ROUTLEDGE REVIVALS

Making Ends Meet

Pawnbroking and Working-Class Credit

Melanie Tebbutt

Routledge Revivals

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Originally published in 1983, this book filled a gap in the existing literature, because the effect of credit upon a family's real income was frequently omitted in studies of living standards. The book highlights daily routines and relationships which would otherwise remain hidden, using interviews with pawnbrokers, credit personnel and their customers in the Manchester and Salford areas of the UK. These supplement unusual documentary sources such as pledge records from the inter-war years which suggest how sensitive a barometer the trade was of working-class poverty or prosperity. The pawnshop epitomized the economic dependence of women, whose critical role in domestic management and credit organization is a key theme. Yet indebtedness became the fulfilment of a damning sexual stereotype. Insecurity of income and the physical conditions of life combined to produce a distinct set of values, of which pawning was a central part. At a time when the cost-of-living crisis is affecting the global population, and pawnbroking in the UK is on the increase, this book has an enduring relevance.

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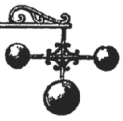

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To my parents

Introduction

> With the best will in the world, it is difficult for a man to visualize his wife's day — the loneliness, embarrassments of her work, the struggle to spend every penny of his money to the best advantage.[1]

The emergence of capitalism separated home and workplace, and fixed women firmly within their own domestic sphere, substituting cash purchase for home manufacture of the family's requirements. The market economy consequently diminished the housewife's traditional rôle, for although 'chancellor of the family exchequer' she remained totally dependant upon what her husband, the wage labourer, cared to give her. This segregationist and ultimately isolationist tendency made women increasingly subject to commercial exploitation as their rôle of consumer grew in importance, for the housewife continued her solitary labour largely cut off from other women doing the same job. Attempts were certainly made to establish networks of mutual support, but in trying to supply cash rather than just help in kind, were often jeopardized by considerable external pressures. As a result, the working-class housewife had to rely upon a variety of credit agencies which failed to conform with middle-class ideals of how she should perform her rôle. These ranged from moneylending in a variety of different guises, to 'tick', truck, the tally system and various other credit provisions concerned with the purchase of clothing and household goods. Such expedients could have considerable and sometimes devastating effects upon a family's real income, yet often receive cursory attention in studies of working-class living standards. This is particularly true of pawnbroking, whose importance has been underlined by contemporaries ranging from Engels and Cooke Taylor to Robert Roberts, and emphasized by historians if only in passing. But despite a great deal of descriptive material on the subject, there is no comprehensive history of a trade which was so crucial to the way women made ends meet — an omission which in some respects reflects the historical invisibility of women themselves. The vital part

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which pawnbroking played in working-class finance therefore gives it a central place in this book, which examines the social and economic impact of various forms of credit.

As we will see it is difficult to establish the extent of pawnbroking during the early years of the nineteenth century, when there was considerable licence evasion and a substantial but undocumented illicit sector. (This question is examined in chapter 4). Nevertheless, by the 1850s and 1860s the regular trade was experiencing rapid growth, which although slowing by the turn of the century continued with some regional variations until the First World War. It was essentially an urban phenomenon, as a breakdown of licence returns indicated in 1870. Some rural counties such as Rutland and Huntingdonshire had no pawnbrokers at all, while 22 others had less than 1 per cent of the English total. (Each pledge shop had to be separately licensed.)

London and its vicinity accounted for a substantial part of the pawnbroking population, but the greatest density of licences per county lay in heavily industrialized Lancashire. They were concentrated in the manufacturing belt between Liverpool and Manchester, Manchester with 248 licences having the largest trade outside London, and Liverpool with 189 the third largest. The satellite towns of Ashton-under-Lyne, Bolton, Bury, Oldham, Rochdale, Stalybridge, Warrington and Wigan accounted for a further 147, and others were scattered throughout the small industrial communities which adjoined them. Further north, the heaviest concentration occurred in Blackburn (18), and Preston (33). Altogether, Lancashire accounted for 27 per cent of the total number of licences in England.

The county with the highest proportion of pledge shops per head of population was Warwickshire, with one to every 2,656 — a total of 240 which were centred upon Birmingham (218) and Coventry (13). (Lancashire came next with one pledge shop to every 3,469). Birmingham, the Black Country and Potteries did, in fact, account for 14 per cent of the English total, Birmingham having the second largest provincial trade. A further 160 licences were spread throughout the surrounding industrial area — Walsall (15), Wednesbury (48), Wolverhampton (54), Kingswinford (12), Oldbury, Rowley Regis and Smethwick. Dudley, centre of the wrought nail trade (more than half of whose employees were trucked) had 14 pledge shops. The Black Country registered far more licences than the Potteries, Stoke-on-Trent having 26, Newcastle-under-Lyme and Leek two each.

For another centre of the trade one had to move north again to Yorkshire, where more than 10 per cent of English licenses were to be found. Coastal towns accounted for a significant number of these (44.3 per cent), notably Hull with 77, and a lesser number in Middles-

brough, Scarborough and Whitby (ten, five and two respectively). In no other Yorkshire town did the trade approach the size of that in Hull, which despite being fourth in the league of provincial pawnbrokers, played little part in national campaigns. There were 61 licences in Leeds, 52 in Sheffield and 23 in Bradford, the remaining towns with any kind of pawnbroking community all having fewer than ten, those at the top of this scale being Halifax (nine), Huddersfield (eight), York (seven), Wakefield (six) and Dewsbury (five).

The only remaining provincial areas with a significant number of licences were Durham and Northumberland, which together accounted for 6.9 per cent of the total. Durham, with 141 had the third highest proportion of pledge shops per head of population, one to every 4,428, most of which were found in the industrial towns stretching along the coast, Gateshead (11), Hartlepool (12), South Shields (24), Stockton-on-Tees (9), and Sunderland (60). The same was true of Northumberland, with 50 licences in Newcastle on Tyne and nine in Tyneside and North Shields. More than a quarter of provincial licences were, in fact, to be found in the ports or coastal towns. Not only did business there reflect the distinct employment pattern of such areas, but also the particular difficulties of sailors on leave, who often sold or pawned all they had. Prostitutes in the ports were notorious for stealing and pledging their clients' clothes, the Liverpool song about 'Maggie May' typically commemorating the practice. Another aspect to pawnbroking in less industrialized areas was the seasonal custom which summer visitors brought, when finding themselves unexpectedly caught short of cash. Although predominantly rural counties, Devon and Somerset nevertheless accounted for 5 per cent of English licences, which were centred upon Devonport (33), Plymouth (35) and Bristol (40), with a handful scattered in a number of other coastal towns. Hampshire too, with a mere 1.7 per cent of the total, nevertheless returned 11 licences in Southampton, and 31 in Portsmouth.[2]

The position of a pawnbroker in a small town was very different from that of his large town colleague, as a Leeds pawnbroker observed in 1914. 'From what he had seen of small towns there seemed to be a fair amount of pressure put on customers to induce them sometimes to redeem the parcels. In Leeds, that was not possible. If they tried to put pressure on the customers to take parcels out, they would simply laugh at the pawnbroker and go elsewhere.'[3] The tenor of trade between different towns also varied in other ways. The conservative style of junior hands at Manchester smartly dressed in moleskin trousers and striped shirt rolled up to the elbows, contrasted with the gaudy attire of their counterparts in the lowest parts of Liverpool, who were 'infected with music hall caddishness'.[4] Small family

pawnshops were more common in some areas than others, although a shift towards larger scale concerns was occurring by the end of the nineteenth century, when many were in the hands of managers.

Pawnbroking's reputation was by this time much better than had formerly been the case, when its criminal dimension and relationship to working-class drunkenness and demoralization stimulated considerable opposition. Nevertheless, it remained subject to criticism, and continues to inspire dramatic reflections, despite and perhaps because of the fact it has vanished so completely from our streets. The trade has become, above all, a stark symbol of the depression years, although it had already passed its heyday by the 1930s and was on the decline. The subject of pledging is still acutely embarrassing to many old people who grew up in this period, while commentators have been frequently repulsed by the 'dust of so much handled merchandise, the unimaginable odours of sweat and pride and weeping'.[5] The pawnshop's physical arrangements tended to reinforce such impressions.

Most English pawnbrokers had premises for the sale of forfeited clothing and jewellery, and the pledge department was usually in an ignominious position to the side or rear of this shop. In the 1820s a critic described how a silent hand directed customers up an entry to a mean doorway that might have been the entrance to a back yard. A narrow, dark passage opened out into a number of 'boxes' or compartments. Boarded on each side, they led on to a portion of the counter, which was often raised about a foot above the normal level, and sometimes the compartment had a little bolt on the inside for the customer who desired a greater degree of privacy. It was, in any case, usually so dark once the door was closed that the only means of recognition was by the sound of a neighbour's voice, making the pledger seem to the uninitiated, 'like a horse in a stable, or rather, as a criminal in a separate cell!'[6] Many pawnbrokers, however, abandoned such coy arrangements in the nineteenth century, as the scale and bustle of a low-class business, particularly on a Saturday night, made them impossible to maintain. Filled to capacity within minutes, the separate compartments quickly lost their gloomy individualism, and were often replaced by a completely open plan: 'They are not separated by little partitions as in the better class of pawnshops: they belong to a world in which everybody is poor, and nobody cares who knows it'.[7] 'Stylish' pawnbrokers on the other hand retained their discretion, and those with a rather more mixed clientèle preserved class distinctions by separating their premises into two parts; an open counter for regulars, and a boxed area for the diffident.

Some pawnbrokers were very sensitive to the trade's disreputable image, and under the influence of general retailing developments

attempted to modernize their premises in the late nineteenth century. The description of a 'palatial' pawnshop in Liverpool during the 1890s included references to 'elegant compartments' with opaque glass panels inserted for decoration.[8] Although these were the innovations of a minority the uniform image often applied to pawnbroking was, in fact, at variance with a complex reality. The term 'industrial' pawnshop expressed the most obvious distinction between those pawnbrokers who dealt in the mainly soft goods trade of a working-class clientèle (clothing, bedding and household items) and the high class 'city' trader whose interest was chiefly valuable plate and jewellery. 'City' pawnbrokers required a substantial capital and were only to be found in the larger towns and cities, where they had no regular trade in the 'industrial' sense of the word but dealt with the occasional custom of the middle class and aristocracy.

The interior of a 'city' pawnshop was more like that of a bank, the only difference being that precious articles rather than bills and deeds were deposited there. However, by far the largest category of pawnbrokers were 'industrial' traders who dealt in the regular weekly pledging of a working-class clientèle.

All received articles of personal property as security for cash loans, although the industrial pawnbroker only advanced sums up to £10 in a single transaction. Pledge loans over £10 did not come under the Pawnbrokers' Act but fell within the general laws affecting usury, and later within the scope of the Moneylenders' Acts of 1900 and 1927. A journalist on the *Illustrated Times* emphasized the difference between the two kinds of trader on encountering a pawnbroker in one of the poorer districts of London.

> The Pawnbroker elsewhere found is a highly respectable person, smug and decorus of mien and subdued of voice. His shop is the shop of an ordinary dealer in jewellery and other articles of value, and he only insinuates his real business in the most delicate way by means of a neat plate on his door post, inscribed with an intimation that he advances money on plate, jewels etc. and that he has a fireproof room for the safekeeping of your property. The Pawnbroker before me, however, is a tall muscular man with great brown hands, dressed in a shaggy pilot coat, big bone buttons, and wearing his battered hat well off his expressive countenance. He has none of the modesty peculiar to the craft about him, neither is his shop a modest one, nor unobtrusive, but a broad awake and gaslit place, as open as any potato warehouse in the neighbourhood. Over the shop front in great yellow letters is inscribed the word 'Pawnbroker', and the proprietor stands in front of it — off the

> pavement indeed and in the road — surrounded by an eager mob and selling from a basket old odds and ends of wearing apparel, old canvas for towelling, any rag of any sort or shape that will fetch even so low a sum as a penny among the bidders.[9]

Something of a jack-of-all-trades, this pawnbroker had been the proprietor of a sausage stall and 'loaning' shop the year before, and had little in common with his West End namesakes, some of whom had stocks in excess of £60,000 by the 1850s.

Although the main division in pawnbroking was between 'city' and 'industrial' traders, industrial pawnbroking was itself hardly uniform in character. Even within the confines of one neighbourhood there were distinct differences between pawnbrokers, particularly between those occupying a good high street position and back street pawnshops. Although some were licensed to take plate, not all had the clientèle to warrant such an expense, and they varied considerably in size and type. At the top end of the scale were those who dealt in something of a mixed trade, generally in the business centres of towns, where both medium and more expensive pledges were accepted. All were defined in terms of the custom they transacted. The 'auction trade' consisted of pledge dealings over 10s.0d., the 'medium' in those between 5s.0d and 10s.0d., and the 'low' in pledges below 5s.0d., a large weekly trade being known as a 'running' business.[10]

The 'low' trade lent largely upon clothing, and could deal in up to 10,000 pledges a month, its customers making the least attempt at concealment. The 'medium' pawnbroker was more likely to draw his clientèle from among artisans, clerks and poorer professional people, many of whom were trying to keep up the appearances necessary to their station. These customers were much more diffident and far less likely to pledge on a regular weekly basis, tending to raise loans intermittently and for longer periods. The custom of such businesses often overlapped, however, with some dealing in both types of pledge which accounted for the boxed and open distinction described earlier.[11]

The characteristic pattern of trade was the regular weekly pledge cycle which started on Monday morning when all the clothing which had been worn over the weekend was returned. Even when pawnbroking was on the decline in the inter-war years, Monday pledgings at one small local shop remained three times that of any other day. Tuesday's business also tended to be fairly heavy, as dried clothing which had been washed the day before made its appearance. Trade slackened somewhat on Wednesday, although it improved again on Thursday, as customers ran short of money before pay day. Wedding rings were usually used to raise a small bridging loan about

this time at an Ordsall shop in the 1890s. (But while some women pledged their rings each week others only took them out for such special occasions as Christmas or an anniversary).[12] Redemption occurred on Friday or Saturday, according to when the local wages were paid, some Salford cotton workers pledging their shawls on Saturday afternoon as soon as they finished work, in order to go shopping. Opening hours varied acccording to the pattern of local employment. The statutory opening time was from 8 a.m. until 7 p.m. in winter, and from 7 a.m. until 8 p.m. in the summer. Pawnshops in Victorian Manchester, however, opened as early as 6 a.m. on Monday, closing at the same time each evening with the exception of Friday (which was a half-day holiday from 1 p.m.) and Saturday.[13]

Regular customers of this sort tended to bring the same bundle of clothing every Monday morning, the pawnbroker and his assistants knowing exactly what it contained so that looking through was a mere formality. 'He didn't even enquire "How much?" He merely pushed the approved security further along the counter for somebody else to pack, calling out to the lad who was writing tickets, "Mason, six shillings", and was deep in the next parcel before that active young scribe had dated Mrs. Mason's "duplicate".'[14] For with the loan agreed, its details, (amount, article, name of customer and address) were entered in a ledger and on two tickets or duplicates, whose design again reflected local custom, being much larger in the north. One of these tickets was given to the pawner, the other being attached to the pledge, which on a busy Monday morning would be placed on shelves or 'racking' against the walls of the shop. In the lowest shops bundles were more likely to be thrown into a corner until there was time to store them properly, although customers in the manufacturing districts of Lancashire often refused to let their clothes be so casually treated.[15] Another entry was made in the books when the pledge was redeemed, legislation establishing that tickets and books had to be written in a 'fair and legible manner'. Such regulations were often rather loosely applied, particularly in smaller concerns, although in larger shops every detail was often performed to very definite rules, even down to folding the various types of clothing and counting out the money.[16]

The pawnbroker's warehouse included several rooms or even several storeys of rooms according to the extent of business. These were divided in the larger firm according to pledges; tools, flat irons, furniture downstairs; rings, Sunday brooches and scarf-rings in the safe or special room nailed with sheet iron. Bins, racks and shelves divided the space of any storeroom into numerous densely packed compartments where the pledges were placed according to type of

articles, amount lent and date of transaction to assist their swift and accurate location. Tickets would be pulled up to the upstairs rooms in a leather bag on a busy Saturday night by the warehouseman who found the pledges and dropped them down a well, shute or 'spout' to the shop below, giving rise to the well-known colloquialism among pawners about a pledge being 'up the spout'. (Bundles were hauled up by a windlass and stout rope and chain in some shops).[17]

The pressure of business as customers redeemed for the weekend was like being on a production line, 'as fast as that, because you were doing anything from 500 to 600 pledges a week. Sometimes a 1,000 when it was a busy time'. Shops in the poorest districts rarely closed before 12 o'clock on Saturday night, and assistants would be at work packing away bundles until one or two in the morning, although such hours were shortened by the changing pattern of wage payment. With customers getting paid at one or half past two in the afternoon rather than later in the evening, some pawnbrokers were beginning to close a little earlier by the 1880s, and by the inter-war years Friday night had become the heaviest redemption day.

Pawnbroking was one of the most tightly regulated of trades, with strict conditions being attached to charges and the sale of unredeemed articles. It was governed by two main acts, that of 1800 being superseded by another in 1872. The 1800 act empowered the pawnbroker to charge an annual interest rate of 20 per cent on all sums under 42s. The annual rate on loans above that was fixed at 15 per cent. The terms and interest on sums over £10 were subject to special agreement between borrower and lender, the agreement being a stamped document which had to be signed by the borrower at the time of deposit. The Pawnbrokers' Act of 1872 raised the amount of interest the pawnbroker could charge to 25 per cent per annum (½d. a month for every 2s.0d. or fraction of 2s.0d. lent) on loans under £2. The annual rate on loans over £2 was 20 per cent, or ½d. a month for every fraction of 2s.6d. However, pledges in this category could also be made subject to a 'special contract', whereby pawnbroker and pledger agreed their own terms for interest, forfeiture and storage (the one proviso concerned forfeiture, which could not take place under three months). In the absence of such an agreement the statutory rate applied automatically. Other legal charges to which pledges were subject included a ticket fee of ½d. if less than 10s.0d. was advanced and 1d. on larger loans. A minor act of 1922 which related to pledges under £2 gave the pawnbroker the right to charge a so-called 'valuation fee' of a ½d. for each 5s.0d. or part of 5s.0d. lent. Ticket and valuation fees were deducted when the loan was made, but interest was payable on redemption of the pledge, or renewal if it had run the maximum permitted period of a year and seven days (15 months before 1872).

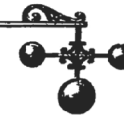
This was the time for which a pawnbroker was bound to keep pledges before they became forfeit. Once the period of redemption had passed articles on which 10s.0d. or less had been lent became the pawnbroker's absolute property. Those over 10s.0d. had to be put up for public auction, being redeemable until the day of sale.

As we will see, only a minority of pledges were lost in this way although the amount of time which lapsed before redemption depended on the type of trade. This was illustrated very clearly in returns from two Liverpool pawnbrokers during the 1860s. One was a 'low' business at which 66 per cent were redeemed within one week, 82 per cent within one month and 92 per cent within six months. These proportions differed significantly at the other more medium class of shop (33 per cent, 62 per cent and 80 per cent respectively), where a far greater number were carried over into the latter part of the year. Eleven per cent of this pawnbroker's pledges were taken out for between seven and 12 months, with redemption quickening as forfeiture drew nearer, 5 per cent being redeemed in the twelfth month and 7 per cent in the three month period of grace which pledgers were still allowed at this time.

The whole procedure of pledging was extremely expensive for the most frequent of the pawnbrokers' customers since an ostensible ½d. a month interest on each 2s.6d. (2s.0d. after 1872), was in reality much higher because the rate below this sum was also a ½d. no matter how short a time the article had been in pledge. Although the annual interest rate was theoretically limited to 20 per cent, a 6d. pledge redeemed the same day as it was pawned consequently paid some 3000 per cent, so that 'calculating in this way almost any rate might be shown to be as lawful'. The legal return on these small loans was in a sense misleading since many larger pawnbrokers with heavy overheads found them unprofitable. Nevertheless, it remained true that the smaller the loan the higher the interest, the heaviest rate falling on the very people who were least able to bear it, for loans of a few pence were very common in the poorest working-class districts, particularly in the earlier part of the nineteenth century. However, people experiencing difficulties with a low or irregular income tended to pledge with little regard to cost, for the mental strain of a constant struggle to make ends meet left little time to organize and plan. Poor housewives faced the increasing work and responsibility of a growing family with whom income always failed to keep pace, so that not looking ahead frequently became the 'only adaptive way of coping with a situation where to look ahead is to look forward to a week, a month, or even a lifetime of suffering.[18] But as Margery Spring Rice put it in describing the predicament of the working-class housewife, 'The wonder is not how little but how much she achieves with so

many odds against her'. Such women were in the front line of the battle against inadequate resources, and credit remained the only alternative to those for whom the recurring domestic crisis was more important than the high cost of borrowing.

Chapter One



MAKING ENDS MEET: THE MIRROR IMAGE OF SAVING

The world was better far aw'm sure,
When Pawnshops had ne neym, man:
When poor folks could their breed procure,
Withoot a *deed o' shyem*, man!
Ther Boxes luik like cuddies' stalls;
There's hell-fire in their hollow balls;
Their gains is large, wor chance is sma —
They often's get wor pledges a' —
Just like the plagues ov Egypt sent,
They banish peace an' calm content —
Aw wish they a' were bleezin'.[1]

For the poor household, expensive credit was just one aspect of a generally high cost of living based on low income, casual labour and lack of security. Heavy manual work required the frequent purchase of shoddy clothing which in turn wore out very quickly.[2] Poor quality food was bought in small quantities for immediate consumption. A greater risk of default meant the poor frequently paid rents which were quite out of proportion to their income. Individual saving was a luxury. Charles Booth noted that in almost all the poorer households he investigated the admitted expenditure exceeded the supposed income, which was attributed either to an under-statement of regular earnings or to the use of credit. John Foster illustrated how close many were to subsistence in his comparative study of South Shields, Oldham and Northampton. He found that even in the relatively prosperous year of 1849 the incomes of most working families in all three towns were either already too low for them to buy all the food they needed, or would be if they had to support just one extra adult.[3] Half a century later, Rowntree considered the pawnshop often played 'an important part in the lives of the people in Class "B", but

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especially is this true of the people who live in the slums where the stream of people coming to the pawnshop on a Monday morning is a characteristic sight.' Class 'B' families, whom Rowntree estimated were almost 6 per cent of the total population in York and nearly 10 per cent of the working-class population there, comprised two parents and two to four children whose total income was between 18s.0d and 21s.0d. a week. They were largely the families of unskilled labourers who, while not the most destitute, lived constantly from hand to mouth. So long as the wage earner was in work they managed to get along, but a week's illness or lack of employment meant 'short rations, or running into debt, or more often both of these'. Class 'B' families often rose into a higher class once the children began to earn, but were likely to sink back again once they married and left home, the cycle of poverty to which Rowntree drew attention being itself a simplification of the credit process which enmeshed many. For even this temporary rise in prosperity often provided little respite from debt, since although a regularly employed worker might be allowed a good deal of credit while his children were still growing, the day of reckoning could not be postponed indefinitely. Tom Fox, in evidence before the Poor Law commissioners, gave the example of some families who had debts of between £40 and £60 by the time the children found employment.[4]

The problems of a low income were compounded by irregularity which also led to an inevitable reliance on loan agencies to bridge the gap between payment. The bulk of small savings was amassed not by workers earning high wages in good weeks, but by those who enjoyed a regular if lower income, like domestic servants and shop assistants.[5] As one writer observed in 1916, making a tacit comparison with Pember Reeves's survey of the regularly paid poor during the same period: 'Life on a pound a week is difficult enough, but it is child's play to the management of an income which may be thirty shillings one week and ten shillings the next.'[6] While Eleanor Rathbone felt the sense of being their own masters at least afforded the *young* unskilled, engaged by the day, some compensation for irregular earnings, their wives experienced no such intangible benefit. They were faced with the well-nigh insoluble problem of making ends meet on an indeterminate allowance which only approximated the real wage. What the wife received was commonly based on the average earnings of the slack period, any excess being reserved as the husband's own pocket money.[7] These problems, although particularly acute in the ports, were reflected throughout the working class, and had a long history, a wide range of occupations being subject to intermittent payment in the seventeenth and eighteenth centuries, when financial gaps had been bridged by loans or small advances in money or kind. The weekly