and not an Accident fund, as length of service is considered and rewarded instead of the accident being rewarded according to the gravity of the case.

The relatives of a dead miner with under five years' service might be awarded twenty pounds while a man with twenty years' service, who lost a finger, was likely to receive five shillings a week while off work and perhaps also be voted a lump sum of thirty pounds.<sup>2</sup>

Unscrupulous employers were able to manipulate accident club benefits as an instrument of industrial discipline.

Given, a local relief fund, managed by masters,... the miner's widow and children might suffer for a presumed insubordination on the part of the poor fellow that was gone.<sup>3</sup>

On occasions employers refused to continue the payment of benefit during industrial disputes. When miners were disabled at Tinsley Park in South Yorkshire just before the remainder of the labour force struck work, it was declared that, as they had left their employment, the sick were no longer eligible for relief.<sup>4</sup>

Almost invariably the doctors attached to

1. C.G., Sept.10, 1869. See also July 6, 1883.
2. 'A WORKMAN' to D.T., Aug.7, 1880. Also 'ONE INTERESTED' to Derbyshire Courier, Oct. 11, 1879.
3. British Miner and General Newsman, Sept.20, 1862.
4. B.C., May 15, 1869.

pit clubs were appointed by the employer and not by the subscribers ' - that is, the colliers are doctored by contract at their own expense, for the benefit of their employers.'<sup>1</sup> This practice gave the proprietor what could prove a valuable source of patronage but did little to ensure satisfactory medical treatment.<sup>2</sup> During the 'sixties there was a widespread impression that owners used these posts as sinecures for their friends, who drew their salaries but appointed poorly-paid unqualified assistants to take their places.<sup>3</sup>

During the early years of the period employers in all districts organised insurance schemes, membership of which was compulsory for all employees except those who were deemed sick or unfit.<sup>4</sup> Until the boom of the early 'seventies this obligatory thrift provided the English coal-miner with his major source of compensation for non-fatal industrial accidents.

1. Trans.Nat. Association, p.44.
2. See below pp.300-304.
3. Welbourne, op. cit., p.143, Cf. Hair, op.cit., p.395.
4. Wigan Public Library, Rules of the Ince Hall Miners' Accident Society, established by the Underground Workmen employed at the Ince Hall Coal & Cannel Company's Works, Near Wigan, October 1st, 1852, (Wigan), 1852, Nos. 4, 10. Bricklayers and carpenters employed at maintenance work were not always compelled to join: Provident, Dec. 15, 1882.

In Northumberland and Durham the payment of smart money made a further system of comprehensive financial relief unnecessary<sup>1</sup> although at most pits it was a condition of employment that the workman should subscribe towards the cost of a colliery doctor who would offer treatment after any industrial accident.<sup>2</sup> In the Lancashire coalfield not only did many employers force their men to pay a doctor<sup>3</sup> but in the Wigan district compulsory membership of accident clubs was also common.<sup>4</sup> Membership of a pit club was also required at most Yorkshire collieries<sup>5</sup> although practice was less uniform in the Midlands. Derbyshire owners generally organised compulsory benefit schemes<sup>6</sup> but in Leicestershire and Nottinghamshire it was only the larger

1. Significantly there was an accident fund at the Long Cramlington Colliery, Morpeth where smart money had never been paid. (NCB/c/176, W. Pattison to R. Guthrie, n.d. but late 1897 or early 1898). Mining Journal, May 26, 1860; D.C.A., Oct. 16, 1863.
2. 'A LOVER OF FAIR PLAY' to British Miner, Jan. 17, 1863; J. Johnson to Miner & Workman's Advocate, Sept. 26, 1863.
3. S.C.Regulation and Inspection of Mines, W.Pickard, Q.1613; M.Woods and J. Lancaster to W.O., Nov.7, 1868.
4. Trans. Nat. Association, p.106; Conditions of Service between the Ince Hall Coal and Cannel Company and the Colliers and other Workmen employed at the Ince Hall Coal and Cannel Company's Works, Ince, Near Wigan, being Supplemental to the General And Special Rules, Under the Coal Mines' Inspection Act, (Wigan), 1868, No.7; L.C.M.P.R.S., 10 A.R., p.7; 'PENDLEBURY' to Labour Tribune, Dec. 4, 1886.
5. Leeds Intelligencer, May 17, 1862; Trans.Nat. Association, pp.8, 44; S.C.Regulation and Inspection of Mines, J. Normansell, QQ.3692-3.
6. General, Special and Contract Rules, to be observed at the Butterley Company's Collieries, (Ironville), 1856, No.4; 'BROTHER DUMPY' to Miner & Workman's Advocate, Sept.26, 1863; 'A MAN SMOKING' to ibid., Feb. 25, 1865; 'ONE THAT IS NOT ASLEEP' to ibid., March 18, 1865; 'A WORKING MAN' to D.T., Jan.30, 1869; S.C.Regulation and Inspection of Mines, S. Cartlidge, Q. 4323; Williams, op.cit., p.74.

collieries which had funds attached to them.<sup>1</sup> Compulsory clubs were less common, but by no means unknown, in the small South-Western coalfield.<sup>2</sup>

But it was in the West Midland coalfield that the system of obligatory insurance funds was most highly developed in 1860. The South Staffordshire district

which was very old, was broken up into very small mining areas. The consequence was that there had been many small clubs,<sup>3</sup>

Almost every colliery workman in the area, indeed, was connected with a club organised by his employer.<sup>4</sup>

Compulsory accident funds organised by employers at colliery level remained uncommon in Northumberland and Durham throughout the period.<sup>5</sup> But, as neither the trade unions nor the permanent relief fund offered medical treatment to their members, obligatory subscriptions to colliery doctors did persist. There was, though, a growing tendency for the deductions to be made voluntarily rather than as a condition of employment.<sup>6</sup>

From the beginning of the period efforts had been made in the Wigan district to suppress the separate colliery accident clubs in order to incorporate their resources into

1. C.P.Griffin, op.cit., II, p.624; S.C.Regulation and Inspection of Mines, J.Wilkins, Q.4926.
2. C.G., Nov.3, 1871.
3. Central Association, 1890 Report, p.23.
4. Ibid.
5. S.C.Employers' Liability Act, D.Reed, Q. 1612; Cost of Colliery Accidents. But cf. R.C.Labour, Schedules, p.207, No.221.
6. Broomhill Colliery, Minutes, W.Desford to A. Scott, Jan.29, 1891.

the Miners' Provident Benefit Society.<sup>1</sup> This movement had been assisted by anti-truck legislation requiring that wages should be paid in money which was found to make the deduction of stoppages very difficult. At many pits the resources of accident funds were handed over to the men.<sup>2</sup> The establishment in 1872 of the Lancashire and Cheshire Miners' Permanent Relief Society destroyed numerous clubs which 'for the main part merged with the Relief Fund;'.<sup>3</sup> But in the Manchester and North-Eastern districts of the county, where both trade unions and the permanent relief fund found it difficult to establish themselves, compulsory pit clubs continued to serve as major sources of compensation for industrial accidents.<sup>4</sup> In North-East Lancashire, as elsewhere, the Employers' Liability Act had stimulated the establishment of schemes by which employers contracted their workmen out of the provisions of the act.<sup>5</sup>

The West Riding Miners' Permanent Relief Fund did not act as a vehicle for contracting out of the 1880 Act and as a result many compulsory clubs were founded in Yorkshire during the 'eighties. Messrs. Bower began a widow and orphan fund at the Allerton Main Colliery while Messrs. Charlesworth established a mutual relief fund to serve their

1. C.G., June 30, 1866; Trans. Nat. Association, p.106.
2. R.C.F.S., Stanley, p.89.
3. Provident, Feb. 15, 1882; S.C. Employers' Liability Act, A. Hewlett, QQ. 3738-9.
4. R.C.F.S., Stanley, p.89; Provident, Feb. 15, 1882; R.C. Labour, Schedules, pp.372 No.299; 393, No.299, 260, No.234; W.O., June 27, 1885.
5. Accrington Times, Nov.10, 1883; Lancashire County Record Office, Cliviger Miners' Relief Society, Register of Members, 1881-5.
6. Wakefield Express, Nov.6, 1886.

Rothwell Haigh, Robin Hood, Newmarket, Aberford and Warren Vale collieries.<sup>1</sup>

But it was in Yorkshire, where both trade unionism and the permanent relief fund proved successful, that the importance of the pit clubs most greatly declined between 1860 and 1897. This form of compulsory thrift was not unknown at the end of the period.<sup>2</sup> But by 1872 the secretary of the West Yorkshire Miners' Association was able to report that pit clubs existed at only four collieries attached to the union and that two of these were controlled by the men themselves.<sup>3</sup>

In the Midland coalfield mining unions did not organise extensive benevolent funds, the Midland Counties Miners' Permanent Relief Society was never successful and the Midland District Miners' Fatal Accident Relief Society, as its name suggests, did not cater for non-fatal injuries. Accordingly the compulsory pit club retained its position as a major source of relief although it often became more open to the control of its members.<sup>4</sup>

1. S.C. Employers' Liability Act, T.Kale, Q.4360, 70. Also see C.G., Aug. 5, 1881.
2. B.C., June 13, 1896; Leeds Mercury, June 1, 1896; Reports of H.M. Inspectors of Mines, F.N.Wardell, 1896, p.24; R.C. Labour, Schedules, pp.219, No.256; 220, Nos.257, 259; 221, 261, 266, No.254; 268, No.263; 269, No.264; 380, No.306; 370, No.298.
3. W.Y.M.A., Correspondence Book, J. Dixon to J. Normansell, Apr. 18, 1872.
4. Reports of H.M. Inspectors of Mines, A.H.Stokes, 1900, p.26; Labour Tribune, Apr. 12, June 7, July 5, 1890. Sheffield Independent, Sept.7,8,11, 1893; Sheffield Daily Telegraph, Sept. 7, 12, 1893; W.R., Letters, 1879, No.140, Letter to J.Wilkinson, Jan.20, 1879; R.C.Labour, Schedules, pp.207, No.221; 214, No.240; R.C.F.S., Report E.L.Stanley, p.153; Williams op. cit., p.74.

The passing of anti-truck legislation did not necessarily mean that, by abolishing compulsory deductions, miners were entitled to withdraw from the colliery club.<sup>1</sup> The legal position remained confused after the truck act of 1861;<sup>2</sup> in the case of *Cutts v. Ward* (from the Wingerworth Colliery, Derbyshire) it was held that the plaintiff, by signing colliery rules authorising, in general terms, deductions to a medical club, had agreed to the stoppages.<sup>3</sup> But it was decided in 1884 in the case of *Hynd v. Spowart* that signed pay-tickets did not constitute a written contract and that miners who signed on receipt of their wages were not prevented from suing for deductions made.<sup>4</sup> The Truck Amendment Act, 1887, further increased the control of the men by declaring that

Where deductions are made from the wages of any workman... in respect of medicine, medical attendance, or tools, once at least in every year the employer shall, by himself or his agent, make out a correct account of the receipts and expenditure in respect of such deductions, and submit the same to be audited by two auditors appointed by the said workmen, and shall produce to the auditors all such books, vouchers and documents, and afford them all such other facilities as are required for such audit...<sup>5</sup>

1. C.P.Griffin, *op. cit.*, II, p.627.
2. 24 and 25 Vict. c.151, s.27.
3. L.R. 2 Q.B. 357, 36L. J.Q.B. 161, 15 L.T. 614; *Commonwealth*, May 25, 1867; Williams, *op. cit.*, p.74.
4. 22 Scot. Law Rep. 702.
5. 50 and 51 Vict. c. 46, 2. 9.

In both Derbyshire and Nottinghamshire the 1893 lock-out led to a demand for the destruction of the field clubs or for their assets to be placed under the full control of the subscribers. During the dispute the manager of the Bolsover Colliery Company attempted to prevent the men from withdrawing for distribution £300 of the £389 belonging to the firm's club. As a result it was decided to break up the society and two miners were appointed to examine the accounts in order to discover how much was due to the men.<sup>1</sup>

The labour force employed by the Staveley Coal and Iron Company did not fail to notice that other clubs were worked entirely by the men<sup>2</sup> and a meeting at Pinxton, near Alfreton, disapproved of Messrs. Coke and Company's action in discontinuing sick allowances during the dispute. It was therefore resolved that when work resumed the men should assume control of the management of the field club<sup>3</sup>.

In the West Midland coalfield it was found during the boom of the early 'seventies that anti-truck legislation created difficulties for the organisers of field clubs.<sup>4</sup> More serious was the agitation of trade union members who realised that their dislike of the pit clubs coincided with their desire to strengthen the lodges by establishing local accident funds. Many clubs closed at this time<sup>5</sup> and fixed

1. Sheffield Daily Telegraph, Sept. 25, 1893.
2. Sheffield Independent, Sept. 20, 1893.
3. Sheffield Daily Telegraph, Sept. 6, 1893. See also Griffin, Miners of Nottinghamshire, I, p.104.
4. R.C.F.S., Stanley, p.89.
5. W.C., Nov. 5, 1873; Jan. 20, 1875; Apr. 19, 1876; Labour Press, Aug. 22, 1874; Miner & Workmen's Examiner, May 19, 1876; P. Pearce to ibid., Apr. 21, 1876.

pay was also abolished in Cannock Chase during 1887.<sup>1</sup>

But the desire of the employer to evade the payment of compensation under the Employers' Liability Act led to the foundation and revitalisation of many West Midland clubs. This form of insurance remained, either in its original form or adapted to meet the requirements of employers' liability assurance, of major importance in the West Midland coalfield until the passing of the Workmen's Compensation Act in 1897.<sup>2</sup>

In Gloucestershire and Somerset, despite the closure of at least one pit club by strike action<sup>3</sup>, employers increasingly compelled their workmen to insure. There was no permanent relief fund to act as the vehicle for contracting out of the Employers' Liability Act and many funds were established when the new law came into operation. Messrs. Crawshay and Son established a death and accident fund at the Lightmoor Colliery in the Forest of Dean<sup>4</sup> and by the end of the period compulsory accident clubs were both more numerous

1. Labour Tribune, March 5, 1887.
2. Ibid., July 17, Aug. 28, 1886; 'AN OLD BANKSMAN' to ibid., Nov. 6, 1886; Provident, Oct. 15, 1886; C.G., Jan. 7, 1881; R.C.F.S., Report E.L. Stanley, pp. 172-4; R.C. Labour Schedules, p. 39, No. 105; Evidence A, L. Ridsdale, Q. 5743; J.B. Cochrane, QQ. 10 897, 10 902.
3. C.G., Nov. 3, 1871.
4. D.F.M., Aug. 4, 1882.

and more important in Somerset and Gloucestershire than they had been in 1860.<sup>1</sup>

From many funds the members secured certain financial advantages. The employer might contribute towards the establishment of a compulsory insurance scheme. For four years the Staveley Company subscribed £500<sup>2</sup> and, also in Derbyshire, Thomas Holdsworth of the Pilsley Colliery Company sent a £50 donation in 1873 towards the foundation of an accident fund.<sup>3</sup> After six workmen were killed at the Methley Junction Colliery, Yorkshire in 1875 the directors of Briggs and Son asked their shareholders to send subscriptions towards the foundation of a fund for providing relief in cases of fatal accident.<sup>4</sup>

When a compulsory club was established it was common in Yorkshire for fines imposed upon the labour force by the management to be applied to the benefit of the fund. All fines deducted at the Simon Wood Colliery were paid to the accident fund<sup>5</sup> and those imposed by Newton, Chambers and Company were credited to the Thorncliffe and Chapeltown Miners' Accident Society.<sup>6</sup>

1. Somerset County Record Office, DD/WG Bx49, J.McMurtrie to Countess Waldegrave, Nov.3, 1863; D.F.M., March 25, 1885; July 4, 1890; 'A COLLIERY WORKMAN' to ibid., Dec.3, 1891; 'THE LITTLEDEAN LIGHTMOOR MEN' to ibid., June 10, 1892; Labour Tribune, Aug. 23, 1890; Bristol Mercury, Sept. 14, 1886; Somerset Standard, Feb. 16, 1895.
2. C.G., June 25, 1880.
3. D.T., Sept. 6, 1873.
4. Briggs & Co., Minutes, vol.1, p.325, Report of the Directors, For The Half-Year Ended 31st December, 1875.
5. Rules Simon Wood Accident Fund, No.23.
6. Newton, Chambers and Co. to B.C., Sept. 22, 1860. For the use made of fines in Durham and Derbyshire see Reports of H.M.Inspectors of Mines, C.Morton, 1852, p.122; J. Dickinson, 1852, pp.125,128; for Bristol and the Forest of Dean see S.C.Accidents in Coal Mines, 1854, 3rd Report, Appendix 4, pp.83, 85.

It was in the Lancashire coalfield that throughout the period fines were most regularly credited to the pit fund. Before the foundation of a permanent relief society in 1872 it was the rule for financial penalties to go to the club.<sup>1</sup> At the Holme House Colliery, Wigan the underlooker was instructed to pay all fines to the accident and burial society<sup>2</sup> while from 1868 all fines for breaches of the rules of the Ince Hall Colliery were given to the committee of the mining accident fund.<sup>3</sup>

After 1872, too, there are numerous examples of fines being applied to the pit fund. In 1885, for example, the Broad Oak Colliery Company granted two ten shilling fines to its fund<sup>4</sup> and in 1886 the accident fund of the Oldham, Middleton and Rochdale Colliery Company Ltd. received eight payments of 2/6.<sup>5</sup> In the following year the same company paid fines totalling £1-5-0 to the fund while the £6-5-0 imposed in 46 cases by the Clifton and Kersley Coal Company Ltd. augmented the resources of its accident fund.<sup>6</sup>

But it was not solely by the payment of fines that employers gave continuing financial support to their pit clubs. At the beginning of the period the Lilleshall Company was said to be paying £300 a year<sup>7</sup> and after the foundation of the Thorncliffe and Chapeltown Accidental and Sick Fund Benefit Society in 1870 the company announced that it intended

1. M.F.G.B., Minutes, Annual Conference, 1896, p.26.
2. Holme House Colliery, No.15.
3. Conditions of Service Ince Hall, No.7.
4. Reports of H.M. Inspectors of Mines, J. Dickinson, 1885, p.9.
5. Ibid., 1886, p.16.
6. Ibid., 1887, pp.14,20. See also ibid., 1888, p.14.
7. W. Edwards to Miner & Workman's Advocate, Oct.25, 1863.

to subscribe fifty guineas each year.<sup>1</sup> The Nunnery Colliery Company of Sheffield promised £50 p.a. if a benefit society was established<sup>2</sup> and in 1880 the Shireoaks Colliery Company claimed to be making a liberal annual subscription to the sick and accident fund which it organised at the Shireoaks Colliery near Worksop.<sup>3</sup> Between 1876 and 1893 Colonel Hargreaves of North-East Lancashire paid an annual subscription of between ten and twenty-five pounds to the Rossendale Collieries Accident and Burial Society.<sup>4</sup>

It was more usual for the employer to encourage his club by the payment of a percentage of the men's contributions. The figure could be as low as 5% (the Ince Hall Mining Accident Fund)<sup>5</sup> but generally it was between 10% and 25% of the men's subscriptions. In Lancashire Andrew Knowles and Son were paying 10% in 1889<sup>6</sup> as, in 1883, were Messrs. Wood to the Scot-lane, Blackrod and Westhoughton Colliery Relief Society.<sup>7</sup> From 1869 Richard Evans and Company had contributed the same amount at Haydock, Ashton, Edge Green and Parr.<sup>8</sup> In Durham the employers added one-sixth of their employees' contributions to the Newbottle Colliery Relief Fund and to the Old Etherley

1. C.G., Jan. 13, 1871.
2. Ibid., Aug. 5, 1881.
3. W.R., Letters, 1879, No.140, Letter to J.Wilkinson, Jan. 20, 1879.
4. Lancashire County Record Office, Rossendale Collieries Accident and Burial Society, Cash Books, 1874-93.
5. Conditions of Service Ince Hall, No.7.
6. C.G., Feb. 15, 1889.
7. W.O., Jan. 10, 1883.
8. R.C.F.S., p.89.

Colliery Friendly Society.<sup>1</sup> From 1867-9 the Staveley Company contributed 25%<sup>2</sup>, although it was not until after the passing of the Employers' Liability Act that this higher rate of payment became general. The Charlesworths added 20% to their Warren Vale Colliery Fund<sup>3</sup> as, in Lancashire, did the proprietors of the Burnley Collieries Accident Fund<sup>4</sup> and of the Cliviger Miners' Relief Society.<sup>5</sup>

Miners also benefited financially from compulsory pit clubs by the low rate of expenses which were often incurred.<sup>6</sup> In Northumberland and Durham in 1872 overmen received only 5% of the contributions which they deducted for the doctor.<sup>7</sup> Nor were the management costs of conventional compulsory pit schemes any higher; E.L.Stanley reported to the 1874 Royal Commission on Friendly Societies that in Northumberland only 5.3% of subscriptions to the Chesterton Colliery Ground Club were absorbed by expenses and that in Durham the Newbottle Colliery Relief Fund spent only 3% and the Old Etherley Colliery Friendly Society only 3.4% of contributions in management.<sup>8</sup> In Yorkshire the administration of the Warren Vale Colliery Fund cost under 3½% of subscriptions<sup>9</sup> while across the Pennines the management costs of the Rossendale Collieries Accident and Burial Society from 1876 to 1893 fluctuated

1. Ibid., Appendix to Report on Scotland and Northern Counties, pp.166-7.
2. C. Markham to Derbyshire Courier, Oct. 4, 1879.
3. S.C.Employers' Liability Act, J. Hatfield, Q. 4496.
4. R.C.Labour, Schedules, p.371, No.299.
5. Cliviger Miners' Relief Society, Contributions, 1881-1901.
6. But expenses could be high: R.C.F.S., Appendix to Report on Scotland and Northern Counties, p.167: W.O., Jan.10, 1883.
7. R.C.F.S., 3rd Report, A. Blyth, Q.27,,101.
8. Ibid., Appendix to Report on Scotland and Northern Counties, pp.166-7.
9. S.C.Employers' Liability Act, J.Hatfield, Q.4511.

between 2% and 9% of the relief paid.<sup>1</sup>

But despite the great number of compulsory pit clubs and the financial advantages which often accrued to members, they proved, to coal-miners and their dependants, to offer a totally inadequate source of relief. There is irrefutable evidence that throughout the period many funds were actuarially unsound; in 1864 the Wigan Observer reported that many local clubs were in an unhealthy financial position<sup>2</sup> while in Yorkshire the weekly subscription of twopence to the West Ardsley Accident Fund had proved insufficient by 1880 and numerous levies were imposed upon the members.<sup>3</sup> Seven years later it was claimed that the clubs which did struggle on in Yorkshire were practically bankrupt and were kept going only by the imposition of levies which sometimes cost as much as sixpence a week.<sup>4</sup> In 1889 the secretary of the West Riding Miners' Permanent Relief Fund declared that he knew of five funds which had come to grief during the previous thirteen years.<sup>5</sup>

The chief reason for this actuarial weakness was that in many schemes

should any balance remain in hand at the close of the year, either a pleasure excursion is provided for the miners and their families, or the money is divided in equal proportions.<sup>6</sup>

Annual trips were frequently organised. In the Cannock Chase district of the West Midlands journeys were arranged each year

1. Rossendale Collieries Accident and Burial Society, Cash Books, 1874-93.
2. W.O., Aug. 19, 1864.
3. W.R., Letters, 1880, No.184, J.Tait to W.Watson, Oct.3,1880.
4. G.S.Dawson, C.Smith, T. Barker, G.Wistoe, J. Cherry and W. Bagshaw to Daily Telegraph, Sept. 2, 1887.
6. Campbell, Miners' Insurance Funds, p.5.

to London, Liverpool and similar destinations which were partly paid for from the balance of the field clubs.<sup>1</sup> At the Newmarket, Robin Hood and Rothwell Haigh Collieries in West Yorkshire the surplus was used to finance seaside excursions<sup>2</sup> and by 1890 Leicestershire colliery clubs were bearing the main part of the cost of the men's summer trips.<sup>3</sup> In West Lancashire, too, the resources of pit clubs were spent on annual festivals and trips.<sup>4</sup> As one critic commented in 1875, not only were 'Excursion trips... an arbitrary imposition on a considerable number of colliers.', but they were unconstitutional and certainly contributed to the destitution of their members.<sup>5</sup>

Frequently, too, the surplus was simply divided at the end of each year. Until 1872 Lancashire colliery funds had been essentially dividing clubs<sup>6</sup> and a similar system operated in parts of the West Midlands. In 1870 a North Staffordshire coalmaster reported that at his ground club a sum equivalent to half the men's weekly subscription of fourpence had been returned to his employees after the payment of sickness and accident benefit.<sup>7</sup> There is evidence, indeed, that most clubs in Staffordshire, both North and South,

1. Labour Tribune, March 5, 1887; 'AN OLD BANKMAN' to ibid., Nov. 6, 1886.
2. S.C. Employers' Liability Act, T. Kale, Q. 4834. See also Q. 4415.
3. Labour Tribune, July 5, 1890.
4. W.O., Jan. 31, 1873; July 30, 1892.
5. 'R.T.' to ibid., May 22, 1875.
6. M.F.G.B., Minutes Annual Conference, 1896, p. 26; W.O. March 28, 1885.
7. L.T. Stamer to Staffordshire Advertiser, cited in R.C.F.S. Stanley, p. 165.

divided their surplus funds each year.<sup>1</sup>

Pit club funds were sometimes used in order to support local charitable appeals; in 1886 the Morley Main Colliery Accident Fund sent the sum of twenty pounds to the Oaks Colliery Explosion Fund.<sup>2</sup> More often club assets were used to provide members with strike pay. The capital of some Yorkshire societies was alleged to have been dissipated in this fashion<sup>3</sup> and during the 1893 lock-out many Midland clubs offered their members financial assistance. The Annesley and Newstead clubs each loaned a thousand pounds to the Nottinghamshire Miners' Association<sup>4</sup>. In Derbyshire the Pilsley field club paid ten shillings to all members over sixteen and five shillings to those aged under sixteen while at the Alma colliery each subscriber received about six shillings.<sup>5</sup> The committee of the Eckington Collieries Field Club granted five hundred pounds to be divided among its members<sup>6</sup> while at Clay Cross it cost about seven hundred and fifty pounds to pay the men five shillings each.<sup>7</sup>

The fact that pit clubs were organised at the level of the individual colliery also caused actuarial difficulties.

1. Ibid., p.163.
2. Y.P., Dec. 26, 1866.
3. G.S.Dawson, C.Smith, T. Barber, G.Wistoe, J.Cherry and W.Bagshaw to Daily Telegraph, Sept.2, 1887.
4. Sheffield Daily Telegraph, Sept.12, 1893. Also Griffin, Miners of Nottinghamshire, I, pp.92, 104.
5. Sheffield Daily Telegraph, Sept. 16, 1893.
6. Ibid., Sept. 21, 1893.
7. Sheffield and Rotherham Independent, Sept. 12, 1893.

The solvency of each fund depended upon the solvency of the employer.<sup>1</sup> As the Commonwealth pointed out in 1867 the subscriber received no benefit if the owner of the colliery went bankrupt.<sup>2</sup> A change of ownership or closure of the mine left the injured and bereaved without financial support unless their income had been capitalised and invested elsewhere.<sup>3</sup> A delegate to a miners' conference held at Tipton in January 1870 told how his brother had been badly hurt during the week that a pit closed; although he was ill for six months he received no relief at all.<sup>4</sup>

As the secretary of the Central Association for Dealing with Distress caused by Mining Accidents argued in 1880, pit clubs

scarcely deserve the name of Insurance Funds. Their operations are confined to one colliery or works, and the area is too small to enable them to deal effectually with the risks they incur.

The limited scale on which pit clubs operated meant that 'For these funds to attempt to cope with a large disaster is altogether out of the question.'<sup>5</sup> At the time of the Edmunds' Main disaster in 1862 the pit club had 'no funds in hand'<sup>6</sup> and after the Oaks explosion four years later the pit fund became defunct because of the great pressure

1. J.M.Baernreither, English Associations of Working Men, (London), 1893, p.204.
2. Commonwealth, May 25, 1867.
3. Reports of H.M. Inspectors of Mines, A.H.Stokes, 1892, p.12; W.C., Aug. 28, 1878.
4. C.G., Jan. 14, 1870.
5. Campbell, Insurance Funds, p.6. Also C.G., June 30, 1866.
6. Trans. Nat. Association, p.xi.

placed upon it.<sup>1</sup> When thirty-seven miners were killed at the Tudhoe Colliery, Durham in 1882, the death and accident fund was confronted with liabilities of £272 which it was unable to meet. An appeal was therefore made to the public for assistance.<sup>2</sup>

In the Lancashire coalfield it was also common for pit clubs to prove unable to meet the demands of a large disaster.<sup>3</sup> Messrs. Pearson and Knowles' club had to go into debt in order to meet the heavy expenditure caused by the Moss explosions of September 1871.<sup>4</sup> Ten years later the Altham Colliery fund had only a few hundred pounds in hand and was unable to meet the strain placed upon it when sixty-eight miners were killed by an explosion of firedamp.<sup>5</sup> Although the Clifton Hall Colliery club, with over £10,000 assets in 1885, was one of the richest funds in existence it was unable to meet the claims arising from the explosion in that year which killed 178 men.<sup>6</sup>

Even when compulsory pit clubs did remain actuarially viable and able to maintain the payment of benefit, the relief offered to the victims of non-fatal industrial accidents was frequently inadequate. No record survives from North-umberland or Durham clubs of a payment higher than the 8/- a week that was paid by the accident fund at the Long Cramlington Colliery, Morpeth.<sup>7</sup>

In Lancashire payments were sometimes more generous; at Wigan in return for a contribution of threepence a week the fund of Holme House Colliery paid 10/-<sup>8</sup> and from 1868

1. Y.P., Dec. 27, 1866.
2. N.W.C., May 20, 1882.
3. S.C. Employers' Liability Act, A. Hewlett, Q. 3740.
4. W.O., Feb. 8, 1873.
5. Provident, Nov. 15, 1883; Accrington Times, Nov. 10, 1883.
6. W.O., June 27, 1885.
7. NCB/C/176, W. Pattison to R. Guthrie, n.d. but late 1897 or early 1898.
8. Holme House Colliery, Nos. 8, 10.

the Ince Hall Miners' Accident Society paid 10/6 a week for six months, after which time the recipient was dealt with as the committee thought proper.<sup>1</sup> But until 1872 the average pay in the county was no higher than 8/- a week,<sup>2</sup> although in South-West Lancashire surgeons were also provided<sup>3</sup> and payment made to the Wigan Infirmary.<sup>4</sup>

Throughout the period 8/- per. week was the maximum benefit provided by Yorkshire clubs<sup>5</sup>; in South Yorkshire during the 'sixties it was probably lower<sup>6</sup> and as late as 1882 the Monckton Main Colliery Fund paid no more than 5/5 a week for permanent disablement.<sup>7</sup> Although less usual than in Lancashire, a doctor's attention was sometimes provided. At Teasdale Ram, near Wakefield a weekly subscription of threepence entitled the miner and his family to medical treatment<sup>8</sup> while at the beginning of the period the Strafford Collieries Accident Fund paid for both medicine and medical attendance.<sup>9</sup> In addition some funds subscribed to local hospitals. The Beckett Hospital, Barnsley received a donation of two guineas from the Worsbro Dale Accident Society<sup>10</sup> while in

1. Conditions of Service Ince Hall, Nos.11,15.
2. S.C.Employers' Liability Act, A.Hewlett, Q.3737.
3. W.Langford, 'The Society And Its Doctors', L.C.M.P.R.S., 20 A.R., p.35.
4. Wigan Infirmary Reports, 1875-6, p.36; W.O., June 21, 1879; March 12, 1892.
5. Trans.Nat. Association, pp.44-9.
6. C.G., Dec. 13, 1862; Rules Simon Wood Accident Fund, Nos.7,8,11.
7. W.R., Letters 1882, No.28, D.Conaurou to W.Watson, Jan.2, 1882.
8. Ibid., 1877-8, H.J.McGird to W.Watson, n.d., but July 1878.
9. Trans.Nat. Association, pp.44-9.
10. A.R., Beckett Hospital, 1876-7, p.11.

1871 the senior partner of Messrs. J. and J. Charlesworth claimed that the accident fund attached to the Rothwell Haigh, Robin Hood and Newmarket Collieries was able to subscribe twenty guineas p.a. to the Leeds Infirmary.<sup>1</sup>

Nor were the payments made by Midland pit clubs any higher; in 1863 an anonymous correspondent to the Miner & Workman's Advocate claimed that it was the rule in Derbyshire for the clubs to pay no more than 6/- a week when a man was lamed.<sup>2</sup> Two years later the Clay Cross field club paid 2/6 for the first week, 4/- for the second and 5/- thereafter.<sup>3</sup> It is less easy to analyse the relief provided by the well known Staveley Accident Fund since the committee often made cash grants. But when regular weekly payments were made, they probably averaged 5/-.<sup>4</sup> Dr.C.P.Griffin has found that in Leicestershire and South Derbyshire field clubs allowed adults from 7/- to 9/- a week<sup>5</sup> and in North Derbyshire a number of clubs also provided the injured with medical treatment.<sup>6</sup>

1. Y.P., Sept. 12, 1871.
2. 'BROTHER DUMPY' to Miner & Workman's Advocate, Sept. 26, 1863.
3. 'A MAN LOOKING ROUND' to ibid., Feb. 25, 1865.
4. 'ONE OF THE COMMITTEE OF THE ACCIDENT FUND' to D.T. Feb.13, 1869; 'A WORKMAN' to ibid., Aug. 7, 1880.
5. C.P.Griffin, op.cit., p.652, n.81.
6. 'A MAN SMOKING' and 'ONE THAT IS NOT ASLEEP' to Miner & Workman's Advocate, Feb. 25, 1865.

In the West Midland coalfield the benefits available from the field club almost invariably included the attention of a doctor appointed by the employer.<sup>1</sup> But the financial relief offered remained low; in Shropshire an adult miner's payment of fourpence (occasionally sixpence) per. fortnight entitled him to receive the sum of 5/- a week.<sup>2</sup> From North Staffordshire there is less evidence but in 1870 at the Silverdale Colliery the initial benefit, 8/- a week, was high although this was halved after only six weeks.<sup>3</sup>

Payments for non-fatal industrial accidents were equally low in South Staffordshire where most field clubs paid 6/- a week.<sup>4</sup> But some clubs paid only 5/-<sup>5</sup> although miners in the Lichfield Union received 7/- weekly for the first six months of disablement, after which time it was reduced to 4/-.<sup>6</sup> By the 'nineties, payments in the Tamworth district ranged from 7/- to 11/- a week (for periods of from six months to two years).<sup>7</sup> Generally the full rate of relief was paid for twelve or thirteen months when it was usually halved.<sup>8</sup> The benefits of South Staffordshire clubs were provided in return for a fortnightly subscription of eightpence.<sup>9</sup>

1. W.C., Sept.8, 1869; Jan.20, 1875; S.C.Regulation and Inspection of Mines, W.Millward, Q.5390.
2. Labour Press, Aug. 8, 1874; W.Edwards to Miner & Workman's Advocate, Aug.15, 1863; L.Eccleshall to ibid., Dec. 26, 1863; 'ANTI-OPPRESSION' to ibid., March 4, 1865.
3. C.G., Nov.11, 1870.
4. W.C., Sept.22,1869; Oct.3,1888; C.G., Apr.13,1858; July 18, 1879. Labour Tribune, Dec.22,1888; R.C.Labour, Schedules, pp.39, No.105; 217, No.249; R.C.F.S., Stanley pp.172-4; Barnsby, op.cit., p.69.
5. W.C., Jan.20, 1875; R.C.F.S., Stanley p.173.
6. R.C.F.S., Stanley p.173.
7. R.C.Labour, Evidence A, L.Ridsdale, Q.5743.
8. W.C., Sept.22, 1869; Dec.22, 1880.
9. Ibid., Dec.22, 1880; C.G., Apr.3,1858; R.C.F.S., Report E.L. Stanley, pp.172-3; R.C.Labour, Schedules, pp.39, No.105; 217, No.249.

The evidence available suggests that the level of payment by South-Western pit clubs was also likely to be low. At the Lightmoor Colliery in the Forest of Dean the maximum accident pay (in return for a sixpence a month subscription) was 8/- per week,<sup>1</sup> although at the Euston Colliery, when eight miners were killed in 1886, the club provided coal but paid only six shillings a week.<sup>2</sup> Some form of medical treatment was made available to the members of these clubs<sup>3</sup> and by 1890 the Gloucester Infirmary was receiving contributions from the East Slade, Trafalger, Foxes' Bridge, Lydney and Crump Meadow and Lightmoor funds.<sup>4</sup>

Thus although in most districts the victim of a mining accident was likely to be provided with medical treatment by any pit club to which he was compelled to subscribe, only rarely would he receive financial relief higher than eight shillings a week. The reductions made in the value of benefits after certain periods (generally a year) made the compensation even more inadequate for those who were disabled permanently or for long periods of time.

1. D.F.M., Aug. 4, 1882.
2. Bristol Mercury, Sept. 14, 1886.
3. C.G., Dec. 22, 1871.
4. H.Dawes to D.F.M., May 23, 1890.

After fatal accidents the benefits provided by these obligatory insurance schemes proved quite unsatisfactory. Many clubs did pay funeral grants but these were often very small. In South Staffordshire burial expenses were commonly paid and seven of the thirteen pits examined by E.L.Stanley for the 1874 Royal Commission on Friendly Societies provided coffins for their dead workmen. But the grants made to the families of men killed in Earl Dudley's thin coal mines were worth only three pounds.<sup>1</sup> The fund attached to the Lightmoor Colliery in the Forest of Dean paid the sum of five pounds on the accidental death of one of its members<sup>2</sup> although in Cheshire the Dukinfield club paid eight pounds when the deceased was under eighteen and ten pounds when he was over that age.<sup>3</sup>

South Yorkshire funds paid low death grants of between two and four pounds<sup>4</sup> but payments were, surprisingly, higher in the west of the county. In 1875 the Methley Colliery fund granted £15<sup>5</sup> and in 1896 the Allerton Silkstone Accident Fund paid £20 to the widow of a dead miner.<sup>6</sup>

Until the foundation of the Lancashire and Cheshire Permanent Relief Society in 1872 it was usual for the

1. R.C.F.S., Stanley, pp.172-3; W.C., Dec.22, 1880; R.C.Labour, Schedules, p.217, No.249.
2. D.F.M., Aug. 4, 1882.
3. The Times, Apr.17, 1874.
4. Trans.Nat.Association, pp.44-9; B.C.,Feb.17, 1872; C.G., Dec.13,1862; Rules Simon Wood Accident Fund, No.8.
5. Y.P., Dec.13, 1875.
6. Leeds Mercury, June 1, 1896.

district's pit clubs to provide death grants of up to ten pounds.<sup>1</sup> The rules of the Holme House Colliery's fund laid down that six pounds should be paid after a fatal accident<sup>2</sup> and from 1868 the Ince Hall Mining Accident Fund gave five pounds to the representative of any workman killed during the course of his employment.<sup>3</sup>

Only exceptionally, when a pit club dealt exclusively with fatal accidents, were payments higher. In 1864 a fatal accident fund was begun in County Durham at the Hetton, Eppleton and Elemore collieries so that whenever a fatal accident occurred each man was compelled to subscribe sixpence and each boy threepence. Payments were often high; in 1864 seven recipients received over £179 and by 1884 the representatives of three dead miners were paid as much as £216-4-3. But after the Elemore explosion of December 1886 each of the twenty-eight payments came only to £27-9-10.<sup>4</sup> But if the funeral grants paid by compulsory pit clubs were generally inadequate, the permanent provision which they offered to the dependants of a dead miner was even less satisfactory. In most districts the majority of clubs gave no allowances at all to widows and orphans and even when allowances were provided they were likely to both be small and to be terminated after a short time.

At the beginning of the period the Monkwearmouth Colliery Benefit Club at Sunderland paid widows 2/- a week

1. S.C. Employers' Liability Act, A. Hewlett, Q. 3737.
2. Holme House Colliery, No.13.
3. Rules Ince Hall Miners' Accident Society, No.19.
4. Durham County Record Office, D/X/56/1, Hetton, Eppleton and Elemore Collieries Accident Fund.

and 1/- for each child during the first two years of widowhood.<sup>1</sup> The only evidence that Yorkshire clubs were designed to assist those bereaved by fatal accidents comes from the Allerton Main Collieries where, in 1896, widows were paid as much as 8/- and children 1/6 a week.<sup>2</sup>

In the Midland coalfield, too, the field clubs rarely made provision for the widows and children of miners killed.<sup>3</sup> As H.M. Inspector, A.H. Stokes, commented in 1900, the sick and accident clubs connected with mines may have been satisfactory for sickness and accidents but after fatal injuries the allowances paid to dependants needed to be placed upon a permanent basis.<sup>4</sup>

In the West Midlands, it is true, more systematic relief was offered to the dependants of a deadminer.<sup>5</sup> But again payments were either very small or were of only short duration. The clubs attached to the Pensett Colliery near Dudley and to the Highfields pit of Whitehouse and Son continued their weekly allowance of five shillings to widows for no more than a year.<sup>6</sup> Widows of thin coal miners employed by the Earl of Dudley received benefit for life, or until re-marriage, and their children until they were 13 or 14. But the allowances were very low; widows were paid

1. C.G., Sept. 14, 1861.
2. Leeds Mercury, June 1, 1896.
3. R.C. Labour, Evidence A, F.C. Corfield, Q.7657; M.C.M.P.R.F., 12 A.R., p.7; Labour Tribune, June 12, 1886.
4. Reports of H.M. Inspectors of Mines, A.H. Stokes, 1900, p.26.
5. Cf. Barnsby, op. cit., p.69.
6. W.C., March 9, 1870; R.C.F.S., Stanley, p.173.

1/6 and children 6d. a week.<sup>1</sup>

Before the establishment of the permanent relief society in 1872 it was unusual for Lancashire pit clubs to relieve the families of miners killed during the course of their employment.<sup>2</sup> But at the Holme House Colliery the widow, or person in charge of the children, was entitled to receive just 2/- per. week for each boy under ten and for each girl under thirteen provided that the children attended both day and Sunday school.<sup>3</sup>

After 1872 the clubs which continued in existence attempted to match the permanent relief funds' fatal accident relief. In 1879 the Haydock Colliery Club was paying widows 5/- a week but this was only for three months.<sup>4</sup> Increasingly, indeed, it was only in those parts of the county where trade unionism and the permanent relief society had found it difficult to establish themselves that pit clubs offered substantial relief to those bereaved by mining accidents. In the Manchester district during the mid 'eighties the Clifton Hall pit club allowed widows 5/- a week for two years and children 2/6 a week until they reached the age of ten.<sup>5</sup> By the beginning of the following decade widows were paid 5/- a week for four years and children half that sum while they were less than twelve years old. In North Lancashire the same benefits were granted to widows for the duration of their widowhood and to children until they reached their thirteenth birthday.<sup>6</sup>

1. Widows also received a dowry of six months' pay; W.C. Dec. 22, 1880.
2. S.C. Employers' Liability Act, A. Hewlett, Q. 373.
3. Holme House Colliery, No. 14.
4. W.O., May 31, 1879.
5. Ibid., June 27, 1885.
6. R.C. Labour, Schedules, p. 393, No. 299.

These were exceptional cases however. In general, as the Provident commented

Under the ... system of separate clubs there was seldom any provision for widows and children.<sup>1</sup>

Not only were the rates of relief set out in pit club rules often inadequate to maintain the recipient and his family but frequently even these regulations were not adhered to. The payment of benefit could be severely restricted. Delays were not uncommon; when a miner was killed at the Black Heath Colliery in South Staffordshire it was several weeks before his widow received any compensation.<sup>2</sup>

More often, though, as the Labour Tribune pointed out in 1886

it may be said that many men find, when they are permanently injured, that their expectations of support are cut short after a very few weeks' receipt of relief.<sup>3</sup>

In 1884 there came reports from the Forest of Dean of cases in which allowances were terminated after a short time and in which men hurt in the pit were compelled to go without their money for a week at a time.<sup>4</sup> It was claimed at Grassmore in Derbyshire in 1865 that an injured miner would often receive only two or three weeks' pay; he would then be informed that he had taken from the field club as much as he had contributed.<sup>5</sup>

1. Provident, March, 1881.
2. 'A MINER' to The Miner, The Organ Of Underground Labour, Apr. 13, 1878.
3. Labour Tribune, July 24, 1886.
4. D.F.M., July 14, 1884; 'NOXIO BIXIO' to ibid., Feb. 15, 1884.
5. 'A MAN SMOKING' to Miner & Workman's Advocate, Feb. 25, 1865.

It was in the West Midlands however that the payment of relief was most often stopped prematurely. In 1861 a man was burnt at the Donnington Wood Colliery, Lilleshall after having contributed 4d. per. week to the pit club for twenty-two years. Within two and a half years his allowance was terminated.<sup>1</sup> S.H.Whitehouse declared in 1886 that payments were still being stopped after a few weeks<sup>2</sup> and two years later at the Woodside Colliery of Messrs. Cochrane and Company a miner received £1-16-0 field pay after an eye injury. But payment was stopped when the injured man refused to accept the field doctor's suggestion that he should have his eye removed.<sup>3</sup> As late as 1897 a case occurred at West Bromwich in which an employer terminated the allowance due to a permanently injured miner.<sup>4</sup>

On some occasions no payment was made at all. William Gibson claimed to have worked for Messrs. Charlesworth for more or less sixty years and to have subscribed to their sick and accident fund for nearly a third of that time; but when he was forced to stop work in 1884 after losing his sight in a pit accident he received no relief.<sup>5</sup> Relief was completely denied most often by West Midland clubs; in

1. L. Eccleshall to ibid., Dec.26, 1863.
2. S.H.Whitehouse to Labour Tribune, Aug.21, 1886.
3. W.C., Oct. 3, 1888.
4. Ibid., Sept. 15, 1897.
5. S.C.Employers' Liability Act, p.555, Appendix 18, Letter from W. Gibson, June 3, 1886.

1863 it was claimed that in South Staffordshire, East Worcestershire, and Shropshire the field clubs did not always allow benefit in deserving cases<sup>1</sup> and fifteen years later it was reported that, despite obtaining a doctor's certificate for his injured finger, a miner was refused assistance by the Black Heath field club.<sup>2</sup>

In 1886 the Labour Tribune was still fulminating against

The withholding of benefits from miners who meet with accidents, and who are entitled to those benefits by paying their contributions,<sup>3</sup>

Another major cause of discontent with the compulsory pit club resulted from the medical attention which they provided. It was the doctor's decision whether or not an injured man was fit to resume work; but almost invariably the club doctor was appointed by the employer and not by the men who paid his fees.

The miners felt that this resulted in the doctor becoming too dependent upon the colliery owner. In 1863, for example, it was feared that if the doctor at Bishop's Close Colliery offended those in authority at the Wear-dale Iron and Coal Company the men's fortnightly subscription would no longer be stopped at the office.

'Consequently he is in a manner compelled to pander to those in place and power.'<sup>4</sup> 'A LOVER OF FAIR PLAY' claimed that at the Consett Coal and Iron Works

1. W. Edwards to Miner & Workman's Advocate, Aug. 15, 1863; J. Fox to ibid., Oct. 17, 1863.
2. 'A MINER' to Miner, Underground Labour, Apr. 13, 1878.
3. Labour Tribune, Apr. 3, 1886.
4. J. Johnson to Miner & Workman's Advocate, Sept. 26, 1863.

The doctor has no one to please but the managing partner and agent, and surely a dozen of champagne, or some such present at Christmas time, would sweeten their tempers for the incoming year, and as the election of the doctor does not rest with the men themselves, he has nothing to fear from them.<sup>1</sup>

As late as 1888 The Miner believed that in ninety-nine cases out of a hundred the employer selected the doctor for the club without consulting the men in any way.<sup>2</sup> It was admitted that the old style of colliery doctor, that 'queer mixture of ignorance and impudence' who was generally a shareholder in the colliery company and who provided quack treatment to men with whom he had little sympathy had virtually disappeared. But it was pointed out that the doctor was still an employee of the owner and, if unscrupulous, might devote more attention to his shopkeeper and farmer patients whose treatment was paid for by the visit rather than by an annual fee.<sup>3</sup>

When a doctor was engaged to attend a great number of miners problems were likely to result. In 1866 Anthony Davidson was surgeon in accident cases to about 6,000 men and boys at the Burradon, Dudley, Cramlington, Seaton Delaval, North Seaton, Seghill, Cowpen, Bebside and Chopington Collieries in Northumberland.<sup>4</sup> The doctor

1. 'A LOVER OF FAIR PLAY' to British Miner, Jan.17, 1863. Also 'A MINER' to D.T., Nov.3, 1877.
2. Miner, Feb. 1888. Also 'ONE THAT IS NOT ASLEEP' to Miner & Workman's Advocate, March 18, 1865; 'ANTI-OPPRESSION' to ibid., March 4, 1865; C.G., Dec.22, 1871; R.C.F.S., Stanley, pp.172-4; Steam Collieries Defence Association, Minutes, 1880-7, Sept. 15, 1883.
3. Miner, Sept. 1887, Feb. 1888. Also C.G., Dec.22, 1871.
4. S.C.Regulation and Inspection of Mines, A.Davidson, QQ. 10431, 4,8, 10517.

might live at a considerable distance from his patients; by 1890 the miners at the Park-end and New Fancy collieries in the Forest of Dean who lived at Blakeney and Viney Hill had to travel five miles to Park-end for treatment.<sup>1</sup>

In 1888 the doctor to the Lightmoor Colliery was changed and for at least four years the men living at Littledean were handed over to a doctor living seven miles away at Newnham.<sup>2</sup>

In the early years of the period it was not uncommon for doctors simply to refuse to attend an injured miner. In 1863 the field club doctor declined to treat a man whose ankle had been injured in a Shropshire pit because he maintained that the accident had been caused by drink. Even when the injured miner received a note from a hospital to confirm that his ankle was crushed, the doctor refused to provide him with medical assistance.<sup>3</sup> At Coxhoe, County Durham in the same year the complaint was made that the colliery doctor, who was also surgeon to the parish and to two friendly societies, refused to come out after 7 p.m. and sent his assistant, an underviewer's son, to treat mining cases.<sup>4</sup>

Sometimes the person officially appointed to act as club doctor was unqualified; in 1874 the doctor to the Brandon Colliery, Durham used the title 'physician and surgeon' on

1. Labour Tribune, Aug. 23, 1890; 'A COLLIERY WORKMAN' to D.F.M., Dec. 3, 1891.
2. 'THE LITTLEDEAN LIGHTMOOR MEN' to D.F.M., June 10, 1892.
3. W. Edwards to Miner & Workman's Advocate, Aug. 15, 1863.
4. 'A MINER AT COXHOE' to ibid., Oct. 24, 1863; 'A MAN BEHIND THE DOOR AT COXHOE' to ibid., Oct. 31, 1863.

the strength of his qualifications as a pharmaceutical chemist.<sup>1</sup> It was reported a decade later that the Ridding Colliery club at Selston, near Alfreton had also received notes from an unqualified 'surgeon'.<sup>2</sup>

Sometimes the treatment provided was simply incompetent. In 1863 the British Miner claimed that at Consett 'Holloway's pills and ointment reign triumphant...'<sup>3</sup> The following year five men were injured near Durham and the colliery doctor, although attending one of them for two weeks, incorrectly said there was nothing wrong with his shoulder and wrongly set the broken arm of another so that it had to be rebroken.<sup>4</sup>

Difficulties, too, arose from the medicine which was required for the treatment of injured miners. The Lightmoor Colliery doctor never brought medicine to his Littledean surgery, it was claimed in 1892, so that the injured miner or a member of his family had to travel seven miles to Newnham in order to collect it.<sup>5</sup> When the treatment of a case required the use of expensive drugs the doctor might be tempted to rid himself of that particular patient. In 1868 it was suggested that Durham doctors with colliery clubs found it convenient to hand over to the Sherburn Hospital Dispensary cases which needed a great deal of quinine for they could not be made to pay for sixpence per. fortnight.<sup>6</sup>

1. Lancet, cited in D.C.A., Oct. 16, 1874.
2. D.T., Apr. 19, 1884.
3. British Miner, Jan. 24, 1863.
4. W. Mason to Miner & Workman's Advocate, May 28, 1864; also C.G., Dec. 22, 1871.
5. 'THE LITTLEDEAN LIGHTMOOR MEN' to D.F.M., June 10, 1892.
6. 'ONE WHO HAS THE PRIVILEGE OF GRANTING ORDERS TO SHERBURN' to D.C.A., March 6, 1868.

In the Wigan district, on the other hand, it was claimed in the 'seventies that the doctors often tended to prescribe medicine which miners and their families were quite unable to afford.<sup>1</sup>

There were also complaints from the subscribers to compulsory pit clubs that the doctors were too eager, from whatever motive, to send them back to work. The No.9 lodge of the Shropshire Miners claimed in 1875 that miners were often told by the field club doctor to resume work before they were fully fit.<sup>2</sup> At Coxhoe in 1863 the club doctor was criticised because, it was alleged, if a man was in bed with a broken limb for twenty-two or twenty-three weeks and then got up on crutches, he was told to return to work.<sup>3</sup>

During the early years of the period, and at other times in districts where there were few alternative means of insurance, employers were extremely successful in compelling membership of clubs attached to their collieries. This extensive system of compulsory thrift provided compensation for large numbers of English miners and their dependants after industrial accidents. Thus in the Midland coalfield the accident fund of the Staveley Coal and Iron Company, Chesterfield relieved 2,849 cases of industrial injury, including 16 deaths and 31 serious accidents between December 1876 and December 1879.<sup>4</sup> In Nottinghamshire Messrs. Barber, Walker and Company's Eastwood Collieries Accident

1. 'R.T.' to W.O., May 22, 1875. Also 'A LOVER OF FAIR PLAY' to British Miner, Jan.17, 1863.
2. Labour Press, Aug. 8, 1874.
3. 'A MAN BEHIND THE DOOR AT COXHOE' to Miner & Workman's Advocate, Oct. 3, 1863.
4. C. Markham to The Times, cited by C.G., June 4, 1880.

Society was established in the middle 'fifties. By the end of 1885 over £2,548 had been paid to widows and orphans and more than £2,651 to permanently disabled miners.<sup>1</sup>

But as there arose a growing number of popular, voluntary schemes of insurance available to members of the coal-mining community it became increasingly difficult for employers to justify (and enforce) the compulsory deduction of subscriptions towards funds organised by themselves.<sup>2</sup> More and more employers of colliery labour turned from the formal control of insurance, exercised by means of compulsory pit clubs, to the more informal influence which they were able to exercise in favour of other forms of thrift.

The commercial insurance industry repeatedly attempted to encourage employers of mining labour to assure their workmen. As early as 1850 a system of life insurance had been suggested as an alternative to government inspection; the self-interest of the insurance companies would counteract the negligence of the employers to avoid the necessity of state intervention.<sup>3</sup> Eight years later

A number of gentlemen in one colliery district conceived the idea of insurance as a matter of individual protection. They wanted the insurance not only to cover damage resulting to the colliery itself and the adjacent works; but also to take the risk of providing for the widows and families of the workmen injured.

1. Labour Tribune, June 12, 1886.
2. Friendly Societies' Journal, Oct. 1885.
3. Mining Journal, May 4, 18, 25, 1850 cited by Cassell, op. cit., p.110.

But, because of 'The necessarily heavy amount of the individual risks-' the project failed to materialise.<sup>1</sup>

During the 'sixties insurance companies stressed the advantages to the employer of insuring his labour force along with his property. It was argued that to insure the lives of his men would improve industrial relations<sup>2</sup> and that

An insurance on the life of the miner would also tend to fix him in his locality... Under the influence of a system which provides him with future guardianship, he will in most cases continue to dwell in the scene of his home and labours, and in that permanency of dwelling place to allow means to be taken for the social regeneration both of himself and family.<sup>3</sup>

Insurance was thus intended to make the miner a 'more reliable factor of production.'<sup>4</sup>

By 1871 two companies had been formed to provide colliery owners with policies combining insurance of their property with insurance of their employees' lives. In 1869 the Imperial Union Assurance Company established a Mining Assurance Department which was intended to relieve the many small West Midland employers of the responsibility of organizing field clubs. In return for a subscription paid by the men via their employers the company undertook to pay higher benefits than were provided by the clubs. Widows bereaved by industrial accidents would receive fifteen pounds and the parents of a dead boy five pounds.

1. C. Walford, The Insurance Cyclopaedia, (London), 1871 p.604.
2. L. Bradley to Post Magazine, Dec. 22, 1866.
3. S. Sleight cited in ibid., Feb.27, 1869. Also Walford, op.cit., p.605; S.Sleight to C.G., Feb.26, 1869; L. Bradley, Colliery Insurance. Is It Practicable to Insure Colliery Property and The Lives of Coal Miners?, n.d. pp.15-16. See Appendix III.
4. S.Pellard, 'The Factory Village in the Industrial Revolution', Economic History Review, Ixxix, 1964, p.528.

In cases of temporary disablement payments of 6/- (boys 3/-) would be made for up to two years and for permanent disability the injured miner would receive the sum of thirty pounds in order to enable him to begin a business.<sup>1</sup>

The arrangement was essentially between the insurance company and the employer but attempts were made to win the support of the men.<sup>2</sup> Many miners feared, however, that if the Imperial Union Assurance Company did assume liability, the colliery proprietors would abandon their responsibility for the safety of the pits<sup>3</sup> and employers often derived considerable pecuniary and disciplinary advantages from the operation of the field clubs.<sup>4</sup> Only in Staffordshire did the scheme achieve a certain, though limited, success.<sup>5</sup>

The second company designed to combine life and property insurance was the Colliery Insurance Company which was established in 1871. It aimed to insure owners and lessees of collieries against losses caused by fires and explosions and to provide for the widows, children and dependent relatives of miners killed by industrial accidents. General rates for each of the United Kingdom's coal mining districts were to be modified according to the special circumstances of each colliery. In addition

A general inspection of the collieries under insurance, for the private information of the Company, will be carefully maintained. The supervision thus exercised will be a reliable support to the colliery proprietor, and give that protection to the colliers which they will never, perhaps, be able, by legislative enactment, to obtain.

1. C.G., Apr. 9, 30, 1869; W.C., Apr. 28, 1869.
2. W.C., Apr. 29, 1869.
3. Ibid., C.G., Apr. 30, 1869.
4. See above pp. 264-5.
5. Advertisement in C.G., Feb. 18, 1870.

But although 'The enterprise was launched under the authority of gentlemen of position and influence' and 'The press gave it a good reception those practically engaged in colliery enterprise failed to realize the advantages offered, and the project...met with only a limited measure of success.'<sup>1</sup> The attitude of colliery employers towards the insurance of their employees against industrial accidents was revolutionized by the passing of the Employers' Liability Act. As the Post Magazine and Insurance Monitor correctly predicted in 1880, the insurance of employers against their new liabilities for accidents sustained by their employees 'should lead to a great business.....'<sup>2</sup>

The industry responded with two types of scheme. The first was in the form of a policy designed to insure the employer against his legal liability under the 1880 Act and to meet any costs incurred. Some organisations, such as the Employers' Liability and Workpeople's Provident and Accident Insurance Company, refused to accept colliery risks<sup>3</sup> but cover could be obtained from the Northern Accident Insurance Company<sup>4</sup> or the Employers' Liability Assurance Corporation. The latter insured coal-miners with those engaged in other very dangerous occupations. In return for a payment by the employer equivalent to 7/6 per.£100 paid in wages during a year, the corporation provided disablement pay of 10/- a week and a death grant of fifty pounds (thirty pounds for boys).<sup>5</sup>

1. W.O., July 14, 1871; Walford, op.cit., p.606. The C.G. (July 14, 1871) not only recommended lessees of colliery property to take up policies but urged them to become shareholders in the company.
2. Post Magazine, Oct.23, 1880. See also W.A.Dinsdale, History of Accident Insurance in Great Britain, (London), 1954, p.147.
3. N.W.C., Apr.29, 1882.
4. S.C. Employers' Liability Act, A.C.Macintyre, Q.3363.
5. 'N.S. PERMANENT RELIEF SOCIETY' to Staffordshire Sentinel, Aug. 22, 1882.

The second type of scheme available was one where, in return for a premium paid jointly by the miner and his employer, benefits were provided after all industrial accidents whether or not the employer was legally liable, 'so that the men actually provide the fighting funds for their masters.'<sup>1</sup> The Northern Accident Insurance Company provided a policy for which the employer paid the premium by deducting a weekly sum from his employees' wages.<sup>2</sup> The Provident Clerks' and General Accident Insurance offered to insure West Yorkshire proprietors against all industrial accidents occurring in the coalfield. In return for the payment of 4d. a week for each employee, three years' average wages (to a maximum of £150) would be paid after a fatal accident. For temporary disablement two-thirds wages (20/- per week maximum) would be paid for six months and an additional £40 granted for any injury requiring the amputation of a limb.<sup>3</sup>

The Employers' Liability Assurance Corporation also offered a joint policy which both insured the employer against his liability under the act and provided, irrespective of legal liability, for all cases of accident. The premium varied according to the wages which were paid and according to the safety of the particular mine. Each miner subscribed between 2d. and 3d. a week, to which the employer added a sixth or seventh. The representatives of a miner killed during the course of his employment were paid a sum equivalent to one year's wages (to a maximum of £50) and the victim of a non-fatal accident received two-thirds of his usual wages (or 10/- per. week) for twenty-six weeks.<sup>4</sup>

1. Campbell, Miners' Thrift, p.14.
2. S.C. Employers' Liability Act, A.C. Macintyre, QQ.3365, 3367.
3. W.Y.M.A., Circular, EMPLOYERS' LIABILITY ACT, 1880, Dec. 1880.
4. Post Magazine, May 6, 1882; C.G., Oct. 5, 1883; W.C., June 17, 1885; S.C. Employers' Liability Act, G.L. Campbell, Q.3599; S.S. Brown, QQ.4315-7, 4319, 4322; Dinsdale, op.cit., p.151.

Outside the West Midland coalfield commercial insurance companies had little success in persuading colliery proprietors to insure their liability under the 1880 Act. A few Yorkshire, Lancashire and Cumberland employers insured<sup>1</sup> as did some Midland concerns in Derbyshire<sup>2</sup> and in the Tamworth district of Warwickshire.<sup>3</sup>

But employers' liability business was successfully promoted among the many small proprietors of the West Midlands. This is explained not only by the insurance industry's previous activities in the district, but by the strength of the field clubs and the weakness of local trade unionism and of the permanent relief fund movement. The existence of numerous compulsory pit clubs made it a simple matter for employers to transfer to an insurance company the deductions which were already being made from wages. As the Rowley Regis miners discovered, their lack of unity and fragile union organisation obliged them to acquiesce in the new, unpopular arrangements.<sup>4</sup>

Commercial insurance organisations were active in the North Staffordshire coalfield<sup>5</sup> and in South Staffordshire where the Employers' Liability Assurance Corporation was particularly successful. By the end of 1882 'the greater portion of the miners in the Cannock Chase district' were insured with the corporation and between September 1882 and December 1887 at six of the chief collieries in the Cannock

1. R.C.Labour, Schedules, pp.261, 267, Nos. 236, 258; S.C.Employers' Liability Act, S. Brown, Q. 4327.
2. C.G., Oct.5, 1883; 'WILSON AND BONE' to D.T., May 12, 1883.
3. R.C.Labour, Evidence A, L.Ridsdale, Q. 5743.
4. 'A WORKING MINER AND ONE IN UNION' to Labour Tribune, May 15, 1886.
5. Reports of H.M.Inspectors of Mines, W.N.Atkinson, 1891 pp.9, 16.

Chase and Walsall districts payments were made for 5,281 accidents and for 33 deaths.<sup>1</sup> By the summer of 1886, indeed, the field clubs of South Staffordshire and East Worcestershire had largely been modified by the introduction of commercial insurance.<sup>2</sup>

Despite the popularity of employers' liability insurance with the colliery proprietors of the West Midlands, it did not provide the injured miner or the dependants of a dead miner with a satisfactory source of compensation. Even the highest benefits compared unfavourably with the rates which, it was known, could be paid by permanent relief funds.

In the first place the [relief fund's] allowance to disabled men was permanent, as the name of the society implied, and did not terminate in six months after the accident. In the second place.(sic.) the grants to widows and children averaged over £150 for each family, and the Insurance Companies could not possibly afford this for the same subscription.<sup>3</sup>

Benefits were not always paid quickly. In 1887 it took three months for the Employers' Liability Assurance Corporation to pay £180 to the representatives of four miners killed while working at the West Cannock Colliery Company.<sup>4</sup>

Often, it was claimed, the men received only a fraction of the benefits to which they were entitled. There were many ways of 'pushing men off the box.'<sup>5</sup> Payments after non-fatal accidents were often stopped prematurely. James Pit was promised that in return for his weekly payment of threepence he would receive ten shillings a week if he was ever injured

1. W.C., Dec.27, 1882; Dec.28, 1887; H.Barnes to Labour Tribune, Oct.16, 1886.
2. Labour Tribune, Aug.28, 1886;S.C. Employers' Liability Act, G.L.Campbell, Q.3569. Also see W.C., Feb.7, March 21, 1883; Nov.28, 1894; Feb.13, 1895.
3. Provident, May 31, 1882, G.L.Campbell. Also T.Lunt to Staffordshire Sentinel, July 19, 1882.
4. W.C., Dec.28, 1887.
5. 'A PELSALL MINER' to Labour Tribune, May 20, 1886. Ibid., Aug.28, 1886.

in an industrial accident. But when he was burnt in the pit he was only paid 6/- a week and after six months he was informed that instructions had been received from the Birmingham office that his pay must be stopped.<sup>1</sup>

It was felt, too, that the provision contained in the policy of the Employers' Liability Assurance Corporation with regard to carelessness was used to deprive the injured and bereaved of benefit. When, for example, it was reported at the inquest on a dead miner that he had ignored instructions to move, payment was refused.<sup>2</sup>

Nor was it easy for the miner to exert pressure upon the insurance company. He contributed towards the premium of a joint policy but

From the miner's point of view he does not know how much of his payments goes to the insurance company, nor what proportion is paid by the employer. He has to deal with the Insurance Company for the receipt of his benefits, against whom he has no right of action, for there is no connection between the workmen and the Insurance Company. The latter only know the employer, who insures them. If the miner has any complaint to make, the Insurance Company may say they have nothing to do with him, they do not know him in the matter; and complaint is made that this does occur.<sup>3</sup>

The companies dealing in employers' liability insurance claimed that it was not in their interest to dispute just claims.<sup>4</sup> It would probably be more accurate to say that it was not in their interest to dispute just claims if this meant an appearance in court. By 1886 the Northern Accident Insurance Company had lost only three cases because it was company policy to avoid jury trials. For every thousand accidents in all employment insured by the Employers'

1. Ibid., Aug. 28, 1886; July 31, 1886.
2. 'A WORKING MINER AND ONE IN UNION' to ibid., May 15, 1886; Post Magazine, May 12, 1883.
3. Report of D. Jones and S. H. Whitehouse cited in Provident, Oct. 15, 1886.
4. Ibid., Feb. 15, 1884, citing Insurance Record.

Liability Assurance Corporation before 1896 only thirty-two ended in litigation. But more than three and a half times this number were compromised, without litigation, by the corporation.<sup>1</sup>

There is also some evidence to confirm the alleged fear of the permanent relief fund movement that

joint stock insurance companies...-being corporations and having no souls to save - will certainly only pay under compulsion.<sup>2</sup>

In the Black Country one widow, at least, had to pay a lawyer two pounds to take up her case before she received from the insurance company the sum to which she was entitled.<sup>3</sup> Whether it was because contributions were too low to maintain the promised benefits,<sup>4</sup> because of high management costs,<sup>5</sup> or because of the need to earn profits for their shareholders,<sup>6</sup> companies offering employers' liability insurance did not provide coal-miners and their dependants with a satisfactory source of compensation.

1. S.C. Employers' Liability Act, A. Macintyre, Q. 3372; Banker's Magazine cited by C.G., Oct. 30, 1896.
2. Provident, March 1881, G.L. Campbell.
3. M.F.G.B., Minutes of Special Conference at Birmingham, Aug. 3, 1892, p.12.
4. C.G., Oct. 5, 1883, W. Saunders. The premiums were in fact increased: W.C., June 17, 1885; 'A PELSALL MINER' to Labour Tribune, May 20, 1886.
5. The expenses of the Employers' Liability Assurance Corporation were 47% in 1881-2 and 39% in 1882-3. (Post Magazine, May 12, 1883). Labour Tribune, July 31, 1886; Oct. 15, 1887; Provident, March 31, 1882; Central Association, 1882 Report, p.11; T. Lunt to Staffordshire Sentinel, July 19, 1882; S.C. Employers' Liability Act, A. Macintyre, Q. 3384; S.S. Brown, Q. 4212.

Individual employers also encouraged their employees to support various sources of compensation over which they exercised no control and in which they had no direct interest. In 1880 it was reported that at least one West Lancashire manager was trying to enforce deductions towards the Hospital Saturday collection of the Wigan Infirmary and that on several occasions workmen had been dismissed for refusing to subscribe.<sup>1</sup>

Other proprietors urged their employees to join one of the two great affiliated orders of friendly society. In 1865 Charles Binns, manager of the Clay Cross Company, consented to preside at the seventh anniversary meeting of the local court (No.2974) of the Ancient Order of Foresters.<sup>2</sup> Mr. Lee Knowles, M.P. declared in 1887 that he had been favourably impressed by the advantages which the Nottingham Ancient Imperial Order of Oddfellows afforded to working men and he was made a member of the Albert Lodge (No.989) of the Order at Pendleton.<sup>3</sup>

The giant Manchester Unity also received support. Alderman Silvester, a director of one of the many collieries which in 1880 were being developed in the Hednesford district of Staffordshire, announced that he would support the Order and that he hoped his fellow directors would encourage the men to join.<sup>4</sup> Indeed verbal support was sometimes translated

1. W.Wardle to W.O., Feb. 21, 1880; 'A COLLIER' to ibid., Feb. 28, 1880.
2. D.T., Feb. 4, 1865.
3. C.G., Dec. 9, 1887.
4. W.C., May 5, 1880.

into substantial financial commitment. Because many miners working for Joseph Love and Company were members of the Oddfellows, Love announced that he would build a lodge room, at his own expense, in the Durham pit village of Shincliffe Bank Top. The foundation stone was laid in July 1872.<sup>1</sup>

But without doubt, as the period progressed, the employers' greatest efforts were directed towards encouraging their workmen to join the permanent relief fund movement.<sup>2</sup> It is clear that the support which the movement derived from the employers of colliery labour was a major reason for its success. At first, it is true, proprietors were likely to react with suspicion to the establishment of such a society. Individual owners did help in the foundation of the Northumberland and Durham Miners' Permanent Relief Fund in 1862 but

in many places the establishment of the Permanent Relief Fund was treated coldly, obstacles thrown in its way, if not bitterly opposed, because it was regarded as the thin edge of the Union wedge.<sup>3</sup>

Similar prejudices emerged in Derbyshire where many employers feared that the Midland Counties Miners' Permanent Relief Fund would become a gigantic Union<sup>4</sup> and in Yorkshire the West Riding Society met the same difficulty. In 1877 the Rev.R.K.Bolton, who was reputed to exercise considerable influence over many coal owners, was anxious to know if it was true that the new organisation was really distinct from the miners' union.<sup>5</sup>

1. D.C.A., July 26, 1872.

2. See below pp.400-27.

3. J.Wilson, *op.cit.*, p.42. Also N.D.M.P.R.F., 7 A.R., p.9; Wills Memorial Library, DM (106) 282, W. Armstrong to R. Bonser, Nov.10, 1869 (copy); C.G., March 21, 1863.

4. D.T., Nov. 22, 1882; Derbyshire Courier, Feb. 10, 1883.

5. W.R., Letters, 1877-8, No.53, D.Holford to W.Watson, Sept.24, 1877.

Fear of unionism was not the only reason given by the employers for not offering support during the early period of a relief fund's existence. Mr. Hewlett of the Wigan Coal and Iron Company claimed in 1872 that the Wigan district was too small for the organisation of a scheme.<sup>1</sup> In Northumberland and Durham some employers were reluctant to support the permanent fund until the coal trade was unanimous in its approval<sup>2</sup> while in Lancashire it was felt unfair that no account was taken of the owners' financial support when their property was assessed for the payment of poor rates.<sup>3</sup> And when the attempt was made to form a permanent fund for South Staffordshire and East Worcestershire during the 'eighties the proprietors argued that they had no wish to change the arrangements which they had made with employers' liability insurance companies.<sup>4</sup>

On the other hand the Midland District Miners' Fatal Accident Relief Society owed its foundation to the initiative of local employers. A general meeting of the Midland Coal Trade Association decided at the beginning of 1882 to encourage and to support the new society by assisting the men to form branches.<sup>5</sup>

1. W.O., Sept. 22, 1872.
2. C.G., Sept. 6, 1862.
3. W.O., Sept. 22, 1872.
4. Labour Tribune, July 25, 1891; Central Association, 1890 Report, p.23.
5. W.R., Letters, 1882, No.38, Copy of Letter from W. Saunders to Members of Midland Coal Trade Association; Provident, Feb. 15, March 15, 1883; 'ANOTHER OLD CROW LOOKING DOWN FROM THE CROOKED SPIRE' to Derbyshire Courier, Feb. 10, 1883.

Once established, permanent relief funds were assisted by local employers in a number of ways. Facilities were made available for meetings. In 1863 the Hetton Coal Company provided a tent in which to serve tea on the first anniversary of the Durham district of the Northumberland and Durham society.<sup>1</sup> A decade later it was common for employers in the two counties to allow colliery schoolrooms to be used for meetings of the society.<sup>2</sup>

When the Midland Counties society found in 1886 that it required the services of a full-time agent, the Clay Cross Company allowed Benjamin Owen to devote as much time as possible for three months in order 'to spread the objects of the society in fresh district, so that the annual statement might be improved.'<sup>3</sup> Proprietors claimed, too, that it was advantageous to have colliery managers on local boards of the society because, by providing the injured with light jobs, they could keep men off the funds.<sup>4</sup>

A more important way in which the employers helped to make the permanent relief funds a major source of compensation for industrial accidents was by their financial support. Fines were sometimes made over to the local society. In 1880 Cooper and Company sent to the West Riding fund the penalties which had been imposed upon two men for trespassing on Mr. Cooper's land.<sup>5</sup>

Donations were also made; in 1883 the Clay Cross Company subscribed the sum of fifty pounds to the Midland Counties fund<sup>6</sup> and seven years later the chairman of the West Riding society announced that his firm, the Mitchell Main Coal

1. C.G., Aug. 1, 1863.
2. R.C.F.S., 3rd Report, A. Blyth, Q. 27089.
3. Provident, Feb. 15, 1884; Derbyshire Courier, Nov. 3, 1883.
4. L.C.M.P.R.S., 7 A.R., p.10.
5. W.R., Letters, 1880, No.160, Cooper and Co. to W.Watson, Aug. 18, 1880.
6. Provident, Feb. 15, 1884.

Company, intended to make the society a grant of one hundred pounds.<sup>1</sup>

The Lancashire and Cheshire society received financial support on a number of occasions after disasters in which members of the fund were killed. Following the Ince Hall explosion of 1874, when fifteen miners died, the Ince Hall Coal and Cannel Company for twelve months increased by 25% the payments which the society made to the bereaved.<sup>2</sup> Three years later, after the Pemberton explosion, Colonel Blundell made a donation to the society based on the amount which he would have paid if his men had joined in 1873 instead of 1875. This sum of nearly two hundred pounds was used to increase by a quarter the payments made to the families of the thirty-six dead men.<sup>3</sup> When forty-eight miners died in December 1881 their employer, the Abram Coal Company, also supplemented by 25% the funeral grants which the widows received from the society.<sup>4</sup>

But the usual way of offering financial support was to add a percentage of the subscriptions paid to the permanent relief fund by members of the colliery labour force although Table XI reveals that the proprietors did not adopt a uniform policy. Political considerations occasionally intruded. In the late 'eighties, as the relative value of employers' payments to the West Riding society was falling, conservative coal owners were accused of withholding contributions because of their dislike of the political activities of the fund's members.<sup>5</sup>

1. W.R., Minutes, Board of Management, March 12, 1890.
2. L.C.M.P.R.S., Minutes Committee of Management, 1873-86, Aug. 10, 1874.
3. Ibid., Sept. 12, 1877; W.O., Oct. 19, 1877.
4. L.C.M.P.R.S., Minutes Committee of Management, 1873-86, p. 204; Manchester Examiner and Times, Dec. 22, 1886.
5. W. Watson to Sheffield Telegraph, Aug. 22, 25, 1888; Sheffield Independent, Aug. 25, 1888.

Sometimes it was argued that the percentage ascribed to the employer was unreasonably high. At the beginning of 1884 the Charities Committee of the Steam Collieries' Defence Association maintained that 20% was too great a percentage for local owners to be expected to guarantee to the Northumberland and Durham fund.<sup>1</sup>

Other employers claimed to take into account the cost with which the permanent societies were administered; in 1879 the Wigan and Whiston Coal Company observed that the Lancashire and Cheshire society 'has an income over expenditure of £2,000.' It would not therefore be in the best interests of the society for the company to pay a higher contribution because to increase owners' percentages so as to produce 'an additional £7,700 per year... with the present margin, would, beget extravagance.'<sup>2</sup> Both in 1882 and again in 1884 Northumberland employers also protested against what they considered to be the excessive management costs of the Northern society.<sup>3</sup>

Probably more important in determining an employer's willingness to contribute was the control which he felt he could exercise over the running of the society. Although many owners felt unable to continue organising compulsory pit clubs, they wished to retain something of the power which that form of insurance had given them. In 1883, C.J.Dibb commented that the rules of the West Riding society were generally administered with too much elasticity and that owners felt they had a duty to support only the original function of the fund. They did not therefore feel any obligation to

1. Steam Collieries Defence Association, Minutes, 1880-7, Jan.5, 1884.
2. L.C.M.P.R.S., 6 A.R., p.21. Also 8 A.R., p.18
3. Steam Collieries Defence Association, Minutes 1880-7, Jan.5, 1884; Provident, June 15, 1882.

contribute towards the Aged and Infirm Department.<sup>1</sup> The same argument was used during the following year when the Steam Collieries' Defence Association suggested that its members should contribute a percentage of the men's subscriptions to the original fund of the Northumberland and Durham society and not to the aged and infirm departments.<sup>2</sup> As R.O.Lamb told the Royal Commission on Labour the chief reason that several collieries had ceased to contribute was because the society had changed from a simple accident fund to a fund for the benefit of the sick and aged.<sup>3</sup>

More particular criticisms also emerged. In 1883 William Stobart told members of the Northumberland and Durham society that

With reference to the loss of some of the owners' twenty percentage, he believed that some of it was due to the want of caution on the part of the local managers of this institution in administering their funds..... he knew of a colliery of which the owners had ceased to pay their contributions, because they considered that an aged member had been put on the fund when he had no claim to be put on, but it had been done by favour and affection.<sup>4</sup>

Thus a major consideration when employers decided whether to give financial support to the permanent relief fund was the amount of control that they would be able to exercise over the administration. The statement signed by Northern coal-owners who were willing to subscribe 20% of their employees' contributions ended, significantly, with the

1. W.R., Letters, 1883, No.15, C.J.Dibb to chairman and members of management committee, Apr.12, 1883.
2. Steam Collieries Defence Association, Minutes, 1880-7, Jan. 12, 1884.
3. R.C.Labour, Evidence A, R.O.Lamb, Q.3131.
4. N.D.M.P.R.F., 21 A.R., p.18.

qualification, 'so long as the affairs of the society are conducted to our satisfaction.'<sup>1</sup> In 1882 the failure to enjoy an effective voice in the management of the Northumberland and Durham society was put forward as one of the reasons for the employers' withdrawal of support<sup>2</sup> and the Steam Collieries' Defence Association made the same complaint two years later.<sup>3</sup> A.M.Chambers of Messrs. Newton, Chambers and Company, put the matter bluntly to the secretary of the West Riding fund:

It has seemed most extraordinary to me that the Committee can expect Coal Owners to subscribe without having any voice in the Management.<sup>4</sup>

Difficulties also arose when employers objected that only a few of their body were supporting a fund. A colliery manager argued in 1888 that while few other employers subscribed to the West Riding Miners' Permanent Relief Fund, the contributions paid by his own firm would not particularly assist its own men.<sup>5</sup>

As Sir J.W.Pease recognised, it was extremely difficult to discover the reasons for which employers decided to respond to or ignore the financial needs of the permanent relief funds:

A man quickly enough found reasons for not paying money if he did not want, and it was an easy thing to lay the blame on the Employers' Liability Bill or bad trade.<sup>6</sup>

1. Ibid., 8 A.R., p.4. See Appendix IV.
2. Provident, June 15, 1882.
3. Steam Collieries Defence Association, Minutes, 1880-7, Jan.5, 12, March 15, 1884.
4. W.R., Clip 'Correspondence Re-Percentages', A.M.Chambers to W. Watson.
5. 'A COLLIERY MANAGER' to Sheffield Telegraph, Apr.18, 1888.
6. N.D.M.P.R.F., 21 A.R., p.14.

But these two factors did exert a major influence. From the late 'seventies to the middle 'eighties the depressed state of trade was constantly blamed for the paucity of employers' subscriptions to the relief societies.<sup>1</sup> Not surprisingly many felt that the economic situation did not release employers from their moral obligations to support the movement. As the Board of Management of the West Riding Society exclaimed bitterly in 1886

if the badness of trade affects colliery owners, what of those for whom your Board have to please? <sup>2</sup>

Clearly in difficult economic circumstances many employers sought methods of cutting expenditure and in Durham after the passing of the Employers' Liability Act, it was the small owner who ceased paying his percentage.<sup>3</sup>

Table XI reveals that the Employers' Liability Act had a profound effect upon the pecuniary support which the employers of colliery labour offered to the permanent funds. Where the societies failed to offer themselves as the basis of contracting out schemes, the contributions paid by the employers fell away sharply. Thus the determination of the Yorkshire miners to remain within the terms of the Employers' Liability Act led many owners to refuse to offer financial support to the West Riding organisation<sup>4</sup> and there was a steady decline in the percentage which Yorkshire employers added to the subscriptions of their men. From £652 (7.7% of the men's payments) in 1882 the owners' percentages fell to £295 (2.4%) in 1891 and to £275 (1.7%) at the end of the period.

1. Ibid., p.13; 18 A.R., p.11; 23 A.R., p.7; S.C. Employers' Liability Act, J.Nixon, Q.2066.
2. W.R.M.P.R.F., 10 A.R., p.14.
3. N.D.M.P.R.F., 21 A.R., p.13.
4. W.R., Letters, 1882, No.76, Denaby Main Colliery Co.Ltd. to W. Watson, n.d.; 'Royalty Owners', W.A.Durnford to W. Watson, Apr.15, 1889; W.Watson to Sheffield Daily Telegraph, Sept. 16, 1889; W.R.M.P.R.F., 7 A.R., p.25; 8 A.R., p.11; 14 A.R., p.8.

TABLE XI.

ENGLISH COLLIERY OWNERS' PAYMENTS OF PERCENTAGES TO  
MINERS' PERMANENT RELIEF FUNDS, 1862-97

YEAR	1.		2.		3.		4.		5.		6.		7.	
	£	%	£	%	£	%	£	%	£	%	£	%	£	%
1862	-	-												
3	-	-												
4	-	-												
5	-	-												
6	18	0.9												
7	312	12.1												
8	323	9.3												
9	492	13.2											N.A.	N.A.
1870	496	12.1											N.A.	N.A.
1	738	14.3											N.A.	N.A.
2	1011	13.8											N.A.	N.A.
3	1608	18.1	440	7.4									N.A.	N.A.
4	1755	11.0	724	9.8									N.A.	N.A.
5	3913	16.3	1064	9.0									N.A.	N.A.
6	4834	14.2	1459	9.9									N.A.	N.A.
7	4610	11.7	1234	8.9	176	10.4							N.A.	N.A.
8	5093	12.9	1796	10.6	405	13.5							N.A.	N.A.
9	3254	8.2	2105	9.2	326	9.1			21	11.8			113	12.5
1880	5246	14.0	3512	13.1	372	7.3			41	8.6			197	10.8
1	3171	7.2	5179	22.3	792	11.7			54	8.6			377	15.5
2	6309+	13.6	6069	22.3	652	7.7			52	7.3			670	24.1
3	3029	5.7	6397	21.7	855	8.8			68	9.0			636	22.1
4	3500	7.6	6672	22.4	770	7.8			73	8.7	280	12.1	632	17.5
5	4033	6.6	6942	22.4	708	8.7			90	9.0	338	12.6	527	15.5
6	3278	6.9	7631	23.4	657	6.1			103	8.1	351	12.0	461	13.0
7	4597	7.5	8216	24.2	505	4.0			72	3.9	372	12.1	600	17.3
8	4673	6.2	8814	22.7	577	4.8			50	2.3	386	12.1	390	13.6
9	4583	5.8	9423	23.2	717	6.0			-	-	403	12.1	344	11.8
1890	4860	5.7	10661	24.1	893	8.5	498	19.9	-	-	440	12.4	678	19.6
1	5150	5.7	11100	23.1	295	2.4	445	19.9	-	-	472	12.3	356	8.8
2	3816	4.9	11972	24.2	499	3.9	463	19.9	-	-	513	12.4	320	6.7
3	5027	5.5	8774	23.6	230	2.5	341	19.9	-	-	454	12.4	304	6.7
4	5068	5.2	11855	23.1	429	3.2	412	20.0	-	-	571	12.1	303	6.9
5	4266	4.3	11678	23.1	552	4.0	371	20.0	-	-	568	12.1	256	6.6
6	4585	4.6	11653	23.2	447	3.0	369	19.8	-	-	600	12.1	322	6.5
7	4498	4.4	11599	23.3	275	1.7	402	20.0	-	-	639	12.3	359	5.2

+ Includes payment of arrears.

## HEADINGS:

1. Northumberland and Durham Miners' Permanent Relief Fund.
  2. Lancashire and Cheshire Miners' Permanent Relief Society.
  3. West Riding Miners' Permanent Relief Fund.
  4. Thorncliffe and Rockingham Permanent Relief Society.
  5. Midland Counties Miners' Permanent Relief Society.
  6. Midland District Miners' Fatal Accident Relief Society.
  7. North Staffordshire Coal and Ironworkers' Permanent Relief Society.
- £ = £.      % = % of Ordinary Members Subscriptions.

## Sources:

Central Association, 1898 Report, Table V; N.D.M.P.R.F., A.Rs ;  
L.C.M.P.R.S., A.Rs ; W.R.M.P.R.F., A.Rs.

In Northumberland and Durham the employers decided at the end of 1880, because no arrangement had been reached in place of the Employers' Liability Act, to stop offering financial support to the permanent society.<sup>1</sup> Subscriptions fell from £5,246 (14% of the men's payments) in 1880 to £3,171 (7.2%) in 1881, a decline which was directly attributable to the passing of the Act.<sup>2</sup> By 1883 three-quarters of Northumberland owners were refusing to subscribe and, although with one exception the large Durham firms continued to pay, many small owners South of the Tyne ceased contributing.<sup>3</sup>

When the societies found themselves able to offer arrangements in place of the Act employers' subscriptions increased dramatically. In North Staffordshire there was no general response to the invitation made to both sides of the industry to consider the terms of a plan whereby the permanent fund would constitute the basis of a mutual insurance scheme.<sup>4</sup> But a permissive scheme was established by which, in return for an increased percentage payment on the part of the employer, the men agreed to forgo claims under the Act.<sup>5</sup> Until 1890 the employers paid a higher percentage of their men's subscriptions, and until the end of the period they paid a higher sum, than they had in 1880.

1. Steam Collieries Defence Association, Minutes, 1880-7, p.231.
2. N.D.M.P.R.F., 19 A.R., p.10.
3. Ibid., 21 A.R., p.13.
4. Provident, Apr. 1881.
5. Ibid., Stafford Sentinel, Apr.11, 1882; Campbell, Miners' Thrift, pp.13-14.

Some employers, it is true, did stop paying to the Lancashire and Cheshire society when no comprehensive scheme in view of the Act was reached,<sup>1</sup> but again arrangements were made between the society, the employer and his employees.<sup>2</sup> In 1881 employers' payments increased to £5,179 (22.3% of the men's payments) from £3,512 (13.1%) in the previous year. Never again before the passing of the Workmen's Compensation Act did the employers' payments fall below six thousand pounds and only once, in 1883, did the percentage fall (fractionally) beneath the 1881 figure.

There was, as the Barnsley Chronicle, pointed out in 1879, a direct relationship between the extent of a proprietor's financial support and the number of his employees who joined the local branch of the permanent relief fund. Where owners paid their percentage to the West Riding society there was invariably a large membership.<sup>3</sup>

It has been seen that following the passing of the Employers' Liability Act it was the small Durham owners who ceased paying their percentages to the Northern relief fund.<sup>4</sup> The limited statistical evidence which is available confirms that the corporate employer was more likely to pay percentages than the small, individual proprietor. The West Riding Society, it will be remembered, offered no facilities for contracting out of the Employers' Liability Act and the desire to avoid legal liability could not therefore have been a major factor in encouraging Yorkshire owners to support the society. But in 1889 nearly 9% of the county's corporate employers paid a percentage of their employees' subscriptions

1. L.C.M.P.R.S., 8 A.R., p. 30.
2. Ibid., pp.21-2; 10 A.R., p.20; Campbell Miners' Thrift, pp.14-16.
3. B.C., Jan.25, 1879.
4. See above p. 323.

while only 1.25% of individual proprietors offered similar financial support.<sup>1</sup>

The most important way in which the employers supported the miners' permanent relief funds was by the deduction of the men's subscriptions at source. Although this gave the management no formal control over the society<sup>2</sup>, it enabled the employer, at little cost or inconvenience, to demonstrate his support for mutual insurance and to help to reduce management expenses.<sup>3</sup> Of greatest significance was the fact that the deduction of subscriptions made it unlikely that a member would accidentally or casually fall into arrears. In 1872 the committee of the Northumberland and Durham society emphasised the benefits of this policy

Before this system was introduced, lapsed membership was very frequent, owing perhaps in some measure, to the smallness of the payments, members put off from time to time until - from shere carelessness - they were, by rule, excluded from benefits, and in some instances, widows with large and helpless families were left unprovided for. Where the above mentioned system of deductions prevails, such falling off cannot occur.<sup>4</sup>

The contrast with the payment of percentages was striking. Although the manager of at least one colliery threatened not to stop money for the West Riding society when the men refused to contract out of the Employers' Liability Act,<sup>5</sup> this remained exceptional. By the end of 1894 the secretary was able to report that whilst only the few companies subscribed, the vast majority of them helped in managing the Society at much less cost than it could be managed if they were kept outside the colliery offices.<sup>6</sup>

1. Of whom one, was the Earl Fitzwilliam. W.R.M.P.R.F., 13 A.R., p.15; Potts' Register, pp.207-214.
2. N.D.M.P.R.F., 9 A.R., p.8; 10 A.R., p.9
3. Steam Collieries Defence Association, Minutes, 1880-7, Jan.12, 1884.
4. N.D.M.P.R.F., 10 A.R., p.9. See also D.T., Oct. 4, 1879.
5. W.R., Letters, 1881, No.3, Letter from G.Owen, Jan.3, 1881.
6. N.D.M.P.R.F., 10 A.R., p.17.

In Northumberland and Durham, too, the deduction of the men's subscriptions was the chief method by which the employers supported the society. By 1872 14,000 men in the two counties had their contributions deducted at the colliery office.<sup>1</sup> At nearly all branches formed in the year 1872-3 payments were made in this way with the result that in 1873 the employers stopped the contributions of 20,000 members,<sup>2</sup> a figure which had more than doubled two years later.<sup>3</sup>

The deduction of subscriptions to the miners' permanent relief fund easily became compulsion and membership was not infrequently made a condition of employment. During the early 'eighties compulsion was practised at one colliery belonging to the North Staffordshire society.<sup>4</sup> At the same time the secretary of the Midland Counties fund alleged that miners were being forced to join the rival, employer-dominated, Midland District scheme.<sup>5</sup>

It is from Yorkshire, though, that there survives the most widespread evidence of membership of the relief fund being made a condition of employment. As early as 1878 the South Yorkshire Miners' Association protested against the compulsory deductions being made at the Mitchell's Main Colliery.<sup>6</sup> E.A.Rymer, in the same year, complained that at several collieries the men were told that if they did not agree to have their payment to the West Riding fund deducted at source, they must seek employment elsewhere.<sup>7</sup>

1. Ibid.
2. Ibid., 11 A.R., p.9.
3. Ibid., 13 A.R., p.10.
4. Provident, March 3, 1883.
5. Ibid., Feb. 15, 1884.
6. S.Y.M.A., June 17, 1878.
7. E.A.Rymer to B.C., Aug. 24, 1878.

The practice continued at the Manvers Main Colliery<sup>1</sup>, the Silkstone and Dodworth Coal and Iron Company,<sup>2</sup> at the Hoyland Silkstone Collieries<sup>3</sup> and at the Edmunds' Main and Swaithe Main Collieries.<sup>4</sup> In 1887 1,200 miners struck at the Manvers Main Colliery in order to protest against the compulsory subscriptions that were still being stopped for the relief fund.<sup>5</sup> One of the agreements reached in 1895 at the end of a strike at the North Gawber and Woolley Collieries was that in future subscriptions to the West Riding society would be stopped only from the wages of those who wished to pay.<sup>6</sup>

Although, as has been seen, employers' charitable activity after industrial accidents did decline between 1860 and 1897, 'Probably paternalism lingered longer among coal-owners than elsewhere in the economy.'<sup>7</sup> Throughout the period, then, colliery proprietors attempted to compel - or, when this was impossible, to encourage - members of the labour force to insure against death and disablement in the pits. In all districts pit clubs were organised by corporate and individual employers, both large and small. The owners of the West Midlands adapted their schemes to the requirements of extraneous employers' liability insurance but elsewhere support was increasingly offered to the extensive permanent

1. W.R., Management Committee, Minutes, Oct. 16, 1879.
2. Ibid., Letters, 1880, No.211, Silkstone and Dodsworth Coal and Iron Co. Ltd., to W.Watson, Nov.10, 1880.
3. B.C., Oct. 4, 1884.
4. W.R., Letters 1185-7, G. Beardsall to W.Watson, July 22, 1886.
5. The Miner, Feb. 1887.
6. Barnsley Independent, May 25, 1895.
7. H. and B. Duckham, Great Pit Disasters Great Britain 1700 to the Present Day, (Newton Abbot), 1973, p.45.

relief fund movement. Generally, therefore, the formal control of the pit funds gave way to the informal influence which could be exercised by means of these mutual societies. To the eight Keynesian motives for abstaining from spending,<sup>1</sup> there can be added, among members of the coal-mining community, two more, encouragement and coercion.

1. Precaution, foresight, calculation, improvement, independence, enterprise, pride and avarice.

## APPENDIX I

UNITED COAL TRADE ASSOCIATION  
COST OF COLLIERY ACCIDENTS  
 From September 30, 1879 to September 30, 1880.

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	NORTH- UMBERLAND	DURHAM including Seaham	DURHAM excluding Seaham	NORTHUMBERLAND AND DURHAM INCLUDING SEAHAM	NORTHUMBERLAND AND DURHAM EXCLUDING SEAHAM
<b>K I L L E D.</b>	£	£	£	£	£
Permanent Relief Fund ..	258	1,121	1,079	1,380	1,338
Funerals .. .. .	59	556	301	614	359
Widow's Gratuities ..	65	502	498	567	563
" House and Coals ..	<u>1,337</u>	<u>4,305</u>	<u>3,961</u>	<u>5,642</u>	<u>5,301</u>
	<u>1,719</u>	<u>6,484</u>	<u>5,842</u>	<u>8,203</u>	<u>7,561</u>
	Per death = £115	Per death = £28.8	Per death = £104	Per death = £34	Per death = £106 ±
The above divided by men killed .. .. .	15	225	56	240	71
<b>I N J U R E D</b>	£	£	£	£	£
Permanent Relief Fund ..	345	1,496	1,440	1,839	1,783
Smart Money .. .. .	1,671	4,449	1,303	6,120	5,974
Colliery Relief Fund ..	...	522	522	522	522
" Accident " ..	...	120	88	120	88
" Hospitals ..	...	129	129	129	129
Other " .. .. .	78	573	558	651	636
Colliery Doctors .. ..	1,018	2,951	2,851	3,969	3,869
Other " .. .. .	75	91	91	166	166
Surgical Appliances ..	49	67	67	116	116
Sundries .. .. .	86	311	291	397	377
House and Coals .. ..	<u>957</u>	<u>2,712</u>	<u>2,616</u>	<u>3,669</u>	<u>3,573</u>
	<u>4,279</u>	<u>13,421</u>	<u>12,956</u>	<u>17,698</u>	<u>17,233</u>
	Per man. = £2.33	Per man. = £2.20	Per man. = £2.26	Per man. = £2.22	Per man. = £2.27
The above divided by Persons Injured .. ..	1,834	6,108	5,738	7,942	7,572

APPENDIX I (Cont'd....)

	NORTH- UMBERLAND	DURHAM including Seaham	DURHAM excluding Seaham	NORTHUMBERLAND AND DURHAM including Seaham	NORTHUMBERLAND AND DURHAM excluding Seaham
<b>A G E D</b>	£	£	£	£	£
Permanent Relief Fund ..	258	1,121	1,079	1,380	1,338
Gratuities .. .. .	85	796	757	881	842
House and Coals .. .. .	590	2,141	2,141	2,732	2,732
	<u>933</u>	<u>4,048</u>	<u>3,977</u>	<u>4,993</u>	<u>4,912</u>
The above divided by	= <u>per man.</u>	= <u>per man.</u>	= <u>per man.</u>	= <u>per man.</u>	= <u>per man.</u>
Aged Men relieved .. .. .	64	236	236	300	300
	£ 6,931	23,963	22,775	30,894	29,706
<b>Injured Men received</b>					
Smart Money .. .. .	4.24 ) 4.03	3.55) 3.32	3.70) 3.41	3.72) 3.48	3.85) 3.56
Boys received Smart Money	3.30 ) weeks	2.82) weeks	2.75) weeks	2.91) weeks	2.86) weeks
The number of Weeks Smart					
Money, divided by all Men)	.396 "	.323 "	.324 "	.341 "	.342 "
employed, gives per Man )					
Do. Boys, gives per Boy	.474 "	.560 "	.536 "	.540 "	.521 "

APPENDIX II.

EMPLOYERS SUBSCRIPTIONS TO COLLIERY DISASTER FUNDS.

Year	Colliery	No. dead	Subn. (£)	Employer
<u>NORTH</u>				
1860	Burradon	76	400	Messrs. Bowers and Co.
1860	Minor Pit	22	50	Hetton Coal Co.
1862	Hartley	204	-	Messrs. Carr & Co.
1862	Walker	16	-	Messrs. Lambert, Nicholson & Co.
1866	Pelton	24	100	Lord Dunsany & Partners
1871	Seaham	26	-	Marquess of Londonderry
1880	Seaham	164	-	Marquess of Londonderry
1882	Trimdon Grange	74	-	Walter Scott
1885	Usworth	42	200	J. Bowes & Partners
1886	Elemore	28	-	Hetton Coal Co.
1888	St. Helens	30	200	St. Helen's Colliery & Brick Works Co. Ltd.
<u>LANCASHIRE</u>				
1866	Park Lane	30	250	Mercer & Evans
1866	Bank	8	-	John Wright
1868/70	West Lancashire (10 accidents)	317	-	-
1878	Unity Brook	43	150	Messrs. Stott & Co.
1878	Haydock	189	-	Messrs. Richard Evans & Co.
1883	Altham	68	500	Altham Colliery Co.
1885	Clifton Hall	178	500	Andrew Knowles & Son Ltd.
<u>YORKSHIRE</u>				
1862	Edmund's Main	59	200	Mitchell & Co.
1866	Oaks	361	500	Messrs. Firth, Barber & Co.
1872	Morley Main	34	-	W. Ackroyd Bros.
1874	Rawmarsh	23	500	J. & J. Charlesworth
1875	Swaithe Main	143	1,000	Mitchell & Co.
1879	Victoria	21	-	Robert Hudson & Co. Ltd.
1886	Silkstone	22	500	Messrs. Pope & Pearson
1893	Thornhill	139	-	E. T. Ingham
1896	Micklefield	23	1,000	Joseph Cliff & Sons
<u>MIDLANDS</u>				
1861	Clay Cross	23	500	Clay Cross Co.
1871	Renishaw Park	26	200	J. & G. Wells
1877	Annesley	7	200	Annesley Coal Co.
1882	Baddesley	32	-	W. S. Dugdale
1882	Clay Cross	45	500	Clay Cross Co.

/cont'd.....

## APPENDIX II. (Cont'd.....)

Year	Colliery	No. dead	Subs. (£)	Employer
	<u>WEST MIDLANDS</u>			
1861	Brownhills	6	-	William Harrison
1866	Dukinfield	38	-	F.D.P.Astley
1866	Talke	91	717	North Staffordshire Coal & Iron Co.
1872	Pelsall Hall	22	-	Morgan & Starkey
1874	Bignall Hill	17	-	Representatives of late J.Wedgewood
1874	Astley Pit	54	1,000	Dunkirk Colliery Co.
1875	Bunker's Hill	43	-	Rigby & Co.
1880	Lacett	62	-	Crewe Coal & Iron Co.
1881	Whitfield	25	250	Chatterley Iron Co.
1881	Lilleydale	8	-	Enoch Perrins
1889	Hyde	23	300	J.W.& J.N.Sidebotham
1889	Mossfields	64	200	Messrs.Hawley & Bridgewood Ltd.
1891	Apedale	10	-	Midland Coal, Coke & Iron Co.Lt.
1895	Audley	77	-	Messrs. W.Rigby & Co.
	<u>SOUTH WEST</u>			
1869	Newbury	11	-	Westbury Iron Co.
1886	Dean Lane	10	1,000	Bedminster Coal Co.
1891	Malago	10	250	Bristol Collieries Co.Ltd.
1895	Tinsbury	7	-	Samborne, Smith & Co.

Sources:

Labour Tribune, Oct.26, 1889; Bristol Mercury, Sept.14, 1886; Sept.4, 1891; N.W.C., Apr.28, 1888; W.C.,Nov. 20, 1872; The Times, Dec.21, 1866; Feb.9, 1877; D.C.A., Mar.9,1860; Mining Journal, Aug.17,1861; Accrington Times, Nov.10, 1883; B.C., May 9, 1896; Wakefield Express, Oct.9, 1886; W.O., Mar.9, 1866; Dec.11, 1868; Jan.16,1869; Leeds Intelligencer, Dec.13, 1862; Sheffield and Rotherham Independent, Nov.13, 1882; Sheffield Independent, June 19, 1885; Labour Press, Apr.25, May 16, 1874; C.G., Jan.12, 1861; Sept.2, 1870; Jan.20, Sept.29, 1871; Dec.4, 1874; July 20, 1877; Mar. 22, June 14, 1878; Mar.13, 1885; Swaithe Main, Minutes, page 19.

VI.

THRIFT

1. FINANCIAL

The popular myth of the thriftless miner has been widely accepted since at least the middle of the nineteenth century. In 1857 the Mining Journal commented that

It is the first duty of every man to make provision for his family, and upon no one of the labouring classes is this duty more incumbent than upon miners, for their lives, to use a technical phrase, are doubly hazardous; yet, according to the official returns they would appear to be far behind the rest of the population in providing for themselves and families against accident.<sup>1</sup>

Five years later an anonymous correspondent to the Miner & Workman's Advocate agreed that miners did not seem to be very fond of provident institutions.<sup>2</sup> Other commentators found that miners' wages were often too low to permit saving<sup>3</sup> and that 'There can be no doubt that colliers are an indifferent class,' towards insurance.<sup>4</sup>

Modern labour historians have not suggested that this picture is inaccurate; most, indeed, scarcely mention the various insurance schemes made use of by members of the coal-mining community. Dr. Williams, however, accepts that 'There was, no doubt, a streak of Epicureanism in the miner's philosophy,' and explains that 'The question of the miner's inability to save is linked with his propensity to 'play' ".<sup>5</sup>

During the final four decades of the nineteenth century in fact English coal-miners made increasing, and extensive, attempts to insure themselves and their families against the distress caused by industrial accidents. These efforts have not received the attention which they deserve.

1. Mining Journal, Oct.24, 1857.
2. 'X' to Miner & Workman's Advocate, Nov.5, 1862.
3. Nuneaton Chronicle, Apr.27, 1888.
4. Staffordshire Sentinel, Apr.12, 1890. Also R.C.F.S., 3rd Report, L.Lowndes, Q.28020.
5. Williams, op. cit., pp.58-60.

In 1860 life insurance was a predominately middle class phenomenon,<sup>1</sup> although industrial insurance ((life assurance adapted to the needs of weekly wage-earners)<sup>2</sup> by the regular collection of premiums) had already begun.<sup>3</sup> The economic and social conditions which made (if) difficult for members of the working class to undertake commercial life insurance were aggravated, in the coalfields, by a number of other factors. Without the statistics necessary to construct accurate life tables,<sup>4</sup> it was found that

Colliery accidents were often of so startling a character, and so irregular in occurrence, that every one supposed a coal mine to be entirely removed from the operation of such protection as<sup>5</sup> in other cases the system of insurance afforded.

Accordingly when commercial companies did insure the lives of coal-miners premiums were increased<sup>6</sup> or even doubled<sup>7</sup> and when the Friend-in-Need Life Assurance Company decided in 1864 to admit miners upon payment of the ordinary premium only three-quarters of the nominal benefit was granted in cases of accident.<sup>8</sup>

1. B. Supple, The Royal Exchange Assurance. A History of Insurance 1720-1970, (Cambridge), 1970, p.113.
2. D. Morrah, A History of Industrial Life Assurance, (London), 1955, p.9.
3. Supple, op.cit., p.219.
4. L.Lickantropy to Post Magazine, Feb. 1, 1862; R.W.Barnard A Century of Service The Story of the Prudential 1848-1948, (London), 1948, p.37.
5. S. Sleight cited by Walford, Insurance Cyclopaedia, p.605. Also 'TEYNHAM' to N.W.C., Aug. 26, 1865.
6. 'M.M.' to Miner & Workman's Advocate, Oct. 29, 1864; 'X' to ibid., Nov.5, 1862; Barnard, op.cit., p.39.
7. Mining Journal, May 29, 1858.
8. Advertisement in Miner & Workman's Advocate, Oct.29, 1864.

The reluctance to insure miners was reinforced by the difficulty and expense of collecting premiums in the rural areas where many pits were situated.<sup>1</sup> At the same time the coal-miner was less likely than other groups to undertake commercial assurance. The compulsory payments which at this time he often made to a pit club<sup>2</sup> made the miner unwilling to support other schemes of insurance.<sup>3</sup>

But in 1860 some commercial insurance companies were prepared to insure the lives of miners<sup>4</sup> and among the most active was the Accidental Death Insurance Company which from the early 'fifties had been recommended to the colliers of the Northern coalfield by their Inspector, Matthias Dunn.<sup>5</sup> In return for the payment of three pounds a year the company was prepared to insure miners for five hundred pounds against death after any accident and for three pounds a week (to a maximum of £250) after accidents causing total disablement.<sup>6</sup> The Friend-in-Need Life, Fire, Guarantee and Accidental Death Insurance Company, it was claimed, had agents in all colliery districts at the beginning of the period.<sup>7</sup> Miners in Yorkshire, Northumberland and Durham and Staffordshire took out policies which paid around ten pounds for death and a maximum of ten shillings a week for accidents.<sup>8</sup>

1. Barnard, *op. cit.*, p.40.
2. See above p.263, *passim*.
3. 'X' to *Miner & Workman's Advocate*, Nov.5, 1862.
4. *S.C.Regulation and Inspection of Mines*, A.Davidson, Q.10471.
5. *Reports of H.M.Inspectors of Mines*, M.Dunn,  $\frac{1}{2}$  Year ended Dec. 1854, p.8; C.G., June 21, 1862.
6. 'A PITMAN' to *Mining Journal*, Jan.19, 1861.
7. 'M.H.' to *Miner & Workman's Advocate*, Oct. 29, 1864.
8. *Ibid.*, Dec.12, 1863; G.W.Wheeler to *ibid.*, Nov.12, 1864. Also Baernreither, *op.cit.*, p.197; 'A COAL MINER' to N.W.C., Sept.9, 1865; Walford, *Insurance Cyclopaedia*, p.375.

It nevertheless remained unusual for English coal-miners to protect themselves and their families by means of commercial insurance at this time but after 1860 the mining community participated in the general growth of industrial insurance business.<sup>1</sup> As there had been special reasons for the industry's weakness in colliery districts at the beginning of the period, so there were now particular causes of its growing popularity. The most important factor in encouraging the industry to turn its attention towards those employed in mining was its newly acquired ability to reduce 'the risk to a proper average.'<sup>2</sup> The disasters of 1866 drew attention to the use made of H.M. Inspectors' statistics by Lonsdale Bradley<sup>3</sup> and by Stephen Sleight which revealed the interesting fact that colliery insurance admits of being practised with as much certainty and with greater profits than attends the insurance of an ordinary ship or of a ship at sea.<sup>4</sup>

At the same time it was becoming increasingly possible, as industrial insurance business became more successful, to collect premiums from rural as well as from urban areas.<sup>5</sup>

1. Supple, op.cit., pp. 225 , 228; Provident, Sept.15, 1884; Post Magazine, Jan.8, Sept. 24, 1887.
2. Walford, Insurance Cyclopaedia, p.604.
3. L.Bradley to The Times, Dec.21, 1866 and to Post Magazine, Dec.22, 1866; ibid., Jan.26, 1867.
4. S.Sleight to The Times cited in Post Magazine, Feb.27, 1869. Also S.Sleight to C.G., Feb.26, 1869; ibid., July 14, 1871.
5. Barnard, op.cit., p.40.

The stimulus afforded by these two developments was strengthened by the miner's growing appreciation of the value of insurance. In many districts compulsory pit clubs were becoming less widespread and there was increased experience of trade union, friendly society and permanent relief fund insurance.<sup>1</sup>

As industrial insurance business was so responsive to economic fluctuations, the boom enjoyed by the coal-mining industry in the early eighteen seventies was of peculiar significance. Prosperity coincided with the attempt being made to appeal to members of the colliery community.

The support of coal-miners was also encouraged, particularly after 1880, by the speed, generosity and publicity with which claims were met after major colliery disasters. In Lancashire, as soon as identification was ascertained, the Pearl Assurance Company ordered its agents to pay all claims arising from the Altham Explosion of 1883.<sup>2</sup> The same company paid claims on the day following the Bamfurlong disaster of 1892.<sup>3</sup> In Somerset the London, Edinburgh and Glasgow Assurance Company paid several claims after the Malago disaster of 1891 without waiting for the coroner's certificate.<sup>4</sup> In Cheshire, on the very day of the Hyde explosion, the superintendent of the Refuge Assurance Company settled all claims. 'Prompt payment of claims', it was announced, 'is the motto of the "Refuge".'<sup>5</sup>

1. See above pp. 305+ and below pp. 333-470.
2. Accrington Times, Nov. 10, 1883.
3. W.O., Dec. 17, 1892.
4. Bristol Mercury, Sept. 4, 1891.
5. Hyde Evening Reporter, Jan. 21, 1889.

The Prudential Assurance Company derived similar publicity from the speed with which it met claims in many parts of the country. In Durham payments were quickly made at the Seaham explosion of 1880<sup>1</sup> and at Tudhoe two years later.<sup>2</sup> At Mossfields in 1889 payment was speedy<sup>3</sup> and after the Thornhill disaster of 1893 the company posted a notice announcing that all claims would be settled immediately.<sup>4</sup> In 1883 at both the Wharncliffe Carlton and Altham explosions death claims were paid as soon as the bodies were identified.<sup>5</sup> After the Baddesley explosion the Prudential's superintendent at Nuneaton received instructions to distribute over £50 to the bereaved<sup>6</sup> and in the same year a cheque of similar value was sent from the London office so that temporary relief could be offered to the families of those killed at Clay Cross in Derbyshire.<sup>7</sup>

1. D.C.A., Sept. 17, 1880.
2. Ibid., Apr. 21, 1882.
3. Post Magazine, Nov. 9, 1889.
4. Y.P., July 7, 1893.
5. B.C., Oct. 20, 1883; The Times, Nov. 9, 1883.
6. Nuneaton Chronicle, May 5, 1882.
7. D.T., Nov. 8, 1882.

The well-publicised efficiency with which claims were met after disasters had the desired result. In 1887, for example, The Miner recommended its readers to insure with the Prudential because, upon satisfactory proof of death, claims were always immediately paid.<sup>1</sup>

Despite growing competition, business was monopolized by the large insurance companies.<sup>2</sup> The Refuge Assurance was active among the miners of Yorkshire and Cheshire.<sup>3</sup> The Pearl Assurance had policyholders among the Lancashire miners<sup>4</sup> while the British Workmen's Assurance Company was successful with colliers on both sides of the Pennines.<sup>5</sup>

But as might be expected, the story of industrial insurance among the coal-mining population of England is largely the story of the Prudential Assurance Company. By 1887 there was

a feeling among the industrial classes that it is a good thing to insure their lives in the Prudential.<sup>6</sup>

and by the beginning of the present century insurance with the company 'had become virtually a universal habit.'<sup>7</sup>

Table XII reveals a consistent pattern of growth in which miners from all coalfields increasingly insured with the Prudential. Although the statistics available are limited

1. The Miner, March 1887.
2. Post Magazine, Jan.7, 1888.
3. B.C., Dec.18, 1875; Oct.20, 1883; Hyde Evening Reporter, Jan.21, 1889.
4. W.O., Dec.17, 1892; Accrington Times, Nov.10, 1883.
5. Accrington Times, Nov.17, 1883; B.C., Oct.20, 1883; Sheffield Daily Telegraph, Oct. 5, 1886.
6. The Miner, March 1887.
7. Supple, op.cit., p.219.

TABLE XII.

ENGLISH COAL-MINERS INSURED WITH THE  
PRUDENTIAL ASSURANCE COMPANY, 1875-93

Date	Colliery	No. killed	Insured		Sums paid (£)	
			No.	% of those killed	in total	for each of those killed
1875	Swaithe Main	48	1	2		
1878	Apedale	23	3	13	33	11
1882	Trimdon Grange	74	30 <sup>⓪</sup> +	40 <sup>⓪</sup> +	300+	
1882	West Stanley	13	2	15	20	10
1885	Usworth	42	14	33	149	11
1885	Clifton Hall	178	51	29	627	12
1886	Crumbouke	38	10	26	152	15
1886	Silkstone	22	7+	32+		
1886	Elemore	28	14	50	135	10
1889	Mossfields	66	26	40	298	11
1891	Malago	10	6 <sup>⓪</sup>	60 <sup>⓪</sup>	60+	
1893	Thornhill	138	72	52	978	14

⓪ An estimate based on the assumption that each dead miner was insured for £10.

SOURCES: D.C.A., Apr. 21, 1882; Newcastle Daily Chronicle, Feb. 21, 1882; The Miner, March 1887; B.C., Dec. 18, 1875; Labour Tribune Oct 9, 1886; Post Magazine, July 18, 1885; Nov. 9, 1889; Aug. 12, 1893; Sheffield Daily Telegraph, Oct. 5, 1886; Bristol Mercury, Sept. 2, 1891.

to certain disasters, it appears unlikely that before 1880 more than 15% of the country's miners insured with the company. But from that date the popularity of the society grew rapidly in the coalfields so that by the mid 'eighties a quarter of English miners were insured. In the middle of the 'nineties, when 40% of the population within a four mile radius of Wigan were policy-holders<sup>1</sup> at least half of all coal-miners were insured with the Prudential.

But Table XII does not only reveal the growing quantitative importance of industrial insurance to members of the English coal-mining community. It shows, too, the strictly limited value of the benefits received. No assistance was, of course, given in cases of non-fatal injury but even after fatal accidents the cash grants awarded were never large. Throughout the period sums paid by the dominant company, the Prudential, never exceeded fifteen pounds.

The great collecting friendly societies, such as the Liverpool Victoria Legal Society and the Royal Liver Friendly Society, also grew in importance during the second half of the nineteenth century. But as Dr. Gosden points out

The general practice of these societies was to collect the subscriptions by means of regular collections from house to house so that the larger of them partook rather more of the nature of industrial assurance companies than of friendly societies in the usual sense of the term.<sup>2</sup>

Subscriptions were low and the sums assured were rarely higher than twenty pounds.<sup>3</sup> Although the societies lacked self-government, had enormous management costs and exploited

1. W.O., March 23, 1895.
2. Gosden, *op.cit.*, p.58.
3. R.C.P.L., Appendix vol.III, p.457, Sir E.Brabrook, Q.35164; D.T., May 5, 1866.

lapsed memberships,<sup>1</sup> they did an extensive business. By 1874 they had about half a million adult members,<sup>2</sup> and in 1885 the United Assurance Company had 181,000 policyholders, the Liverpool Victoria 568,000 and the Royal Liver over 932,000.<sup>3</sup>

But coal-miners were not prominent among those who joined the collecting societies. At the beginning of the period most miners were compelled to subscribe to pit clubs<sup>4</sup> and from the 'seventies other, superior forms of assurance became available. In addition, long after industrial assurance companies decided to accept miners on normal terms, the collecting societies continued to discriminate against them. In 1872 the United Assurance Society still deducted 25% from all benefits payable on the death of miners killed as a result of the nature of their employment or of an industrial accident.<sup>5</sup>

By 1861 the Barnsley agent of the Royal Liver Friendly Society was able to report a local membership of over five thousand<sup>6</sup> and thirty-four of the 361 miners killed in the Oaks disaster of 1866 were insured with the society.<sup>7</sup> Probably then, even in colliery districts, where the greatest of the collecting societies was active, no more than 10% of miners took out policies at this time.

1. Baernreither, op.cit., 191, 193-4; Truth cited by Provident, passim.
2. Baernreither, op.cit., p.192.
3. Truth cited by Provident, Sept. 15, 1885.
4. See above pp.
5. R.C.F.S., 2nd Report, 1872, J.Rice, Q.15920.
6. J.Payne to B.C., June 29, 1861.
7. J.Payne to ibid., Jan. 12, 1867.

The only other disaster for which reliable statistics survive is Swaithe Main, also near Barnsley, where 143 miners perished in 1875. Of the forty-eight deceased for whom details of insurance are available, only six (12.5%) subscribed to a collecting society, the Royal Liver.<sup>1</sup> After no other major disaster is there any evidence that a significant number of the dead had taken out policies.

Since the discriminatory policies pursued by the United Assurance Society discouraged all but a few miners from joining<sup>2</sup> and because there is so little evidence of colliers becoming members of collecting friendly societies, it is safe to conclude that at no time did more than 15% of English miners become policy-holders. For those who did subscribe benefits were low. The relatives of the thirty-four men who died at the Oaks received only £192-19-0 (an average of £5-13-0 each)<sup>3</sup> while in the same year the Royal Liver Society advertised in Chesterfield that for a subscription of from a penny to twopence a week (depending on age) the maximum funeral grant was just ten pounds.<sup>4</sup>

It is recognised that during the second half of the nineteenth century mining trade unions commonly provided facilities by which their members were able to insure against the distress caused by industrial accidents. But the importance of these funds has been underestimated.

1. B.C., Dec. 18, 1875.
2. R.C.F.S., 2 nd. Report, J.Rice, Q.15920.
3. J.Payne to B.C., Jan.12, 1867.
4. D.T., May 5, 1866.

TABLE XIII.

ENGLISH MINING TRADE UNION ACCIDENT BENEFIT FUNDS,  
1860-97.

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accident.
<u>NORTH</u>				
Northumberland Miners' Mutual Confident Association.	1863	1863-78 and 1884-97; £2. Lodges could collect 1/- per.man (6d per.boy)	-	Lodges could organise schemes.
Northumberland Colliery Enginemen and Firemen.	1864			
Durham Miners' Association.	1869	£9 maximum.	Widows 5/- p.week during widowhood and 2/- for each of first 3 children (1/6d p.w. after 4th child) until boys 14 and girls 15.	10/- p.w. for 26 weeks; 5/- p.w. for 26 weeks and 4/- p.w. till recovery.
West Cumberland Miners' Association.	1872			
Durham Colliery Enginemen's Mutual Aid Association.	1872	£12.	-	12/- p.w. for 26 weeks; 8/- p.w. for 26 weeks and 4/- p.w. till recovery.
Durham Cokemen and Labourers and Byproduct Workers.	1874	-	-	-
Northumberland Colliery Mechanics' Mutual Protection Association.	1875	£3.	-	-
Northumberland Deputies Mutual Aid Association.	1876	Each member pays 1/-.	-	-

/Cont'd.....

TABLE XIII. (Cont'd...)

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accident
Durham Colliery Mechanics Association.	1879	Applications may be made to branches for voluntary contributions	-	-
Cumberland County Colliery Enginemen.	1889			
<u>LANCASHIRE</u>				
Wigan Miners' Provident Benefit Society.	1863	£5.	Widows 5/1 and children 2/6d p.w.	Lodge Sick and Accidents Funds paid 5/- to 7/- p.w. for accidents.
Standish District Miners' Association.	1862			
Worsley Miners' Association.	1863			
Farnworth and Kearsley Miners' Permanent Benefit Society.	1863	£5.		7/- p.w. (1866 increased to 9/- p.w.)
St. Helens Miners' Association.	1863			
Ashton-under-Lyne Miners' Association.	1865	£6.		Branch accident funds.
St. Helen's Association of Colliery Enginemen.	1869	£5.		9/- p.w. for 26 weeks, 4/6d.p.w. for 26 weeks, 2/6d p.w. till recovery.
Burnley and Church Miners' Association.	1872			

Cont'd.....

TABLE XIII. (Cont'd....)

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accident
Skelmersdale District Miners' Association.	1873	£8.		
Oldham District Miners' Association.				
Lancashire Colliery Enginemen Mutual Protection Association.		£5.		7/- p.w. for 26 weeks, 3/6d p.w. for 26 weeks, 1/9d p.w. till recovery.
Hindley Miners' Improvement Benefit Society.	1878			
Leigh and District Miners' Association.	1878			
St. Helens District Federation of Miners.	1880			
Ashton-in-Makerfield Miners' Trade Union.	1880	-	-	-
Pemberton District Miners' Association.	1881			
Black Rod Miners' Association.	1881.			
Ashton, Haydock, Bolton Miners' Trade Union.	1882	-	-	-
Accrington District Miners' Association.		-	-	-
Manchester Miners' Association.	1886			
Aspull District Miners' Association.	1890			

/Cont'd.....

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accident
<u>YORKSHIRE</u>				
South Yorkshire District Steam Engine-men Protection Association.	1859	£10.		£5-£50 according to length of membership.
South Yorkshire Miners' Association.	1858	£8. (1874 £6.)	1866 Widows 5/- p.w. and children 1/- p.w. till 12. 1871 Duration of allowance depended on length of financial membership.	Lodge accident funds paid 8/- p.w. From 1873-7 a central permanent injury fund.
West Yorkshire Miners' Association.	1863	£6.	Pre-1877; Widows 2/- to 4/- p.w. according to length of husbands' financial membership. Children 1/- p.w. Post-1877; Could be organised by branches.	Pre-Jan.1874; 8/- p.w. Jan.1874-77; 10/- p.w. for 26 weeks, 5/- p.w. till recovery. 1877; Taken over by branches
Yorkshire Miners' Association.	1881	£6.	Organised by branches.	Organised by branches.
South Yorkshire Colliery Operatives Society.	1872	Yes.	-	Yes.
The Sheffield and Rotherham District of the South Yorkshire and North Derbyshire Miners' Association.	1880	£1-£6. according to length of membership.	Yes.	Yes.
Methley Miners' Association.	1880	£3. paid by levy.	-	-
West Yorkshire Enginemen Mutual Protection Association.		Yes.		

/Cont'd.....

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accidents
Leeds Miners' Provident Benefit Society.		Yes.		Yes.
<u>MIDLANDS</u>				
Derbyshire and Nottinghamshire Miners' Association.	1865		Yes.	Yes (1865-8)
Warwickshire and Leicestershire Miners' Association.	1872	Yes.	Widows 6/- p.w. for life and children under 12 1/6d p.w.	Yes (1872-9)
Derbyshire and Nottinghamshire Miners' Association.	1872	Yes.	Widows 5/- p.w. and children under 13 1/- p.w.	Yes.
Derbyshire and Leicestershire Miners' Association.	1873	Yes.		Yes.
Nottinghamshire Miners' Association.	1881	-	-	Some lodge funds.
Derbyshire Miners' Association.	1881	-	-	-
Warwickshire Miners' Association.	1885	-	-	-
Leicestershire Miners' Association.	1887	-	-	-
Coalville and District Miners' Association.	1887	-	-	-
South Derbyshire Miners' Association.	1889	£5.	-	-
Ilkeston Conservative Miners.	1890			

/cont'd.....

Union	Established	Funeral	Widow & Orphan.	Non-Fatal Accident.
Derbyshire Enginemen's and Firemen's Union.	1892			
Derbyshire Colliery Mechanics.	1893			
<u>W. MIDLANDS</u>				
North Staffordshire Miners' Association.	1862	Yes	Yes - till late seventies.	
South Staffordshire and East Worcestershire Amalgamated Association of Miners.		£5. (boys £2.10.0)		7/- p.w. guaranteed by the district.
North Staffordshire Miners' Federation.	1869	Yes	Yes (till c. 1877)	Yes (till c. 1890)
Dudley Miners' Association.	1872	Yes	Paid by lodges.	Yes (1873-7)
Philanthropic Amalgamated Association of Colliery Engine Tenders.	1872			
West Bromwich and District Miners' Association.	1872	£5.	Widows 6/6d p.w. for one year.	1879; 7/- p.w. for 1 year and then 5/- p.w.
Darlaston District Miners Association.	1873	£2.		6/- p.w.
East Cheshire Miners' Association.	1874	£6.	Widows 5/- p.w. and children under 12 1/- p.w.	-
Lye Miners' Association.				6/6d. per week.
Old Hill and District Miners.	1883			
Worcestershire Miners.	1885			

/Cont'd.....

Union	Established	Funeral	Widow & Orphan	Non-Fatal Accident
Shropshire Miners' Association.	1886			
Pelsall District Miners' Association.	1887	£5.	-	-
Cannock Chase Miners' Engineers' and Surfacemen's Association.	1887	-	-	-
Walsall Union of Miners.				Yes
Tamworth District of Miners.			Yes	Yes
Cannock Chase District.			Est.1874	Yes
Netherton District Union.		£5.		
<u>SOUTH-WEST</u>				
Forest of Dean branch of Federation of Miners.				Lodge funds.
Bristol Miners.		Yes.	Est.1873. Widows 5/- p.w. and children under 13 2/- p.w.	Yes
Ashton Vale Coalminers' Association.		Yes.		
Bristol Miners' Association.		£2.		
Forest of Dean Labour Association.	1887	£4.	-	-
Somerset Miners' Association.	1888	£1.	-	-

Sources:

See overleaf.

Sources:

'ANOTHER MINER' to Mexboro' & Swinton Times, Nov.14, 1879; D.T., Aug. 28, 1875; Nottingham and Midland Counties Express, Sept.11, 1866; T.Halliday to Commonwealth, Feb.26, 1866; Leeds Express, July 5, 1893; Provident, Oct. 1882; Beehive, Jan.7, Sept.9, 1871; Nov.1, 1873; May 29, 1875; Y.P., Feb.20, 1882; N.W.C., Jan.18, 1873; W.O., Sept.6, 1867; The Times, Apr.17, Sept. 18, 1874; Hyde Evening Reporter, Jan.21, 1889; Labour Tribune, Apr.17, 1886; June 27, 1891; W.C., Apr.2, Sept.24, 1873; Aug.21, 1878; July 30, 1879; Jan.14, 1891; C.G., Sept.10, 1869; Apr.17, Nov. 17, 1874; Oct.31, 1879; B.Pickard to ibid., Feb.8, 1878; B.C., Apr. 11, 1874; Jan. 27, Nov.17, 1877; June 14, 1879; Aug.21, 1880; B.Pickard to ibid., Apr.29, 1882; Miner & Workman's Advocate, Aug.5, Dec.5, 1863; T. Halliday to ibid., Nov.5, 1864; Miner, And Workmen's Examiner, June 19, 1875; Mar.24, May 19, 1876; May 25, 1877; Labour Press, Apr.4, 25, May 9, 16, July 25, Sept. 19, 1874; T.Griffiths to ibid., Sept. 26, 1874; Miner, Underground Labour, Nov. 24, 1877; W. Lockett to ibid., Nov.3, 1877; L.Britain to ibid., Mar. 9, 1878; P.R.O. F.S.7/6/233; 8/353; 9/367; 10/440; 11/492; Northumberland Miners' Mutual Confident Association, Minutes, June 25, 1873; R.C.Trade Unions, 1868, W.Pickard, Q.15835; Appendix to 11th. Report, No.X, No.18; S.C.Dearness Coal, W. Brown, QQ.5742-3; R.C.Labour, Evidence A, J. Wilson, Q.423; J. Nixon, QQ.2462; 2491; Rules, pp.36-7, 67-8, 70, 73-7; Williams, op.cit., pp.119, 255; Machin, op.cit., p.241; Fynes, op.cit., p.261; C.P.Griffin, op. cit., III, p.669; Griffin, Miners of Nottinghamshire, I, pp.38, 179.

The Webbs suggested that the mining unions of Lancashire and the Midlands failed to offer friendly benefits and that 'Among the Coalminers...friendly benefits....play only the most trifling part.'<sup>1</sup>

The primary impulse for the establishment of union insurance funds was, no doubt, the desire to relieve distress. But there were other, less altruistic motives. Sometimes it was hoped that the addition of a benefit fund would make the union more acceptable to the employers and to members of the general public. At Wigan in the early 'sixties it was claimed that although the masters disliked the labour protection fund, they would tolerate its accident and funeral funds.<sup>2</sup> In the mid 'seventies the miners of Shropshire believed that the public would assist an accident fund connected with the union.<sup>3</sup>

The organization of a benefit fund was also used to secure the abolition of other sources of compensation. Many lodges of the South Yorkshire Miners' Association started sick and accident schemes in order to stop collections being made at the pit.<sup>4</sup> In the West Midland coalfield pit clubs were particularly unpopular; in 1864 it was hoped at Willenhall that the establishment of lodge accident funds would strengthen the union campaign for the abolition of the field clubs.<sup>5</sup> In 1874 and 1876 steps were taken in Shropshire and Staffordshire respectively to form accident clubs in order to close the compulsory pit clubs.<sup>6</sup>

1. Webbs, Trade Unionism, pp.298,336,372,402,420; Industrial Democracy, I, p.171.
2. 'ONE WHO WISHES TO HAVE HIS LIBERTY' to Miner & Workman's Advocate, Feb. 6, 1864.
3. M.Cooper to Miner & Workman's Examiner, Apr.28, 1876.
4. S.Y.M.A., March 12, 1877.
5. D.Hopley to Miner & Workman's Advocate, March 12, 1864.
6. Labour Press, Aug. 8, 1874; W.C., Apr.19, 1876.

Particularly when a union was first established, the relief of those injured and bereaved by mining accidents was used to encourage or to retain membership. Soon after the foundation of the South Staffordshire and East Worcestershire Amalgamated Association of Miners in 1863, it was suggested that since 'all men are not union men in principle', the establishment of lodge accident funds would stimulate membership.<sup>1</sup> It was claimed two years later that, to encourage all Wigan colliers to become union members, efforts were being made to absorb the resources of local accident clubs. In order to close the fund at one colliery the union executive was prepared to order a strike which lasted several weeks.<sup>2</sup>

In the same year John Dixon used the South Yorkshire Miners' funeral benefit as an inducement to enrol new members<sup>3</sup> and after the Oaks disaster it was decided to invite the bereaved to the union's annual demonstration and to purchase a flag illustrating the assistance afforded to the widows and children of dead miners.<sup>4</sup> A banner displayed at the association's 1868 demonstration carried the message, 'We succour the widow and orphan'.<sup>5</sup> In both 1869 and in 1870 the West Yorkshire Miners' Association ran recruiting campaigns which stressed the union's provision of friendly benefits.<sup>6</sup>

1. D.Hopley to Miner & Workman's Advocate, March 12, 1864.
2. C.G., June 30, 1866. See also Trans.Nat.Association, p.106.
3. C.G., July 14, 1866.
4. S.Y.M.A., July 15, Aug.5, 1867.
5. B.C., Sept. 5, 1868
6. Machin, op.cit., pp.150, 156.

At the first annual demonstration of the Derbyshire and Nottingham miners, which was held in 1873, a banner showed a widow who, when applying for relief to the Board of Guardians, announced that her late husband's membership of the union meant she did not have to obey 'the dictator' when he told her to 'sell off her furniture.'<sup>1</sup>

From the time a union was first established it was realised that the benefits provided for the relief of injured miners and their families could be used to strengthen the organisation. They offered a disciplinary weapon and 'provided a cohesive force in bad times.'<sup>2</sup> When the Northumberland Miners' Mutual Confident Association was founded in 1863 it was argued that the establishment of a sick and accident fund would strengthen the union because the personal interest of the men would bind them closer to the association.<sup>3</sup> After the foundation of the Durham Miners' Association it was suggested that a funeral fund be established<sup>4</sup> and at the 1871 gala a resolution was passed recommending that, to make the usefulness of the union more permanent, a sick and accident fund should be formed.<sup>5</sup> Three years later a demonstration of the North Staffordshire Miners' Association resolved that miners

1. Williams, op.cit., p.145.
2. Clegg, Fox and Thompson, op.cit., p.7. Also Webbs, Industrial Democracy, pp.158-9; E.H.Phelps Brown, The Growth of British Industrial Relations. A study from the standpoint of 1906-14, (London), 1959, p.227; N.Dennis, F. Henriques, and C. Slaughter, Coal Is Our Life An analysis of a Yorkshire mining community, (London), 1956, p.117.
3. 'A NORTHUMBERLAND MINER' to Miner & Workman's Advocate, July 25, 1863. See too Northumberland Miners' Mutual Confident Association, Minutes, June 25, 1873.
4. D.C.A., Sept. 30, 1870.
5. Ibid., Aug. 18, 1871.

should become members of the Widows (sic) and Orphans' Fund, as, by so doing, it would be the means of strengthening the constitution...; and further, it would secure its permanency.....<sup>1</sup>

The Webbs suggested that the provision of funeral benefit was almost universal.<sup>2</sup> Certainly, as Table XIII shows, nearly every major, and many minor, coal-mining trade unions in existence between 1860 and 1897 gave their members the opportunity of insuring their lives against industrial accidents. Funeral funds were most commonly established by unions founded during the first fifteen years of the period when economic conditions were favourable, when there were numerous pit clubs and when the permanent relief fund movement was still in its infancy. Geographically the provision of funeral benefit proved of least importance in the Midland<sup>3</sup> and in the South-Western coalfields where fatalities were least common. In these districts unions opened funeral funds only in the prosperous years of the early 'seventies and of the late 'eighties.

Union funds for the insurance of members against non-fatal industrial accidents were not only less common but often their administration was left in the hands of local officials. Again both their foundation and their success bear a close relationship to the prevailing economic climate. In Yorkshire and the West Midlands many funds reduced benefits, were taken over by the lodges or were closed completely during the difficult years of the late 'seventies.

1. Labour Press, May 9, 1874.
2. Webbs, Industrial Democracy, I, p.161.
3. The Derbyshire Miners' Association reacted against the experience of the South Yorkshire Miners' Association; Williams, op.cit., p.237.

It was always difficult for any organisation to prevent imposition after minor accidents and the existence of other sources of compensation reinforced the disinclination of many union leaders to enter this area of insurance. Smart money and the success of the Northumberland and Durham Miners' Permanent Relief Fund explains the failure of the two principal Northern unions to organise compulsory schemes. The prevalence of union accident funds in the West Midlands, on the other hand, owed much to the unpopularity of the field clubs and to the failure to establish a viable permanent relief fund in the coalfield.

Similar reasons explain the failure of most mining trade unions to extend their compensation for fatal accidents to the provision of weekly allowances for the dependants of dead members. Again the primary explanation is the expense and difficulty which the administration of such a benefit involved. But again particular explanations for the attitudes adopted by individual unions must be sought in the locally available alternative sources of compensation.

The Northumberland and Durham permanent relief fund offered an increasingly popular source of relief after both fatal and non-fatal industrial accidents. The Northumberland Miners' Mutual Confident Association therefore did not feel it necessary to open funds for the relief of the widows and orphans of miners killed during the course of their employment. But in the West Midlands it was, ironically, again the existence of other relief institutions

which encouraged the foundation of local union schemes. The unpopularity of the field clubs provided a powerful stimulus to the unions to make permanent provision for the dependants of miners killed by industrial accidents.

It is extremely difficult to secure statistics of the number of victims of industrial accidents who were compensated by the benevolent funds of English coal-mining trade unions between 1860 and 1897. Where figures do survive they often exist only in a form from which accurate calculations of those assisted cannot be achieved. It is often impossible to isolate the relief provided after accidents at work from that provided for sickness and other types of accident. Frequently, too, the only figure available relates to the amount of compensation paid and not to the number of recipients. By 1879, for example, the Warwickshire and Leicestershire Miners' Association had paid £863-10-0 for deaths. £1,153-0-6 to widows and orphans and £359-17-10 for medical attendance<sup>1</sup> and from its foundation in 1872 until the end of 1885 the West Bromwich and District Miners paid £5,441-15-6 in funeral claims, £2,467-10-6 to widows and £20,542-12-6 for sickness.<sup>2</sup> But it is impossible to derive from these figures any meaningful estimate of the number of colliery accidents for which compensation was awarded.

The figures which are available reinforce the conclusion that most coal-mining trade unions failed to serve as a major

1. C.G., Oct. 31, 1879.
2. Labour Tribune, Apr. 17, 1886.

source of relief after industrial accidents. Certain organisations, it is true, were important; from 1866 to 1868 the West Yorkshire and the South Yorkshire Miners' Associations together paid funeral allowances to the dependants of some 70% of the miners killed in the county during the course of their employment.<sup>1</sup> But in general trade union benevolent funds were of little importance in providing compensation because few miners joined them. Not a single member of the East Cheshire Miners' Association was killed in the year 1876-7<sup>2</sup> although during that period some seven miners died in the district.<sup>3</sup> After the establishment of the Forest of Dean Labour Association in 1887 it was not until February 1889 that the first member was killed at work.<sup>4</sup> But during the two years at least nine miners had been killed by accidents in the coalfield:

There were many reasons for the failure of the trade union movement to provide comprehensive compensation to the coal-mining community after industrial accidents. The primary explanation was that the number of miners subscribing to the benevolent funds was never very high. Even in the early eighteen seventies, when trade union membership reached a peak, only a moderate proportion of the country's miners were enrolled with unions which granted compensation for industrial accidents.

It is true that in the North during these years half the miners employed in Northumberland and Durham joined the

1. Machin, op.cit., p.156; Reports of H.M. Inspectors of Mines, 1866-8. This estimate excludes the Oaks disaster and assumes that the ratio of adults to youths killed (11 : 1) was the same in West Yorkshire as it was in South Yorkshire.
2. Miner, Underground Labour, Nov. 24, 1877.
3. Reports of H.M. Inspectors of Mines, 1876-7.
4. D.F.M., March 1, 1889.

Northumberland Miners' Mutual Confident Association or the Durham Miners' Association.<sup>1</sup> In the South-Western coalfield, too, at least half the miners joined a union<sup>2</sup> and by the autumn of 1873 some 56% of the total labour force employed in Yorkshire collieries was associated with one of the county's two major unions.<sup>3</sup>

Elsewhere less than half the miners were members of unions which relieved the injured and bereaved after industrial accidents. In the Lancashire coalfield under a quarter of the county's miners joined unions.<sup>4</sup> In the Midlands the benefits provided by the Warwickshire and Leicestershire Miners' Association were available in 1873-4 to less than one-third of the counties' miners.<sup>5</sup> In 1875 only 5,000 out of more than 42,000 colliers employed were enrolled in the Derbyshire and Nottinghamshire Miners' Association<sup>6</sup>. Similarly in the West Midland coalfield no more than 43% of the miners joined a labour organisation.<sup>7</sup>

It is well known that the membership of mining trade unions declined in the second half of the 'seventies. In the Northern coalfield membership of the Northumberland Miners'

1. Y.P., Oct. 3, 1872; Nov.20, 1873. Also Webbs, Trade Unionism, p.495; Clegg, Fox and Thompson, op.cit., pp.492-3, Appendix V. But see Challinor, op.cit., pp.94-5.
2. Y.P., Oct. 3, 1872.
3. Ibid., Nov.20, 1873.
4. Ibid. Cf.Challinor, op.cit., p.167.
5. Beehive, Jan.2, 1875; C.G., Oct. 31, 1879.
6. E.Smith to Miner and Workman's Examiner, Oct.9, 1875.
7. Y.P., Oct. 3, 1872; Nov. 20, 1873.

Mutual Confident Association fell from 17,561 in 1875 to 10,707 five years later and the Durham Miners' Association suffered a fall of 8,000 from the 1875 figure of 38,000.<sup>1</sup> By 1881 when the South and West Yorkshire Miners' Associations combined, membership in the county included only 5% of the miners employed.<sup>2</sup> Membership remained low<sup>3</sup> and it was only at the beginning of the final decade of the century that miners again joined labour associations in sufficient numbers to enable the unions to offer relief to a considerable proportion of the victims of mining accidents.

By 1890 the two largest Northern unions contained 57% of the region's labour force and, despite a slight fall in 1893, retained over half their possible membership in 1895.<sup>4</sup> In 1890 the Yorkshire Miners' Association represented 72% of the county's miners;<sup>5</sup> 32% of Lancashire miners were trade union members by November 1889, a figure which by 1893 had risen to nearly 45%, only to fall to 31% by 1896.<sup>6</sup>

1. Webbs, Trade Unionism, p.495; Clegg, Fox and Thompson, op.cit., pp.492-3, Appendix V.
2. Clegg, Fox and Thompson, op.cit., p.19.
3. Arnot, op.cit., p.74. Also N.W.C., Oct. 14, 1882.
4. Webbs, Trade Unionism, p.495; Clegg, Fox and Thompson; op.cit., pp.492-3, Appendix V; Arnot, op.cit., p.228; Board of Trade (Labour Department), Report on Trade Unions, 1896, (C.8644).
5. Webbs, Trade Unionism, p.495.
6. Arnot, op.cit., pp.100, 392, Appendix iii.

By 1893 nearly 80% of the county's miners were members of the Nottinghamshire Miners' Association<sup>1</sup> and nearly half of those eligible had joined the South Derbyshire Miners' Association.<sup>2</sup> In the West Midland coalfield union membership in 1891 was high in the Tamworth and South Staffordshire districts<sup>3</sup> and five years later the Midland Federation included two-thirds of the miners in Staffordshire, Warwickshire, Somerset and Gloucestershire.<sup>4</sup>

But the number of subscribers to trade union benevolent funds was even lower than these membership figures suggest. Not only did many associations and lodges not organise funds but very often membership was optional. Members of the Durham Miners Association's Sick Fund<sup>5</sup> and of the benevolent funds of the North Staffordshire<sup>6</sup> and Wigan Miners' Associations was always optional.<sup>7</sup> In 1874 a monthly delegate meeting of the Darlaston District Miners' Association heard that some members were refusing to subscribe to lodge funeral funds<sup>8</sup> and when the Widow and Orphan Fund of the Cannock Chase district began operations in February, 1874 only thirty-two miners joined out of a total membership of 2,500.<sup>9</sup>

1. Sheffield Daily Telegraph, Aug. 14, 1893.
2. Arnot, op.cit., p.228.
3. R.C.Labour, Evidence A, L.Ridsdale, Q.5763; A.Sopwith, Q.6497; W. Fairley, Q.6722.
4. Arnot, op.cit., p.228.
5. R.C.Labour, Evidence A, J. Wilson, Q. 530.
6. Select Committee on the Causes of the Present Dearthness and Scarcity of Coal, 1874, W.Brown, QQ.5742, 5749.
7. W.O., Nov. 27, 1863.
8. Labour Press, Nov. 1, 1874.
9. 'A MEMBER' to ibid., May 16, 1874.

During the economic difficulties of the late 'seventies several unions decided it was necessary to make friendly fund membership optional. In 1877 the West Yorkshire Miners' Association declared that support of the trade protection fund alone was to be compulsory.<sup>1</sup> In South Yorkshire it was decided to allow members to join the labour fund without subscribing to the widow and orphan or to the sick and accident funds; the funeral fund was, however, transferred to the labour fund and so remained compulsory.<sup>2</sup> When the Sheffield and Rotherham District of the South Yorkshire Miners' Association was established in 1880, membership of the benevolent funds was also made voluntary.<sup>3</sup>

In the summer of 1879 the lodges of South Staffordshire and East Worcestershire (including Cannock Chase) decided that the depressed state of trade and the low level of wages made it necessary to allow miners to join the labour fund without entering the sick and funeral departments.<sup>4</sup> Again, even towards the end of the period, the council of the Forest of Dean Labour Association allowed its members to join the labour fund without supporting its funeral fund.<sup>5</sup>

Another reason for the limited success of trade union benevolent funds during this period was the failure of the men's leaders to secure expert advice. It is well known that before 1870 it was unusual for the larger unions to

1. W.Y.M.A., May 12, 1877.
2. S.Y.M.A., March 5, June 11, 1877; March 18, 1878.
3. N.U.M., Yorkshire Area, Barnsley, South Yorkshire Miners' Association, Sheffield and Rotherham District, First Quarterly Balance Sheet, For March 27th, 1880.
4. W.C., July 30, 1879.
5. Wills Memorial Library, Circular from G.H.Rowlinson, n.d. Also D.F.M., Apr. 25, 1890.

recognise actuarial considerations when drawing up the scales of benefits which they wished to provide.<sup>1</sup> Indeed it was difficult at this time for any insurance organisation to base its calculations upon authoritative data; for a trade union, primarily concerned with labour activities and with a widely fluctuating membership, it was almost impossible.

But the attempt was rarely ever made. Instead income could be raised by the imposition of special levies, by increasing regular contributions or by lowering or suspending benefits.<sup>2</sup> The 1865 rules of the South Yorkshire Miners' Association gave the lodges in charge of accident schemes the power, when funds became dangerously low, to impose a levy or to reduce the allowance paid.<sup>3</sup>

The lodges were particularly unlikely to make a strict actuarial calculation. The monthly delegate meeting of the Darlaston District Miners' Association was told in 1874 that many lodges were failing to organise their funeral funds upon sound principles.<sup>4</sup> In 1865 the Council of the South Yorkshire Miners' Association advised the Oaks lodge not to raise its payments

as no lodge can with safety pay more than six shillings for sick and eight shillings for accidents per week with a contribution of Six pence per fortnight.<sup>5</sup>

1. Webbs, Industrial Democracy, I, pp.23, 114; Phelps Brown, op. cit., p.223.
2. Webbs, Trade Unionism, p.251; Industrial Democracy, I, p.155, n.2. Also Phelps Brown, op.cit., p.223; Beehive, June 20, 1874.
3. Royal Commission to Enquire into Trades Unions and other Associations, 1868, Appendix to 11th Report, No.x; also East Cheshire Miners' Association Rules, (Stockport), 1876, No.51.
4. Labour Press, Nov. 1, 1874; Barnsby, op.cit., p.70.
5. S.Y.M.A., Sept. 18, 1865.

Similar advice was given in 1871 when Council warned against lodges trying to offer the highest benefits. It was impossible, it was explained, to pay 8/- a week for sickness, £2 for the death of a member's wife, £1 for the death of his child and 8/- a week for injuries from a fortnightly contribution of sixpence.<sup>1</sup>

This is not to suggest that the union leadership itself was likely to seek expert advice. It was not until 1879, five years after its foundation, that the East Cheshire Miners' Association felt it might be advisable to consult an actuary in order to discover the benefits which could safely be provided in return for certain payments.<sup>2</sup> The leaders of the South Yorkshire miners themselves recognised that one of the reasons for the failure of the union's widow and orphan fund had been the inadequate basis on which it had been founded which in turn was due to the failure to consult the relevant authorities.<sup>3</sup>

Once established, trade union benevolent funds were further weakened by changes made in their scales of benefits. During the prosperous years of the early 'seventies subscriptions were reduced and benefits increased. In Shropshire the Madeley No.2 Lodge decided in 1874 that the monthly contribution to its sick and accident fund should be decreased from threepence to one penny. One of the reasons given for the change was that it would meet with the approval of the membership !

1. Ibid., March 27, 1871.
2. W.R., Letters, 1879, No.123, J. Bennet to W.Watson, Dec.1, 1879.
3. N.U.M., Yorkshire Area, Barnsley, South Yorkshire Miners' Association, Circular, May, 1879. See Challinor, op.cit., p.199.

At the same time it was decided that the widow and orphan, accident and superannuation funds should cater for the distress arising from natural causes as well as that caused by accidents.<sup>1</sup> The two major Yorkshire unions also attempted to provide for the families of miners who died from natural causes. The three years after 1873 witnessed a 200% rise in the number of widows who became dependent on the widow and orphan fund of the South Yorkshire Miners' Association. But no serious attempt was made to increase income to the fund.<sup>2</sup> Ben Pickard himself recognised that by 1878 the additional burden placed upon the West Yorkshire Miners' Association was too heavy to maintain.<sup>3</sup>

No matter upon what basis union benevolent funds were organised, a sharp fall in membership could wreck the calculations. By 1876 so many miners had left the Warwickshire and Leicestershire Miners' Association that the allowances paid to widows had to be temporarily suspended.<sup>4</sup> The decline in membership of the South Yorkshire Association during the late 'seventies meant that the widow and orphan fund was placing an increasing burden on the union's resources.<sup>5</sup> After a strike in 1873 the financial resources of the Dudley Miners' Association were exhausted and half the 4,000 members left the union. But those receiving aid

1. Labour Press, Apr. 4, 1874.
2. B.C., Sept. 23, 1882; N.U.M., Yorkshire Area, Barnsley, South Yorkshire Miners' Association, Circular, May, 1879.
3. B. Pickard to C.G., Feb. 8, 1878.
4. Beehive, Aug. 19, 1876.
5. S.Y.M.A., Auditors' Report and Balance Sheet, Aug. 4 - Sept. 29, 1879.

from the sick fund remained and in March 1877 it was decided to reduce sick pay after a year to 4/6 a week. Membership continued to fall, however; in September a further reduction was made and in October 1877 it was decided to abandon the sick fund completely.<sup>1</sup>

The benefits provided by lodge accident funds was even less satisfactory. When lodges broke up, left the union or abolished their benevolent funds, members and their dependants could be left destitute.<sup>2</sup> Lodges were sometimes allowed to levy their members to strengthen their benevolent funds<sup>3</sup> and loans were made to maintain full benefit.<sup>4</sup> But at the end of 1876 the South Yorkshire Miners' Association decided that widows dependent upon the funds of lodges which had left the union must remain the responsibility of those lodges.<sup>5</sup>

A further weakness was that it was impossible for the injured or bereaved to make a successful legal claim against any association for the allowances due to them. The non-registration of a union constituted a sound legal defence; when the widow Fawcett sued the South Yorkshire miners in 1877 for £3-12-0 (payment due to herself and her four children for eight weeks) she was non-suited because the union was not registered.<sup>6</sup>

1. L. Britain to Miner, Underground Labour, March 9, 1878.
2. S.Y.M.A., Oct. 1, Dec. 27, 1876; J. Frith to B.C., Apr. 28, 1877; 'ANOTHER MINER' to Mexboro' & Swinton Times, Nov. 14, 1879.
3. S.Y.M.A., June 3, 1872; Dec. 28, 1875; March 6, 1876.
4. Ibid., Aug. 12, 1872.
5. Ibid., Dec. 27, 1876.
6. Capital and Labour, June 20, July 11, 1877; B.C., Apr. 21, 1877; J. Tyas to ibid., May 5, 1888.

But, as the Webbs pointed out, even when registered, trade unions were unable to enter into legally binding contracts.<sup>1</sup> The Dudley Miners' Association found that it was not bound to continue its payment of sick benefit<sup>2</sup> and the West Yorkshire Miners' Association was similarly able to evade its responsibilities. Sarah Longstaff was non-suited when she sued the association's trustees in 1877 for nine pounds (thirty weeks at 4/- for herself and 1/- a week for each of her two children). No action could be brought for the application of funds to the private benefit of members.<sup>3</sup>

A more fundamental reason for the weakness of trade union benevolent funds as a source of compensation for industrial accidents was that the provision of relief was not the major concern. The primary consideration was always the labour question. The leaders of the South Yorkshire miners did not wish their

Association to lose sight of the principle for which it was established, viz., the protection of labour, and dwindle into nothing more than a benevolent institution?<sup>4</sup>

In the summer of 1878 the primacy of the union's labour function, indeed, was given bureaucratic recognition; it was decided that in future all business belonging to the labour fund must be attended to before any business relating to the widow and orphan fund.<sup>5</sup>

Often the funds subscribed to provide benevolent allowances were used by mining trade unions to supplement the resources available for labour purposes. When industrial disputes occurred friendly benefits might be suspended or

1. Webbs, Industrial Democracy, I, p. 154.
2. Miner, Underground Labour, March 9, 1878.
3. Capital and Labour, March 28, 1877; B.C., March 31, 1877.
4. J. Frith to B.C., July 14, 1877. Also S.Y.M.A., Jan. 22, 1877; N.M.M.C.A., Feb. 1, 1878.
5. S.Y.M.A., July 22, 1878.

reduced in value. In 1874 the Darlaston District miners stopped accident pay during a strike<sup>1</sup> and two years later the South Yorkshire miners suspended the allowances due to widows in order to continue the payment of strike and lock-out pay to married men.<sup>2</sup> By the beginning of 1878 the weekly subscription of fourpence to the Nottinghamshire Miners' Association was being absorbed by labour activities and it was decided to suspend the payment of friendly benefits.<sup>3</sup>

In the same year the Northumberland Miners' Mutual Confident Association terminated the provision of death legacies because the union's funds were proving inadequate to maintain its labour function.<sup>4</sup> Although payment was resumed in 1884, it was decided three years later that the value of the legacy should be proportionate to the allowances paid to out of work members.<sup>5</sup> Payment was also suspended during the 1893 lock-out; in Yorkshire local officials were instructed

That no members...on accident funds... can be paid during the strike<sup>6</sup>

and in the Midlands the South Derbyshire Miners' Association determined to cease paying funeral benefit.<sup>7</sup>

1. Labour Press, Ap.4, 1874.
2. Machin, op.cit., p.435.
3. C.G., Jan.11, 1878.
4. N.M.M.C.A., Jan.24, Feb. 11, 1878.
5. Northumberland Miners' Mutual Confident Association, Minutes, June 14, 1887.
6. Yorkshire Miners' Association, Instructions To The Local Officials, 1893.
7. C.P.Griffin, op.cit., III, p.691, n.93.

The resources available for a union's labour activities were sometimes reinforced by the direct transfer of money from the funds designed to insure members against industrial accidents. Thus the failure of the Durham Miners' Association to keep its funds separate meant that by 1878 the executive was attempting to reduce benefits.<sup>1</sup> In the same year the South Yorkshire miners transferred £1,600 from its widow and orphan to its labour fund.<sup>2</sup> The leaders of the Yorkshire Miners' Association attempted to argue in 1882 that this loan showed

clearly that the Widows' Fund has not been a drag to the Labour Fund, but rather a helper,.....<sup>3</sup>

During industrial disputes further financial support frequently came from lodge benevolent funds. In 1876 in South Yorkshire more than three hundred pounds from the sick and accident fund of the Wharncliffe Silkstone lodge was used to provide strike pay.<sup>4</sup> During the dispute of 1878 the association borrowed fifty pounds from the Strafford lodge sick and accident fund and twenty-three pounds was obtained from the sick and accident fund of the Kilnhurst lodge.<sup>5</sup>

Many of the restrictions placed upon the payment of benefit by coal-mining trade unions were similar to those enforced by other friendly societies, and were intended to

1. Capital and Labour, Oct. 30, 1878.
2. Machin, op. cit., p.451; J.Tyas to B.C., May 5, 1888.
3. Provident, Oct. 15, 1882.
4. S.Y.M.A., Wharncliffe Silkstone Lodge, Auditors' Report, quarters ending March 24, June 30, 1877.
5. Machin, op. cit., p. 451.

prevent abuse and imposition. In 1875 it was decided that at each lodge of the Forest of Dean Branch of the Federation of Miners, where a sick and accident fund was established, a visitor must examine the sick every week.<sup>1</sup> Five years later the South Yorkshire miners emphasized that no recipient of a permanent injury allowance was permitted to undertake any type of work.<sup>2</sup> In 1876 the council of the West Yorkshire Miners' Association had made the prohibition, common in friendly societies, against any member on the fund being out of his home after 9 p.m. in summer or after 7 p.m. in winter.<sup>3</sup>

After fatal accidents care was taken to determine the true cause of death. In 1871 the South Yorkshire Miners' Association declared that the coroners' certificates sent to lodges should be completed after any inquest and must be produced when the accidental death allowance was paid.<sup>4</sup> Council warned in the following year that, particularly when there was no coroner's inquest, lodges must be strict in distinguishing between injuries received while following employment and those resulting from natural causes.<sup>5</sup> In 1867, indeed, the association had refused its funeral allowance to the representatives of a miner who had been spitting blood for eight months before the strain which was alleged to have killed him. Further doubt was thrown upon the situation because the strain occurred eight to ten days before his death and because he had been playing in a musical band on the last day of his life.<sup>6</sup>

1. Miner & Workmen's Examiner, June 19, 1875.
2. S.Y.M.A., Jan. 5, 1880.
3. Ibid., Feb. 7, 1876.
4. Ibid., Dec. 5, 1870.
5. Ibid., Apr. 24, 1871.
6. Ibid., June 3, 1867.

But some restrictions deprived many widows of benefit. After fatal accidents much care was devoted to ensuring, as was required in South Yorkshire, that the widow in receipt of a weekly allowance

conducted herself in a respectable manner, so as to give satisfaction to the Association's Council.<sup>1</sup>

When a member of the association was killed during the course of his employment but was separated from his wife and children, his widow could claim benefit only if she had always been respectable and if the separation had resulted from the husband's neglect or ill-treatment. Payment was then made at the discretion of the district committee and council.<sup>2</sup>

Allowances were suspended when a widow had been drunk<sup>3</sup> and in South Yorkshire at least special effort was made to ensure that widows conducted themselves in a morally respectable fashion. In 1868 Philip Casey was sent to Rugeley, Staffordshire to ascertain whether it was true that a widow had left Hoyle Mill in order to live with a man.<sup>4</sup> In 1876 at a meeting of the central board it was remarked that

The cases of widows having lodgers and causing complaints to be made to the Board are very frequent, and the investigation is very troublesome, and reflects very materially upon the characters of many of the widows.<sup>5</sup>

At the same time a widow asked to receive pay for a fortnight after her confinement. The request was refused and her allowance was terminated as 'The Board considered she had nine months too much.'<sup>6</sup>

These restrictions were important; by January 1879,

1. Ibid., Apr. 30, 1866; Sheffield Daily Telegraph, Sept. 4, 1866.
2. S.Y.M.A., Apr. 10, 1871.
3. Ibid., Jan. 8, 1877.
4. Ibid., March 2, 1868.
5. Ibid., Nov. 13, 1876; see also Oct. 30, 1876.
6. Ibid., Oct. 16, 1876.

because of bad conduct, nine of the Oaks widows were no longer receiving relief.<sup>1</sup> There were other methods by which recipients were deprived of their allowances. Retrospective changes were made to the rules. In 1877 the West Yorkshire Miners' Association refused further payment to any widow whose husband had not been a financial member for two years before the alteration in the rules.<sup>2</sup> In November 1876, just before the tenth anniversary of the Oaks disaster, the South Yorkshire union decided to discontinue the pay of all widows who had been on the funds for ten years<sup>3</sup>. In February of the following year it was argued that the Oaks lodge had broken up around 1863 and that therefore the widows, unless their husbands had belonged to other lodges, had no claim upon the funds of the South Yorkshire Miners' Association.<sup>4</sup>

But, ironically, it was not the restrictions, but the generosity, of coal-mining trade unions which served as a more important cause of the failure of their benevolent funds to provide adequate compensation for industrial accidents. As the Industrial Review commented

there are temptations to stretches of benevolence when extraordinary accidents occur which at the moment carry such societies outside and beyond their ordinary calculations.<sup>5</sup>

Thus for several weeks after the Oaks disaster the South Yorkshire Miners' Association paid allowances to the dependants

1. Ibid., Jan.17, 1870. See also June 3, 1867 when allowances to 4 widows were stopped.
2. W.Y.M.A., June 25, 1877.
3. S.Y.M.A., Nov. 27, 1876.
4. Ibid., Feb. 5, 1877.
5. Industrial Review, Social and Political, July 14, 1877.

of both unionist and non-unionist miners.<sup>1</sup> In the same year Lancashire unions collected for the families of the twelve men killed at the Garswood Park Colliery.<sup>2</sup> The West Yorkshire Miners' Association in 1879 advised its local officials 'to appoint some persons to stand and collect at the pit gates,' for the eighty-six dependants of the miners killed at Wakefield and Pontefract.<sup>3</sup> In 1891 Castleford members of the Yorkshire Miners' Association met to help the families of the five men burnt to death at the Wheldale Colliery<sup>4</sup> and the Midland Miners' Federation sent fifty pounds for the Bristol Miners' Association to distribute after the Bedminster explosion.<sup>5</sup>

Of even greater significance was the widespread practice of making grants to those injured and bereaved by the industry's numerous small-scale accidents. When a union did not organise insurance funds of its own these payments merely provided an additional, albeit an arbitrary and inconsistent, source of compensation. When members of the Durham Cokemen and Labourers' Association were in distress the executive committee could 'grant money in deserving cases, but not more than 5l., without the sanction of the branches.'<sup>6</sup> The Leicestershire Miners' Association gave grants to 'distressed members' who were out of work from causes other than simple unemployment<sup>7</sup> and the Cannock Chase District, before the establishment of its widow and orphan fund in 1874, had been accustomed to award grants to widows.<sup>8</sup>

1. S.Y.M.A., Jan. 21, 1867.
2. W.O., March 15, 1867.
3. W.Y.M.A., March 31, 1869.
4. Pontefract & Castleford Express, Dec. 19, 1891.
5. Labour Tribune, Oct. 10, 1891.
6. R.C.Labour, 1892, Rules of Associations of Employers and of Employed: together with Introductory Memoranda, p. 68.
7. C.P.Griffin, op. cit., III, p.669.
8. 'A MEMBER' to Labour Press, May 16, 1874.

It was not only unions which had no benevolent funds of their own which paid these grants. They came from both the West and South Yorkshire Miners' Associations,<sup>1</sup> the Forest of Dean,<sup>2</sup> the Yorkshire Miners' Association<sup>3</sup> and the Cannock Chase District of Miners, fourteen lodges of which subscribed to a fund being raised in 1875 for an injured miner who was also a member of the Ancient Order of Foresters.<sup>4</sup> Four years later the Durham Miners' Association paid thirty-five pounds in order to set up in business a miner who had been permanently injured by a pit accident.<sup>5</sup>

An examination of the grants paid by the South Yorkshire Miners' Association to the victims of industrial accidents reveals the significance of this form of compensation. Between January 2, 1871, and April 19, 1875 the association paid £1,154-17-0 in grants to both aged and injured miners.<sup>6</sup> But more important is the effect which such payments had upon the union's benevolent funds for they were used to assist those who were ineligible for relief from the various schemes of insurance.

Grants were commonly made after fatal accidents to the widows of members who had paid insufficient contributions<sup>7</sup> or who had been, 'unfortunately, unfinancial on the Union books at the time,' of death.<sup>8</sup> Payment was also made to widows

1. W.Y.M.A., Jan. 3, 1876; see below pp.
2. Labour Press, Aug. 15, 1874.
3. Yorkshire Miners' Association, Minutes, July 30, Aug. 27, May 25, 1895.
4. S.H.Hall to Miner and Workmen's Examiner, Dec. 11, 1875.
5. Durham Miners' Association, Minutes, March 19, 1879.
6. S.Y.M.A., Auditors' Report and Balance Sheet, Jan. 2, 1871-Apr. 19, 1875.
7. Ibid., Dec. 10, 1866; Feb. 18, 1867; Nov. 22, 1869. See also Yorkshire Miners' Association, Minutes, July 30, 1883.
8. S.Y.M.A., June 24, 1867.

whose husbands had been firm supporters of unionism; grants were offered after a miner was killed 'in consideration of.. his valuable services rendered to this Association for many years' and 'in consideration of... the active part he has always taken in the welfare of the Association since he became a member many years ago.'<sup>1</sup> Sometimes the nature of the dead miner's dependants helped to determine whether a grant should be made. Help was more likely to be forthcoming if a dead member had been the only support of his mother or when the dependants were numerous, destitute, sick or strangers to the district.<sup>2</sup>

After non-fatal accidents grants were again often paid to those who did not benefit from the union's benevolent funds. But now the nature of the injury, particularly blindness<sup>3</sup> or the loss of a limb<sup>4</sup>, and the duration of the disability<sup>5</sup> assumed great importance.

These grants did little to enlarge the contribution made by coal-mining trade unions to the compensation of miners and their dependants for industrial accidents. The South Yorkshire miners never paid widows more than five pounds<sup>6</sup>

1. Ibid., Aug. 14, Oct. 23, 1871. Also Dec.10, 1866; June 24, 1867; Yorkshire Miners' Association, Minutes, May 27, 1895.
2. S.Y.M.A., Feb. 18, Apr. 20, June 24, 1867; Jan. 20, 1868; Nov.22, 1869; June 3, 1872. Also W.Y.M.A., Jan.3, 1876.
3. S.Y.M.A., Sept.15, Dec. 18, 1871; Jan.27, 1873. Also Yorkshire Miners' Association, Aug.27, 1883.
4. S.Y.M.A., Oct.14, 1867; Aug.26, Sept. 9, 1872.
5. Ibid., Jan.29, Aug.26, 1872; Oct. 6, 1873.
6. Ibid., Jan.22, Dec. 24, 1866; Feb. 1, Apr.1, 1867; Jan.20, 1868; Jan.3, 1872.

and the victims of non-fatal accidents rarely received twice this amount.<sup>1</sup> Grants could be much lower. A miner belonging to the Mitchell Main branch of the Yorkshire Miners' Association lost an eye in 1881 and was unable to work again. He had been an active union member but an appeal to the district raised only one pound, of which sixteen shillings was absorbed by expenses.<sup>2</sup>

But, as the leadership of the South Yorkshire Miners' Association realised, the most important result of the payment of grants was the adverse effect which it had upon the union's benevolent funds. As early as 1868 Council recognised

that the policy of making grants to the widows or relatives of unfinancial members should be discontinued on the ground that the principle is a great draw-back to the prosperity of the Association and a premium to the careless and unprincipled men.<sup>3</sup>

By 1874 it was felt that the payment of grants had again 'become somewhat serious'<sup>4</sup>; the more money that was voted in a particular case, the more keen others would be to push their claims<sup>5</sup> and the less likely members would be to support those funds of the union which were designed to relieve the distress caused by industrial accidents.

1. Ibid., Sept. 25, Aug. 14, 1871; Aug. 26, 1872; Oct. 6, 1873. £10, though, was paid on one occasion in 1872; ibid., Sept. 9, 1872.
2. Yorkshire Miners' Association, Minutes, Aug. 27, 1883.
3. S.Y.M.A., Nov. 23, 1868.
4. Ibid., May 19, 1873.
5. Ibid., Nov. 9, 1874; Feb. 1, 6, 1875.

It is impossible to escape the conclusion that the benefit funds organised by English coal-mining trade unions between 1860 and 1897 offered their members most inadequate pecuniary compensation for industrial accidents. Even those miners who did subscribe and who received benefit according to rule did not, as Table XII shows, gain very high allowances. Nor is it possible to agree with E.H. Phelps Brown that once established trade unions seldom failed to meet the claims of their members.<sup>1</sup> The benevolent funds of English mining trade unions did not during this period provide the colliery community with more than the bare outlines of an efficient system of financial compensation.

Despite the undoubted appeal exerted by the great affiliated orders of friendly society to the better paid members of the working class<sup>2</sup>, at no time between 1860 and 1897 did they attract more than a small proportion of English coal-miners. The secretary of the Northumberland and Durham Miners' Permanent Relief Fund believed that in 1873 less than a third of his members were attached to the affiliated orders.<sup>3</sup> At Seaham in 1880, of the twenty-nine dead miners for whom information is available, only four were members of the affiliated orders, three having joined the Manchester Unity and one the Ancient Order of Foresters.<sup>4</sup> In Lancashire two of the eighteen miners killed at the Stonehill Colliery in 1877 were members of the Loyal Order of Ancient Shepherds<sup>5</sup>

1. Phelps Brown, op. cit., p.223.
2. Gosden, op. cit., pp.72-88.
3. R.C.F.S., 3rd Report, 1873, A.Blyth, Q.27191.
4. Durham County Record Office, D/Lo F701.
5. The Times, Jan. 29, 1877.

and in the following year, when an explosion killed forty-three men at Unity Brook, only one of the thirty-five miners whose membership is known, was attached to an affiliated order.<sup>1</sup> Around twenty of the 178 miners who died in the Clifton Hall Colliery explosion in 1885 were members of the small Independent Order of Rechabites.<sup>2</sup>

Support for the affiliated orders was no greater in the Midlands; twenty-six men were destroyed at Renishaw Park in 1871 and forty-five at Clay Cross eleven years later. But in each disaster only one of the deceased was a member of an affiliated order, the Ancient Order of Foresters.<sup>3</sup> In Yorkshire, too, membership was unusual. In October, 1883 twenty miners were killed by an explosion of gas at the Wharncliffe Carlton Colliery; no more than three of the sixteen, for whom evidence survives, had joined any affiliated order.<sup>4</sup> Three years later, when twenty-two miners perished in the Silkstone disaster, friendly society membership of twenty of the dead is available. Only two had joined the recently formed local lodge of the Order of Free Gardeners.<sup>5</sup>

1. Ibid., March 18, 1878.
2. Manchester Evening News, June 22, 1885; Bolton Journal June 27, 1885.
3. D.T., Jan. 21, 1874; Nov. 13, 1882.
4. Barnsley Independent, Oct. 27, 1883.
5. Wakefield Express, Oct. 9, 1886.

The only evidence of higher numbers joining the affiliated orders comes from Yorkshire in 1875 when 143 miners died in the Swaithe Main explosion. Of forty-eight of the dead, whose memberships are known, sixteen were members of the great affiliated orders.<sup>1</sup>

Such a high level of support was exceptional. The few statistics available from the affiliated orders themselves confirm that comparatively few coal-miners joined. Between 1856 and 1860 fewer than 16,000 miners of all types in all areas, and from 1866 to 1870 less than 25,000 miners, were members of the great Manchester Unity of Oddfellows.<sup>2</sup> During this latter period there were in England alone, more than 240,000 workmen employed in the coal-mining industry.<sup>3</sup>

For the failure of the affiliated orders to attract the coal-miner there are a number of explanations. The high rates of subscription required by the affiliated orders particularly hit a group which at the beginning of the period was often compelled to pay to compulsory pit clubs. In the mid 'sixties Derbyshire miners had to pay over fivepence a week to the Ancient Order of Foresters<sup>4</sup> while in 1868 the Silkstone Court, number 290, at Barnsley reduced its monthly contributions from 2/- to 1/6.<sup>5</sup> The general entrance

1. B.C., Dec. 18, 1875.
2. Gosden, op. cit., p.30, Table 3; W.R., Independent Order of Odd-Fellows, Manchester Unity Friendly Society. Supplementary Report, July 1st, 1872, p.98.
3. Table 1.
4. Williams, op. cit., p.74.
5. B.C., Jan.11, 1868.

fee to the Nottingham Ancient Imperial United Order of Oddfellows was 3/6 and the entrance fee to the funeral fund was calculated upon a scale ranging from 2/6 between the ages of eighteen and twenty-one to 3/6 between the ages of thirty-five and forty. For those under thirty the quarterly subscription was an additional 1/3. To join the widow and orphan fund a workman under forty also had to subscribe 1/- a quarter.<sup>1</sup>

Very often the affiliated orders were reluctant to accept miners. As Dr. Gosden has pointed out

The financial position of miners' lodges was often especially difficult for miners had a higher rate of sickness than any of the other trades and in the mining communities there were not enough men following other occupations to counterbalance their preponderance in the lodges.<sup>2</sup>

The difficulty was tackled in a number of ways, all of which were likely to discourage the membership of miners.

Both the Foresters and the Manchester Unity formed special districts composed of miners<sup>3</sup>. More commonly, particularly during the early years of the period, the orders simply excluded miners from membership. Such was the policy generally adopted by the Ancient Order of Foresters.<sup>4</sup> In its Stourbridge district, for example, the Order refused to admit either miners or policemen.<sup>5</sup>

Some districts of the affiliated orders, it is true,

1. W. Westran to D.T., March 1865. Also see Baernreither, op. cit., p.384 n.
2. Gosden, op. cit., p.76 and pp.46, 79; Baernreither, op. cit., p. 266; R.C.P.L., Appendix vol.V. J. Philipson, QQ. 51829, 51831.
3. R.C.F.S., Stanley, p.90; 3rd Report, S. Daynes, Q. 27601.
4. Ibid., 2nd Report, J. Pinchbeck, Q. 407.
5. Ibid., Stanley, p. 193.

did accept miners at the usual rates,<sup>1</sup> but the most common method of discouraging the collier from joining was to increase the contributions which he was required to pay. As early as 1862 the corresponding society of the Manchester Unity had argued that

Miners form 5.76 of the general class of lives, and if each society had this number per cent of miners and colliers forming a portion thereof, the general tables might give a sufficient amount of contribution; but, as it is a well known fact, that there are societies in certain localities, in which they form a greater percentage than the one named, it is absolutely necessary, for future safety, that a higher rate of contribution should be paid for similar benefits than in societies which do not include<sup>2</sup> so high a rate per cent of this class of member.

This argument was accepted and put into practice. In the Chesterfield district miners were required to pay an additional initiation fee of one guinea until 1869 when payment was halved.<sup>3</sup> In 1870 the fee was further reduced to five shillings but the proposal to admit miners at the same initiation fee as that levied on the members of other trades was, after a long discussion, rejected.<sup>4</sup> By the 1880's the Board of Directors of the Unity was compelling members of new branches in mining districts to pay higher premiums.<sup>5</sup>

1. Ibid., Appendix to Report on Scotland and Northern Counties, p.162, R.C.Harrison.
2. Gosden, op. cit., pp.78-9.
3. D.T., May 1, 1869.
4. Ibid., July 2, 1870.
5. Baernreither, op. cit., p. 383 n.

In 1888 the Ancient Order of Foresters considered the adoption of a similar policy. The executive council had discovered that seven of the thirty decaying courts applying for assistance consisted chiefly of miners and it was proposed

That all persons working in coal or other mines shall pay 25 per cent. extra contributions.<sup>1</sup>

But delegates representing the miners appeared before the High Court and successfully resisted the proposal.<sup>2</sup>

If these discriminatory policies did not deter the miner from joining an affiliated order, he was unlikely to be attracted by the benefits which he would receive. After fatal pit accidents it was often difficult for the relatives of dead men, whose bodies could not be recovered, to obtain the registrar's certificate necessary before benefit could be paid.<sup>3</sup> After the 1880 Seaham disaster the Manchester Unity of Oddfellows paid funeral grants of ten pounds as did the Independent Order of Rechabites after the 1885 Clifton Hall explosion.<sup>4</sup> Both the Manchester Unity of Oddfellows and the Ancient Order of Foresters were slow to develop widow and orphan insurance<sup>5</sup> but the Nottingham Ancient Imperial United Order of Oddfellows' widow and orphan fund paid 2/- a week for one year, 1/6 a week for the second year and 1/- for each week during the third year.<sup>6</sup>

Sick pay could sometimes be generous; in 1864 it was reported that a miner injured at Cleckheaton Colliery in

1. Labour Tribune, July 7, Aug. 11, 1888.
2. Ibid., July 7, 1888; 'A NORTHUMBERLAND MINER' to ibid., July 21, 1888; R.C.Labour, Evidence A, F.W.T. Brain, QQ.6646-7.
3. C.G., Sept. 24, 1880; June 15, 1883.
4. Durham County Record Office, D/Lo F701; Manchester Evening News, June 22, 1885.
5. Baernreither, op. cit., p. 384.
6. W.Westran to D.T., March 18, 1865.

Yorkshire was receiving 8/- a week.<sup>1</sup> Additional benefits were sometimes provided. In 1875 a member of the Ancient Order of Foresters lost part of his sight at the Cannock Chase Colliery so that he could never return to work. The local committee decided to open a subscription to buy him a horse and cart and the sum of £54-4-2½ was raised.<sup>2</sup>

Often, however, sick pay proved inadequate. Sometimes payment of benefit was terminated early. In 1887 a member of the Benjamin Disraeli lodge of the Free Gardeners was injured at the Silksworth Colliery in Durham and his sick benefit was stopped because it was alleged that he had been drunk and had been out after the permitted hours. But there was no evidence that a proper hearing was held and the injured miner successfully sued for the recovery of £6-15-4.<sup>3</sup>

A more fundamental objection to the affiliated societies' provision of relief for non-fatal accidents was that it failed to meet the needs of permanently injured men. Weekly payments were soon reduced and, for example, it was claimed in 1879 that after a year's disability an injured miner received only 3/7 a week from the Loyal Order of Ancient Shepherds.<sup>4</sup> As the Rev. J.M.Mello, a supporter of the West Riding Miners' Permanent Relief Fund, agreed in 1877, the Oddfellows, unlike the relief fund, were able to offer only temporary relief after mining accidents.<sup>5</sup>

1. C. Crowburn to Miner & Workman's Advocate, Feb. 6, 1864.
2. S.M. Hall to Miner and Workmen's Examiner, Dec. 11, 1875.
3. N.W.C., Apr. 23, 1887. Also W.C., Apr. 21, 1880.
4. W.Chalk to W.O., Jan. 11, 1879.
5. D.T., Sept. 22, 1877.

Nor was membership of one of the affiliated orders any guarantee of financial stability. In the Barnsley district alone from 1867 to 1869 two cases occurred which demonstrated the problems which could result for miners and their dependants. After the Oaks disaster appeals had to be made to the Oddfellows and Foresters to support the Barnsley lodges<sup>1</sup> and in September 1869 the miner treasurer of a lodge of the National Independent Order of Oddfellows was unable to write competently, failed to appoint auditors each quarter and was found guilty of misappropriating £90-1-3.<sup>2</sup> As late as 1897 indeed only 933 of the 3,971 courts of the Foresters possessed an estimated surplus.<sup>3</sup>

In the Lancashire, West Midland and South-Western coal-fields the men turned to large regional societies. In 1883 sixty-eight miners were killed at the Altham Colliery near Blackburn and within nine days the Blackburn Philanthropic Burial Society had paid £230 for thirty-one funerals.<sup>4</sup> The East Dean Economic Society often paid from twelve to eighteen pounds to the widows of miners killed in the Forest of Dean.<sup>5</sup> In the West Midlands the Bilston and District Provident Society had been established in 1850 and despite the organisation in 1887-8 of a separate miners' department, it was found that the sick pay granted to colliers constantly exceeded their contributions. But comparatively few miners insured with the society. In 1886-7 only 312 miners (9.4% of total membership) had joined; by 1889-90 this figure had fallen to 267 (8.4%) and by 1891-2 to 250 (7.8%).<sup>6</sup>

1. Y.P., Jan. 10, 1867.

2. Ibid., Sept. 25, 1869. Also Provident, Sept. 15, 1882.

3. H. J. M. Clapham, An Economic History of Modern Britain, Machines And National Rivalries (1887-1914) With An Epilogue (1914-1929), (Cambridge), 1938, p. 505.

4. Accrington Times, Nov. 17, 1883.

5. Miner and Workmen's Examiner, Aug. 4, 1876.

6. W.C., Apr. 13, 1887; Apr. 4, 1888; Apr. 2, 1890; Apr. 20, 1892; Apr. 17, 1895.

There is evidence that in every English coal-mining district those employed in the pit supported local friendly societies open to men of all occupations, many of which remained unregistered and, for the most part, unrecorded. In 1869 it was reported that many miners belonged to a Newcastle society which had over 1,500 members and guaranteed to pay 10/- a week during sickness and ten pounds for death.<sup>1</sup> By the 'nineties mechanics' lodges were paying 10/- a week after non-fatal accidents, for two years when the allowance was halved.<sup>2</sup>

Lancashire had numerous local burial societies<sup>3</sup> and it was announced that many of those dying at the Park Lane colliery in 1866 were in sick and funeral clubs.<sup>4</sup> Following the Clifton Hall disaster officials of the Sincere Sick and Burial Society of Manchester discovered that its 'funds have been drawn upon considerably....'<sup>5</sup> Yorkshire miners belonged to friendly societies open to those of other occupations,<sup>6</sup> as did Leicestershire miners<sup>7</sup> and even the leaders of the permanent relief movement recognised that in Derbyshire there were a large number of very good societies in existence at the beginning of the 'eighties.<sup>8</sup> In the West Midland<sup>9</sup> and South-Western coalfields<sup>10</sup>, too, local clubs were prepared to admit miners to membership.

1. 'C.W.' to N.W.C., Apr. 24, 1869.
2. Broomhill Colliery Minute Book, p.203, Letter from J.Hapon, Jan. 21, 1896.
3. Baernreither, op.cit., pp.190-1.
4. Commonwealth, Feb. 10, 1866.
5. Bolton Journal, June 27, 1885.
6. R.C.P.L., Appendix vol.XVII, p.9.
7. R.C.F.S., Stanley, p.114; C.P.Griffin, op.cit., II, p.622.
8. W.R., Letters, 1882, No.25, G.L.Campbell to W.Watson, Jan.26, 1882.
9. S.C.Regulation and Inspection of Mines, W.Millward, QQ.5385-5403; R.C.F.S., 3rd Report, L. Lowndes, Q.28223.
10. Somerset County Record Office, DD/WG, Bx 49, J.McMurtrie to Countess Waldegrave, Nov.3, 1863.

But in many areas it had always been difficult for miners to join societies open to men of other trades.<sup>1</sup> Thus the Rose of England Friendly Society, which was meeting at the Cottage Spring Inn, Dudley Wood in the Black Country during 1867 excluded from membership grinders, glass cutters, police officers, bum bailiffs and coal-miners.<sup>2</sup> The Royal Commission on the Poor Laws heard that in the Pontefract Union of Yorkshire miners were discouraged from joining accident insurance clubs; there was a club in Pontefract itself which numbered only six miners among its three hundred members.<sup>3</sup>

Neither the compulsory pit clubs, the affiliated orders nor the local friendly societies, then, offered coal-miners and their dependants a satisfactory source of compensation for industrial accidents. Members of the coal-mining community therefore always tended to turn to friendly society schemes of insurance organised by themselves. Although the number of 'particular trade societies' 'showed a tendency to diminish', in other industries, they assumed an increasing importance for those employed in coal-mining.<sup>4</sup>

Local schemes were most common and the simplest were those by which collections were organised on a pit basis after an accident had taken place. Before the opening of the Staveley Sick and Accident Fund in 1867 the men employed by the company collected amongst themselves in order to raise money for the injured.<sup>5</sup> In 1887 a miner was hurt at the

1. Gosden, *op. cit.*, p.85.
2. Barnsby, *op. cit.*, p.69.
3. R.C.P.L., Appendix vol.XVII, p.9.
4. Gosden, *op. cit.*, pp.55-6.
5. D.T., July 31, 1880.

Bestwood Colliery in Nottinghamshire and three years later he was still unable to follow his employment. At a meeting of the men it was decided, on condition that future cases were dealt with in a similar way, to subscribe 1/- a head to buy him a horse and cart to enable him to work as a hawker.<sup>1</sup> In the same year the manager of the Broomhill Colliery, Northumberland was persuaded to impose a levy of 6d. per man (3d. per boy) in aid of the fund being organised to provide another permanently injured miner with an artificial leg. The sum of £22-10-6 was raised in this way.<sup>2</sup>

Only in Yorkshire and South Staffordshire were collections commonly made at the pit to support injured miners. The practice was widespread in both South and in West Yorkshire<sup>3</sup>, where the system often persisted. It was not until 1866, for example, that gatherings for the sick and lame were abolished at the Lofthouse Colliery.<sup>4</sup> Until the passing of the Employers' Liability Act it was the rule in the South Staffordshire coalfield, when a miner was injured in the pit, for those employed at the time of the accident, to collect five or six shillings a week for twelve months and three shillings a week thereafter.<sup>5</sup>

1. Labour Tribune, May 3, 1890.
2. Broomhill Colliery Minute Book, pp.86, 91, J.Lillier to Mr. Scott, March 4, 1890.
3. C.Crowburn to Miner & Workman's Advocate, Feb. 6, 1864; S.Y.M.A., March 12, 1877.
4. Cusworth Hall Museum, Lofthouse Branch, Minutes, vol.1, Jan. 14, 1886.
5. S.C. Employers' Liability Act, E.F.Smith, QQ.5269, 5273; W.C., Feb. 17, 1864; Sept. 22, 1869; Jan.20, 1875.

More common was the support given to the families of miners who were killed by industrial accidents. It was claimed in 1869 by Thomas Knowles that after small-scale fatal accidents in Lancashire a collection was normally raised at the colliery.<sup>1</sup> Although the practice of collecting for the relief of widows and children may not have been widespread in Yorkshire, where established it appears to have been deeply entrenched. In 1872 a man was killed at the Parkgate pit of the Strafford collieries after having left Cheshire for only five days. But each workman at the pit subscribed one shilling for the benefit of his widow.<sup>2</sup>

Collections were also made in the West Midlands; until 1880, at least, subscriptions were paid to widows of thin-coal miners for a period of twelve months.<sup>3</sup> But it was in the pit villages of the North of England that quasi-institutionalised collections were most regularly made for the families of miners killed during the course of their employment. Until the end of the period in Northumberland the men continued to pay a levy of 1/- a man (6d. per boy) whenever a fatal industrial accident occurred.<sup>4</sup>

1. W.O., Apr. 23, 1869.
2. B.C., Feb. 17, 1872.
3. W.C., Dec. 22, 1880.
4. Broomhill Colliery Minute Book, p. 114, W. Desford to Mr. Scott, Feb. 26, 1891; p. 161, W. Bole to Mr. Scott, Jan. 25, 1894; p. 229, W. Bole to Mr. Huit, Apr. 8, 1897; R.C.P.L., Appendix vol. V, p. 289, Appendix LXV.

Payments were higher at the larger pits and at the Walker Colliery about forty pounds was generally raised in the 'nineties.<sup>1</sup>

A similar system prevailed in Durham; from the start of the period at the pits of the Derwent Iron Company the overman made a note of the sum each man meant to give and this money was stopped at the office and given to the widow.<sup>2</sup> At the Seaham colliery the men subscribed 6d. and the lads 3d., which by 1880 generally raised a sum of approximately £35.<sup>3</sup> In 1887 the collection made at the Houghton-le-Spring Colliery for the dependants of a miner killed at work generally raised about £70.<sup>4</sup>

But like the pit clubs, colliery gatherings were unable to withstand the pressure of a major accident. Although the dependants of miners killed at the Seaham Colliery were, it has been seen, usually granted about thirty-five pounds, the magnitude of the 1880 disaster meant that the usual collection was not made by those employed at the colliery.<sup>5</sup> The amount of money raised bore no relationship to the need of the recipients and disputes arose with the management. In 1864 the Derwent Iron

1. Labour Tribune, June 27, 1891.
2. M. Henderson to Miner & Workman's Advocate, May 7, 1864.
3. Durham County Record Office, D/Lo F 698(1), Seaham Relief Fund, Minutes, Nov. 29, 1880; D/Lo F 702, Letter 'On behalf of the friends of the lost ones' to committee, n.d.
4. Durham Chronicle, Feb. 19, 1887.
5. Durham County Record Office, D/Lo F 698(1), Relief Fund, Minutes, Nov. 29, 1880.

Company was accused of failing to pay to the widow the money which had been retained for her at the office<sup>1</sup> while in 1869 the president of the Durham Miners' Association was ordered to take legal action in order to recover money which had been deducted when a man was killed.<sup>2</sup>

Another type of local insurance organised by the miners themselves was little more than a sophisticated gathering. No regular subscription was paid but whenever the funds of the society were reduced to a predetermined level, the members were levied. Such a club was the Old Silkstone Collieries' Accident Society which was established near Barnsley in 1851; when the funds fell to two pounds the treasurer demanded a subscription of 6d. per. man per. month (boys under sixteen paid 3d.) By the Spring of 1895 the society had paid £1,555-11-11 for the relief of minor accidents, £40 for fatal accidents and £54-9-4 in grants to deserving cases<sup>3</sup>.

A further form of insurance undertaken by English coal-miners at the local level was that offered by dividing clubs. The actuarial weakness of this system are well known but it was, ironically, these deficiencies which attracted the miners.<sup>4</sup> As Dr. Gosden points out 'The fact that they

1. M. Henderson to Miner & Workman's Advocate, May 7, 1864.
2. Durham Miners' Association, Minutes, July 4, 1879.
3. B.C., March 10, 1877; March 10, 1883; March 9, 1895.
4. Baernreither, op. cit., p. 173; Wilson and Levy, op. cit., 1, p.81; D. Williams, Friendly Societies, (London), 1903, p.12; D.F.M., Aug. 25, 1882; Newcastle Chronicle, March 10, 1860; R.C.F.S., 3rd Report, A. Blyth, Q. 27152; R.C.P.L., Appendix vol. 111, p.459, Sir E. Brabrook.

offered a dividend as well as sick and funeral pay accounted for their popularity'.<sup>1</sup>

Despite the general decline in the importance of the dividing club<sup>2</sup>, this form of insurance retained its popularity with English coal-miners. In Lancashire it was the rule of the Atherton Collieries Sick and Burial Society to spend any surplus in the entertainment of friends but in 1861 the men decided to subscribe fifty pounds towards the erection of a school for the children of miners on the Atherton estate.<sup>3</sup> Many Lancashire clubs became exhausted as a result of the series of disasters in the Wigan area between 1866 and 1871<sup>4</sup> and when anti-truck legalisation forced owners to abandon pit clubs, their employees took them over and divided the balance at the end of each year to pay for an excursion, dinner or similar entertainment.<sup>5</sup>

Miners also formed their own dividing societies in Yorkshire. The Silkstone Main Sick and Accident Dividing Society was established in August 1873 and two years later it was worth just twenty-four pounds.<sup>6</sup>

But it is from the Northern coalfield that there survives evidence of the most widespread support for the miners' own slate clubs. Alexander Blyth, secretary of the Northumberland and Durham Miners' Permanent Relief Fund, was well aware of the popularity of dividing clubs in the two counties. He believed that by the early 'seventies the men

1. Gosden, *op. cit.*, p.57, See too R.C.P.L., Appendix vol. III, p. 455, Sir E. Brabrook.
2. Gosden, *op. cit.*, p.57.
3. W.O., July 5, 1861.
4. R.C.F.S., Stanley, p.89.
5. Wilson and Levy, *op. cit.*, p.81.
6. B.C., Aug. 21, 1875.

had established one at every colliery and that in return for a weekly subscription of threepence, five shillings was paid each week for the first six months' sickness after which the allowance fell to half that sum. In addition a large proportion of any surplus was spent on 'jollification.'<sup>1</sup>

'It appears', concludes Dr. Gosden, 'that sharing-out clubs in industrial districts were often regarded not as a substitute for membership of a permanent society but as a supplement, as a way of saving a little extra for Christmas while at the same time providing additional insurance against ill-health during the year!'<sup>2</sup> This analysis undoubtedly goes far to explaining the continuing popularity of dividing clubs in Northumberland and Durham where the permanent relief fund became almost universally supported.

The most developed form of local friendly society which the miners organised for themselves was the permanent club with fixed contributions. Sometimes these schemes were intended solely to make funeral grants after fatal industrial accidents. It had been reported as early as 1854 that in Northumberland and Durham miners joined 'life-boxes' by paying 1/- a month in order to receive death payments of £7-10-0 'with the view of having what is called a decent funeral.'<sup>3</sup> Both the extent and the inadequacy of this form of relief was revealed in 1860, after the Burradon explosion, when it was discovered that most widows applying

1. R.C.F.S., 3rd Report, A. Blyth, QQ. 27148-60. Also Appendix to Report on Scotland and Northern Counties, p.165.
2. Gosden, *op. cit.*, pp.57-8.
3. S.C.Accidents in Coal Mines, 2nd Report, 1854, G. Elliott, Q. 982.

to the Tynemouth Board of Guardians for relief had received sums of between £2 and £5 from boxes of which their husbands had been members.<sup>1</sup> In Lancashire, too, funds were organised to meet the distress arising from fatal accidents. At the Unity Brook Colliery, Bolton there was a fund to relieve the widows and orphans of dead members. But this proved inadequate to match the disaster of 1878 in which forty-three miners were killed.<sup>2</sup>

Some of these more highly developed miners' friendly societies aimed to insure against both fatal and non-fatal industrial accidents; but often they too proved inadequate. Thirty of the fifty-nine members of The Miners' Sick and Friendly Society, Hoyle Mill, near Barnsley were killed in the Oaks explosion of 1866 but the society had only £80 to meet liabilities of £180. An appeal was therefore made for assistance.<sup>3</sup> The Miners' Brotherly and Friendly Society had been established at Hartley in 1850 and it aimed to support miners and their families in cases of death or inability to work. But it too broke up as a result of the Hartley disaster of 1862.<sup>4</sup>

Clubs insuring against both death and accident were successfully organised. From before 1860 a Managers' and Overlookers' Friendly Society had been run in Lancashire. Its objects were to relieve sickness at the branch level and, centrally, to pay twenty pounds funeral expenses for accidental death and to grant thirty pounds if a member

1. Newcastle Chronicle, June 23, 1860.
2. W.O., March 16, 1878.
3. B.C., Jan. 26, 1867.
4. Northumberland County Record Office, 488/A/17, Declaration by R. Foster; 488/A/8, H. Bell to committee of relief fund, Feb. 26, 1892.

was unable to follow his trade. By 1876 the society had 1,897 members from Lancashire and Cheshire.<sup>1</sup> Dr. Barnsby concludes that in the Black Country 'Friendly societies catering solely for miners do not seem to have thrived'. He believes that only six such clubs existed in 1862 but this analysis ignores the whole range of unregistered societies.<sup>2</sup>

The most common aim of these stable local societies which the miners organised was to provide facilities for insuring exclusively against the distress arising from non-fatal industrial accidents. Membership could be restricted to particular members of the labour force; in 1888 at Brampton, Nottinghamshire the surfacemen at the Cortonwood Collieries established their own Cortonwood Surface Sick and Accident Society<sup>3</sup>. Usually, however, any grade of miner was eligible for membership. From mid-century the men of Northumberland and Durham organised accident clubs<sup>4</sup> and in 1861 a Miners' Accidental Association was meeting at the Astley Arms Inn, Dukinfield, Cheshire.<sup>5</sup> In 1866 North Derbyshire miners were running their own accident clubs<sup>6</sup> and as early as 1853 Joseph Dickinson had observed that in

1. W.O., June 16, 1876.
2. Barnsby, op. cit., p.70.
3. Labour Tribune, Jan. 14, 1888.
4. S.C.Accidents in Coal Mines, 2nd Report, 1854, G.Elliott, Q.988; S.C.Regulation and Inspection of Mines, G.Parker, Q. 6300.
5. C.G., Apr. 27, 1861.
6. S.C.Regulation and Inspection of Mines, S.Cartlidge, Q.4328.

## Lancashire and Cheshire

Funds for relief of sickness are seldom carried out in connexion with the collieries of this district, the workmen apparently preferring the entire management of such affairs in their own hands.

and that most workmen belonged to at least one benefit society.<sup>1</sup>

In Yorkshire, too, many clubs run by the men insured against injuries incurred during the course of the miner's employment. In 1858 the owners of the Thorncliffe and Chapel-town collieries gave up their fund and the men took it over, paying 8/- a week for accident in return for a weekly subscription of 1¼d. Boys both paid and received half these amounts.<sup>2</sup> The Denaby Grange and Flockton Sick Club was founded in 1860,<sup>3</sup> to insure against sickness and accident; the Thorpe Hesley Miners' Accident Society paid miners injured in local pits while in 1887 the Workingmen's Sick and Accident Club at Kiveton Park near Killamarsh<sup>5</sup> and the Darfield Main Sick and Accident Fund were still active.<sup>6</sup>

But these permanent societies, too, often experienced financial difficulties. The Darfield Main Sick and Accident Fund was faced in 1886 with a high level of expenditure. The subscription of sixpence a fortnight proved insufficient and, except for one sixteen week period, a levy of equal amount had been imposed throughout the year. But there still remained

1. Reports of H.M. Inspectors of Mines, J. Dickinson,  $\frac{1}{2}$  year Ended Dec. 1853, p.86.
2. 'PLEBEIAN' to B.C., Sept. 29, 1860.
3. Ibid., Aug. 31, 1861.
4. Ibid., July 15, 1871.
5. Labour Tribune, Feb. 5, 1887.
6. B.C., March 5, 1887.

a deficit of three pounds.<sup>1</sup>

The Coalville and District Miners' Superannuation and Disablement Society was wound up in 1898 after only four years' existence because it was unable to obtain the five hundred pounds which was required to place it on a permanent basis.<sup>2</sup> In Leicestershire, too, Coleorton's Forest Vale Consolidated Miners' Society membership slumped when the local employers began to organise compulsory pit clubs and to deduct subscriptions from the men's wages.<sup>3</sup>

The weaknesses of the local insurance schemes organised by the miners themselves had long been apparent. They could be arbitrary; the relief offered was often inadequate and, like the employers' pit funds, they proved totally incapable of surviving a major disaster. Proposals to establish general funds had failed to materialize in South Staffordshire in 1813, in Yorkshire during 1836 and in the North-East in 1812, 1826, 1831 and again in 1843.<sup>4</sup> Two further attempts were made at the beginning of the period to organise more widely based schemes.

Early in 1859 a delegate meeting, representing miners employed in the Newcastle-on-Tyne area, was held to consider the plan, originally advocated at the Burradon and Seghill collieries, for the establishment of a Miners' Provident Association for those widowed, orphaned and permanently disabled by minor accidents. A provisional committee was

1. Ibid., March 5, 1887.
2. C.P.Griffin, op. cit., II, p. 649 n.27.
3. R.C.F.S., Stanley, p.114.
4. Hair, op. cit., pp.394-5.

appointed<sup>1</sup> and in April a deputation waited upon the employers; in October 1859 the Coal Trade responded by resolving to examine its charitable payments to the men.<sup>2</sup>

One of the founders of the association, William Urwin, was afraid that

we shall never succeed in getting up the Miners' Provident Association till some awful accident arouses the masters and men -<sup>3</sup>

and, indeed, it was not until he and seventy-five other miners were killed at Burradon in March 1860 that further developments occurred.<sup>4</sup>

After a delegate meeting at Seaton Delaval had decided to make a final appeal for the owners' support, the editor of the Newcastle Chronicle, Baxter Langley, proposed a scheme whereby the masters were asked to lend £2,000 in order to establish a guarantee fund which was to be invested in the names of trustees nominated by them. At the same time, it was suggested, separate benefit and expenses funds should be formed with subscriptions being paid by both masters and men.<sup>5</sup> It was decided to form committees at the pits to discuss these new proposals.<sup>6</sup>

In June it was determined at a meeting in Newcastle to found the society; youths between fifteen and eighteen had to pay 4d. a week and in the event of their accidental death their representatives would be paid the sum of ten pounds. Adult miners, aged from nineteen to fifty, subscribed 3½d. a week and after a fatal industrial injury their widow

1. Newcastle Chronicle, March 17, 1860; Mining Journal, March 17, 1860.
2. Newcastle Chronicle, Apr. 28, 1860.
3. Mining Journal, March 17, 1860.
4. Ibid., May 26, 1860, Supplement; The Times, March 5, 1860. Cf. Welbourne, op. cit., p. lll. Welbourne confuses the Miners' Provident Association with the Northumberland and Durham Miners' Permanent Relief Fund: ibid., p. 210.
5. D.C.A., Apr. 13, 1860.
6. Ibid., Post Magazine, Apr. 14, 1860; Mining Journal Apr. 14, 1860.

or representatives were to receive a hundred pounds. If permanently disabled the sum of three hundred pounds would be invested as a permanent annuity.<sup>1</sup>

But the scheme never made any progress. One reason for this failure was that the Association did not concentrate exclusively on accident compensation. When a delegate meeting resolved in June 1860 to levy threepence from each member it was decided to use the money for agitation over the Mines Inspection Bill and to support the Burradon Defence Fund as well as to apply it to the needs of the Miners' Provident Association.<sup>2</sup>

Thus the new organisation was constantly short of capital. In January, 1860 the secretary to the provisional committee at the Burradon Colliery admitted that only about a dozen miners had responded to an appeal for subscriptions to meet the cost of preliminary work. It was impossible, therefore, to hold public meetings.<sup>3</sup>

Some miners felt that they would be better served by the existing insurance arrangements; at an adjourned delegate meeting held in May 1860 it was found that many men still adhere with characteristic tenacity to the old life-boxes, yearly funds, etc.,<sup>4</sup>

Nor did all Northumberland and Durham workmen believe that the benefits of the Association were as extensive as they should be; many felt that provision should have also been made for natural death or for sickness.<sup>5</sup>

1. Mining Journal, June 2, 1860; D.C.A. June 29, 1860.
2. D.C.A., June 29, 1860.
3. W. Urwin to Newcastle Chronicle, Jan. 21, 1860.
4. Mining Journal, May 12, 1860.
5. D.C.A., June 26, 1860; 'A WEDGE' to Newcastle Chronicle, July 21, 1860.

Some supporters of mining trade unionism believed that the new institution might be in opposition to the movement<sup>1</sup> while many feared that it would diminish the relief which might be obtained from other sources. The effect of the society, some believed, would only be to save the poor rates.<sup>2</sup> Others felt that the Miners' Provident Association was in reality a masters' scheme; at a meeting in connection with the society, held in Newcastle on June 23, 1860, Thomas Messer moved that the masters should be made responsible for all accidents which occurred in mines.<sup>3</sup>

In fact it was the failure of the employers to offer their support which was the fundamental cause of the association's failure. Even the Colliery Guardian had to admit that

the scheme fell to the ground, owing, not to the ignorant suspicions and distrust of the men, but to the apathy of the employers, most of whom admitted that a more practical, more sensible, more thoroughly reliable scheme had never been brought under their notice.<sup>4</sup>

The employers eventually replied to the men's request for assistance by producing returns showing that each year Northumberland and Durham lessees paid £27,000 in smart money, allowances to widows and orphans, medical attendance, help to schools, chapels and churches and in payments to schoolmasters etc. They were, therefore, unable to approve

1. Mining Journal, June 9, 1860.
2. Newcastle Chronicle, June 23, 1860.
3. Fynes, op. cit., p.184. Also 'A WEDGE' to Newcastle Chronicle, July 21, 1860.
4. C.G., March 1, 1862.

of any project which would require additional expenditure and they objected to any pro rata payments because this would interfere with existing arrangements.<sup>1</sup> As the Durham County Advertiser acidly commented, the employers

seem to us not only wrong, but wrong with a determination to think themselves right, and to stick to it.<sup>2</sup>

The second attempt to organise a widely based voluntary scheme of insurance for miners was a national body, the Miners' Friend Association, which in January 1861 was 'started in London under distinguished patronage.' The society had three aims; to improve the moral and social conditions of members of the mining community; to make the miner's work safer by rewarding any new and efficient plan of ventilation and to aid suffering 'by affording immediate, but well regulated relief to all sufferers from colliery casualties.'<sup>3</sup>

But it was felt that the name, Miners' Friend Association, implied hostility towards the owners and in November 1861 this was changed to The National Association for Relief of British Miners.<sup>4</sup> The new organisation retained its 'distinguished patronage'; the president was Sir Fitzroy Kelly, M.P. and the list of vice-presidents included three other members of Parliament, the Right Hon. Lord Carew and the Hon. Edward Cecil Curzon. The society was also 'Under The Strongly Expressed Approbation Of' the Earl of Shaftsbury and four H.M. Inspectors of Mines.<sup>5</sup>

1. Mining Journal, Apr. 28, 1860.
2. D.C.A., Apr. 27, 1860.
3. C.G., June 29, 1861.
4. Ibid., July 5, 1862. Also Dec. 28, 1861; R. Challinor, Alexander MacDonalD And The Miners, (London), 1968, pp.1-4.
5. The National Association for the Relief of British Miners, (London), n.d., p.3.

The new body had the same aims as the Miners' Friend Association and was therefore divided into three departments, concerned with science, with education and relief.<sup>1</sup> The relief department was again divided. One section offered temporary assistance to all victims of mining accidents from the 'funds provided by the general public who may become subscribers or donors to the Association.' But, it was argued, a limit must be placed upon the amount of relief offered or

it would be offering a premium to improvidence, and acting wholly inconsistent with the interests of the class for whose benefit this Association is specially intended.<sup>2</sup>

The second section of the relief department administered the miners' own subscriptions. In return for a 1/- entrance fee and a payment of 3½d a week the widow of a miner who was killed by an industrial accident would get a £10 funeral grant and an allowance of 4/- a week while she remained unmarried. 2/- per, week would also be paid to sons until they were twelve years old and to daughters until they were fourteen. Single and half members, who paid 6d. entrance fee and 1d. a week, had the right to name a nominee who would receive a two pound funeral grant and a fifteen pound bonus in the event of their death. For six months a disabled miner was also to be paid 10d. a day (half members 5d.).<sup>3</sup>

The National Association for the Relief of British Miners never prospered; it was, in the words of an anonymous correspondent to the British Miner 'a shadow without a substance.'<sup>4</sup>

1. Ibid., pp.5-6.
2. Ibid., pp.10-11.
3. Ibid., p.6; C.G., Dec. 27, 1862.
4. 'ALPHA' to British Miner, Nov. 1, 1862.

Throughout the Spring and Summer of 1862 meetings were held in Yorkshire<sup>1</sup>, the West Midlands<sup>2</sup> and, particularly, in the Northern coalfield.<sup>3</sup> Again, when the association's rules were finally drawn up in November, representatives of the society, frequently led by Lord Raynham, were active in Northumberland and Durham, Cumberland, Lancashire, Yorkshire, Shropshire and South Staffordshire.<sup>4</sup>

But although resolutions in favour of the new organisation were passed in Northumberland and Durham<sup>5</sup>, Staffordshire<sup>6</sup> and the Wigan area<sup>7</sup>, only a few branches were actually established. By the beginning of 1863 branches had been founded at Bilston and Willenhall in Staffordshire<sup>8</sup> and at Washington and Usworth, Cowpen and Newsham, Coxhoe and Spennymoor in the North.<sup>9</sup>

Claims that at one time the association was 10,000 strong<sup>10</sup> and that in September 1862 it included nearly 20,000 paying members<sup>11</sup> are exaggerations. In March 1863 the secretary had to admit that the society could not begin operations as the council did not feel justified in receiving subscriptions until there were at least a modest 5,000 members.<sup>12</sup>

1. Leeds Intelligencer, May 31, 1862; C.G., May 31, 1862.
2. R.Heath and J. Moon to British Miner And General Newsman, Sept. 20, 1862.
3. Ibid., Sept. 13, 1862; C.G., Feb. 1, 22; March 21, Apr. 26, May 10, 24, 31; Aug. 23, 1862.
4. Raynham to The Times, Dec. 15, 1862; W.O., Dec. 19, 1862; C.G., Dec. 20, 1862; B.C., Dec. 11, 1875; British Miner, Nov. 22, Dec. 20, 1862; Jan. 24, Feb. 27, 1863; T.Ward, W. Elgey to ibid., Jan. 17, 1863.
5. C.G., May 24, 1862.
6. R.Heath and J.Moon to British Miner, Sept. 20, 1862.
7. W.O., Dec. 19, 1862; C.G., Dec. 20, 1862.
8. 'A VOICE FROM DARLASTON' to British Miner, Feb. 14, 1863.
9. Ibid., Sept. 13, 1862; F.Barnaby to ibid., Sept. 27, 1862; W.Elgey to ibid., Nov. 29, 1862; 'A MEMBER OF THE COMMITTEE' to ibid., Nov. 15, 1862.
10. W. Utlely to Miner & Workman's Advocate, Aug. 12, 1865.
11. British Miner, Sept. 20, 1862.
12. W.M.Maitland to The Miner, March 28, 1863.

During its limited existence the association did not relieve a great deal of distress. Between February 21 and August 21 1862 the Washington and Usworth branch spent in relief only £30-19-2 of the £96-7-6 which it had received in subscriptions.<sup>1</sup>

For the association's failure there are a number of explanations. The long delay in the publication of rules was certainly a major factor in deterring miners from joining the new organisation. As late as October 1862 the secretary claimed that although the proposed rules had been considered by an eminent actuary they must be approved by the Council before they could be submitted to the Registrar. Unfortunately, though, all but two Council members were absent from London and it was impossible for them to meet before the beginning of November.<sup>2</sup>

But many miners were becoming impatient. In September the workmen connected with the fund at the Walbottle, Blaydon Main and Montagu pits in the North had resolved

That this meeting does not pledge itself to join the British Miners' Association till it has seen the rules in connection therewith, as revised and altered.<sup>3</sup>

During the following month it was argued that when the rules were issued a branch would probably flourish at Walbottle<sup>4</sup> and, indeed, that the association could be established everywhere.<sup>5</sup>

Nor were the aims of the new society likely to attract employers of colliery labour. Some felt that the association competed with their own pit clubs.<sup>6</sup> Supporters of the incipient permanent relief fund movement believed that the desire to prevent, rather than merely to relieve, accidents was 'political'

1. C.G., Sept. 13, 1862.
2. W.H.Maitland to British Miner, Oct. 11, 1862.
3. C.G., Sept. 13, 1862.
4. J. Anderson to British Miner, Oct. 4, 1862.
5. 'A MINER' to ibid., Oct. 11, 1862; also Sept. 20, 1862.
6. Challinor, MacDonald, p.3.

and was likely to discourage the support of the employers.<sup>1</sup> To the Colliery Guardian any scheme that tried to place the responsibility for accidents upon the employer rested 'on socialist principles'.<sup>2</sup>

By the beginning of 1863, when the Northumberland and Durham Permanent Relief Fund was in operation, many employers, particularly in Durham, were reported to be taking 'precautious steps' to prevent miners from joining the National Association.<sup>3</sup> Members of the West Yorkshire Coal Owners' Association objected that the scheme had too many objects, would necessitate high management costs and that it was organised by men who knew nothing about the problem. The proprietors even attempted to form The West Yorkshire Northern Association for Promoting a Miners' Widows' and Orphans' Fund.<sup>4</sup>

As Dr. Challinor has demonstrated, relations with local unions quickly deteriorated. In Lancashire, for example, 'diplomatic union leaders did appear on His Lordship's [Lord Raynham's] platform, paying lip-service to his scheme, but they kept the funds of their local societies securely under their own control.'<sup>5</sup>

A major difficulty encountered by the initiators of this new benefit society was the suspicion with which they, as outsiders, were viewed in the coalfields. The Colliery Guardian did not think the association would be supported by owners and managers because it lacked the necessary direct knowledge of the problem.<sup>6</sup> 'The number of fatal casualties arising

1. R.C.F.S., 3rd Report, A. Blyth, Q.27188.
2. C.G., May 9, 1863.
3. N. Milburn to The Miner, Apr.25, 1863.
4. Leeds Intelligencer, May 17, 31; June 10, 1862. C.G., May 17, 1862.
5. Challinor, MacDonald, p.3. Also C.G., May 31, 1862.
6. C.G., May 31, 1862.

from colliery operations is deplorable,' the journal admitted, 'but they are not likely to be diminished by the interference of Cockney philanthropists.'<sup>1</sup>

When the rules of the association were published they did little to dispel the coal-mining community's dislike of centralisation. In May 1862 it had been objected that if the new organisation was to be truly national, a national conference should be held to draw up a code of rules, but John Towers rejected the idea. The men from each colliery district should agree on their own rules, which should then be sent to London and from these Sir Fitzroy Kelly would compile the definitive version; 'it would,' he argued, 'have the same effect as a conference, without incurring its expense and inconvenience'.<sup>2</sup>

Control was firmly vested in London, where the Council (the president, vice-president and other honorary members) controlled the activities of every local committee. Not surprisingly the society's organisation was extensively criticised; as a Durham miner complained, 'They objected to the ship because they could not have full command of it'.<sup>4</sup> To the Colliery Guardian it was 'the very perfection of centralisation and irresponsible power'.<sup>5</sup>

The idea of the miners of this country, located in widely separated districts, and placed under diverse circumstances, agreeing to subscribe threepence-halfpenny each weekly, and to send the money to London to be taken care of by 'The National Association,' is so ridiculous, that one may dismiss it without further comment.<sup>6</sup>

Not only was the planned system of administration unpopular; there were also complaints that no provision was to

1. Ibid., Jan. 25, 1862. Also March 21, 1863; Leeds Intelligencer, May 17, 1862.
2. C.G., May 31, 1862.
3. National Association for the Relief of British Miners,
4. Cited by Challinor, MacDonald, p.4.
5. C.G., Jan. 3, 1863.
6. Ibid., Dec. 20, 1862. Also see Feb. 22, 1862; W.C. Hanwick to British Miner, Dec. 13, 1862.

be made for sickness and at Cowpen a sick fund was organised in connection with the society.<sup>1</sup> There was criticism, too, in April 1863 that although members had been subscribing 1½d. a week for three months, and still had to pay 1/- entrance fee, no benefit would be paid until more miners had joined the association.<sup>2</sup>

Subscriptions were higher than had at first been thought necessary<sup>3</sup> and were compared unfavourably with those of the Northumberland and Durham Permanent Relief Fund.<sup>4</sup> In practice, too, the administration of the society was not always efficient; after a great meeting at Wigan many miners promised to join but no follow-up work was undertaken by the society.<sup>5</sup> Publicity was sometimes poor; as early as the Summer of 1862 rumours were circulating that the association was in difficulties<sup>6</sup> and by November many miners in the Gateshead area believed that the society had collapsed.<sup>7</sup> It was claimed, however, that at least a third of the miners in Northumberland and Durham did not even know of the association's existence.<sup>8</sup>

1. J. Sheldon to British Miner, Feb. 21, 1863.
2. The Miner, Apr. 4, 1863.
3. W.O., Dec. 19, 1862; C.G., Dec. 27, 1862.
4. C.G., Dec. 27, 1862.
5. 'A THINKING MINER' to Miner & Workman's Advocate, June 13, 1863.
6. C.G., June 21, 1862.
7. W. Milburn to British Miner, Nov. 8, 1862.
8. J. Anderson to ibid., Nov. 29, 1862.

The society, too, suffered from internal divisions. In February 1862 John Towers resigned from the association after having been accused of self-will, reckless expenditure and the concealment of both receipts and expenditure.<sup>1</sup> Thereupon Towers began to organise a rival body in Northumberland and Durham which further weakened the society.<sup>2</sup>

The society attempted to secure publicity and support from the public interest aroused by the Hartley disaster of January 1862. But the plan proved counterproductive. The National Association appealed for subscriptions in order to assist the relief operations.<sup>3</sup> But the money received was not transferred to the Hartley Relief Committee and the association was accused of exploiting sympathy for the disaster to create a division between the men and their masters and to increase its own funds. On March 6 the committee of the Hartley fund resolved

That, inasmuch as the National Association for the Relief of British Miners have (sic) advertised the sum of £292-6-2d. in the Times of February 1, as received by them for this fund, the secretary be instructed to write to them for the amount.<sup>4</sup>

The association counter-attacked by suggesting that it might itself take over any surplus from the disaster fund.<sup>5</sup> The Colliery Guardian commented

it is too much that a self-elected society that has collected only about £300 of the nearly £60,000 subscribed to the Hartley fund should ask to be entrusted with the investment of the money.<sup>6</sup>

1. C.G., July 5, 1862.
2. Ibid., Aug. 9, 1862. Also Beehive, Oct. 1, 1864.
3. Advertisement in C.G., Feb. 22, 1862.
4. Ibid., March 8, 1862.
5. Ibid., Apr. 5, 1862.
6. Ibid., March 1, 1862.

The failure to firmly establish either the Miners' Provident Association or the National Association for the Relief of British Miners combined with the Hartley disaster of 1862 led to the formation in that year of the Northumberland and Durham Miners' Permanent Relief Fund.<sup>1</sup> Indeed the first four successful attempts to found this new type of society

had their grounding in the anomaly that while the sufferers by large disasters were generally provided for by public subscriptions, those whose breadwinners lost their lives by accidents causing single deaths, which bore an enormous proportion to great disasters, had no such help.<sup>2</sup>

The formation of the second permanent relief fund, the North Staffordshire Coal and Ironworkers' Permanent Relief Society, may also be traced to an accident which highlighted the problems of colliery accidents. It was the committee of the Talke Relief Fund which, after four years, planned this new West Midland scheme.<sup>3</sup>

In South-West Lancashire there were, between 1869 and 1871, ten accidents which claimed more than three hundred lives. 'The funds raised to meet the distress thus caused were wholly inadequate, for the very frequency of the appeals to the public caused them to pass almost unnoticed.' It was therefore decided to establish the Lancashire and Cheshire Miners' Permanent Relief Society.<sup>4</sup>

1. Campbell, Miners' Insurance Funds, p.8.
2. Central Association, 1890 Report, p.10.
3. C.G., June 25, 1864; March 5, 1869; Nov.11, 1879; Staffordshire Sentinel, Apr.7, 1885.
4. Campbell, Miners' Insurance Funds, p.10. See also 'W.H.' to W.O., Sept. 29, 1871; W.Pickard to ibid., Jan.1, 1869.

It was feared in Yorkshire that it would be impossible, after the Swaithe Main explosion of 1875, to raise another colliery disaster fund. Indeed the committee appointed to administer the funds of this public appeal was virtually identical to that which called the West Riding of Yorkshire Miners' Permanent Relief Fund into existence two years later.<sup>1</sup>

But the establishment of the Midland District Miners' Fatal Accident Relief Society in 1883 can be related only indirectly to a colliery disaster. The Midland Counties' Miners' Permanent Relief Society had made little progress since its foundation in 1879 and the employers' dissatisfaction was increased when the society was unable to meet the claims arising from the explosion at Clay Cross in 1882.<sup>2</sup> At the initiative of the Midland owners, therefore, the new fund came into operation.<sup>3</sup>

Similarly the Thorncliffe and Rockingham Permanent Relief Society owed its existence, not to a major catastrophe, but to the decision taken by the West Riding fund in 1889 to increase the subscriptions of ordinary members from 3d. to 4d. a week. The Thorncliffe branch seceded and was followed by the Tankersley and Rockingham agencies.<sup>4</sup>

The miners' permanent relief funds were correctly characterised by J.M.Baernreither as 'the first attempt.... made in England to separate accident from sick insurance on a large scale, by the formation of independent societies for the former purpose only.'<sup>5</sup>

1. Baernreither, op.cit., p.410; Rev.H.J.Day to B.C., Dec.23, 1876; Watson, To The Miners of South Yorkshire, p.10.
2. Provident, Feb. 15, 1883; C.G., March 22, 1883.
3. 'ANOTHER OLD CROW LOOKING DOWN FROM THE CROOKED SPIRE' to Derbyshire Courier, Feb. 10, 1883.
4. Sheffield Daily Telegraph, Apr. 1, 1891.
5. Baernreither, op.cit., p.398.

All the funds took as their model the rules of the Northumberland and Durham Society.<sup>1</sup> In North Staffordshire, although two or three lawyers on the committee helped to produce rules more couched in legal phraseology, the regulations were entirely based upon those adopted by the first society.<sup>2</sup> In 1881 the committee of the Central Association for Dealing with Distress caused by Mining Accidents announced that it had

prepared a model set of rules for Permanent Societies, and these, being based on the combined experience of existing organisations, will be found very useful in commencing others.<sup>3</sup>

When the attempt was made later in the same year to organise a society in South Staffordshire and East Worcestershire it was necessary only to revise these rules in order to make them appropriate to that particular district.<sup>4</sup> In 1883 it was suggested that the rules of the Midland Counties' Fund could easily be applied to the requirements of the Forest of Dean.<sup>5</sup>

With minor variations ordinary adult members of all societies made similar payments; an entrance fee might have

1. Ibid., p.413.
2. N.D.M.P.R.F., 7 A.R., p.12; also see C.G., March 5, 1869; Nov. 11, 1870.
3. Provident, March 1881.
4. Ibid., May, 1881.
5. S. Short to D.F.M., Nov. 9, 1883.

to be paid<sup>1</sup> but the ordinary weekly subscription generally lay between 2d. and 4½d.<sup>2</sup> Only the Midland District society, which relieved fatal accidents alone, demanded lower payments of a penny a week.<sup>3</sup> It was possible to acquire honorary membership of any society by the payment of an annual subscription of one pound or by a life donation of ten pounds.<sup>4</sup> In addition employers of colliery labour could acquire honorary membership by adding between 12½% and 20% to their workmen's contributions.<sup>5</sup> But in the Lancashire and Cheshire society coal owners were only asked to 'assist the society in the collection of contributions and the verifying of accidents'.<sup>6</sup>

1. Rules of the West Riding of Yorkshire Miners' Permanent Relief Fund Friendly Society. (Registered 2nd July, 1877), (Barnsley), 1882, No. 27. (See Appendix III); Rules of the Lancashire and Cheshire Miners' Permanent Relief Society. (Amended to 1905), (Wigan), n.d., No. 5; Rules of the North Staffordshire Coal and Ironstone Workers' Permanent Relief Society. Established 1870, (Stoke-Upon-Trent), 1894, No. 5; F.G.P. Neison, Actuarial Report of the Assets And Liabilities of the Northumberland and Durham Miners' Permanent Relief Fund From Its Commencement In 1862 to March 31, 1877, (Newcastle-on-Tyne), 1878. p. 5.
2. Campbell, Miners' Insurance Funds, p. 12; Campbell, Miners' Thrift, p. 11; Rules North Staffordshire, No. 25; Rules West Riding, No. 28; Rules Lancashire, No. 26.
3. Rules of the Midland District Miners' Fatal Accident Relief Society. Established 1883, (Derby), 1884, No. 24.
4. Ibid., No. 6; Rules Lancashire, No. 4; Rules West Riding, No. 4; Rules North Staffordshire, No. 5.
5. Rules Midland District, No. 6; Rules North Staffordshire, No. 4.
6. Rules Lancashire, No. 6.

In the same way the benefits did not vary a great deal. The Lancashire and Cheshire fund provided its members with medicine and medical attendance<sup>1</sup> while the Northumberland and Durham and the West Riding societies established superannuation departments. Otherwise all permanent relief schemes paid widows 5/- a week for the duration of their widowhood and children from 2/- to 2/6 per. week until they reached the age of thirteen. A funeral grant was also made; when the dead miner left dependant relatives this was £5 and when there were no dependants it was worth between £20 and £23. Finally those disabled but not killed by industrial accidents were allowed from 4/- to 10/- a week.<sup>2</sup> The benefits of the Midland District Miners' Fatal Accident Relief Society were slightly different. When a full member was killed, leaving no dependants, a funeral grant of fifteen pounds was paid. When dependants were left this was reduced to five pounds but widows also received a cash allowance of £2-10-0 and a dowry of ten pounds upon their remarriage.<sup>3</sup>

The management of every relief fund was divided between the ordinary and the honorary members from whom a committee of management was elected at the annual meeting. But the composition of these committees varied considerably. The West Riding society was run by twelve ordinary and by three honorary members<sup>4</sup> while the Northumberland and Durham fund was administered by a committee consisting of three honorary and nine ordinary members.<sup>5</sup> The Board of Management of the Lancashire fund comprised six honorary and only eight ordinary members.<sup>6</sup> while in North Staffordshire there were

1. See below pp.4401-1.
2. Campbell, Miners' Thrift, p.11; Campbell, Miners' Insurance Funds, pp.12-13.
3. Rules Midland District, No.28.
4. Rules West Riding, No.6.
5. N.D.M. P.R.F., 8 A.R., p.3.
6. L.C.M.P.R.S., 1 A.R., p.3.

four honorary members but eight miners on the committee.<sup>1</sup> As might be expected of a fund established by the employers, the Midland District Fatal Accident Society's organisation favoured the management for the Board consisted of fifty members, half of whom were honorary members of the society.<sup>2</sup>

Table XIV reveals the rapid growth in the membership of miners' permanent relief funds between 1860 and 1897, a development which constituted the major change in the sources available for the compensation of coal-miners and their dependants for industrial accidents in this period. In 1860 the first society had not come into existence; ten years later only 5% of the country's miners had joined the two societies then operating but the Northumberland and Durham fund already included within its ranks nearly 17% of miners employed in the Northern coalfield.

By 1880 the situation had changed dramatically. There were now five societies in existence covering every coalfield except the South-West, and over one-third of English miners were insuring themselves in this fashion. This development was continued during the following decade and in 1890 over half the country's miners were members, with the West Riding society claiming a quarter, the Midland societies a third, Lancashire and Cheshire two-thirds and Northumberland and Durham over 90% of the colliers in their respective districts.

The position had not altered greatly by the end of the period. But the membership of the Northumberland and Durham fund in relation to the district's labour force, had fallen by over 10% since 1890 while both the North Staffordshire and

1. Rules North Staffordshire, No.6.
2. Rules Midland District, No.7.

TABLE XIV

## ENGLISH MINERS' PERMANENT RELIEF FUNDS: MEMBERSHIP, 1863-97.

Year	NORTH		LANCASHIRE		YORKSHIRE		MIDLANDS		WEST MIDLANDS		ENGLAND			
	Northumberland and Durham Miners' Permanent Relief Fund (1)	% of Labour Force	Lancashire and Cheshire Miners' Permanent Relief Fund (2)	% of Labour Force	West Riding Miners' Permanent Relief Fund (3)	Thorncliffe & Rockingham Permanent Relief Society (4)	% of Labour Force	Midland Counties' Miners' Permanent Relief Fund (5)	Midland District Miners' Fatal Accident Relief Society (6)	% of Labour Force	North Staffordshire Coal & Ironworkers' Permanent Relief Society (7)	% of Labour Force	Total	% of Labour Force
1863	4,000	7.1											4,000	1.9
4	7,500	13.0											7,500	3.5
5	7,000	11.9											7,000	3.1
6	7,500	12.2											7,500	3.3
7	9,000	14.2											9,000	3.8
8	10,500	15.2											10,500	4.3
9	11,314	16.2											N.A.	N.A.
1870	12,556	16.8											N.A.	N.A.
1	16,514	20.9									325	.65	12,881	5.1
2	22,322	26.5									N.A.	N.A.	N.A.	N.A.
3	27,116	24.7									N.A.	N.A.	N.A.	N.A.
4	33,575	29.3	10,424	16.7							N.A.	N.A.	N.A.	N.A.
5	44,008	37.1	14,430	22.4							899	1.4	44,898	12.2
6	57,561	49.2	19,451	32.1							922	1.4	59,360	15.8
7	67,194	59.5	22,977	39.0	3,813		6.3				N.A.	N.A.	N.A.	N.A.
8	69,848	66.5	24,089	40.7	3,941		6.6				N.A.	N.A.	N.A.	N.A.
9	66,181	63.5	31,846	53.0	6,856		11.4	580		1.1	1,006	2.0	98,884	29.6
											1,971	4.2	107,434	32.4

TABLE XIV (Cont'd...)

Year	1	%	2	%	3	4	%	5	6	%	7	%	Total	%
1890	70,633	65.0	32,073	53.2	9,725		16.1	1,006		2.0	4,049	7.2	117,486	33.9
1	75,255	69.8	32,184	52.7	11,913		19.7	1,157		2.3	4,518	9.4	125,027	36.6
2	77,302	68.3	34,372	55.4	13,896		22.6	1,138		2.3	4,875	9.4	131,583	37.6
3	81,603	70.9	36,540	57.0	16,138		25.5	1,290	9,300	20.3	5,413	11.7	150,284	42.7
4	84,648	73.1	36,866	57.9	15,346		24.0	1,462	13,000	27.1	5,600	11.9	156,922	44.1
5	86,866	75.2	38,232	59.8	15,374		24.2	1,743	14,020	28.6	5,044	11.2	161,279	45.4
6	88,000	77.5	40,511	62.6	18,318		27.9	2,713	14,853	31.8	5,539	13.1	169,934	48.1
7	91,627	80.2	41,217	63.1	20,610		30.8	3,313	15,822	34.2	4,172	10.3	176,761	49.8
8	95,150	86.1	42,500	64.6	19,993		29.9	3,569	15,040	32.1	4,136	9.3	180,388	50.5
9	99,700	86.4	44,626	65.3	11,799		16.9	4,228	16,745	34.2	4,322	9.4	181,420	58.6
1890	107,997	93.6	49,424	66.6	13,832	3,596	24.9	4,910	18,065	34.6	5,409	10.9	203,233	52.3
1	113,124	86.2	52,554	66.9	15,125	3,673	N.A.	5,384	19,688	35.0	6,089	12.1	215,637	N.A.
2	114,326	86.3	54,159	66.4	15,461	4,064	22.6	5,846	21,584	35.4	6,344	12.5	221,784	50.6
3	115,361	82.7	51,451	61.2	15,288	3,500	21.2	5,854	23,428	38.2	6,779	12.8	221,661	48.8
4	121,133	83.7	55,294	64.8	16,627	3,199	22.0	6,328	22,921	36.5	5,435	10.1	230,937	49.4
5	121,000	84.4	54,601	64.5	17,164	2,954	22.7	6,909	23,186	37.6	6,001	11.7	231,815	50.3
6	122,257	80.6	53,412	65.7	18,585	3,173	24.3	7,363	25,252	41.0	8,473	16.5	238,515	51.3
7	124,920	81.8	53,924	66.1	19,545	3,255	25.5	7,465	25,525	41.0	9,539	18.9	244,173	52.4

Sources: Central Association, 1898 Report, Table 1; N.D.M.P.R.F., 24 A.R., p.58, Table A; L.C.M.P.R.S., A.Rs, 1875-8; W.R.M.P.R.F., A.Rs, 1875-8; C.G., Apr. 21, 1871; Apr. 21, 1876; Reports of H.M. Inspectors of Mines, 1862-97.

Midland societies had been able to attract a considerably higher proportion of the workmen employed in their areas.

But even the membership figures of the permanent relief societies do not adequately convey the major role assumed by this form of insurance by the end of the period. Although statistics cannot be compiled for Northumberland and Durham, Table XV shows that in the rest of the country the miners' permanent relief funds consistently compensated a far higher proportion of those killed by industrial accidents than were insured with them. As the Lancashire and Cheshire Miners' Permanent Relief Society discovered, miners working in the most dangerous pits were always the first to join the fund.<sup>1</sup>

It has been seen that one of the reasons for the success of the permanent relief fund was the support offered by employers of colliery labour as they moved away from the formal control of the pit clubs.<sup>2</sup> But where either the men or their employers wished to continue with compulsory schemes, the permanent relief fund was likely to suffer. It was found difficult to establish the West Riding fund at collieries where pit funds were working well.<sup>3</sup> At the Whitwood Collieries, Normanton, it was felt that 'it would be impracticable to have the two together.'<sup>4</sup> The permanent relief fund failed to take root in South Staffordshire largely 'because the principal Collieries in the District, those of Lord Dudley, have not joined in the movement, having a Miners' Relief Fund of their own'.<sup>5</sup> But since many pit clubs were closed as the period progressed, so

1. L.C.M.P.R.S., 6 A.R. p.45.
2. See above pp. 315-28.
3. W.R., Letters, 1877-8 No.122, E.Taylor to W.Watson, Feb. 5, 1878; Memorandum from Featherstone Main Colliery Co. to W.Watson, March 21, 1878; No.255, M.Hall to W.Watson, Dec.6, 1878. Letters, 1880, No.187, Manager of West Yorkshire Iron and Coal Co.Ltd. to W.Watson, Oct.7, 1880.
4. Ibid., Letters, 1886, W.Jackson to W.Watson, Dec.18, 1886.
5. Campbell, Miners' Thrift, p.14. Also Labour Tribune, Oct.30,1886.

TABLE XV.

## ENGLISH MINERS' PERMANENT RELIEF FUNDS, LIVES LOST, 1870-97

LANCASHIRE		YORKSHIRE		MIDLANDS		W. MIDLANDS		ENGLAND, EXCLUDING THE NORTH				
Y E A R	Lancashire and Cheshire Miners' Permanent Relief Society.	% of Lives lost in coalfield	West Riding Miners' Permanent Relief Fund.	Thorncliffe & Rockingham Permanent Relief Society.	% of Lives lost in coalfield	Midland Counties Miners' Permanent Relief Fund.	Midland District Miners' Fatal Accident Relief Society.	% of Lives lost in coalfield	North Staffordshire Coal & Ironworkers' Permanent Relief Society.	% of Lives lost in coalfield	All Miners' Permanent Relief Funds, excluding Northumberland & Durham.	% of Lives lost in coalfield
1870												
1									N.A.	N.A.	N.A.	N.A.
2									N.A.	N.A.	N.A.	N.A.
3	18	12.2							N.A.	N.A.	N.A.	N.A.
4	45	28.0							N.A.	N.A.	N.A.	N.A.
5	56	33.1							N.A.	N.A.	N.A.	N.A.
6	61	44.5							N.A.	N.A.	N.A.	N.A.
7	86	43.9	5		4.7				N.A.	N.A.	N.A.	N.A.
8	80	21.5	5		6.2				N.A.	N.A.	N.A.	N.A.
9	80	57.2	17		14.9				4	3.8	101	24.1
1880	72	59.0	20		18.9	2		3.4	23	15.9	117	26.6
1	117	69.6	24		32.0	2		3.1	17	15.2	160	37.0
2	83	59.7	25		26.3	34		24.6	18	18.8	160	33.1
3	84	43.1	55		50.5	1	16	23.0	17	17.0	174	35.2
4	77	58.8	34		35.1	2	19	38.9	22	23.7	164	42.3
5	93	30.7	27		31.8	2	20	30.1	22	31.0	164	29.9
6	129	72.5	51		38.9	3	20	36.5	14	17.1	217	44.1
7	84	70.0	55		49.6	4	18	32.3	14	17.1	176	45.3
8	82	71.9	45		51.1	3	25	45.9	8	9.1	163	44.4
9	96	73.3	55		51.9	5	24	45.3	10	5.7	190	46.8
1890	100	80.7	30	6	35.3	4	19	35.4	12	14.6	171	43.8
1	124	84.9	38	4	42.4	4	22	43.3	21	23.9	213	51.2
2	115	85.8	32	6	45.8	7	25	43.8	10	14.7	195	52.6
3	81	71.7	16	5	9.6	7	19	41.9	16	19.5	144	29.4
4	81	83.5	23	2	25.0	12	19	59.6	9	11.7	146	43.9
5	100	82.0	27	2	31.9	7	22	47.5	88	56.4	246	55.0
6	97	78.2	30	1	21.2	11	22	53.2	19	22.9	180	42.9
7	114	93.4	32	3	36.1	5	21	45.6	16	25.0	191	53.7

Sources: Central Association, 1898 Report, Table VI; C.G., Apr., 18, 1873; Neison, Report N.D.M.P.R.D., 1883, p.19.

TABLE XV.

## ENGLISH MINERS' PERMANENT RELIEF FUNDS, LIVES LOST, 1870-97

LANCASHIRE		YORKSHIRE		MIDLANDS		W. MIDLANDS		ENGLAND, EXCLUDING THE NORTH				
Y E A R	Lancashire and Cheshire Miners' Permanent Relief Society.	% of Lives lost in coalfield	West Riding Miners' Permanent Relief Fund.	Thorncliffe & Rockingham Permanent Relief Society.	% of Lives lost in coalfield	Midland Counties Miners' Permanent Relief Fund.	Midland District Miners' Fatal Accident Relief Society.	% of Lives lost in coalfield	North Staffordshire Coal & Ironworkers' Permanent Relief Society.	% of Lives lost in coalfield	All Miners' Permanent Relief Funds, excluding Northumberland & Durham.	% of Lives lost in coalfield
1870												
1									N.A.	N.A.	N.A.	N.A.
2									N.A.	N.A.	N.A.	N.A.
3									N.A.	N.A.	N.A.	N.A.
4	18	12.2							N.A.	N.A.	N.A.	N.A.
5	45	28.0							N.A.	N.A.	N.A.	N.A.
6	56	33.1							N.A.	N.A.	N.A.	N.A.
7	61	44.5							N.A.	N.A.	N.A.	N.A.
8	86	43.9	5		4.7				N.A.	N.A.	N.A.	N.A.
9	80	21.5	5		6.2				N.A.	N.A.	N.A.	N.A.
1880	80	57.2	17		14.9				4	3.8	101	24.1
1	72	59.0	20		18.9	2		3.4	23	15.9	117	26.6
2	117	69.6	24		32.0	2		3.1	17	15.2	160	37.0
3	83	59.7	25		26.3	34		24.6	18	18.8	160	33.1
4	84	43.1	55		50.5	1	16	23.0	17	17.0	174	35.2
5	77	58.8	34		35.1	2	19	38.9	22	23.7	164	42.3
6	93	30.7	27		31.8	2	20	30.1	22	31.0	164	29.9
7	129	72.5	51		38.9	3	20	36.5	14	17.1	217	44.1
8	84	70.0	55		49.6	4	18	32.3	14	17.1	176	45.3
9	82	71.9	45		51.1	3	25	45.9	8	9.1	163	44.4
1890	96	73.3	55		51.9	5	24	45.3	10	5.7	190	46.8
1	100	80.7	30	6	35.3	4	19	35.4	12	14.6	171	43.8
2	124	84.9	38	4	42.4	4	22	43.3	21	23.9	213	51.2
3	115	85.8	32	6	45.8	7	25	43.8	10	14.7	195	52.6
4	81	71.7	16	5	9.6	7	19	41.9	16	19.5	144	29.4
5	81	83.5	23	2	25.0	12	19	59.6	9	11.7	146	43.9
6	100	82.0	27	2	31.9	7	22	47.5	88	56.4	246	55.0
7	97	78.2	30	1	21.2	11	22	53.2	19	22.9	180	42.9
97	114	93.4	32	3	36.1	5	21	45.6	16	25.0	191	53.7

Sources: Central Association, 1898 Report, Table VI; C.G., Apr, 18, 1873; Neison, Report N.D.M.P.R.D., 1883, p.19.

opportunities were given to this new form of insurance.

Another important reason for the growing popularity of the miners' permanent relief funds was that union reaction was closely linked to the existence of their own accident benefit funds. The leaders of coal-mining unions opposed the establishment of permanent relief funds so long as they were organising their own, rival insurance schemes. But as union funds were abandoned during the late 'seventies<sup>1</sup> so support was transferred to the permanent funds.

The agent of the North Staffordshire miners admitted in 1878 that

So long as the widows and orphans fund was in existence in connection with his own trade society he could not advocate the claims of the Permanent Relief Society, but now that his fund had ceased to exist, owing to the continued depression of trade, he should do all in his power for the interests of the Relief Society.<sup>2</sup>

The same pattern of union reaction emerged in Yorkshire where the leadership of the West Yorkshire Miners' Association was at first hostile to the permanent relief fund because the new organisation was seen as a rival to the union's own funds.<sup>3</sup> Branches which retained friendly schemes after 1877, when the central body renounced control, were unlikely to support the permanent relief society<sup>4</sup> but many lodges did join.<sup>5</sup> Ben Pickard, though, could only inform the secretary of the relief fund that

although we cannot give any active assistance to your system I don't know that we are desirous of putting anything in the way....<sup>6</sup>

1. See above p.354.
2. Central Association, 1878 Report, p.17 See also p.15 and W.C., Feb. 26, 1873.
3. B.C., Jan.29, 1881.
4. W.R., Letters, 1877-8, No.134, Letter from W.Stephenson, Feb. 27, 1878.
5. Ibid., No.33, G.Sridger to W.Watson, Feb.26,1878; No.138, Letter from G.Sridger, March 7,1878; No.221, J.Nicholson to W.Watson, Oct.2, 1878.
6. Ibid.,No.115, B.Pickard to W.Watson, Jan. 13, 1878.

In the South of the country the relief fund at first met a great deal of opposition from those who believed that it would damage the widow and orphan funds of the South Yorkshire Miners' Association.<sup>1</sup> But the decline of the association's friendly funds encouraged unionists to view the two organisations as complementary rather than as antagonistic.<sup>2</sup>

Coal-mining trade unions which did not provide facilities for their members to insure against industrial accidents came increasingly to welcome the establishment of a permanent relief fund. The Northumberland and Durham society met with initial suspicion from trade union supporters who feared that the new organisation would injure the cause of unionism.<sup>3</sup> But this hostility was due to the novelty of the permanent relief fund ideal and by the 'eighties Thomas Burt was prepared to recognise that the society had done the miners of Northumberland, Durham and Cumberland 'an incalculable amount of good'.<sup>4</sup> In Durham individual unionists had long advocated membership of the relief fund<sup>5</sup> but by 1880 the leadership of the Durham Miners' Association recognised its value.<sup>6</sup> In that year, indeed, the union urged that the money raised for the

1. B.C., No. 27, Feb. 19, 1877; Jan. 31, 1880; 'NEMESIS' to ibid., Sept. 21, 1878; Mexboro' & Swinton Times, Sept. 26, 1879.
2. B.C., Apr. 6, 1878; R. Riley to ibid., May 5, 1877; E.A. Rymer to Sheffield Daily Telegraph, Apr. 4, 1888.
3. Webb, Durham Miners, p. 76; E.A. Rymer to Mexboro' & Swinton Times, Sept. 2, 1881.
4. Provident, Apr. 15, 1884. Also D.C.A., Aug. 6, 1880; The Times, Oct. 14, 1880; Newcastle Daily Chronicle, Feb. 20, 1882.
5. D.C.A., Aug. 4, 1871.
6. Newcastle Daily Chronicle, Feb. 20, 1882; N.D.M.P.R.F., 24 A.R., p. 69.

Seaham disaster appeal should be transferred to the permanent relief fund.<sup>1</sup>

As the period progressed union leaders themselves helped to establish permanent relief funds. In Lancashire some unions did provide friendly benefits but the series of disasters which occurred between 1868 and 1870 showed the difficulties of organising insurance schemes. At the beginning of 1873 Thomas Halliday announced his intention of trying to persuade the men of East Lancashire to support the new society<sup>2</sup> while William Pickard was an active vice-president of the Lancashire and Cheshire relief fund until his death in 1887, after which Thomas Aspinall and then Thomas Glover assumed his position.<sup>3</sup>

In the West Midlands union leaders played a leading part in the attempt to found a permanent relief fund for South Staffordshire during the early 'eighties. Miners' delegates spoke in favour of the new organisation<sup>4</sup> and at least three trade union representatives were appointed to the provisional committee.<sup>5</sup> John Catchpole, the Derbyshire miners' leader, helped to found the Midland Counties' relief fund<sup>6</sup> but it was in the South-West that coal-mining unions were most active in trying to extend the movement. The attempt made in 1883 was, as the Dean Forest Mercury

1. Durham Miners' Association, Minutes, Sept. 23, 1880.
2. W.O., Feb. 15, 1873. Also T. Halliday to Sheffield and Rotherham Independent, Oct. 19, 1878.
3. L.C.M.P.R.S., A.Rs, 1873-97.
4. Provident, May 1881; Feb. 15, 1882; W.C., Dec. 29, 1880.
5. Provident, Jan. 15, 1882.
6. D.T., Sept. 22, 1877.

commented

practically under the auspices, and by the Agency of the district Miners' Union.<sup>1</sup>

At the end of the period the agent of the Somerset Miners' Association suggested the establishment of a permanent relief fund and the union's general council agreed that he should attend pit meetings in order to explain the scheme.<sup>2</sup>

Objections which were raised against permanent relief funds when they were first established in a district were often no longer heard after a few years. One of the most important explanations of the failure of the Northumberland and Durham society to attract more support during the 'sixties was that it offered no assistance during the first six months of any injury.<sup>3</sup> But from 1869 this objection was met by the formation of a minor accident fund,<sup>4</sup> an innovation adopted by all other permanent relief funds from their inception.

When the West Riding Miners' Permanent Relief Fund was inaugurated in 1877 one difficulty was that its allowances to widows and orphans did not equal those provided by the widow and orphan fund of the South Yorkshire Miners' Association.<sup>5</sup> But when the union was forced to abandon its benevolent activities the comparison of course no longer favoured the miners' association.

The secretary of the West Riding society, William Watson,

1. D.F.M., Sept. 21, 1883. See also E.A.Rymer cited in ibid., Aug. 31, 1883; March 6, 1885.
2. Somerset Miners' Association, Minutes, Apr. 30, 1897.
3. N. Milburn to British Miner, Nov. 8, 1862; D.C.A. Sept. 16, 1869.
4. D.C.A., Sept. 17, 1869; R.C.F.S., 3rd Report, A. Blyth, Q.27044.
5. Leeds Mercury, cited by B.C., Nov. 17, 1877

recognised the importance of the objection that the societies provided only for the distress caused by industrial accidents.<sup>1</sup> In its early years the Northern fund was criticised for this very reason and when an attempt was made to form a society in South Staffordshire during 1873 some felt it would succeed only if sick pay was included within the benefits.<sup>2</sup> Before about 1880 the West Riding society was also criticised for its failure to provide for natural death and sickness.<sup>3</sup> But this objection was rarely raised during the last two decades of the century<sup>4</sup> as the men came to accept that it was cheaper, fairer to miners of all ages and was meeting a real need to concentrate solely upon industrial accidents. There were, it was always argued, numerous friendly societies<sup>5</sup> which were able to insure against sickness.

The cost incurred in administering the societies was always open to criticism if it was felt that the expenditure was unnecessary. During 1880 the Lancashire and Cheshire fund spent £220 on office furniture. A delegate argued that this 'reckless' expenditure 'had been thrown into the teeth of the agents when trying to draw the men over to the society again.'<sup>6</sup> after the strike of 1881.

1. B.C., Jan.31, 1880.
2. C.G., Jan.31, 1873.
3. 'A MINER' to Mexboro' & Swinton Times, Oct.31,1879; W.R., Letter. 1877-8, No.22, J. Nicholson to W.Watson, Oct.2, 1878.
4. For exceptions see W.R., Letters, 1881, No.197, Letter from W.Bailey, Nov.7, 1881; 'P.J.' to Labour Tribune, Oct. 23,1886.
5. B.C., Jan.31, 1880.
6. L.C.M.P.R.S., 8 A.R., p.17. Also J.M. Foster to W.O., May 7, 1881.

The salaries of full-time officials were also criticised. In 1887 the Labour Tribune remarked upon the fact that the secretary of the Lancashire and Cheshire society was both paid £300 p.a. and was assisted by two clerks each of whom received over half this sum.<sup>1</sup> 'It is,' a Lancashire critic observed, 'somewhat ridiculous to find that there is so much spent each year in clerks' wages, travelling expenses, office cleaning, etc.'<sup>2</sup> In 1888 a meeting at the Carleton Main Colliery suggested that the salary of the secretary to the West Riding fund should be reduced<sup>3</sup> and three years later the annual meeting of the Northern society declined, after seventeen years, to increase the salary of the secretary, William Steele.<sup>4</sup>

Despite such criticism, members of the coal-mining community came to recognise that for societies of their range and complexity the permanent relief funds were worked extremely cheaply. From 1877 until 1896 only 11.5% of the West Riding society's total income was spent in local and general management,<sup>5</sup> though when the Thorncliffe cashiers insisted upon an increased commission for deducting subscriptions in 1884 it was agreed, in order to avoid unfavourable publicity, to keep the additional expense secret and not to reveal it in the local accounts.<sup>6</sup> From 1873 to 1896

1. Labour Tribune, Jan. 29, 1887.
2. J. Heyes to W.O., March 3, 1883.
3. B.C., Feb. 25, 1888.
4. N.D.M.P.R.F., 29 A.R., pp.24-7.
5. Neison, Report W.R.M.P.R.F., 1897, p.16, Table E.
6. W.R., W. Watson to G.H. Nicholson, March 19, 1884; G.R. Abraham to W.Watson, March 20, 1884.

less than 10% of the contributions to the Lancashire and Cheshire society was spent on management<sup>1</sup> and during the first thirty years of its existence the management costs of the Northumberland and Durham fund absorbed the following percentages of members' payments; 1862-7: 11.5% ; 1868-72: 17% ; 1873-7: 14% ; 1878-82: 12.3% ; 1883-6: 12% ; 1887-91: 10%.<sup>2</sup>

Figures of this order compared extremely favourably with the expenses of other friendly societies open to miners. Pit clubs organised by employers at individual collieries were often not cheap to run. By the early 'seventies the Hebburn Colliery Relief Fund in Durham was spending in management over 17% of the contributions received<sup>3</sup> and during 1882 Lancashire's Scot-lane, Blackrod and Westhoughton Colliery Relief Society's administrative costs were 20% of the amount paid in relief.<sup>4</sup>

National schemes were even more expensive to operate. The working costs of the great collecting friendly societies, for instance, could absorb over half the contributions paid by members.<sup>5</sup> Compared, then, to both local and country-wide schemes the permanent relief funds proved, and were recognised to be relatively cheap to operate.

The societies were strict in the administration of relief and this in itself could provoke criticism. In 1884 it was only under the threat of legal action that the Midland District Miners' Fatal Accident Relief Society paid a funeral grant to the widow of a man killed at the Stanton Iron and

1. Neison, Report L.C.M.P.R.S., p.59, Table F.
2. Newcastle Daily Leader, Jan. 31, 1893.
3. R.C.F.S., Appendix to Report on Scotland and Northern Counties, p.167.
4. W.O., Jan. 10, 1883.
5. See above pp.347.

Coal Company's Silver Hill Colliery.<sup>1</sup> Permanent relief fund attitudes towards common law wives and illegitimate children were contrasted unfavourably with those of insurance companies which were prepared to accept any nominee.<sup>2</sup> In 1886 the Lancashire society refused to pay grants to the illegitimate<sup>3</sup> and the West Riding fund declined to relieve the woman with whom a dead Wombwell miner had lived for thirty-three years.<sup>4</sup>

Victims of non-fatal accidents were subject to other restrictions. The management committee of the Yorkshire fund resolved

That in no case shall Certificates of Disablement given by persons known as "Bone Setters" be accepted, but that Members be required to procure Certificates from duly qualified Surgeons.<sup>5</sup>

In Lancashire and Cheshire it was decided that from 1893 permission must be obtained before any miner receiving a disablement allowance was permitted to move from the area.<sup>6</sup>

In order to prevent abuse more thorough-going measures were also adopted. In 1887 the secretary of each local agency of the Lancashire and Cheshire society was required, on the first Friday in the month, to post details of the relief paid to enable other members to ascertain whether the recipients were really deserving.<sup>7</sup>

1. Mansfield Reporter, June 27, 1884.
2. W.R., Letters, 1881, No.138, C.Bartholomew to J. Wilkinson, July 12, 1881.
3. L.C.M.P.R.S., Finance Committee, Minutes, 1886-91, July 29, 1886.
4. W.R., Letters, 1881, No.138, C. Bartholomew to J.Wilkinson, July 12, 1881.
5. Ibid., Management Committee, Minutes, July 29, 1879.
6. L.C.M.P.R.S., Finance Committee, Minutes, 1891-6, June 30, 1893.
7. Ibid., 14 A.R., p.16.

But the most usual method of preventing abuse in Lancashire and Cheshire was undoubtedly by the systematic investigation of doubtful cases. In 1876 the finance committee heard a report recommending that each local committee appoint two or three visitors to examine cases where any suspicion existed or where more than two weeks' relief had been paid.<sup>1</sup> The investigation was in fact undertaken by members of the board of management<sup>2</sup> or by the local agent.<sup>3</sup> Towards the end of the period it was decided to examine members in receipt of accident pay who were residing in Ireland; the local parish priest was therefore contacted and asked if the men were unable to work and whether they were fit persons to receive their allowances.<sup>4</sup>

Not surprisingly these attempts to suppress abuse often appeared heavy-handed and unfair. Colliery proprietors and managers were accused of begrudging the payment of relief to injured men<sup>5</sup> and in 1887 the Labour Tribune accused the society of trying to push disabled members from its funds before they were fit to work.<sup>6</sup>

Equal attention was paid to the need to attack what was regarded as the excessive payment of permanent disablement benefit. Two committees appointed by the societies during the 'nineties were struck by the close relationship between permanent disability and old age. The Lancashire fund's committee which dealt with the Liverpool district believed that

1. Ibid., Finance Committee, Minutes, 1874-84, Aug. 21, 1876.
2. Ibid., 13 A.R., p. 22.
3. 'A MEMBER' to W.O., Feb. 14, 1885.
4. L.C.M.P.R.S., Finance Committee, 1891-6, Feb. 20, 1895.
5. 'ONE WHO WAS THERE' to W.O., March 13, 1880.
6. Labour Tribune, Jan. 29, 1887.

a considerable proportion of the permanently injured were simply suffering from old age. It was felt that the society should therefore devise a system for the superannuation of aged members.<sup>1</sup> In Yorkshire it was discovered that of 146 permanently disabled miners who were examined, 51 were aged 65 or above and that the average age of those considered was 55.5. The conclusion was clear:

The mere mention of these two facts raises a very important question, as to the relative contributions to continuance of disablement between accidents and natural infirmity from old age.<sup>2</sup>

The Northumberland and Durham leadership felt that in order to reduce the level of disablement pay it was necessary to exercise far closer supervision<sup>3</sup> and when this was done the regular increase in expenditure was arrested.

A deputation from the General Committee met permanent recipients in the presence of Local Committees, and after an examination of these cases by the two Committees, 240 medical examinations were made; the result of these examinations was to show that 90 permanent disabled members who were in receipt of relief were not suffering from accident, and were taken off the Fund.<sup>4</sup>

The Lancashire and Cheshire society also resorted to systematic examination of the permanently disabled; in 1888 it was reported that 345 cases had been investigated in the Hindley, Wigan, Liverpool and Manchester districts. Of these 216 were permitted to remain on the funds. 19 were referred for special medical examination; 13 were referred to local committees for

1. L.C.M.P.R.S., Finance Committee, Minutes, 1886-91, Jan. 26, 1891, Special Report by the Committee of the Liverpool District.
2. W.R., Report of Examining Committee on list of Permanent Disablement Cases, as at 30th June, 1890.
3. N.D.M.P.R.F., 20 A.R., p.10; 24 A.R., p.7.
4. Ibid., 27 A.R., pp.6-7.

settlement and to be found light work; 69 were to be further observed by visiting committees and the pay of 4 was terminated. In addition 24 recipients had their allowances commuted although it was admitted that they often needed a little encouragement before they would agree.<sup>1</sup>

It is easy to see how attempts to reduce abuse and to cut expenditure on the temporarily and permanently disabled could alienate the members of the societies. From the late 'eighties the West Riding fund was attacked for its shabby treatment of the permanently injured and in 1890 the attention of the Barnsley Board of Guardians was called to the claim that the society was abandoning injured miners after a year or eighteen months.<sup>2</sup>

But the permanent relief funds were also on many occasions generous in their administration of relief. The regulations of the Northumberland and Durham Miners' Permanent Relief Fund forbade payment when an accident had been caused by carelessness but the restriction was never applied.<sup>3</sup> Unlike the payment of smart money, too, the benefits of the relief fund were allowed for 'beat Hand'<sup>4</sup> and from 1882 the West Riding society was prepared to treat dependent mothers of dead miners in the same way as their widows.<sup>5</sup>

1. L.C.M.P.R.S., Finance Committee, Minutes, Nov.30, 1885; ibid., 14 A.R., p.20; J.Coyle to W.O., Oct. 19, 1889.
2. B.C., Oct. 4, 1890; J. Chambers to ibid., Sept.21, 1889.
3. R.C.F.S. 3rd Report, 1873, A.Blyth, QQ. 27205-8.
4. N.D.M.P.R.F., 9 A.R., pp.10-11.
5. W.R.M.P.R.F., Management Committee, Minutes, Feb.10,1882.

Like the industrial insurance companies, permanent relief funds technically violated the law after major accidents by paying benefits without waiting for the production of death certificates.<sup>1</sup> Thus after the Seaham disaster of 1880 the Northern fund met claims, whether or not the bodies had been recovered, if satisfactory evidence was produced as to whom the payment should legally be made.<sup>2</sup>

Although the permanent relief societies' treatment of individual cases produced dissatisfaction, the strict application of the regulations, it came to be recognised, helped both the funds and the majority of their members. After both large and small accidents the permanent funds unlike many other forms of insurance, met all claims. In August 1862 two miners were killed at Killingworth. But both had withdrawn their membership of the permanent relief fund in order to join the National Association for the Relief of British Miners. Their families, therefore received no relief but within a week eighty-three men employed at the colliery had joined the permanent fund.<sup>3</sup> The day after a group of miners had entered the Midland District society one of them was killed, leaving a widow and five children. 'That appealed to the whole of the men, and,....induced them to embrace it most heartily.'<sup>4</sup>

Every major colliery disaster produced its crop of failed friendly societies to which the deceased had belonged.

1. C.G., Dec. 30, 1881.
2. D.C.A., Sept. 17, 1880. Also Newcastle Daily Chronicle, Feb.18, 1882; B.C., Oct. 20, 1883.
3. C.G., Sept. 6, 1862.
4. Central Association, 1892 Report, p.24.

But the miners' permanent relief fund never failed to meet its commitments. Thus after twenty-six miners were killed at the Coxlodge Colliery in 1863 a local branch was formed and scores of men joined.<sup>1</sup> When the Leycett Colliery exploded in January 1880 the local agency of the North Staffordshire Coal and Ironworkers' Permanent Relief Society numbered only eighty-three members. By the end of the year an additional 450 miners had joined.<sup>2</sup> After the Silkstone explosion of 1886 the West Riding society held meetings to form new agencies at Normanton, Featherstone, Warmfield and Dartown.<sup>3</sup> The Lancashire and Cheshire society was able to report in 1878 that

On several occasions during the year, and particularly when the attention of colliery proprietors and miners has been specially drawn by large accidents to the precarious nature of their calling, the working of the Society has been brought before collieries in the district which were not already connected with it.<sup>4</sup>

Nor did the miners' permanent relief funds go bankrupt, stop payment during industrial disputes or cease to exist. Gradually it became apparent that the permanent relief funds were able to live up to their name. It was accepted that this form of insurance offered English coal-miners the best available method of safeguarding themselves and their families against the financial distress arising from industrial accidents.

At the beginning of the period, in particular, the relief funds were criticised for concerning themselves more with the

1. C.G., May 23, 1863.
2. Provident, April, 1881.
3. Wakefield Express, Oct. 23, 1886.
4. L.C.M.P.R.S., 6 A.R., p.28.

provision of compensation than with the prevention of accidents. After the Walker explosion of November 1862 the secretary of the Northumberland and Durham fund was accused of being the friend of the masters and the enemy of the working class because he said nothing about protecting lives by means of government interference.<sup>1</sup> Another critic protested that 'Instead of asking for protection, Blyth whines, "more money" '<sup>2</sup> As late as 1887 indeed the Labour Tribune wondered whether permanent relief funds were 'not merely palliatives and auxiliaries ?'<sup>3</sup>

But after the economic difficulties of the late 'seventies forced many union benevolent funds to close or to apply their money to labour purposes, it became clear to the coal-mining community that there were substantial advantages to be derived from the separation of labour and friendly society resources. No more was the cry heard that the permanent relief funds should concern themselves with parliamentary and legal compensation.

During the first two decades of the period it was commonly suspected that the employers' support of permanent relief funds was motivated by the desire to evade other forms of compensation which they should have paid. When an attempt was made to form a society in Somerset in 1869 it proved necessary to deny that the employer would derive any financial advantage from its organisation.<sup>4</sup> Supporters of the North Staffordshire society recognised that a major reason for its

1. 'PERMANENT' to British Miner, Dec. 13, 1862.
2. 'PROMINENT' to ibid., Dec.27, 1862. See also 'A POOR LANCASHIRE MINER' to ibid., Jan.10, 1863.
3. Labour Tribune, Jan. 22, 1887.
4. Wills Memorial Library, D.M.106(282), Proposed Somersetshire Miners' Permanent Relief Fund, Nov.22, 1869.

lack of success was the men's belief that it was intended to relieve the owners of their legal liabilities.<sup>1</sup> Cheers greeted Samuel Smith at Clay Cross in 1879 when he argued that many accidents should properly be termed murder and asked whether the men were prepared to support the Midland Counties relief fund in order to help the masters pay for the murders which they committed.<sup>2</sup> Another Derbyshire critic suggested that the real promoters of these funds are the colliery proprietors, who thus shirk their responsibility of providing compensation for the victims of colliery disasters.<sup>3</sup>

Suspensions were revived by the passing of the Employers' Liability Act in 1840,<sup>4</sup> but, as has been seen, the new litigation resulted in little compensation being won. It came to be felt, therefore, that the certainty of receiving permanent relief fund allowances was more valuable than the vague possibility of winning damages in the court or in an out-of-court settlement.

But most evidence survives of the attacks made upon the permanent relief fund movement for its alleged undemocratic nature. Throughout the period, and in all districts, trade union leaders feared that the societies' failure to involve their members in administration and policy decisions would result in dangerous apathy.

1. C.G., Nov. 11, 1870.
2. Sheffield Telegraph, Sept. 22, 1879.
3. Derbyshire Courier, Oct. 4, 1879.
4. Provident, March 1881; D.F.M., July 4, 1890.

James Haslam, of the Derbyshire Miners' Association, believed that power in the relief funds lay with the officials<sup>1</sup> while in Yorkshire it was felt that the executive was insufficiently representative of the men<sup>2</sup>. In particular it was claimed by union supporters that the governing bodies of the permanent funds, the annual meetings, were quite undemocratic. When a resolution was moved at the 1888 annual meeting of the West Riding fund calling on royalty and colliery owners to support the society because it saved their poor rates, the chairman, the Earl of Wharncliffe, ruled the discussion out of order. The Labour Tribune commented

This comes of having a gentleman at the head of a benevolent society who knows more about the duties pertaining to an officer of the Grenadier Guards than of "relief" to miners. How is it possible that a peer owning over 33,000 acres of land, and receiving an annual rental income of over £50,000 a year can have adequate sympathy with men who if they received one-thousandth part of his lordship's income would feel thankful ? 3

The chief reason given for the undemocratic nature of the annual meetings was that the delegates were not the true and free representatives of the ordinary membership. At the end of the period, a vice-president of the Lancashire society, Thomas Glover, was

sorry to say that he knew certain local agencies which had never called any meeting of the workmen but had sent their representatives to that meeting by being appointed by the committee at the colliery, and in some instances by not large committees.<sup>4</sup>

1. Labour Tribune, Sept. 22, 1888.
2. W.R., Board of Management, Minutes, Nov. 20, 1889.
3. Labour Tribune, Apr. 28, 1888.
4. L.C.M.P.R.S., 23 A.R., p.14.

It was argued that at some collieries the local committee was chosen by the underlooker and that

there are cases where the officers and committee are centred in some sprightly clerk in the colliery office whose mind is probably more engrossed with the style of the latest cut of dress.<sup>1</sup>

Underlookers, firemen and even clerks were reported to be attending the annual meetings<sup>2</sup> and it was alleged that the Wigan Coal and Iron Company was represented almost entirely by officials rather than by workmen.<sup>3</sup> The Ashton, Haydock and Bolton union tried in 1886 to ensure that ordinary members of the relief fund did not lose their rights.<sup>4</sup> In the following year a conference was called at Wigan, under the auspices of the Lancashire Miners' Federation, which represented over 28,000 miners in the Lancashire and Cheshire coalfield. Resolutions were passed urging that half the ordinary members of the Board of Management should retire annually, that they should be ineligible for re-election and that their places should be filled in rotation from the local agencies. Similarly it was suggested that half the honorary members of the Board should retire each year and be replaced by other honorary members in order of their date of entry to the society. It

1. 'A MEMBER' to W.O., May 17, 1879. Also E. Hickman to ibid., March 13, July 26, 1845; Jan 24, 1885.
2. 'A MEMBER' to ibid., May 17, 1879.
3. Ibid., May 11, 1887.
4. 'WHAT THE ASHTON AND HAYDOCK MINERS' ASSOCIATION ARE TRYING TO DO' to Labour Tribune, June 19, 1886.

was also proposed that no honorary member should be allowed to vote at any annual meeting of the society.<sup>1</sup> The resolutions were presented by Woods at a special general meeting of the society which was held in March 1888 but they were 'lost by a large majority'.<sup>2</sup>

It was alleged to be undemocratic for the Lancashire and Cheshire Society not to allow members adequate time to examine the accounts before the annual meeting. In 1885 it was claimed that 90% of the subscribers had never seen a balance sheet except by accident and that those active in the society might possibly discover a copy but only after it had been discussed.<sup>3</sup> At the same time an anonymous correspondent to the Wigan Observer maintained that it was impossible to obtain balance sheets from local agencies because the local secretaries did not want members to discover how well they were being paid.<sup>4</sup> Not until 1887 was the annual report published before the annual meeting of the society in order to allay the criticism that members had no time to study it.<sup>5</sup>

Voting arrangements at the societies' annual meetings were also unpopular with many union members. The men of the Hoyland Silkstone Colliery believed that delegates to the West Riding Miners' Permanent Relief Fund did not exercise the voting power which they did in the Yorkshire Miners' Association.<sup>6</sup>

1. W.O., Feb. 5, 1887.
2. L.C.M.P.R.S., 15 A.R., p.25. See also pp.22-5.
3. W. Wogan to W.O., Feb. 28, 1885.
4. 'AN INTERESTED ONE' to ibid., March 7, 1885.
5. Ibid., March 12, 1887.
6. B.C., Oct. 4, 1884; J. Cook to Wombwell Express, June 13, 1884.

In 1889 it was claimed that the decision in favour of the executive's proposal to raise subscriptions was carried, because of the unfair voting system, by a minority of the men.<sup>1</sup>

Despite the strength and range of these attacks upon the undemocratic nature of the permanent relief funds, their significance must not be misunderstood. Unionists were consistently concerned about many aspects of this form of insurance. But sectional criticism was not incompatible with broad support for the movement. The strict manner in which the societies were administered convinced many miners that even if they took no personal interest in the administration, they would receive fair and reasonable treatment. Increasingly members of the permanent relief funds abandoned any interest in day-to-day control and regarded the societies simply as an efficient, if impersonal, system of insurance. This development closely parallels the changes which Dr. Gosden describes in the affiliated orders after 1875.

The insurance function came more and more to dominate the larger societies and the practice of good fellowship and conviviality became less important while the local democracy of the individual lodge found its powers circumscribed by limits imposed by the Order in the interests of sound finance. 2.

But the growing popularity of the permanent relief funds during this period is not explained solely by the diminishing volume of attacks upon the system. Many of the disputes over individual cases were inevitable in any friendly society. Whatever the weaknesses of this form of insurance it was

1. J. Chambers to B.C., Oct. 5, 1889; 'RATTLE HIS BONES OVER THE STONES' to Barnsley Independent, Oct. 26, 1889. Also ibid., Oct. 15, 1889.
2. Gosden, op.cit., p.211; but also see pp.211-20.

manifestly superior to the other schemes which were available. Benefits were not necessarily higher than those available elsewhere but, taken together, they provided a comprehensive range of allowances for all forms of industrial accident.

In February 1884 a conference, representing those collieries at which the West Cumberland Sliding Scale was in operation, was held at Maryport under the chairmanship of Andrew Sharpe, the general secretary of the Cumberland Miners' Association. The relative merits of the Northumberland and Durham Miners' Permanent Relief Fund and of the Mutual Boiler and Employers' Liability Insurance Company were discussed. Great stress was laid upon the insurance company's failure, and on the mutual society's success, in making permanent provision for the aged, widows, orphans and the disabled.<sup>1</sup> Clumsy as the title, 'miners' permanent relief fund', might be, it was, supporters argued, 'most happily chosen and strikingly appropriate.'<sup>2</sup> The movement grew until it covered over half the men employed in English coal-mines because, unlike other friendly societies, it relieved the injured miner or the widow of a dead miner so long as the need for assistance continued.

But the rapid growth of English permanent relief societies until they became the major source of insurance against industrial accidents must not be allowed to distort the overall picture. At no time before 1897 could more than

1. Provident, Feb. 15, 1884.
2. Watson, Miners' Permanent Relief Funds. Letters, p.7. Also Campbell, Miners' Thrift, p.6; Campbell, Miners' Insurance Funds, p.7.

52.4% of English coal-miners and their families turn to the relief funds for compensation. Over 47.5% of the colliery community, as Table XIV shows, remained uninsured by this method. The movement never established a footing in South Staffordshire or in the small South-Western coal-field, and failed to attract more than a quarter of the miners employed in the important Yorkshire coalfield. Insurance by means of the miners' permanent relief funds remained predominantly a feature of the Midland, Lancashire and Cheshire and Northumberland and Durham coalfields.

It was not, however, simply by its geographical imbalance that the societies failed to offer a wholly satisfactory source of financial compensation for accidents in the coal-mining industry. The allowances, although they compared favourably with those from other friendly societies and relief agencies, were never high. When the Lancashire and Cheshire Miners' Permanent Relief Society was established in 1873 average daily earnings in the district were more than 6/6.<sup>1</sup> Disabled members of the society received 8/- a week while widows were paid 5/- with an additional 2/6 for each dependant child. For a married miner with three or four young children, injury in the pit meant not only a fall in the standard of living but almost certainly severe economic difficulties. The drop in income would not have been so sharp in the late 'seventies when average earnings had dropped by over a third but by 1886, when the lowest paid

1. See above p13.

2. L.C.M.P.R.S., 6 A.R., pp.37-56.

Lancashire mine-worker was bringing home a pound a week, a payment of 8/- a week from the relief fund must have appeared extremely low.<sup>1</sup>

In the Northern coalfield, too, the relief paid for non-fatal accidents was strikingly at variance with the wages which a miner could expect to receive while employed. Even during the late 'eighties Northumberland and Durham hewers were earning about 5/- a shift.<sup>2</sup> For the first six months of any injury, though, he would be paid only 5/- a week by the Minor Accident Department of the Northumberland and Durham Miners' Permanent Relief Fund.<sup>3</sup> As in Lancashire, the relief fund's benefit for non-fatal injuries could do no more than shield the incapacitated miner and his family from the worst economic difficulties arising from his inability to work. In the Midland coalfield, indeed, the premier society, the Midland District Miners' Fatal Accident Relief Society, as its name suggests, make no provision at all for the injured workman.

The most significant development in the compensation of English coal-miners and their dependants for industrial accidents between 1860 and 1897 was the emergence of the permanent relief funds. But despite their growing quantitative importance and the comprehensive benefits which they provided, assisted no more than half the country's miners and were able to offer only partial relief after non-fatal accidents.

1. See above p.13.
2. See above p.10.
2. N.D.M.P.R.F., 13 A.R., p.33.

## 2. MEDICAL

The societies in which English coal-miners insured against the financial loss resulting from industrial accidents were unlikely to provide facilities for securing medical attendance. In any case, as Dr. Gosden points out,

The phrase medical attendance usually meant little more than provision for taking advice from a 'surgeon', 'apothecary' or 'medical officer' as he was variously termed, and by 1875 it often included the supply of such medicines as he might recommend. It did not normally include the provision of facilities at the society's expense for surgical operations or any other form of specialist treatment.<sup>1</sup>

Certain Midland and West Midland trade unions provided their members with medical attendance during the 'seventies. It was reported at the beginning of 1875 that in parts of South Staffordshire the miners' union made a surgeon available in cases of accident.<sup>2</sup> From its foundation in 1872 the Warwickshire and Leicestershire Miners' Association included the provision of medical attendance among its friendly benefits; by 1879 more than £359 had been spent on providing the miners of these two counties with medical treatment.<sup>3</sup>

Although few mining trade unions themselves made attendance available, it was common for them to support those voluntary hospitals which were able to deal with accident cases. Individual lodges sometimes gave financial support to local hospitals; thus although the Durham Miners' Association itself never subscribed the men at the Ryhope

1. Gosden, *op. cit.*, p.138.
2. W.C., Jan. 20, 1875.
3. C.G., Oct. 31, 1879.

Colliery decided in 1877 to contribute to the nearby Sunderland Infirmary at the same time as they paid their union dues.<sup>1</sup> The Wolverhampton and South Staffordshire General Hospital had long received donations from union branches; by 1875 lodges at Bilston, Darlaston and at Moseley Village were all making payments<sup>2</sup> while in the following year lodges of the South Yorkshire Miners' Association subscribed to the Askern, Buxton, Chesterfield and Rotherham Infirmaries.<sup>3</sup> By 1890 some Northumberland lodges were supporting the Carlisle Infirmary.<sup>4</sup>

The central bodies of many coal-mining unions also subscribed. From the 'sixties the West Yorkshire Miners' Association paid up to thirty pounds a year to the Leeds General Infirmary; by 1877 the subscription had been increased to £50<sup>5</sup> and £12-10-0 was also being paid to the Clayton Hospital, Wakefield.<sup>6</sup> But during the difficulties at the end of the decade it was pointed out that members derived no direct benefit from their subscriptions<sup>7</sup> and it was decided in 1880 to make only a voluntary subscription and to reduce to ten guineas the

1. Durham Miners' Association, Minutes, Jan. 5, 1878; D.C.A., Feb. 15, 1884; 'A MINER' to ibid., March 23, 1877.
2. W.C., March 4, 25, 1874; May 5, 1875.
3. S.Y.M.A., Apr. 4, 1876.
4. N.M.M.C.A., Feb. 1, 1890.
5. Machin, op.cit., p.141; Y.P., June 28, 1869; Feb. 3, 1877.
6. W.Y.M.A., Jan. 29, 1877. Also March 25, 1878; Feb. 17, 1879.
7. Ibid., Feb. 2, 1880.

payment made to both the Leeds and Wakefield hospitals.<sup>1</sup>

By 1869 the South Yorkshire miners were paying annual subscriptions to the Leeds and Sheffield Infirmaryes... in order that the usual number of recommendations made be obtained for the benefit of members injured or sick at any of the Lodges.<sup>2</sup>

Ten guinea grants were also, by 1873, being paid to the Barnsley, Rotherham and Chesterfield Infirmaryes.<sup>3</sup> It was decided that at the Barnsley and Chesterfield demonstrations of the association two-pence per. person should be charged for the additional benefit of the five hospitals<sup>4</sup>, each of which, in 1874, received over fifty pounds.<sup>5</sup> The regular subscription to each institution was increased to fifty guineas in 1874,<sup>6</sup> when, after the Wooley and other lodges had asked to subscribe annually to the Clayton Hospital 'on the ground of a large number of their members being sent there', a grant of ten pounds was made to the Wakefield institution.

But, as in West Yorkshire, the slump of the late 'seventies brought difficulties and in 1876 council advised all lodges to contribute to their local infirmaryes so that central grants could be abolished.<sup>8</sup> The Yorkshire Miners' Association in 1884 again recommended lodges to subscribe to local hospitals<sup>9</sup> but retained the custom of

1. Ibid., March 15, 1880.
2. S.Y.M.A., Sept. 13, 1869.
3. Ibid., June 3, 1872; Aug. 28, 1873.
4. Ibid., July 4, 17, 1873.
5. Ibid., Aug. 13, 1874.
6. Ibid., Sept. 21, 1874. Also D.T., March 11, 1876.
7. S.Y.M.A., May 3, 24, 1875.
8. Ibid., Apr. 4, June 12, 1876.
9. Yorkshire Miners' Association, Minutes, May 5, 1884.

sending the admission charges levied at the annual demonstration to hospitals in the district.<sup>1</sup>

Other unions also offered financial support. At a council meeting of the Derbyshire and Nottinghamshire miners held at Ripley in October 1873 it was decided, in order that the union could send members in time of need, to subscribe five guineas a year to both the Derby and Nottingham Infirmaries.<sup>2</sup> By the end of the period the Durham Miners' Association was paying twenty pounds to the Durham County Hospital and five hundred pounds to the Newcastle Infirmary.<sup>3</sup>

It is possible to trace in some detail the extensive system of contributions to local hospitals which was developed by the Northumberland Miners' Mutual Confident Association. In 1873 a compulsory medical levy of one shilling per. member was introduced;<sup>4</sup> this was later reduced to threepence although in 1888 it was again increased to sixpence because the Newcastle Infirmary had been converted to a free hospital and because each patient admitted from the union cost more than twice the sum contributed on his behalf by the association.<sup>5</sup>

By 1876, when £755 was raised by the levy, £150 was paid to the Convalescent Home, £80 to the Newcastle Infirmary, £20 to the Newcastle Eye Infirmary and to the Deaf and Dumb Asylum, 10 guineas to the Blind Asylum and £5 to both the Carlisle and Berwick Infirmaries. In addition, following

1. B.C., July 21, 1883.
2. Beehive, No.1, 1873. Also D.T., Aug. 28, 1875.
3. Y.P., July 26, 1897.
4. Northumberland Miners' Mutual Confident Association, Minutes, Feb. 18, Dec. 23, 1873.
5. N.M.M.C.A., Nov. 16, 1888.

the initiative of members who had benefited from the institution, the sum of £10 was subscribed to the Alnwick Infirmary.<sup>1</sup>

But with the fall in membership during the second half of the decade the levy raised less money and subscriptions were reduced. The payment to the Convalescent Home fell to £100 and the contribution to the Infirmary dropped to a mere £40,<sup>2</sup> although by 1880 it had been increased to £60<sup>3</sup> and by 1881 to £63.<sup>4</sup> After the decision taken in 1893 to raise an additional sixpenny levy for the sole benefit of the Newcastle Royal Infirmary<sup>5</sup>, no less than £550 was subscribed to that institution each year until the end of the period. From 1893 a five pound donation was also made to the Nurses' Home and two years later subscriptions were begun to the Cumberland Infirmary and to the Newcastle Eye Infirmary and Dispensary.<sup>6</sup>

The payment of an annual subscription was not the only way in which the Northumberland miners recognised their debt to local hospitals. In 1884 the association donated five pounds towards the fund being raised to erect an eye infirmary designed to serve Newcastle, Northumberland and Durham.<sup>7</sup> Two years later efforts were begun to pay a more realistic proportion of the cost of treating members of the association who were in hospital. The association's

1. Ibid., Feb. 22, 1876; Balance Sheets, 1876.
2. Ibid., March 15, 1879.
3. Ibid., May 1, 1880.
4. Ibid., Balance Sheet, Jan.-March, 1881, p.3.
5. Ibid., May 8, 1893.
6. Ibid., Balance Sheets, 1893-7.
7. Ibid., Nov. 24, 1884.

agents were instructed to arrange with the governors of the Eye Infirmary for a list to be provided of all union members treated as in-patients during the year. The sum of one shilling a day, which was charged for maintenance, was then paid from the levy.<sup>1</sup> The association recognised that since 1873 the treatment which its members received from the Newcastle Infirmary had cost some £8-900 more than they had subscribed. It was therefore decided to make a fifty pound donation, from the balance of the charity levy, towards the cost of furnishing a new ward at the Infirmary.<sup>2</sup>

Representatives of mining trade unions secured seats on the committees administering voluntary hospitals. From the foundation of the Wigan Infirmary William Pickard was made an ex-officio member of the Board of Management<sup>3</sup> and by the final decade of the century Thomas Aspinall had become a full member of the Board.<sup>4</sup> John Normansell was present, to represent the miners, at the election in 1875 of an honorary surgeon to the Chesterfield and North Derbyshire Hospital and Dispensary<sup>5</sup> and ten years later the Northumberland Miners' Association accepted the invitation of the Newcastle Infirmary to nominate a representative of the union.<sup>6</sup>

1. Ibid., Feb. 22, 1886.
2. Ibid., Dec. 30, 1885; Jan. 28, 1886.
3. Wigan Infirmary Report, 1873/4, p.4.
4. W.O., May 13, 1893.
5. D.T., Oct. 16, 1875.
6. N.M.M.C.A., Feb. 21, 1885.

Although the financial support which English mining trade unions gave to the voluntary hospitals constituted formal recognition of the colliery community's debt to these charitable institutions, this did not mean that union members were offered an adequate source of medical treatment after industrial accidents. As early as 1874 it was found that even the highly developed Northumberland system of subscriptions was unable to meet the demand for institutional treatment. It was decided therefore that applications for entry must first be screened by local committees who were asked by the executive not to grant tickets of admission to members 'of a disreputable character.'<sup>1</sup> The continuing difficulty of supplying tickets resulted in the 1879 decision to allocate half the medical charity levy to the branches to enable them to purchase Convalescent Home tickets for their own members.<sup>2</sup> But it was recognised that even if all the tickets obtained by the Northumberland Miners' Mutual Confident Association had been acquired by accident victims, they would still have proved hopelessly insufficient.<sup>3</sup>

Between 1860 and 1897 few English mining unions provided their members with the means of insuring themselves against medical expenses. Nor, it is clear, could even the most extensive system of subscriptions to voluntary hospitals obtain for injured miners the treatment which they required following industrial accidents.

1. Northumberland Miners' Mutual Confident Association, Minutes, July 22, Oct. 28, 1874.
2. N.M.M.C.A., June 16, 1879.
3. Ibid., Sept. 27, 1878; Apr. 15, June 16, 1879; Dec. 30, 1885.

By the beginning of the 'seventies the great affiliated orders of friendly society, such as the Manchester Unity of Oddfellows and the Ancient Order of Foresters, were making medical attendance available to their members.<sup>1</sup> But this benefit was only subsidiary to the chief object of providing pecuniary relief in time of sickness, and the additional contributions required for attendance were frequently voluntary. Thus in the thirty years from 1876 the Ancient Order of Foresters devoted only 12% of its relief expenditure to the provision of medical aid.<sup>2</sup> Not only, as has been seen, did relatively few English coal-miners join the affiliated orders,<sup>3</sup> but when a colliery workman was compelled to pay a pit doctor he was unlikely to choose to spend money on a second source of medical treatment.

But if a miner did decide to insure against the cost of medical expenses by means of the affiliated orders, treatment was not invariably superior to that provided by the much maligned pit club doctor.<sup>4</sup> Patients treated by friendly society contract practice often felt neglected as the practitioner rose in his profession.<sup>5</sup> In the South Staffordshire coalfield a doctor reported in 1879 that while friendly society members suspected that they did not always receive the same treatment as private patients, the doctors believed that their services were not always sufficiently appreciated.<sup>6</sup> In the same year representatives of the Manchester Unity of Oddfellows, the Ancient Order of Foresters and of the British Order of Ancient Free Gardeners met at Upper Gornal to consider the unsatisfactory manner in which friendly society members were medically treated.<sup>7</sup>

1. Gosden, op. cit., pp.140-1.
2. R.C.P.L., Majority Report, p.257.
3. See above p.371.
4. Ibid., p.148.
5. Labour Standard, May 21, 1881.
6. W.C., Dec. 17, 1879, Dr. Totherick.
7. Ibid., May 14, 1879.

In all major coalfields the affiliated orders, like other branches of the friendly society movement, offered financial support to local voluntary hospitals. Both the Grand United Order and the Independent Order of Oddfellows subscribed £250 towards the cost of building new premises for the Wigan Infirmary and Dispensary during the early 'seventies.<sup>1</sup> Lodges and districts also made small subscriptions. Payments were made to the Ingham Infirmary at South Shields,<sup>2</sup> to the Derby Infirmary<sup>3</sup> and to the Gloucester Infirmary.<sup>4</sup> In the West Midland coalfield the orders supported the West Bromwich District Hospital,<sup>5</sup> the Wolverhampton and South Staffordshire General Hospital<sup>6</sup> as well as the Birmingham Eye Infirmary, General and Eye and Throat hospitals.<sup>7</sup>

Members of the affiliated orders organised demonstrations<sup>8</sup> and special services in support of the hospitals. In the West Midlands during the 'seventies it was the custom at Walsall for members of Forester and Oddfellow lodges to attend an annual service for local hospitals.<sup>9</sup> In both 1873 and 1874 Bilston and Brierly Hill Foresters were present at services held for the Wolverhampton and Dudley hospitals.<sup>10</sup> In 1874 the Free Gardeners of Gornal held special services to assist the Guest Hospital at Dudley<sup>11</sup> while fifteen years later the Lower Gornal Foresters held a service of song for the benefit of the Dudley Dispensary.<sup>12</sup>

1. Report of the General Committee of the Wigan Infirmary and Dispensary, May 16, 1873, p.9.
2. Shields Daily Gazette, Jan. 25, 1893.
3. D.T., Oct.5, 1872.
4. D.F.M., Feb. 3, 1893.
5. W.C., Jan. 15, 1879.
6. Ibid., Feb. 16, 1876.
7. Miner and Workmen's Examiner, Apr. 17, 1875.
8. W.C., Nov. 11, 1874.
9. Ibid., Sept. 27, 1876.
10. Ibid., Oct. 22, 1873; Oct. 7, 1874.
11. Ibid., Oct. 7, 1874.
12. Ibid., Sept. 11, 1889.

There is no reason to suppose however that these financial payments to local voluntary hospitals did a great deal to provide members of the affiliated orders with satisfactory medical treatment. As few miners ever joined the giant orders, it is certain that neither by contract practice nor by subscribing to voluntary hospitals were the affiliated societies able to offer coal-miners the medical treatment which they required after industrial accidents.

'It was,' as Dr. Gosden points out, 'among the small local societies that a system of medical relief was least developed.'<sup>1</sup> But it was to clubs of this type that English miners were particularly likely to turn for their insurance needs. Thus many of those employed in the coalfields were deprived of the opportunity to obtain medical attendance in time of accident. At Eckington in North Derbyshire at least a thousand friendly society members in 1875 still did not employ their own doctors.<sup>2</sup>

The same criticism of contract practice emerged in the local societies as it did in the affiliated orders.<sup>3</sup> Payments to the doctors employed were never high; in the late 'sixties medical practitioners in the Barnsley district were on average paid just under 3/- a member a year.<sup>4</sup> In 1868 and 1869 indeed the medical profession in the Yorkshire and South Staffordshire coalfields attempted to increase their remuneration to a minimum of 5/- p.a.<sup>5</sup> But it was nearly always possible for the societies to secure doctors prepared to work at less than this new rate.<sup>6</sup>

1. Gosden, op. cit., p.144.
2. D.T., Apr. 24, 1875.
3. See above p. 429.
4. British Medical Journal, March 14, 1868; B.C., Oct. 30, 1869.
5. Hodgkinson, op.cit., pp.609-10; British Medical Journal, Apr. 11, 25, 1868.
6. Gosden, op. cit., pp.147-8; British Medical Journal, July 11, 1868.

Because they attracted doctors willing to work for low rates, the local friendly societies did not always offer their members completely adequate medical attention.<sup>1</sup>

Local friendly societies, either acting alone or in conjunction with other nearby clubs, regularly subscribed towards the financial needs of voluntary hospitals. In the West Midland coalfield the Miners' Accidental Association, which met at the Astley Arms Inn, Dukinfield, Cheshire, sent thirty pounds to the Ashton-under-Lyne Infirmary which was opened in May 1861.<sup>2</sup> Dudley societies, to which miners subscribed, raised money each year for the town's hospital and dispensary<sup>3</sup> and later held services from which contributions were also sent to the specialist eye hospitals at Birmingham and Wolverhampton.<sup>4</sup> By the final decade of the period village friendly societies were organising concerts in aid of the Newcastle Royal Infirmary<sup>5</sup> and Forest of Dean clubs sent donations to the Gloucester Infirmary.<sup>6</sup> In 1897 a friendly society church parade sent part of the collection raised to the fund formed to provide an extension to the Ingham Infirmary at South Shields.<sup>7</sup>

Again, though, it is impossible to argue that the relatively few local clubs which employed doctors, or the many which subscribed to local hospitals, provided their members with a satisfactory source of medical attention. The organisation of medical care remained undeveloped in comparison with the other benefits of the friendly societies to which English coal-miners turned for their insurance needs.

1. Gosden, *op. cit.*, p.148.
2. C.G., Apr. 27, 1861.
3. W.C., Oct.6, 1880; Nov.21, 1894; Miner, Underground Labour, Aug. 10, 1878.
4. W.C., Nov.21, 1894.
5. N.W.C., Feb. 5, 1887.
6. 'A WELL WISHER' to D.F.M., Sept. 6, 1889.
7. Durham County Record Office, H/SS 15, Ingham Infirmary, Workmen Governors Minutes, 1894-1924, Aug. 18, 1897.

Only one permanent relief fund provided its members with medical attendance. The Lancashire and Cheshire Miners' Permanent Relief Society included among its rules the stipulation that

Each Local Agency or a Group of Local Agencies shall appoint one or more duly qualified medical men to act for the members at such salary or allowances as shall from time to time be approved of by the Board of Management.<sup>1</sup>

Table XVI shows the extent and importance of this benefit in the counties of Lancashire and Cheshire for by the end of the period almost two-thirds of the district's miners were enrolled in the society and therefore eligible for attendance.

But the practitioners remuneration was never high for the Board of Management refused to sanction any salary or allowance which exceeded a/6 a member a year.<sup>2</sup> Even this rate of pay was subject to criticism; in 1884 a miners' agent claimed to know of a St. Helens doctor who was prepared to charge no more than 2/- a head.<sup>3</sup> Payments of this level inevitably throw doubt upon the quality of treatment which the miners received.

But explicit criticisms also emerged. Many doctors were alleged to live too far away from their patients. William Langford maintained that

there are medical men who hold appointments at from six to ten different collieries, and are surgeons to three, four and five thousand members, the workmen at some of these collieries living from three to six miles from the residence of the medical officer.. a case was pointed out to me of a man who received an injury at 11-45 a.m., and it was actually 7-45 p.m. before the medical man arrived.<sup>4</sup>

1. L.C.M.P.R.S., 20 A.R. Appendix B, W.Langford, 'The Society And Its Doctors', p.36.
2. Ibid., Finance Committee Minutes, 1873-86, March II, 1878.
3. J. Cross to W.O., March 3, 1883.
4. L.C.M.P.R.S., 20 A.R. p. 36.

TABLE XVI:      LANCASHIRE AND CHESHIRE MINERS' PERMANENT  
RELIEF SOCIETY: SURGEONS, 1873-96.

Year	Disablement Cases	Amount paid to Surgeons (£)
3	1,304	917
4	1,950	1,472
5	3,116	2,319
6	3,913	3,033
7	4,466	3,153
8	5,245	4,072
9	6,474	3,610
80	6,753	4,202
1	6,725	3,811
2	8,465	4,002
3	8,250	4,183
4	7,148	4,554
5	7,054	4,546
6	7,348	4,911
7	7,407	5,103
8	7,870	5,281
9	7,921	5,356
90	7,524	5,682
1	8,581	6,374
2	8,609	6,502
3	6,477	5,838
4	9,028	6,266
5	9,270	6,905
6	9,882	6,901

One of the society's doctors himself admitted that

There were some instances in which a person lived some little distance from the doctor. If he lived nearer he would be visited every day, but in the longer distances they were perhaps visited every other day.<sup>1</sup>

On occasions it was pointed out that only one doctor worked full-time for the society and that as a result members often had to wait until private patients had been treated.<sup>2</sup> Another critic maintained that nearly all the injured were attended by unqualified men and concluded his comments on the Lancashire and Cheshire Permanent Relief Fund by announcing, 'I think it is time the medical section of that society was over-hauled.'<sup>3</sup>

Dissatisfaction with the medical services provided by all friendly societies whose fundamental purpose was to offer pecuniary relief led to the formation of organisations exclusively concerned with medical attention. District medical aid associations were formed in towns to provide subscribers with both medicine and medical treatment in return for an annual charge of approximately three shillings. At Leicester and other centres

all the friendly societies have amalgamated to form a medical association, they have a building of their own, wherein resides the principal medical officer,...

who was employed solely by the association.<sup>4</sup>

The first medical aid associations had commenced operations by 1875

1. Ibid., p.14.
2. 'R' to W.O., March 19, 1887.
3. 'WIGAN' to ibid., March 17, 1888.
4. Labour Standard, May 21, 1881; Provident, Apr. 15, 1884.

and by 1881 the movement had over 60,000 male adult members including workmen at South Shields, at Accrington, Preston, Rochdale and Warrington in the Lancashire coalfield, at Sheffield, Bradford and Leeds in Yorkshire and at Derby and Chesterfield in the Midland coalfield.<sup>1</sup> Three years later there were 42 associations with 164,000 members<sup>2</sup> and in 1887 over 210,000 members in 52 associations.<sup>3</sup>

But these membership statistics reveal the weakness of the medical aid association movement. In 1887, when there were over 355,000 men employed in the English coal-mining industry there were fewer than 211,000 male, female and child subscribers to medical associations throughout the United Kingdom.

The unsatisfactory nature of the medical relief provided by friendly societies also led during the 'nineties to the formation in the coalfields, as elsewhere, of clubs which concentrated exclusively on medical needs. In 1895 a collection was made at the Golborne and Green Collieries near Haydock towards the recently established Golborne and Lawton Medical and Surgical Aid and District Nursing Association.<sup>4</sup> In South Yorkshire the Monckton Main Convalescent Fund was raised by an annual levy<sup>5</sup> and in the West Yorkshire coalfield colliers paid 2/- a year to join the Swillington and District Nursing Benefit Club.<sup>6</sup>

1. Labour Standard, May 21, 1881.
2. Gosden, op. cit., p.142.
3. Provident, May and June, 1887.
4. W.O., Oct. 26, 1895.
5. B.C., Aug. 1, 1896.
6. Oulton Parish Magazine, March 1896, Jan. 1897.

The dissatisfaction of friendly society medical attention led also to the establishment of provident dispensaries in many of the major towns in the coalfields. At the end of 1878 representatives of Wolverhampton friendly societies met together and agreed that the town needed a provident dispensary. A committee was then appointed to draw up the necessary rules.<sup>1</sup> Discussions were held in Newcastle in 1887 about the formation of a dispensary to serve that part of Northumberland<sup>2</sup>.

The aim of the Liddell Provident Dispensary, whose foundation stone was laid in Jarrow in 1883 was

to secure on provident and mutual assurance principles medical advice and medicine during illness for the working classes, domestic servants, members of Friendly Societies, and others.

Individuals were required to pay from fourpence to sixpence a month while friendly society members subscribed only threepence.<sup>3</sup>

For coal-miners who resided near to towns the establishment of a provident dispensary could prove to be an important source of medical relief. At the first annual meeting of the Sunderland Provident Dispensary, held in 1880, it was announced that 2,146 members had joined. During the year 13,352 prescriptions had been dispensed, patients had made 4,027 visits to the dispensary for advice and the institution's doctors had made more than 5,000 visits to attend patients in their own homes.<sup>4</sup>

1. W.C., Dec. 17, 1879.
2. N.W.C., Nov. 26, 1887.
3. Friendly Societies' Journal, Sept. 1883.
4. D.C.A., Apr. 30, 1880.

APPENDIX I.

R U L E S  
OF THE

WEST RIDING OF YORKSHIRE  
M I N E R S'

PERMANENT RELIEF FUND

FRIENDLY SOCIETY

(REGISTERED 2nd JULY, 1877).

---

OFFICE: CENTRAL CHAMBERS, BARNSELY.

BARNSELY:  
W. R. MASSIE, PRINTER, &c., 3, MARKET HILL.

---

1882.

R U L E S

CONSTITUTION OF SOCIETY.

1.- The Society is a Friendly Society composed of an unlimited number of ordinary and honorary members over sixteen years of age.

NAME OF SOCIETY AND PLACE OF REGISTERED OFFICE.

2.- The Society shall be called "THE WEST RIDING OF YORKSHIRE MINERS' PERMANENT RELIEF FUND FRIENDLY SOCIETY." The Society shall not be confined exclusively to the West Riding of Yorkshire, but will be open for the admission of parties connected with mining operations in either counties; the terms for admission in such cases to be agreed upon by the Committee and the parties applying. Its registered office is in England, and is at Central Chambers, Barnsley, in the West Riding of the County of York. In the event of any change in the situation of the Registered Office, notice shall be sent within fourteen days thereafter to the Registrar in the manner and form provided by the Treasury Regulation in that behalf.

OBJECTS AND PURPOSES.

3.- The objects of this Society are the raising of funds by subscriptions amongst the members thereof, or by voluntary subscriptions or donations from parties not being members, to make provision in cases of fatal accidents, for a sum at death, and for the relief or maintenance of the widows and orphan children or members; and also in cases of accident not fatal, to make suitable provision, besides rendering assistance to all members who are unable to follow any employment from old age and infirmity and are over sixty years of age, as hereinafter provided. All moneys received on account of contributions, donations, admissions, fines or otherwise, shall be applied towards carrying out the objects of the Society, according to the rules and tables thereof; any Officer misapplying the funds shall repay the same and be excluded without prejudice to his liability to prosecution for such misapplication.

ADMISSION OF MEMBERS, CONDITION OF BENEFITS, &c.

4.- All persons who are employed in coal or other mines, or at any kind of work necessary to the carrying on (under the control and in the pay of the owners) of such mines, may be admitted as ordinary members of the Society on payment to the Local Agent of the entrance fees and contributions as prescribed in Rules 27, 28. They shall then be entitled to all the benefits of this Society, as hereinafter by these

Rules are set forth. Any member removing to a colliery where there is no Local Agent of this Society may continue his membership by sending his name, address, and contributions to the Local Agent of the colliery whence he removed. Any member changing his employment to any other occupation except that of a regular soldier or sailor, may continue a member of the Society, as aforesaid, by paying the dues and the demands of the Society. All persons who may assist the miners in their endeavours to afford relief in case of accidents, by becoming donors to the Funds of the Society to the amount of £10 shall be honorary members for life; or by an annual subscription of not less than £1, shall become annual honorary members. They shall have the same privileges as ordinary members with respect to the management of the Society, but shall have no claim to any benefit or emolument from its funds.

#### CARDS OF MEMBERSHIP.

5.- Every person on becoming a member shall be supplied with a card of membership, signed by two of the Committee and by the Secretary, together with a copy of rules, on payment of one penny for each. Any person, on application to the Secretary, shall be supplied with a copy of these rules on payment of a sum not exceeding threepence.

#### APPOINTMENT AND REMOVAL OF COMMITTEE OF MANAGEMENT, TREASURER, TRUSTEES AND OTHER OFFICERS.

6.- At a special meeting of the Society to be called as soon as practicable after the Registry of the Society, there shall be elected by a majority of the members then present, a committee of management consisting of twelve ordinary and three honorary members, a treasurer, secretary, two auditors, and six trustees. The committee of management, treasurer and secretary shall continue in office until the general annual meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose; and at every annual meeting a committee of management, treasurer and secretary shall be appointed for the ensuing year, or in failure thereof, those last appointed shall be considered as again appointed; and in case any members of the committee of management, treasurer or secretary shall die or be removed prior to such annual meeting, the committee of management shall appoint a person to fill the vacancy. The trustees shall continue in office during the pleasure of the Society, and be removable at a general meeting; and in case of a vacancy another shall be elected by a majority of members at a meeting called for that purpose. Members of Committee to be elected in the following manner: each Local Agency shall have the power to nominate one members, which nomination must be sent in to the

Secretary at least one month previous to the annual meeting. All such nominations shall appear on the programme, from which each delegate may select not more than twelve: voting papers to be sent out with the programme for that purpose and returned to the annual meeting; the twelve having the highest number of votes to be declared elected for the ensuing year. Should any vacancy occur during the year, either by death, expulsion, removal or any other cause, the committee shall have power to fill up such vacancy or vacancies by appointing the person who had the next highest number of votes at the annual meeting. The three honorary members to be elected in like manner. No person under eighteen years of age is eligible to serve on the Committee.

#### DUTIES OF COMMITTEE OF MANAGEMENT.

7.- The Committee shall meet at least once a quarter for the purpose of transacting the general business of the Society. At their first meeting after election to office they shall proceed to elect from their number a Chairman and Vice-chairman who shall in the absence of the former preside at all meetings. Any seven of the Committee duly assembled at any such meeting shall form a quorum, and shall in the absence of the chairman and vice-chairman, choose a chairman for the occasion; and shall have power to superintend and conduct the business of this Society according to the rules provided for the government thereof; and shall in all things act for and in the name of this Society; and all acts and orders under the powers delegated to them, shall have the like force and effect as the acts and orders of this Society at any general delegate meeting. All questions to be decided by a majority of votes, and in the event of the votes being equal, the chairman to have a casting vote. A special meeting of the Committee may at any time be called by the Secretary and Chairman, or by any three members of the committee, on their own responsibility, in cases of emergency or necessity, by giving seven days' clear notice in writing to the Secretary; but at such Special meeting no other business than that specified in the notice shall be taken into consideration.

#### COMMITTEE'S EXPENSES.

8.- Each member of the Committee, when transacting the business of the Society, shall be paid out of the management fund his full day's wage and third class railway fare to and from his place of residence. No money is ever to be taken from the fund or funds of the Society, to be spent in entertainment by the Committee at any of their meetings.

FINES FOR NON-ATTENDANCE.

9.- Any members of the committee, or of any sub-committee (not being an honorary member) absenting himself from any meeting after having been duly summoned to attend unless he gives a personal or written notice to the secretary, or his absence is caused by his ordinary duties shall forfeit 6d.; and if absent from three successive meetings, without assigning to the Secretary a sufficient reason his name shall be struck off the roll. The Committee is empowered to fill up any vacancy in their number which may arise from this or any other cause. Any member absent half-an-hour after the appointed time of the meeting shall forfeit 3d., unless a satisfactory explanation be given to the Committee then sitting. These fines to be enforced in the manner prescribed by rule.

ANNUAL DELEGATE MEETING.

10.- A General Delegate Meeting of the Society, consisting of representatives from the various Local Agencies, elected to represent their constituents and to act on their behalf (See Rule 22), shall be held in Barnsley once every year, at such hour and place as may be fixed, when a statement of the Society's transactions and position shall be laid before the delegates. The general meetings shall elect the officers for the ensuing year, and decide and determine upon all matters connected with the Society.

SPECIAL DELEGATE MEETINGS.

11.- The Committee have the power at any time when they shall see necessary, by instructing the Secretary to call a special delegate meeting; or a requisition, signed by the Officers of one-third of the Local Agencies, stating the grounds of enquiry or discussion proposed, shall be sufficient authority for the Secretary to call such meeting; in either case the place, day and hour of such meeting shall be fixed by the Committee of Management. If the meeting is called by requisition it must be summoned within two months. No other questions shall be discussed, excepting those for which the meeting is called; and such questions shall be settled by a majority of the delegates then present.

ELECTION OF OFFICERS.

12.- All Officers requisite for the general management of the Society shall be appointed by the representatives at the annual delegate meeting; such Officers to be first nominated

by some of the representatives present, and a show of hands taken. But if more persons be nominated than are required, the election to be decided by ballot; but in case of any vacancy or vacancies occurring through death, expulsion or other causes, the Committee for the time being shall have power to fill up such vacancy or vacancies. The Officers to remain in office until the next annual meeting, unless previously removed by a resolution passed at a special meeting called for that purpose.

#### PRESIDENT AND VICE-PRESIDENTS.

13.- A President and Vice-President shall be chosen from among such persons as are willing to countenance the Society by allowing themselves to be elected to these offices.

#### TRUSTEES.

14.- There shall be at all times six Trustees to the society - three chosen from the ordinary and three from the honorary members - who shall be appointed at the first meeting after these rules are registered. The Trustees shall continue in office during the pleasure of the Society, and be removable at a general meeting. All monies, goods, chattels, and effects whatsoever, and all securities for monies and other effects shall be vested in the names of the Trustees, for the use and benefit of the Society and the depositors therein.

Whenever it shall be deemed advisable to invest, sell, transfer or otherwise dispose of any part of the Trustees' stock, the Committee shall direct the Secretary to give the Trustees notice thereof.

Any vacancy or vacancies occurring in the number of Trustees, to be filled up within six months, in the manner prescribed by rule. A copy of every resolution appointing a Trustee or Trustees shall be sent to the Registrar within fourteen days of the date of the meeting at which such resolution was passed, in the form prescribed by the Treasury Regulation in that behalf.

The Trustees shall be admitted into all meetings of the Committee of Management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion.

In case any Trustee, being removed, shall refuse or neglect to assign or transfer any property of the Society as

the Committee of management shall direct, he shall (if he be a member) be expelled the Society and shall cease to have any claim on the Society on account of any contributions paid by him.

#### DUTIES OF TREASURER.

15.- The Treasurer shall be responsible for all moneys paid into his hands on account of the Society, and also for the investment or application of the same, under the authority of the Committee and Trustees, and in such a manner as they may direct. He shall render his accounts quarterly, and if required supply the Secretary with a duplicate of his balance sheet; he shall attend every meeting of the Society and Committee, and see that proper receipts are taken for all monies paid, and he shall transact all cash business in a clear and satisfactory manner. At each Annual Delegate Meeting, and also when required by a majority of the Trustees or Committee, he shall render a true account of all monies received and paid by him on account of the Society; he shall also, when required by a majority of the Trustees, or Committee, or a General Meeting, pay over all monies remaining in his hands, assign and deliver all securities and effects, books, papers, and property of, or belonging to the Society, in his hands or custody, to such person or persons as they shall direct. He shall, before taking upon himself the execution of his office, give security pursuant to the Friendly Societies' Act, 1875, sec. 20.

#### DUTIES OF SECRETARY.

16.- The Secretary shall give his attendance at all meetings of the Society; he shall record correctly the names of the Committee present and the minutes of their proceedings, which he shall transcribe into a book, to be authenticated by the signature of the chairman, as the proceedings of the meetings, demands for allowances of every description, granted by the rules, must be made through him, a report of which shall be laid before the Committee, at their first meeting. He shall keep the accounts, books, documents, and papers of the Society in such a manner and for such purposes as the Committee may order, and shall prepare the annual and other returns, required by the Friendly Societies' Act, 1875, or the Treasury Regulations, to be sent to the Registrar. He shall register the name, age and condition (whether married or single) of each member in a book or books kept exclusively for that purpose. He shall also keep a correct account of all monies paid on account of the Society, and attend to the Society's business and correspondence generally; he must balance the accounts at the end of each quarter, for the examination of the Committee, and at the end of each year, for the examination of the auditors. The Secretary shall previous to each delegate meeting, issue a programme containing the business to be brought before such meeting and shall forward such programmes to all the Local Agencies

and shall also forward to the Local Agents all minutes of Committee and annual meetings within 14 days after such meetings. The Secretary shall on all occasions in the execution of his office act under the superintendence, control, and directions of the Committee. He shall receive for his services from the management fund such sum as the Committee consider will remunerate him for the labour and responsibilities of his office. Such grants to be subject to the approval of the annual delegate meeting. The Committee to be empowered to grant the Secretary at any time such sums as in their opinion may compensate him for any extra expense incurred by, in or about the business of the Society.

#### KEEPING AND AUDITING OF ACCOUNTS.

17.- (1) The Committee of Management shall cause the accounts of the Society to be regularly entered in proper books.

(2) Separate accounts shall be kept of all moneys received or paid on account of every particular fund or benefit assured by the Society, for which a separate table of contributions payable is adopted, distinct from all moneys received and paid on account of any other benefit or fund.

(3) A separate account shall also be kept of the expenses of management of the Society, and of all contributions on account thereof, and the whole sums of money collected from the members or other parties and the current expenses shall be balanced quarterly.

(4) At each annual delegate meeting, two competent persons shall be chosen to audit the accounts at the end of the year. The Committee shall cause a statement of the accounts of the Society, with all necessary vouchers, up to the end of December in each year, to be made out and laid before the auditors, who will make out and lay before the delegate meeting a balance sheet showing the receipts and expenditure, and the assets and liabilities of the Society, together with a statement of the affairs of the Society since the last delegate meeting.

The Auditors shall make to such meeting a report upon the balance sheet so laid before them; and in case they do not adopt the same, or any part thereof, shall specially report thereon to such meeting. A printed copy of such report and balance sheet to be given to each Agency connected with the Society. The Auditors shall receive for their trouble such compensation as the Committee deem adequate.

The Auditors shall have the power to call and make a demand for all such papers and vouchers as they deem necessary for the purpose of their audit.

All the books and accounts of the Society shall be open to the inspection of any member at all reasonable times at the Registered Office of the Society, or at any place

where the same are kept, and it shall be the duty of the Secretary to produce them for such inspection.

It shall be the duty of the Committee of Management to keep a copy of the last annual balance sheet of the Society for the time being; together with the report of the Auditors and of the last quinquennial valuation for the time being, always hung up in a conspicuous place at the Registered Office of the Society.

#### ARBITRATORS.

18.- For the settlement of all disputes that may at any time arise between any member or person claiming under, or on account of any member, or under the rules of the Society, and the Trustees, Treasurer, or other Officer of the Society, or the Committee of Management thereof relative to any alleged breach of the rules, or withholding the benefit of, or expelling any member therefrom, on any account whatsoever, every such dispute or difference shall be referred to arbitration.

At the first meeting after the registry of the Society, five arbitrators shall be named and elected, one of them being directly or indirectly beneficially interested in the funds of the Society, and in each case of dispute the names of the Arbitrators shall be written on pieces of paper and placed in a box or other vessel, and the three whose names are first drawn out by the complaining party, or some one appointed by him or her, shall be the Arbitrators in the matter; these Arbitrators shall, as soon as possible thereafter, proceed to hear the matter in dispute, and the several parties concerned therein, and may require the production of any books or evidence by them deemed requisite; and within three days after such hearing, they shall make and publish their decision in writing and deliver the same to the Secretary, which decision shall be final.

That in case of any appeal to arbitration, the appellant shall deposit with the Treasurer the sum of 10s. before the case can be proceeded with. Should the decision of the Arbitrators be favourable to the appellant the 10s. to be returned; if adverse the 10s. to be forfeited towards defraying the expenses of the arbitration.

In case of the death, refusal, neglect or incapacity of any or all of the said Arbitrators, the delegates shall, at their next general meeting, name and elect one or more Arbitrators to act in the place of the Arbitrators disqualified as aforesaid.

#### INVESTMENT OF FUNDS.

19.- So much of the funds of the Society as may not be wanted for immediate use, or to meet the usual accruing liabilities shall, with the consent of the Committee of Management, be

invested by the Trustees in such of the following ways as the Committee of Management shall direct, viz: In a savings bank or in the public funds, or with the Commissioners for the reduction of the National Debt, or upon Government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company incorporated by Charter or Act of Parliament, and paying a dividend, or on or upon security of any county, borough or other rates, authorized to be levied and mortgaged by Act of Parliament, or in the purchase of land, or in the erection or alteration of offices or other buildings thereon.

The interest arising from the amount so invested shall go to the general fund of the Society. Should it be necessary for the current expenses of the Society to reconvert any portion of the amount so invested, the Secretary shall, by circular, inform each member of the Committee that such question has to be discussed at the next meeting, so as to ensure a full attendance. The Committee shall then have the power of directing the revocation of so much of the sum invested as may be found necessary, and a copy of such resolution shall be forwarded to the Trustees for their guidance.

#### BOOKS AND PAPERS, WHERE TO BE KEPT.

20.- The accounts and other books of the Society and any papers and documents affecting its interests, shall be kept at the house of the Secretary, or at the Office, in Barnsley. The Secretary shall be held responsible for their safe custody, and duplicate books, when thought necessary by the Committee, together with copies of such papers or documents, duly attested as correct, shall be under the (sic.) custody of one of the honorary members. The book in which the account of the General Stock is kept in always to be laid before the Committee at their quarterly meetings for their satisfaction, also any other books or papers they may call for. The Secretary shall enter every item in the books previously to the quarterly meetings.

#### LOCAL AGENCIES.

21.- The Society shall be worked by means of Local Agencies; each Local Agency to consist of the members at one colliery, (or more if circumstances so require.)

Each Local Agency shall be under the supervision of the following Officers: (1) a Local Agent; (2) a Local President; (3) a Local Committee of four persons; the whole to be elected for a period of one year, and such election to take place at each Local Agency in the first week in March each year. Seven clear days' notice of the annual meeting must be given, by printed bills placed on the pit hill, or other public place, or in the centre of the houses where the members reside.

Not less than ten members present shall be considered a sufficient number to elect Local Officers and Committee. No other business in connection with the Society shall be considered at the meeting until after the election of the Officers. No meeting during the year shall be considered a public meeting of the members unless the same notice be given, and no less number of members present than is required at meetings for the election of Officers.

Meetings of the Local Committee shall be called by the Local Agent, or, when desired, by the President and three of the Committee.

The election of Local Officers and Committee shall take place in the following order :-

- 1.- Election of Local Agent.
- 2.- " Local President.
- 3.- " Local Committee.

They shall take and keep office accordingly, until after the balancing up of the next March Quarter's accounts, unless they leave or are properly removed.

In the case of the Local Agent or President removing from the Colliery, or ceasing to be a member of the Society, the Local Agent must call a meeting of the members, at least seven days before the removal of such Officer.

#### DELEGATES TO THE ANNUAL MEETING.

22.- Each Local Agency shall have the power of nominating, electing and deputing one representatives to the annual or special delegate meeting. Such elections shall take place at least five clear days previous to the delegate meeting; and the representative shall be furnished with a certificate of his election, signed by the Local Agent and President. Any of the Officers (except Local Agents), or members who are financial on the books, and have been members of the Society at least three months, can be elected as representatives to the annual or special meeting. This holds good with regard to all the Officers. The representative must arrange with the Local Agent and President as to holding a meeting of the members, where he can give a report of the meeting he has attended, not later than fourteen days after the date of such meeting.

#### LOCAL AGENT'S DUTY.

23.- (a) GENERAL:- The Local Agent shall be the medium through which the Secretary shall send all information. The Local Agent shall address all letters, and convey to the members and Local Committee all information required to be laid before them. He shall receive the contributions of the members, which he shall place to the credit of each member in the contribution book, and a total of each fortnightly, or monthly contribution shall be entered in the cash book with date attached. Any sums received after date of contribution night shall go to the next fortnightly or monthly contribution total.

He shall deposit with the Local President a form containing the amount of contributions for the fortnight or month as the case may be.

The contributions of the members shall be used to pay the benefits set down in the rules, to members or relatives of members. Should the contributions be insufficient to pay all the demands, the Local Agent, on getting the sanction of the Local President, shall write to the Secretary, stating the conditions of his balance-sheet, and the amount required by him to pay his relief and other expenses.

Should these contributions in hand exceed the amount required for use during the quarter, he shall remit the excess to the Treasurer. And when the amount exceeds £10, at any time, it must be forwarded to the Treasurer at once. Quarters end with March, June, September, and December. Every Local Agent shall, within one month of his election to office, become bound with one sufficient surety at the least in a bond (as provided by the Friendly Societies' Act, 1875), or give the security of a Guarantee Society, in the sum of £10, conditioned for his rendering a just and true account of all moneys received and paid by him on account of the Society, at such times as its rules appoint, or as the Society, or the Trustees or Committee of management thereof require him to do so; and for the payment by him of all sums due from him to the Society.

Every Local Agent, his executors or administrators, shall, at such times as by the rules of the Society he should render account, or upon demand made, or notice in writing given, or left at his last usual place of residence, give in his account as required by the Society; or by the Trustees or Committee of management thereof, to be examined and allowed or disallowed by them, and shall on the like demand or notice, pay over all monies and deliver all property for the time being in his hands or custody, to such person as the Society or Committee of management or the Trustees appoint: and in case of any neglect or refusal to deliver such account, or to pay over such moneys, or to deliver such property in manner aforesaid, the Trustees or other authorized Officers of the Society may sue upon the bond or security before mentioned, or may apply to the County Court (which may proceed in a summary way) or to a court of summary jurisdiction, and the order of either such court shall be final and conclusive.

The Local Agent must finish his quarter on the pay day nearest the end of each of the months named. He shall enter members according to Rule 4. And when entering shall supply them with a copy of Rules and a Card of Membership. No person who has been a member, and who has allowed his subscriptions to run in arrears, can be re-entered unless he has been out of compliance for six months, when he shall be charged the full entrance fee and the usual contributions. Should any person have taken unfair advantage of the Society, it shall be the duty of the Agent to acquaint the Committee of management with the facts and to get a reply from the Committee of management as to his re-entry.

Each Local Agent shall at all times forward to the Secretary such information regarding the members of the Local Agency as the Secretary may require; he shall also forward, within one month, the names of all new members joining, together with their ages, whether married or single, and date of entrance. When a member marries, he shall inform the Secretary within one month, so that he may record it in the register book of the Society. Along with the quarterly, or other calls for money, he shall forward a corrected list, containing the following information:-

Number of Members.

Number of New Entries.

Number of Members who have paid the full quarter's money.

Number of Members who have paid any other sum.

Number of Members who have left the colliery.

Number of Members who have left the society.

With such other information as he may deem necessary or useful.

No Local Agent, whilst he is such, shall be a member of the Committee of management, or hold any other office in the Society; nor shall he vote at, or take part in, the proceedings of any meeting of the Committee of management.

(b) AS TO BENEFITS:- The Local Agent must pay all relief at their own houses to the members who are off work from accident. The widows' and children's relief must be applied for by the widow or other person whom she may appoint. The relief to be paid by the Local Agent at his own house at such times as are suitable to the widows to receive it. No relief to be paid unless the widow's or child's book is produced by the person asking for relief; such book to be provided by the Society. Widows and children, together with permanent disabled members,, shall be paid fortnightly, and, if possible, on the pit pay-night, not later than nine o'clock in the evening. A list of the persons who have to be paid weekly or fortnightly with the amounts set down must be laid before the Local President at each fortnightly payment.

(c) AS TO ACCIDENTS:-When a fatal accident occurs to any married member, it shall be the duty of the Local Agent to supply the widow with a death certificate, which shall be filled in in accordance with the directions on the certificate. The claimant must also procure a copy of the certificate of death from the Registrar. The death certificate and the register of the death must be forwarded to the Secretary, who shall instruct the Local Agent as to whether relief shall be paid or not.

Accidents which are not fatal, but which are called Minor, may be paid by the Local Agent on the applicant getting the certificate filled in, and the Local Agent obtaining the signature and authority of the President to pay the relief

for the accident. The applicant to get the medical certificate renewed every fortnight, and the Local Agent shall only pay the relief on the certificate stating that the member is still off work from the accident he had received when he last applied. The Local Agent to obtain a receipt from the member, stating the number of weeks and days off, and the amount of relief received at the expiration of the quarter in which the member ceases to receive relief. When a member has been off work thirteen weeks, a medical certificate must be forwarded to the Registered Office, and a written order returned, before any further relief is paid. Also at the end of twenty-six weeks, such certificate to be supplied by the Local Agent. When the Local Agent doubts the genuineness of any certificate of minor accident, he shall call in the aid of the Local President, and if they are not satisfied, they shall call the Local Committee together, and if difficulties present themselves from the want of evidence, or otherwise, the case to be sent to the Secretary. The claimant may also demand that the Local Agent lay the claim before the Committee of management, and if still not satisfied, may instruct the Local Agent to apply for arbitration, in accordance with Rule 18.

(d) AS TO PERSONS RECEIVING RELIEF:- In cases of persons receiving relief, and the Local Agent not being satisfied with their condition, he shall call the Local Committee together, and at the same time to insure satisfaction, the Committee may instruct the Local Agent to have the person examined, and say by whom he is to be examined. The General Officers of the Society may attend and assist in the examination of the case. The Committee of management to have power to institute proceedings in all cases where they consider it necessary to do so.

When the Local Agents make up their quarterly balance sheet they must call the Committee together at a convenient time for them all to be present (not less than five persons, including the Local Agent and President to be present). The Agent shall then read over an account of his income and expenditure.

1. Balance for last quarter.
  2. Total contributions.
  3. Monies from other sources.
- Total amount.

Also the expenditure as to the persons who have received relief, and their names, also the amount of cash paid, and the amount of money to be forwarded to the Treasurer. A copy of the balance sheet to be placed on the pit hill, and to remain on for three consecutive days. The balance sheet, together with certificates of accounts and receipts from the members for moneys received, to be forwarded to the Registered Office. The contribution books, containing the members' names, to be sent to the Office when the Contributions are taken off by the Cashier, the Local Agent to obtain the signature of the clerk, or other person, who pays the total amount to him each fortnight or month as the case may be, such signature to be sent to the Office each quarter. The Local Agent to call a meeting of members, at least every three months. A list of all members who are financial on the books at the close of each quarter shall be placed on the pit hill, or other conspicuous place, so that all persons may see their names as members of

the Society.

#### PAYMENT OF LOCAL AGENT.

24.- The Local Agent shall be paid sixpence in the pound for all moneys received from the members, either in contributions or in extra fees or fines, or in payment for Rules, Card, &c., up to forty pounds per quarter. For sums in excess of forty pounds and up to ninety, he shall be paid fourpence in the pound; and above ninety pounds per quarter, threepence in the pound.

In the event of changing Local Agent, the new agent's address to be forwarded to the Secretary not later than seven days after his election.

#### LOCAL PRESIDENT'S DUTIES.

25.- The Local President shall preside at all meetings of his Local Agency. He shall sign all certificates or accounts, removal notes, applications for supannuation, and shall examine all documents that the Local Agent may forward to the Committee of Management; he shall examine the Local Agent's cash book, which will be forwarded to him by the Local Agent during the quarter, relating to fortnightly or monthly contributions.

He shall also examine the quarterly balance sheets, which the Agent forwards to the Registered Office. He shall be paid annually at the rate of five shillings per annum on the first £100, and one half-penny per pound additional on all moneys above £100 contributed by the members at his branch during the year.

#### LOCAL COMMITTEE.

26.- The Local Committee may be called together by the Local Agent when it is considered their services are required, but must meet at least once every quarter to hear the report of the Local Agent, and to consider or adopt the same, to revise the list of the recipients, and also consult as to what is necessary to be done to secure the stability of the Society, or its still further extension. They shall be paid four shillings per annum each, at agencies of four hundred members and under, and above four hundred members, five shillings per annum, the amounts to be paid at the close of the year. Any members of the Committee removing, to be paid for the time he has been a member of the Committee.

#### ENTRANCE FEES.

27.- Any person becoming a members of this Society shall be charged an entrance fee of 1s.6d.

This fee may be paid, if preferred, by instalments, within twelve weeks after admission into the Society. Should a member neglect to pay his entrance fee within the time specified; in such case the amount shall be deducted by the Local Agent from the subscriptions paid by him, and such deductions shall be considered as arrears of contributions. The Local Agent shall deliver to every member on his entrance, a card of membership, properly filled up with the Officers' names, date of entrance, name of the colliery, &c. for which he shall be charged one penny.

Each member shall also be supplied with a copy of these rules on application to the Local Agent, for which one penny must be paid.

#### CONTRIBUTIONS.

28.- Each member shall pay or cause to be paid to the Local Agent the sum of sixpence per fortnight, or one shillings per month; the one-seventh of the contributions to be devoted to the Management Fund.

#### ARREARS OF CONTRIBUTIONS.

29.- If any member allow his contributions to be in arrears for a period of six weeks, he shall be fined 2d.; notice shall then be sent to him by the Local Agent (or left at his last known place of abode), stating the amount due, and apprizing him that in case of default of payment by him within fourteen days at a place to be specified in such notice, he shall be debarred all benefits of the Society. Should any member be unable to follow his employment, in consequence of sickness, for a period of fourteen days, he may, by depositing a certificate from his medical attendant with the Local Agent, and by paying up all arrears up to that time be relieved from the payment of further contributions so long as such illness lasts. This exemption does not apply in cases of accident. But he must recommence to pay his contributions at the first meeting of the Local Agency with which he is connected, after he commences work, or be debarred all benefits of the Society.

#### FORWARDING SUBSCRIPTIONS.

30.- Each Local Agent shall forward, quarterly, to the Treasurer all moneys in his hands, who shall, on receiving the same, return a receipt duly signed by himself and the Secretary.

The Secretary to give the Officers of each Local Agency notice when the quarterly moneys are due.

In case of an extra supply of money being required by the Treasurer to meet any emergency during the quarter, the Committee of management shall have the power to give notice to the Local Agents for all moneys in their hands to be forwarded without delay to the Treasurer.

#### DEFICIENCY OF FUNDS.

31.- Should the funds be insufficient at any time to meet any case of emergency, the Committee of management shall have power to call a special general delegate meeting, which meeting, if satisfied that the case demands it, may make a levy or levies on all members belonging to the Society to meet such emergency. The Committee of management, after receiving the sanction of the general delegate meeting, may direct the levy or levies at such time or times as they may find necessary; and every member shall, in case of non-payment, be subject to the rules of the Society as for other contributions in arrears.

BENEFITS FOR ACCIDENTS.

32.- Members shall be entitled to relief for accidents which may happen in connection with their employment only; such employment being necessary to the carrying on of mining operations in connection with the coal or other mines at which the member is employed, unless such member has changed his employment as provided in rule 4, when he shall be entitled to relief for accidents which may happen in connection with his employment (such accident happening a member going to or from his work, and it being proved that he was acting legally and taking proper caution in such journey, he shall for such accidents be entitled to all the benefits of the Society), as registered in the books of the Secretary according to the provisions of rule 4. The claimant to make his demand in one of the forms supplied by the Society. But should any member meet with an accident, and continue working for 21 days either consecutively or disconnected, after such accident; and after the expiration of the said 21 days, be unable to continue work, there shall be no claim on the Fund for such accident.

WIDOW'S ALLOWANCES.

33.- When a member of this Society meets with any accident by which he is deprived of his life, subject to the provisions of rule 32, his surviving relatives shall receive as follows:

The person entitled in respect of each	
unmarried member .. .. .	£23
The widow of each married member .. ..	£ 5

In addition to the above payments the widow of each married member shall receive the sum of 5s. per week; the allowance to continue so long as the recipient remains his chaste widow, and conducts herself with becoming propriety, to the satisfaction of the Society.

Any person in receipt of relief from the funds of the Society being convicted of felony, shall forfeit all claims to further benefit from the funds of the Society.

Any widower leaving children chargeable to the fund, the person on whom the care of any such child may be thrown to receive 1s.6d. per week for each child, so long as the child or children are chargeable to the fund. This to be paid in addition to the 2s. per week allowed for each child.

NOMINATIONS.

34.- The Secretary shall keep a book in which he shall register or record all nominations made by members of the Society aged 16 years or upwards, by writing, signed by them, delivered at or sent to the Registered Office of the Society, of any person or persons not being officers or servants of the Society (except as allowed by 39 and 40 Vic. c.32, 10), to whom any moneys payable by the Society on the death of such members shall be paid. The Secretary shall in like manner record or register all revocations or variations of such nominations by the nominator, made in writing, and signed and delivered or sent as aforesaid. The nominator shall pay 3d. to the management fund for the receiving or registering of every such nomination, revocation or variation. The Secretary neglecting to ask a new member to nominate within three calendar months of his admission to pay a fine of 3d. All nominations, revocations, or variations to be in the following form:-

(1). NOMINATION.

The West Riding of Yorkshire Miners' Permanent Relief Fund Friendly Society, Registered pursuant to the Friendly Societies' Act, 1875.

I hereby nominate \_\_\_\_\_, in the county of \_\_\_\_\_, to receive the money payable at my death under the rules of the Society above named.

\_\_\_\_\_ Signature

\_\_\_\_\_ Witness.

(2). REVOCATION.

I hereby revoke the above nomination.

\_\_\_\_\_ Signature.

\_\_\_\_\_ Witness.

\_\_\_\_\_ 18

(3). VARIATION.

I hereby vary the above nomination as follows:  
I nominate \_\_\_\_\_, of \_\_\_\_\_, in the county of \_\_\_\_\_, to receive (one-half) of the money payable at my death as aforesaid, in lieu of the above-named.

\_\_\_\_\_ Signature

\_\_\_\_\_ Witness

\_\_\_\_\_ 18

-- Friendly Societies' Act, 1875, s. 15 (3).

No money shall be paid by the Society upon the death of a member except upon the production of a certificate of such death under the hand of the registrar of deaths, or other person having the care of the register of deaths in which such death is or ought to be entered.

CHILDREN'S ALLOWANCES.

35.- Each child left dependent upon the society through fatal accidents shall receive an allowance from the funds of 2s. per week. The payments to children to continue until they attain the age of 13 - unless they go to work before reaching that age, the allowance in such case shall cease while they continue at work.

BENEFITS FOR ACCIDENTS UNDER 26 WEEKS.  
BENEFITS.

36.- When a member has been off work from an accident for a week, but not less, he shall receive the sum of six shillings per week, or one shilling per working day from the date of the accident. This payment to continue so long as he is unable to work from that accident, providing such disablement does not exceed the specified time of twenty-six weeks. Before a disabled member resumes work, he must give notice to the local Officers of his intention of doing so. Omitting to do this, he shall be fined one shilling.

CERTIFICATES OF DISABLEMENT.

37.- When a member meets with an accident while following his employment, which disables him from continuing to work, he must procure a certificate from the Deputy or other person under whom he is employed, also a certificate from the Surgeon who attends him; such certificate, stating the cause and the effects of the accident, must be given to the Local Agent on or before the third day from the date of the accident; if later, must date back only three days.

MEMBERS TRYING TO WORK.

38.- If a member who has been in receipt of relief wishes to try work he shall be allowed ten days' trial.

This trial applies to persons who have not been in receipt of relief, as well as those who have. No trial days shall be paid for.

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PERMANENT DISABLEMENT.

39.- When a member has been laid off work from an accident for a period of twenty-six consecutive weeks from the date of such accident, he shall then be entitled to relief from the funds as a permanently-disabled member; but should any member who is off work as aforesaid, find himself so far recovered from the accident as to be able to try work before he has been off twenty-six consecutive weeks, he must give notice to his Local Agent, when he shall be allowed twenty-one days' trial; and should he find at the expiration of the said twenty-one days' trial that he is not able to follow any kind of work from the same accident, he must send notice to the said Local Agent, together with the Surgeon's certificate that he is unable to work in consequence of the accident aforesaid, and the said twenty-one days shall not be deducted from the twenty-six consecutive weeks; but if he continues working after the expiration of the twenty-one days' trial, he shall not again claim relief from the fund for the same accident.

The claim for permanent disabled benefit must be made through the Secretary, accompanied by the forms supplied by the Society properly filled up.

BENEFITS FOR DISABLEMENT.

40.- When a member becomes entitled to benefit as a permanently disabled member, he shall receive, so long as he is unable to

obtain an ordinary livelihood at any employment, the sum of 8s. per week.

The Committee of management to have power to grant to such permanently disabled member a fixed sum in lieu of all further claims on the Society.

#### IMPROPER CONDUCT.

41.- Should any member be proved to have been out of his house or loadings before six o'clock in the morning, or after seven o'clock in the evening between the 25th day of September and the 25th day of March, and nine o'clock in the evening of the other portion of the year, or to have been more than two miles from home without leave from the local Officers, or to have been engaged in gaming of any description, or in a state of intoxication, while receiving an allowance as a disabled member, he shall, for the first offence, be fined one week's pay, for the second offence, be fined two weeks' pay, and for the third offence, be expelled from all benefits from the fund.

#### PERMANENTLY DISABLED MEMBERS WISHING TO TRY WORK.

42.- As soon as it is satisfactorily proved that a disabled member is able to work, the local Committee to have power to stop his allowance from the Society. Any disabled member wishing to try work must first send notice to the Local Agent of his intention, when he will be allowed four weeks' trial; and if unable to continue at work from the effects of the accident, his allowance shall be continued, but he is to do no kind of work while receiving allowance from the Society.

#### VISITING DISABLED MEMBERS.

43.- Each Local Agency shall have visiting members, whose duty it shall be to visit disabled members, at least once every fortnight, and report to the Officers of the Society respecting the state of such members; and whenever it is considered necessary, the Officers shall order an examination to be made of such disabled members, by a regular medical practitioner, upon whose report, together with other facts proven and bearing on the case, the Officers shall act; such action to be in accordance with rule.

#### BENEFITS TO WIDOWS &c., OF DISABLED MEMBERS.

44.- Should any member who has been receiving an allowance from the Society, as a permanently disabled member, die from the effects of his accident, and leave a widow, child, or children, they shall receive the weekly allowance from the funds of the Society, in accordance with rules 33, 34 and 35.

Any member knowing of another receiving relief as aforesaid unworthily, and not immediately acquainting the local Officers, he shall on proof thereof, be fined one shilling. All cases of fraud or imposition to be brought before a Committee or special meeting convened for the purpose.

BENEFITS TO AGED AND INFIRM MEMBERS.

45.- No person who has not been a member of this Society for at least five years, or who is under sixty years of age, can claim allowance from the fund for the aged and infirm members. All persons claiming assistance from this department, must have been off work at least three months before application is made to the Local Committee on their behalf. After such application, the whole matter must be laid before the Committee of management, who shall be allowed two months from application, for the purpose of investigation, before payments can be claimed. When fully ascertained to be a legitimate claim, benefits amounting to six shillings per week, shall commence to be paid from the date of application.

46.- All applicants shall fill up a form of claim, and also produce a proper medical certificate, to lay before the Officers of the Local Agency to which the applicant belongs, such forms to be provided by the Society.

47.- No person receiving relief from this fund shall be required to pay contributions, except one penny per fortnight for this fund.

48.- No person who is in receipt of relief from this fund can claim benefits from any other fund of this Society.

49.- That in the event of the funds of this department being insufficient at any time to meet its liabilities, the Committee of management for the time being shall have power to lower the payments to members until the following annual meeting, when the whole question of contributions and Benefits shall be re-considered.

ANNUAL RETURNS.

50.- Every year before the first of June, the Committee of management shall cause the Secretary to send to the Registrar the annual return, in the form prescribed by the Chief Registrar of Friendly Societies, required by the Friendly Societies' Act, 1875, of the receipts and expenditure, funds and effects of the Society, and of the number of members of the same, up to the 31st of December then last inclusively, as audited and laid before a general meeting, showing separately the expenditure in respect of the several objects of the Society, together with a copy of the auditor's report, if any.

Such return shall state whether the audit has been conducted by a public auditor appointed under the Friendly Societies' Act, 1875, and by whom, and if such audit has been conducted by any persons other than a public auditor, shall state the name, address, and calling or profession of each of such persons, and the manner in which, and the authority under which they were respectively appointed.

It shall be the duty of the Committee of management to provide the Secretary with a sufficient number of copies of the annual return, or of any balance-sheet or other document, duly audited, containing the same particulars as to the receipts and expenditure, funds and effects of the Society for supplying gratuitously every member or person interested in the funds of

the Society on his application, with a copy of the last annual return of the Society, or of such balance-sheet or other document, for the time being, and it shall be the duty of the Secretary to supply such gratuitous copies on application accordingly.

#### QUINQUENNIAL RETURNS.

51.- Within six calendar months after the expiration of every five years succeeding the 31st December, 1875, the Committee of management shall cause a return, in the form prescribed by the Chief Registrar, of the morality experienced by the Society during the five years preceeding the 31st of December then last past, to be sent to the Secretary to the Registrar.

#### VALUATIONS.

52.- Once at least in the five years next following the date of the registry of the Society, and so again within six calendar months after the expiration of every five years succeeding the date of the first valuation to be made under these rules, the assets and liabilities of the Society (including the estimated risks and contributions) shall be valued in manner provided by the Friendly Societies' Act, 1875, s.14 (1f.).

It shall be for a special meeting of the Committee of management summoned for that purpose, to decide whether the valuation shall be made by a valuer to be appointed by the Society (whom such meeting shall have power to appoint) or by an actuary to be appointed by the Registrar.

If a valuer is appointed by the Society, it shall be his duty, at the cost of the Society, to make a report to be signed by him, and which shall also state his address and calling or profession, on the condition of the Society, and also an abstract of the results of his valuation, in the form prescribed by the Chief Registrar.

On receiving such report, it shall be the duty of the Committee of management to call forthwith a special meeting of the Society for the purpose of receiving the same, and to lay such report and the abstract thereof before such meeting; to cause the Secretary to forward such report and abstract to the Registrar within the six months aforesaid, together with a return containing such information with respect to the benefits assured and contributions receivable by the Society, and to its funds and effects, debts and credits, as the Registrar may from time to time require.

If the Society is to be valued by an actuary appointed by the Registrar, it shall be the duty of the Committee of management to cause the Secretary to send to the Registrar a return, in the form prescribed by the Chief Registrar, of the benefits assured and contributions receivable from all members of the Society, and of all the funds and effects, debts and credits, accompanied by such evidence in support thereof as the Chief Registrar shall prescribe.

#### ALTERATION OF RULES.

53.- That no new rule shall be made, nor any of the rules herein contained, or hereafter to be made, shall be amended, altered, or rescinded, unless with the consent of a majority of the delegates present at a meeting specially called for that purpose.

54.- Notice in writing to be given of any contemplated alternation in these rules, to the Secretary, at least one month previous to the annual delegate meeting, or such proposed alteration cannot be entertained.

#### VOLUNTARY DISSOLUTION.

55.- The Society may at any time be dissolved by the consent of five-sixths in value of the members, including honorary members, if any, testified by their signatures to some instrument of dissolution in the form provided by the Treasury Regulations in that behalf, and also by the written consent of every person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds of the Society, unless the claim of such persons be first duly satisfied, or adequate provision made for satisfying such claim, the value of members to be ascertained by giving one vote to every member, and an additional vote for every five years that he<sup>3</sup> has been a member, but to no one member more than five votes in the whole. - Friendly Societies' Act, 1875, s.25(1,3.7).

#### APPLICATION FOR INSPECTION, SPECIAL MEETINGS, OR DISSOLUTION.

56.- It shall be the right of one-fifth of the total number of members, or if the number of members shall at any time amount to 1,000, and shall not exceed 10,000, it shall be the right of every 100 members, or if the numbers shall at any time exceed 10,000, it shall be the right of 500 members, by an application in writing to the Chief Registrar, signed by them in the forms respectively provided by the Treasury Regulations in that behalf.

a) To apply for the appointment of one or more inspectors to examine into the affairs of the Society, and to report thereon.- Friendly Societies' Act, s.23(1).

(b) To apply for the calling of a special meeting of the Society.- Friendly Societies' Act, 1875, s.23(2).

Either such application to be made upon such notice to the Society, and to be supported by such evidence for the purpose of shewing that the applicants have good reason for requiring such inspection to be made or meeting to be called, and that they are not actuated by malicious motives in their application, as the Chief Registrar shall direct.

(c) Or to apply for an investigation into the affairs of the Society with a view to the dissolution thereof.

Such application as last aforesaid to set forth that the funds of the Society are insufficient to meet the existing claims thereon, or that the rates of contribution fixed in the rules of the Society are insufficient to cover the benefits assured, and the grounds upon which such insufficiency is alleged.- Friendly Societies' Act, 1875, s.25 (8).

APPENDIX II

R Y M E S.

IN IMITATION OF "COCK ROBIN".

Pencilled during a meeting for the Miners' Permanent Relief Fund, held in the Mount Pleasant School-room, Thorncliffe, March 8th, 1880, by the Rev. S.Wray.

How shall we start a Relief Fund?  
Why, first, we will agree  
To pay an entrance fee;  
And so we will start a Relief Fund.

What shall we pay for admission ?  
We'll fix it at eighteen-pence,  
A sum not very immense,  
That we will pay for admission.

How shall we raise this fee ?  
If needful, we will delay it,  
And take twelve weeks to pay it;  
So we will raise the fee.

What shall be the subscription ?  
We'll pay each month a shilling,  
Not grumbling, not unwilling;  
And that shall be the subscription.

Where shall we find the money ?  
It won't be far to seek -  
Two glasses of ale a week,  
There we shall find the money.

What good shall we get from the Fund ?  
If hurt in the mine some day,  
We can live without parish pay:  
That good we shall get from the Fund.

What more will come of our joining ?  
Should we be killed, our wives  
Are provided for - all their lives:  
This, too, will come of our joining.

Is there anything else to follow ?  
Oh yes! for when we are dead,  
The "bairns" will be housed and fed,  
And not packed off to the Union.

And what for the single men ?  
If a single member dies,  
Three and twenty yellow-boys!  
That's for the single men.

Who will be our President ?  
Mr.A.M. Chambers - he,  
Whom we love to hear and see,  
He shall be our President.

Who shall be the Agent ?  
Our friend, Mr.William Allott -  
He shall have a unanimous ballot:  
He shall be our Agent.

Who will help the Relief Fund ?  
Said Newton, Chambers, and Co.,  
"The thing will be sure to go;  
For we will help the Relief Fund."

Who will speak for the Relief Fund ?  
Said Messrs.Watson and Fenn:  
"You may call us again and again,  
We'll speak for the Relief Fund".

Who will bring in the husbands ?  
"We," said a thousand wives,  
"We'll worrit them out of their lives,  
Unless they join the Relief Fund."

Will the young men join the Relief Fund ?  
Said the girls, "When a smart young chap  
Says "Snip, we will never say 'Snap,'  
Until he has joined the Relief Fund."

All the people of Thorncliffe went  
Smiling and signing,  
When they saw the Relief Fund  
Such benefits bringing.

APPENDIX III

It is proposed to form a Company to be called  
THE COLLIERY INSURANCE COMPANY,  
CAPITAL, £1,000,000,  
With power to increase to £5,000,000,  
In 100,000 Shares of £10 each, fully paid.

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Of the £1,000,000 so paid up, £500,000 will be invested in Government Security, in the names of the Trustees of the Company and will be considered the Reserve or Guarantee Fund for the security of insurers, and on no account will that sum be reduced without due notice being given to the Shareholders.

It is the earnest wish of the promoters of this Company, that it shall form one of the permanent institutions of this country, and that it shall not be subject to speculative transactions on its shares.

To avoid this, not more than 6 per cent per annum shall be declared on the shares, until the accumulated profits shall have formed an Auxiliary Reserve Fund, equal in amount to the Guarantee Fund of £500,000, when it shall be lawful for the Directors at the time being to increase the dividends, reduce the premiums, or award bonuses to the insured, as they may from time to time think fit.

The Company will be registered on the Stock Exchange for the convenience of investors, but no transfers will be sanctioned without fourteen days' notice in writing being given, and the name of the person to whom the transfer is to be made, and he shall not have the power of again disposing of the shares, till his name shall have been on the "Register of Shareholders" at least fourteen days from the date of transfer.

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THE OBJECTS OF THE COMPANY.

1. The Insurance of the Lessees' Interests in any Colliery against damage arising from  
EXPLOSION, INUNDATION, FIRE, &C.
2. The Insurance of individual interests, when the Colliery, as a whole, is not insured by the Company.

3. The Insurance of the Landlords, the Lessors, or the Free-holders interests in any Coal Property under lease, in case of the total loss of the Colliery by reason of an Explosion, Inundation or Fire.
4. And to secure to the dependent relatives of Miners killed by accident a sum of money hereafter to be fixed.

I have the honour to be,

Your most obedient servant,

LONSDALE BRADLEY.

Address:-

Prior House,  
Richmond,  
Yorkshire.

ALSO,

Care of:-

Messrs. Coates & Hankey,  
24, Gresham Street,  
Bank,  
London.

January 31st, 1867.

APPENDIX IV

THE FOLLOWING  
PER CENTAGE ON MEMBERS' SUBSCRIPTIONS HAVE BEEN  
GUARANTEED

The Coal Owners in the Counties of Northumberland and Durham, convinced of the wisdom of the Miners providing a Fund for the maintenance of Widows and Orphans, left destitute through fatal accidents in our Mines, and believing that the Northumberland and Durham Miners' Permanent Relief Fund is effecting this object safely and prudently, hereby agree to aid the said Institution by paying into its Funds not less than 20 per cen. on the sum subscribed annually by the Miners at our respective Collieries, so long as the affairs of the Society are conducted to our satisfaction.

The Owners of the undermentioned Collieries have agreed to the above declaration.

VII.

CONCLUSION

In assessing the range of compensation available to English coal-miners and their dependants for industrial accidents between 1860 and 1897 it is essential to take account of all sources of relief. The cumulative effect of several agencies is most clearly seen after major disasters when special assistance was always offered.

When the Oaks Colliery exploded in December 1866 the Barnsley Guardians made no immediate payments because the employers of the dead men were providing financial aid and allowing the widows to live rent-free.<sup>1</sup> Later the Board decided to relieve non-able-bodied widows receiving assistance solely from the disaster fund at a rate even lower than the 3/- a week which was usually paid to widows and the 1/6 generally paid for their children.<sup>2</sup>

The disaster fund allowed the widows 5/- a week and their children 1/6 a week until they reached the age of twelve<sup>3</sup> while the South Yorkshire Miners' Association for several weeks relieved the widows of the twenty-six widows whose husbands had not been union members.<sup>4</sup> The pit club was unable to meet the demands placed upon it<sup>5</sup> but the Ancient Order of Foresters met all claims<sup>6</sup> and the Royal Liver Friendly Society paid thirty-four claims totalling £192-19-0.<sup>7</sup>

1. P.R.O., M.H.12/14682/5610, R.B.Cane to Poor Law Board, Dec. 18, 1866.
2. B.C., Feb. 9, 1867.
3. *Ibid.*, Jan.5, 1867.
4. 'P.U.C.' to *ibid.*, Feb.2, 1867; S.Y.M.A., Jan.21, 1867.
5. Y.P., Dec.27, 1866.
6. B.C., Dec.15, 1866.
7. J. Payne to *ibid.*, Jan.12, 1867.

The leaders of the South Yorkshire Miners' Association decided not to press a claim for damages<sup>1</sup> but relief was offered to 130 of the 156 widows whose husbands had been full financial members of the union. Each widow was paid eight pounds for funeral expenses, a permanent allowance of five shillings a week plus one shilling for every child under the age of twelve.<sup>2</sup>

Thus a widow with two children whose husband had been a member of the South Yorkshire Miners' Association received eight pounds for funeral expenses, was permitted to live rent-free and might obtain benefit from a friendly society. She was also paid a total of ten shillings a week for the duration of her widowhood and five shillings weekly until her children reached the age of twelve.

A similar combination of the charity of the public and of the employer with the miners' own thrift may be discerned at the explosion at the Talke Colliery, North Staffordshire which occurred on the day of the second Oaks explosion. The North Staffordshire Coal and Iron Company buried the ninety-one dead miners<sup>3</sup> while the disaster fund paid 7/- to the injured, 5/- to widows and 3/- to children. At the same time about twenty of the deceased had been friendly society members<sup>4</sup> and for at least five weeks after the accident no applications had to be made to the parish for relief.

1. Y.P., Dec. 13, 1867.
2. 'P.U.C.' to B.C., Feb. 2, 1867.
3. The Times, Dec. 18, 1866.
4. Ibid., Jan. 23, 1867.
5. B.C., Jan. 26, 1867.

Detailed analysis of all the compensation provided for those injured and bereaved by mining accidents reveals that as the period progressed, a significant improvement took place. This amelioration does not become apparent from a partial examination of the assistance proffered by the Poor Law, the courts, the charitable public or by the employers of colliery labour. This improvement resulted rather from the increasing efforts which members of the coal-mining community voluntarily made to insure themselves and their families against the threat of industrial accidents.

In 1860 commercial life insurance was a predominantly middle-class activity but by the end of the century more than half the country's miners had insured their lives with the Prudential Assurance Company alone. Membership of trade union accident benefit funds also grew; at the beginning of the period unionism in the coalfields was moribund. In the 'nineties over half of those employed in Northumberland and Durham, Yorkshire and the West Midlands were union members.

But the most striking development, and that which did most to extend the assistance offered after colliery accidents, was the formation and growth of the miners' permanent relief fund movement. The first society was begun in Northumberland and Durham in 1862 and in 1870 this and the North Staffordshire society included only 5% of the country's miners. But from 1888 around 50% of English miners looked to these funds for assistance after far more than half of the industry's accidents. But it was not

simply a quantitative improvement. As has been made clear, in many ways the quality and certainty of the compensation provided by the permanent relief funds was superior to that offered by other forms of relief.

In both 1860 and 1897 the widow of a Durham miner killed during the course of his employment would receive a coffin and free house and coal from her late husband's employer, the proceeds of a gathering made at the pit and possibly an allowance from a local friendly society or from the parish. But at the end of the period she might be assisted by the Durham Miners' Association, she would probably receive a lump sum from a commercial insurance company and would almost certainly be relieved by the Northumberland and Durham Miners' Permanent Relief Fund.

The same improvement in compensation is to be seen after non-fatal accidents. At the start of the period a miner injured in the Wigan district of Lancashire was likely to receive a temporary allowance of about 8/- a week from the pit club, free medical attention, and perhaps parish relief. By the end of the century the disabled workman was likely to receive first aid at the pit and to be taken by ambulance to his home or to a hospital. Although his membership of a pit club was probably abandoned, the injured man might receive a weekly sum from the union and was almost certain to receive the benefits of the Lancashire and Cheshire Miners' Permanent Relief Society which included medical attendance as well as 5/- during the first week of disablement and 10/- a week thereafter.

In 1860 a South Yorkshire miner hurt at the pits of Earl Fitzwilliam or Lord St. Oswald received relief from his employer but elsewhere his only income was the allowance

of up to 8/- a week which he received from the pit club. Throughout the period it was possible to fall back upon parish relief but at the end of the century the injured miner was also likely to receive immediate, if amateur, treatment at the scene of the accident and to be moved to a hospital in the coalfield by means of a colliery ambulance. But, far more significantly, the victims of a non-fatal accident in South Yorkshire was probably a member of the West Riding Miners' Permanent Relief Fund from which he would receive 6/- a week for six months and 8/- a week from then until recovery.

The range of compensation offered to English coal-miners and their dependants after industrial accidents between 1860 and 1897 was more varied and extensive than has generally been supposed. But the pattern of relief did not remain stationary. Largely, although not exclusively, as a consequence of the growing thrift of the miner himself, the compensation afforded to members of the coal-mining community following industrial accidents improved significantly between 1860 and the passing of the Workmen's Compensation Act in 1897.

But to argue that the extent of the compensation made available to coal-miners and their families has been underestimated is not to suggest that the relief was inadequate or that 'the case for the wholesale expansion of state welfare is not as clear-cut as it is sometimes made out to be.'<sup>1</sup> Even at the end of the period, when the greatest amount of relief was available, the effectiveness of the combined sources of compensation remained markedly deficient and inadequate.

1. Hanson, op.cit., p.113.

Death or inability to work after an accident invariably meant loss of income. Even after a major disaster, when the greatest amount of assistance was forthcoming, the families of the dead men were left less well off than when they had been alive. In Lancashire during the mid' eighties the lowest paid miner was able to earn more than a pound a week. But after the Clifton Hall disaster the combined allowances of the colliery club and of the public appeal gave a widow with two dependent children, for example, no more than 15/- a week for two years and 13/- thereafter.

The families of miners killed in accidents which aroused no publicity were left far worse off. The widow of a miner dying alone at the Clifton Hall Colliery in the 'eighties would have received 5/- a week for two years from the pit club and 2/6 a week for her children until they reached the age of ten. Otherwise the family was forced to rely upon any friendly society of which the husband had been a member or to apply to the parish for relief.

For every fatality in the English coal-mining industry there were a hundred non-fatal injuries which also caused a great amount of economic hardship. Even in the Northern coal-field, where most assistance was offered to injured miners, there was a sharp drop in income. By the late 'eighties Durham hewers were earning 5/- a shift; when injured they might be relieved by the benefit funds of the Durham Miners' Association or of any other friendly society to which they belonged. Their employers allowed them free house and coal as well as 5/- a week smart money for up to a year while

from the Northumberland and Durham Miners' Permanent Relief Fund they were paid 5/- a week for six months and 8/- a week for the rest of their disability. For the most thrifty Durham hewer, then, an industrial accident meant a decline in the income of his family.

Nor is it possible simply to combine all the possible sources of relief in order to discover the aggregate compensation awarded following an accident. Acceptance of the aid offered by one agency could result in the withdrawal of assistance by another. The Poor Law authorities always took account of an applicant's income from other sources as did the organizers of many forms of charitable activity. Colliery disaster funds discriminated against those in receipt of other relief and it has been seen that when four miners were killed in the South Staffordshire coalfield during 1887 the resources of the public subscription were refused to the family which was assisted by the Labour Tribune Insurance Fund.<sup>1</sup>

The provision of medical relief to injured coal-miners was even less satisfactory than the pecuniary assistance which they received. Institutional treatment, whether in Poor Law or voluntary hospitals, was available only for a few of the most seriously hurt and conferred no guarantee of sound attention. The domiciliary treatment provided by the parish, outpatient departments of voluntary hospitals, public dispensaries or compulsory pit clubs proved no more satisfactory. But few trade unions organised medical schemes and the only permanent relief fund to employ doctors was the Lancashire and Cheshire society to which, even at the end of the period, only 11.6% of the country's miners belonged.

1. See above p.138-9.

A more fundamental weakness of the system of compensation operating during the second half of the nineteenth century was that the very multiplicity of independent agencies supplying aid tended to produce inconsistency and inefficiency. Miners and their dependants residing in certain areas or injured and bereaved by particular types of accident always received disproportionate amounts of relief.

Poor though the standard of medical relief was, it was better in urban than in rural areas. Poor Law hospitals were situated in the towns and it was in the conurbations that the provision of outdoor medical relief attained its most satisfactory form. Voluntary hospitals and dispensaries were also situated in or near the towns of the coalfields. Thus a miner living close to an urban area was likely to receive superior medical attention to the workman injured in a predominantly rural part of the coalfield.

Miners injured in Northumberland and Durham were more adequately compensated than their counterparts in other coalfields. It was not simply that the great majority of the labour force was insured with the permanent relief fund. The employers of the two counties made extensive provision for any workman injured during the course of his employment; house and coal was allowed and for a year smart money was paid.

But the most striking inconsistency in the distribution of compensation was the disproportionate amount of aid offered to the families of miners killed in major disasters. It is true that after serious accidents gatherings were rarely made and that local friendly societies were

frequently unable to meet their liabilities. But these shortcomings were more than made up for by the additional sources of relief which were made available to the bereaved. Local doctors gave what assistance they could and the parish authorities offered immediate financial relief if this was not being provided by the owner of the colliery at which the accident had taken place. The proprietor invariably met the funeral expenses of the deceased and sometimes undertook to make permanent provision for the bereaved. More usually, though, he subscribed to the disaster fund which paid regular weekly allowances to the widows and children of those killed. The permanent relief fund movement made much of the contrast between the relief offered after large and small fatal accidents.

The one widow whose husband as he worked alone in the mine was struck dead by the fall of a stone, the two or three women whose bread-winners met their death through a shaft accident, the aged mother whose lad had been run over in the workings and after a lingering period of pain has left her utterly destitute, feel the charity on which they have to depend all the colder when they find that a hundred of their neighbours who have been made widows by a sudden out-burst of gas are rendered "independent for life" by a sudden out-burst of popular sympathy.<sup>1</sup>

Few widows were 'rendered "independent for life" ' but otherwise this emotional juxtaposition of the relief offered after single accidents and great disasters largely corresponds to reality. The families of the 16% of English miners who died in serious accidents were incomparably better compensated than the 84% who died by 'Colliery disasters in instalments'.

At the same time as certain groups were receiving

1. Campbell, Miners' Insurance Funds, p.6.

comparatively generous assistance, others were left less adequately relieved than an examination of the overall picture suggests. Miners incapacitated for a long period of time were less well catered for than the man who was able to resume work after a few weeks. In Northumberland and Durham the payment of smart money was generally terminated after a year and all over the country it was usual for insurance schemes to reduce the benefits provided for the permanently disabled. Pit clubs generally cut or ended allowances after six months or a year although occasionally it was left to the managing committee to take whatever action it felt appropriate. The non-fatal accident benefit schemes organised by the trade unions usually halved their allowances after six months and reduced them still further after a year. Most permanent relief funds, it is true, increased disablement allowances after six months but the North Staffordshire society halved its payments from 6/- to 3/- a week after five years.<sup>1</sup>

Probably the most significant inconsistency in the distribution of relief following industrial accidents was that, because the increase in compensation during this period depended primarily upon the growing thrift of the miners themselves, not all those employed in the English coal-mining industry shared in the improvement. It has been seen that the development of the permanent relief fund movement largely accounted for the amelioration of compensation. But almost half the country's miners never joined a society of this type. In the South-Western and South Staffordshire coalfields indeed there was no permanent relief fund to join and miners in these areas

1. Rules North Staffordshire, No.30.

were effectively deprived of the right to participate in this form of mutual insurance.

Nor is it possible to argue that the failure of almost half the country's miners to join a permanent relief fund was adequately balanced by their adoption of other methods of insurance. In the first place the permanent relief funds offered relief superior to that provided by any other scheme of insurance. But in the second place there is reason to believe that, as in the present century, there were 'responsible husbands and irresponsible husbands.'<sup>1</sup> and that the same men tended to support both the permanent relief fund and other forms of voluntary thrift. There is no evidence to suggest that the growing incidence of thrift necessarily extended reasonably adequate compensatory benefits among a majority of the English coal-mining community. In the absence of reliable studies of the compensation afforded to other groups of workmen during the second half of the nineteenth century it is impossible to make comparisons between coal-mining and other industries. But even at the end of the period, when the miners' support of voluntary insurance was at its height, many of those employed by the English coal-mining industry remained little better protected than they had been in 1860.

1. Dennis, Henriques and Slaughter, op.cit., p.192.

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