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Original Artist Oliver Kilbourn, 1938

Balancing the Scale of Financial Wellbeing in the Great Northern Coal Field 1920-1950

H I S T O R Y R M A T H E S I S

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Foreword

As a child, I remember my father recounting stories of his childhood in a northern mining community. He recounted the determination and solidarity that existed among the community and how when times get tough they would come together. He also told anecdotes about the women within these working-class communities. He joked about how the women of the street came together to reprimand the coal delivery man for changing his coal delivery date without informing them as this had the unintended consequence of ruining the washing that had been drying in the streets by covering it in a layer of sot. Therefore, the following week they came together and tipped over his cart in protest. The coal man quickly learned to keep the miner's wives on their side. This is just one of the many colourful stories he recounted to me.

The lessons I have learnt from these women have influenced my own life and I would like to believe that these values have remained with me even as I have continued to take a very different path. As I approached my master's thesis I once again turned home to these women. I wanted to learn more about how they dealt with adversity, and how they were able to beat the odds and protect not only their families but also their communities. I found that the literature often didn't reflect my own experiences. Women within these communities were often invisible to scholars as they did not often take a front seat to key political development. However, I always felt that without their hard work these communities could not have existed or survived. As my project continued to expand I found myself looking more and more at the community as a whole and their approach to life, money, and unity.

I hope that in this thesis I have been able to portray the true experiences of those living within closed mining communities in the Great Northern Coal Field. I believe that we can learn a lot about the value of money from those who did not have a lot. I also believe that these communities were able to build something truly unique that should be recorded as they were able to create their structures that protected them from an environment that could easily destroy them all. As you read through this work I hope you keep in mind the realities and stories of those whose experiences and contributions made up the mining communities.

Chapter 1. Introduction

Problem Statement

A financial network is a concept that describes a collection of financial entities that are linked by monetary transactions.¹ Actors within these networks include those requiring and providing services, such as banks, insurance companies, and consumers. Globalisation has magnified the financial interdependence within these networks, with more people taking out loans, mortgages, or investing. Thus, the role of financial institutions has changed, moving away from banks that focused on lending through a physical payment system towards "massively complex international technology firms who operate a sophisticated network of credit markets and payment systems".² As the economy has developed, the financial services industry has expanded to meet demand in types of risk management.

Today, the complexity of these financial interactions has become more multifaceted, with academics, governments, and private organisations emphasising the need to improve financial literacy to manage poverty and improve living standards.³ Financial literacy refers to an individual's capacity to understand potential decisions that could harm their financial wellbeing. Thus, academics have argued that a person's capacity to feel in control over their short- and long-term prospects is integral to improving one's financial wellbeing and therefore their ability to become more financially stable.⁴ However, research done by the US Financial Industry Regulatory Authority 2009-2018 investigated how the average citizen understood financial concepts such as interest, inflation, and diversification, found that few participants had a strong understanding of these financial concepts.⁵ This report found that changes in consumer habits and financial products have made it harder for consumers to manage their finances.

¹ A Nagurney and K Ke, "Financial Networks with Intermediation," *Quantitative Finance* 1, no. 4 (April 1, 2001): 441–51, doi:10.1088/1469-7688/1/4/304.

² Cullen Roche, "Banking Is Complex Because the World Has Become More Complex," *Pragmatic Capitalism*, accessed June 3, 2022, <https://www.pragcap.com/banking-is-complex-because-the-world-has-become-more-complex/>.

³ Paul Gerrans, Craig Speelman, and Guillermo Campitelli, "The Relationship Between Personal Financial Wellness and Financial Wellbeing: A Structural Equation Modelling Approach," *Journal of Family and Economic Issues* 35, no. 2 (2014): 145–60, doi:10.1007/s10834-013-9358-z.

⁴ K Muir et al., "EXPLORING FINANCIAL WELLBEING IN THE AUSTRALIAN CONTEXT" (Sydney :, 2017), https://www.csi.edu.au/media/Exploring_Financial_Wellbeing_in_the_Australian_Context_Final_Report.pdf.

⁵ Kristina Zucchi, "Why Financial Literacy Is So Important," *Investopedia*, accessed June 3, 2022, <https://www.investopedia.com/articles/investing/100615/why-financial-literacy-and-education-so-important.asp>.

Beyond this, research has also highlighted how having low financial wellbeing can impact psychological and physical health, reducing confidence and productivity.⁶ In contrast, individuals that grow up in households with higher financial wellbeing are less likely to be depressed, show aggression or other anti-social behaviour.⁷ These positive individuals appeared to express higher levels of self-confidence, experiencing less stress in the workplace. Simply put, studies into financial wellbeing found that “money matters” because it determines “where we live, how we live and what we do with our spare time, now and in the future”.⁸ By having a limited understanding of financial literacy means there is a large group of people today that are unprepared for a severe financial crisis. While this may initially seem to be an individual problem, it can have a wider impact on the economy. For example, the 2008 financial crisis arose because of a lack of understanding about mortgages and predatory lending.⁹

Building upon this work I found that even though there is a lot of literature on the development of financial institutions, there has been less analysis on the changes in financial wellbeing. Many of these studies work on the assumption that as financial networks have become more complex, financial literacy has declined, implying that financial wellbeing was simpler in the past. This is something I would like to explore further to see if how we cope with financial stress has significantly changed over time. This thesis will be contributing to the research on financial wellbeing by examining the financial behaviours of a historical case study. I will analyse how working-class pit villages were able “to manage money and cope with unexpected financial shocks”, on an individual, household, and communal level.¹⁰ The goal of this research project is to reconstruct the financial wellbeing of those living in a working-class community to examine if there was a distinct difference in how finance was managed. By the end of this thesis, I will have answered the following research question and its subsequent sub-questions;

- How did closed mining communities in the *Great Northern Coal Field* manage their financial wellbeing between 1920-1950?
 - o What conditions did they face?
 - What did their financial network look like?
 - o What role did women play in managing household financial wellbeing?

⁶ Marzieh Kalantarie Taft et al., “The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns,” *International Journal of Business and Management* 8, no. 11 (2013): 63.

⁷ Jonathan Fox, Suzanne Bartholomae, and Jinkook Lee, “Building the Case for Financial Education,” *Journal of Consumer Affairs* 39, no. 1 (2005): 1, doi:<https://doi.org/10.1111/j.1745-6606.2005.00009.x>.

⁸ Muir et al., “EXPLORING FINANCIAL WELLBEING IN THE AUSTRALIAN CONTEXT.”

⁹ Zucchi, “Why Financial Literacy Is So Important.”

¹⁰ Muir et al., “EXPLORING FINANCIAL WELLBEING IN THE AUSTRALIAN CONTEXT.”

- How did power and control shape the financial decision-making capacity?
- What role did the household play in managing financial wellbeing?
 - What strategies and tactics were commonly used by family units to improve their financial position?
- What role did the community play in managing financial wellbeing?
 - What coping strategies did they utilise and to what extent did they use their community to insulate themselves?

This thesis argues that financial management within closed working-class communities was a multifaceted affair that often relied on a vast array of different long- and short-term, monetary, and non-monetary strategies and tactics. By combining individual, household, and community strategies the villages were able to insure themselves against external austerity policies, poor wages, and dangerous working conditions. They were able to carve out their own way of life, independent from the paternalistic and often oppressive policies of the mining companies by utilising a combination of physical, social, and cultural capital. Furthermore, while both genders contributed to the development of the management of finance, women played a unique role within the household and community. They exercised significant control over the resources and acted collaboratively when necessary to expand resources to insulate their communities and reduce financial instability. By acting cooperatively, married mining women managed to protect their community and family unit by monitoring money flows and engaging in complex social systems to provide them with informal insurance in times of economic strain.

Theoretical Framework: Financial Wellbeing

For my thesis, I have chosen financial wellbeing as my theoretical framework because of its ability to analyse the quality of life experienced by the working poor. Depending on the scholar, financial wellbeing can be broken down into different categories. For example, according to Van Praag et al. wellbeing is provided by individual satisfaction in six areas: business, finance, home, leisure, health and environment.¹¹ In contrast, McGregor and Goldsmith recognize financial wellbeing as including economic, physical, social, emotional, environmental aspects, political, and spiritual factors.¹² What is recurrent within all these definitions is that financial wellbeing must assess the financial quality of life in both a material and a psychological dimension. Simply put, financial wellbeing is an

¹¹ B M S van Praag, P Frijters, and A Ferrer-i-Carbonell, "The Anatomy of Subjective Well-Being," *Journal of Economic Behavior & Organization* 51, no. 1 (2003): 29–49, doi:[https://doi.org/10.1016/S0167-2681\(02\)00140-3](https://doi.org/10.1016/S0167-2681(02)00140-3).

¹² Sue L T McGregor and Elizabeth B Goldsmith, "Expanding Our Understanding of Quality of Life, Standard of Living, and Well-Being," *Journal of Family and Consumer Sciences* 90, no. 2 (1998): 2.

assessment based on one's ability to meet their needs and live a fulfilling life.¹³ It is a "comprehensive, multidimensional concept incorporating financial satisfaction, objective status of financial situation, financial attitudes, and behaviour that cannot be assessed through one measure".¹⁴ It is measured by satisfaction with their financial situation and can be identified in the quality-of-life experiences in areas such as social life, job security, and financial prospects.¹⁵

As financial wellbeing also considers the perception of finance, it looks at how much control individuals have over their position. Perception of control is a core psychological construct in the most prominent theories of behaviour and has been tied to good financial wellbeing. For example, in social cognitive theory and the theory of planned behaviour, control relates to one's perception of personal ability to achieve a desired outcome via actions.¹⁶ If an individual believes that they can change their outcome based on the actions they are likely to feel a greater sense of financial wellbeing. Thus, control is linked to the idea of agency as it enables people to play a part in their self-determination, giving them the capacity to adapt to their situation.¹⁷

Financial wellbeing is also tied to ideas of satisfaction in the quality of life. It includes the financial adequacy of individuals or families to protect them against economic risks such as unemployment, illness, bankruptcy, poverty, or destitution in retirement.¹⁸ If a person can respond to life events they are more likely to experience higher financial wellbeing.¹⁹ This requires you to have a high degree of knowledge about your financial situation. This "primacy of 'control'" also means that sometimes individuals can be "more content on a tight budget than when spending freely but without control", and therefore can experience higher or lower levels of satisfaction based on their management abilities.²⁰

¹³ Nancy Miller Porter, *Testing a Model of Financial Well-Being* (Virginia Polytechnic Institute and State University, 1990).

¹⁴ Sohyun Joo, "Personal Financial Wellness," in *Handbook of Consumer Finance Research*, ed. Jing Jian Xiao (New York, NY: Springer New York, 2008), 23. doi:10.1007/978-0-387-75734-6_2.

¹⁵ Monika Ardel, "Wisdom and Life Satisfaction in Old Age," *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 52, no. 1 (1997): P15–27; Celia Ray Hayhoe et al., "Differences in Spending Habits and Credit Use of College Students," *Journal of Consumer Affairs* 34, no. 1 (2000): 113–33.

¹⁶ Albert Bandura, "Social Cognitive Theory: An Agentic Perspective," *Annual Review of Psychology* 52, no. 1 (2001): 1–26; I Ajzen, "The Theory of Planned Behavior. Organizational Behavior And Human Decision Provsesses, 50, 179–211," *Anderson, S., Kinsey, R., Loader, I. and Smith, C.(1994) Cautionary Tales: Young People, Crime and Policing in Edinburgh. Avebury: Ashgate, 1991.*

¹⁷ Bandura, "Social Cognitive Theory: An Agentic Perspective."1.

¹⁸ So-hyun Joo, "Personal Financial Wellness and Worker Job Productivity" (Virginia Polytechnic Institute and State University, 1998).

¹⁹ Ivo Vlaev and Antony Elliott, "Financial Well-Being Components," *Social Indicators Research* 118, no. 3 (2014): 1113.

²⁰ Ibid. 1112.

Observable and Perceived Financial Wellbeing

Traditionally, those researching financial wellbeing have used records to track the observable financial situation of an individual or a household. They used a scale of quantitative indicators to determine the level of financial wellbeing.²¹ Therefore, there are many ways to reconstruct the financial position of an individual such as examining savings, income, number of children, debt, and home ownership. For this research, I will focus on looking at the material hardship, employment, and the ability to balance the budget faced by individuals, households, and communities within the *Great Northern Coal Field*.

Firstly, material hardship can be determined by looking at whether individuals, households, and communities could afford necessities such as housing, food, healthcare, and education.²² As the cost of living varies depending on time and location, material hardship is context-dependent.²³ Secondly, employment as an indicator of financial wellbeing allows us to gauge an individual ability to support themselves. The term unemployment refers to a situation when a person who is actively searching for employment is unable to find work and can include long- and short-term underemployment and involuntary part-time work.²⁴ This doesn't include people who leave the workforce voluntarily for reasons such as retirement or marriage. Thirdly, I will look at the ability to live within a budget, determining if they can meet their needs without taking on unmanageable debt.

Perception of financial wellbeing refers to a personal assessment of an individual's financial resources including satisfaction with income, the standard of living, and overall financial status. Firstly, satisfaction with income refers to assessing the amount of income that a person receives or earns regularly. Secondly, satisfaction with standards of living is an assessment of the quantity and quality of goods and services available or on the market.²⁵ Finally, satisfaction with financial status represents an overall assessment of their financial situation based on their current position.

²¹ van Praag, Frijters, and Ferrer-i-Carbonell, "The Anatomy of Subjective Well-Being."

²² Jayanta Bhattacharya, Janet Currie, and Steven Haider, "Poverty, Food Insecurity, and Nutritional Outcomes in Children and Adults," *Journal of Health Economics* 23, no. 4 (2004): 839–62; Sondra G Beverly, "Measures of Material Hardship: Rationale and Recommendations," *Journal of Poverty* 5, no. 1 (2001): 23–41; J Michael Collins and Carly Urban, "Measuring Financial Well-Being over the Lifecourse," *The European Journal of Finance* 26, no. 4–5 (2020): 341–59.

²³ Susan E Mayer and Christopher Jencks, "Poverty and the Distribution of Material Hardship," *Journal of Human Resources*, 1989, 88–114.

²⁴ Adam Hayes, "Unemployment Guide," *Investopedia*, accessed June 3, 2022, <https://www.investopedia.com/terms/u/unemployment.asp>.

²⁵ Taft et al., "The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns."

This thesis will look at how individuals perceived their ability to pay their bills on time, manage their debt, and make ends meet consistently.²⁶ It also included having well developed financial goals such as paying off loans, obtaining a mortgage or making contributions towards retirement. These goals cannot simply be wishful thinking but reflected in the actions taken by the individual. Additionally, the idea of control is closely interlinked with the idea of security one feels in their financial position. For example, whether money is a constant point of stress within a household, even when it is well managed. The second perception variable under analysis refers to one's perceived ability to have a financial "cushion" against unexpected expenses and emergencies. This can include savings, health insurance, good credit, and being able to rely on family or community to absorb any financial shock. Finally, fulfilment refers to one's perceived quality of life beyond simply surviving. It includes being able to make choices on how best to enjoy life, from taking vacations, going out for a meal, pursuing meaningful employment, spending time with family, or being able to partake in hobbies and is dependent on individual desires.

Simply put, by using this theoretical framework, in this thesis I will be asking the following questions within the subsequent chapters:

- Can the individual/household/community access food/shelter/healthcare etc.?
- Was there an issue of individual/household/community precuring sustainable employment?
- Were individuals/households/communities able to live within their budget or going into debt?
- Were individuals/households/community's satisfied with their income to meet their needs?
- Were individuals/households/community's satisfied with their standard of living?
- Were individuals/households/community's satisfied with their overall financial status?

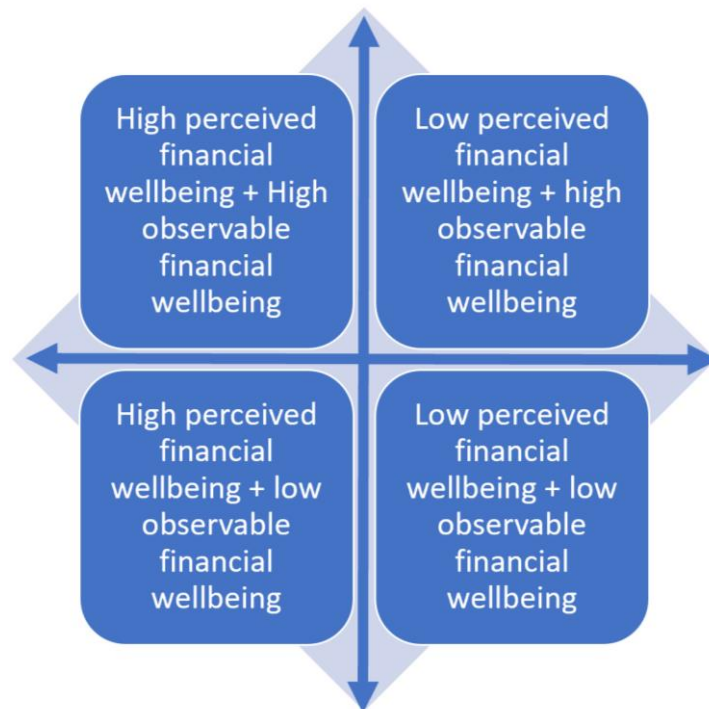
Possible Outcomes

If the subject can satisfactorily fulfil all these criteria this thesis will contend that they have high perceived and observable financial wellbeing and thus have unambiguously good financial wellbeing.

²⁶ Consumer Financial Protection Bureau, "Measuring Financial Well-Being: A Guide to Using the CFPB Financial Well-Being Scale," *Washington, DC: Consumer Financial Protection Bureau*, 2015.

People in this category can mostly meet their everyday, rainy day, and one-day objectives.²⁷ Conversely, if they have low perceived and observable financial wellbeing they will have unambiguously poor financial wellbeing. People in this category are not meeting many of their everyday, rainy day, and one-day objectives. They frequently report financial problems and seldom report financial successes. They also either have low savings or low access to funds, run low account balances, or run into payment problems.

Those with low perceived but high observable financial wellbeing have ambiguous financial wellbeing. They have good observable financial outcomes, but they do not derive a sense of wellbeing from their finances. People in this category tend to report financial problems but not financial successes, yet they have savings, access to funds, adequate account balances, and few payment problems.²⁸ Finally, those with high perceived but low observable financial wellbeing also have ambiguous financial wellbeing. They experience and perceive good financial outcomes, but they have bad observable financial outcomes. People in this category report being successful in many of their everyday, rainy day, and one-day objectives, yet their financial statements indicate that they have low savings or access to funds, low account balances, or problems making payments.



The x-axis indicates the spectrum of perceived financial wellbeing. The y-axis indicates the spectrum of observable financial wellbeing.

²⁷ Carole Comerton-Forde et al., "Using Survey and Banking Data to Measure Financial Wellbeing," *Commonwealth Bank of Australia and Melbourne Institute Financial Well-Being Scales Technical Report*, no. 1 (2018).

²⁸ *Ibid.*

Method and Source Analysis

Building upon the theoretical framework of financial wellbeing, this thesis will outline how the sources were chosen and analysed. Conventionally, financial wellbeing has been determined via a comparison of self-assessments and official records on finance. However, as I will be looking at a historical case study, I must adapt my method to fit in with the resources available. This section will outline how the *Guerrilla History* approach will impact my choice of sources and analysis.

The term *History from Below* refers to a historical perspective that focuses on the story of the “invisible poor and oppressed”.²⁹ It moves away from master narratives as the main driving force of history because it fails to acknowledge the influence class struggles have on determining our history. It argues that the hard work and decisions made by ordinary people day-to-day played a more significant role. Therefore, it is important to remember that “history from below is not, or should not be, mere descriptions of hitherto invisible poor and oppressed people: it should challenge mainstream versions of the past”.³⁰

As a subdivision of this approach, *Guerrilla History* looks at the types of sources used in *History from Below* as it aims to place the individuals involved in creating history in a central role. By using sources that allow historical figures to express their own opinions and analysis, *Guerrilla History* ensures that their voices are heard. The most famous example of this *Guerrilla History* would be Leon Trotsky’s assessment of the Russian Revolution in 1917 where he provided his analysis on the revolution. The practice of *Guerrilla History* tries to dissect the distinctions between academics and participants to argue that those involved in making the history should not only be considered sources but also interpreters of the past. *Guerrilla History* allows the protagonist to express their experience in their own words. This is very important because women, specifically miners’ wives, have yet to be considered peers in the global history of workers. They have either been placed on a pedestal as a figure of near-perfect altruism, or they have been relegated to a supplementary role of the men within the communities in that they lived. In this thesis I will address this by using different sources to incorporate multiple different voices.

I will utilise autobiographies, local history publications, and interviews, alongside other supplementary literature on the topics to paint a picture of the financial behaviours of those living within these closed mining communities. By using ego-documents such as autobiographies, and

²⁹ Staughton Lynd, *Doing History from the Bottom up: On EP Thompson, Howard Zinn, and Rebuilding the Labor Movement from Below* (Haymarket Books, 2014). Xi-xvii.

³⁰ *Ibid.* xi.

interviews I aim to “reflect the thoughts, wishes, and efforts” of the author and to “provide deep insights into [their] strategic rationales”.³¹

This being said, it is important to highlight some background to my sources that may have influenced the contents and style. Firstly, several of my sources came from autobiographies by members of these communities. Many of these autobiographies were published at the start of the 1980s, except for Mary Craddock's *A North Country Maid* being published in 1960. These autobiographies are unique because the contents and style were determined by the author. They had the power to write about their experiences without influence over the types of questions they were asked or the topic they covered. In contrast, however, these autobiographies only reflect those individuals who had the time or interest in writing a book about their experiences. This may lead to a bias in how they talk about the past because they may have an agenda to present their upbringing in a specific light to make a point. Each of these autobiographies were interested in discussing the legacy of poverty in mining communities.

Secondly, I have also included texts collected by organisations that approached individuals to write about their experiences of the past. These include the NSPCC³² the Strong Words Collective. Like autobiographies, these compiled texts were published around the beginning of the 1980s. They provide shorter accounts of the past from different perspectives written by men and women from these communities. These accounts are complimentary to my autobiographies because they provide brief snap shots into the past, forcing the writer to highlight the most important issues. Both the NSPCC and Strong Words stated that their aim was to “do justice to some of the ideas feelings and experiences of that generation” and to provide later generations with a better understanding of “capitalism and the forces within it which create perpetual problems for working-class people”.³³ This shows that these books were also trying to specifically address the topic of poverty and the working-class experience. Though it is not explicitly stated, it could be argued that these works were part of a larger labour history movement in the 1970-80s to record and preserve the experiences of the working classes.³⁴

Thirdly, I decided to conduct interviews to supplement these main sources to paint a broader image of the past. Throughout my interviews, I aimed to approach my protagonists as peers.

³¹ Laurence Fontaine and Jürgen Schlumbohm, “Household Strategies for Survival: An Introduction,” *International Review of Social History* 45, no. S8 (2000): 9.

³² The National Society for the Prevention of Cruelty to Children.

³³ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*, ed. Keith Armstrong, Huw Beynon, and Terrence Monaghan (Whitley Bay: Erdesdun Publication, 1977). 6.

³⁴ Thomas Miller Klubock and Paulo Fontes, “Labor History and Public History: Introduction,” *International Labor and Working-Class History* 76, no. 1 (2009): 2–5.

This was made easier because of my familiarity with the context in which I was analysing. I grew up within these neighbourhoods and heard stories from those who experienced them first-hand. While I was not intimately familiar with the experiences of those who I interviewed, I did share a common knowledge of our surroundings. I came from a family of miners, and I grew up in a working-class (albeit slightly different) community. Therefore, I was aware that I needed to address them in a tone that did not distinguish me as an external academic coming into their community, but as someone who already had partial membership.

Finally, as a practical approach, *Guerrilla History* uses these protagonist accounts in combination with other historical resources to corroborate their findings. When possible, I used the testimonies of witnesses alongside independent objective evidence. This triangulation allows historians like myself to crosscheck facts and ensure that the situation on which they are basing their analysis is not an outlier to the main experience. It is a mixed-media form of analysis that combines traditional archival research and interviews. Additionally, unlike traditional assessments of financial wellbeing that use surveys and interviews to gauge the financial wellbeing, I am using historical sources. While these sources are very useful in learning about the perceptions of the past, they do pose a problem regarding the overlap between self-reported perceived and observable wellbeing. To address this problem, I have looked at supplementary sources to quantify the cost of living, unemployment rates, and wages (Appendix 1, 2 & 3). This allows me to triangulate and confirm whether their statements are broadly in line with other individual experiences. Simply put, any observation I made was cross reference through multiple sources to check that they were referring to a common experience or attitude of the mining community.

Location

For this case study I decided to look at multiple villages within the region because I found that they shared many similar characteristics in how they functioned. This decision to look at a region instead of a specific village had two added benefits. Firstly, it enabled me to use a wider array of sources instead of relying on one local archives. This was important Covid as I was not sure if I would be able to have unfettered access to all the resources. Secondly, this approach also had the benefit of confirming that my results were not only relevant to one very specific village but a reflection of the wider financial behaviour of the working poor within the region.

I choose to focus on the Northeast pit communities in England for several reasons, the first being that I was already familiar with the coal mining communities that existed there during the 20th century and thought that I would be best suited to empathise with their experience. Secondly, I chose to focus on a region commonly referred to as the *Great Northern Coal Field* because of its size

and significance in coal production within Europe. In 1913 alone the *Great Northern Coal Field* alone was responsible for producing over 1/3 of all coal entering the world trade.³⁵ It was made up of Northumberland and Durham County, extending from Shilbottle to Bishop Auckland (see map below). By analysing this region, my research would reflect a very significant industrial demographic. Finally, I chose to look at rural industrial communities rather than urban working-class communities because of their unique social structure. These closed communities acted as a microcosm of life for the working poor as they were, to a large extent, subject to the same conditions and were able to carve out their way of life independent of the authorities.

As you can see on the map, the Northeast pit fields covered a large area of land. Most of the pit villages were in county Durham and Northumberland. While cities like Newcastle upon Tyne, Gateshead, Sunderland, and Middlesborough do lie within the *Great Northern Coal Field*, my research will be focusing on rural communities. This was because urban centres did not focus on monolithic industry and did not share the same tightly knitted network as the pit villages making them a very different environment for financial analysis.

It must be noted, that because of choosing such a large coalfield is that I was unable to look at every single colliery or pit village. Instead, I chose a selection of different pit villages across Northumberland and Durham. The selection of these pits is influenced by the biographical accounts I could find as well as the accessibility of their digital records. This included villages such as Pegswood, Cramlington, Ashington, Beamish, Rainton, Cresswell, Thornley, Lynemouth, and Woodhorn.

³⁵ Martin J Daunton, "Down the Pit: Work in the Great Northern and South Wales Coalfields, 1870-1914," *The Economic History Review* 34, no. 4 (1981): 578–97.



Map of Northeast England.³⁶ The Great Northern Coal Field stretched from Shillbottle to Bishop Auckland (highlighted in a pink circle).

³⁶ Rootweb, "Map of North East England," 2022, http://sites.rootweb.com/~wiilbig/just_a_map.htm.

Timeframe

There are several reasons for studying the period 1920-1950, the first being that this period marks an era where these pit villages reached their peak of influence. In the 1950s and 1960s around a hundred Northeast coal mines were closed.³⁷ These close-knit communities saw significant disintegration as more external workers moved to the region. This meant that the financial networks of these communities fundamentally changed as they no longer shared a strong communal bond. While prosperity did rise following nationalisation, they did not remain in their semi-autonomous situation but instead began to resemble closer to what we would consider a multi-cultural, multi-industry settlement.

A second reason for studying this period is that it marked an era where these communities faced prosperity, depression, risk, and stress. This included the Great Depression, the First and Second World Wars, and Nationalisation which all had a major impact on the coal industry. Alongside this, coal mining also saw significant mechanisation, regulation, and changes in labour conditions with the rise and fall of union activities throughout the period. These industrial developments within this period will help to consolidate my findings on the nature of financial behaviour by demonstrating how they operated in different situations. I wanted to see how they responded in periods of prosperity and decline.

Tying into these ebbs and flows in stability, I chose to study mining communities within this period because of their unusually stable demographics. Unlike other communities throughout the British Isles, mining communities in the Northeast pit fields were less directly impacted by the First and Second World Wars because they were exempt from conscript because they were essential industrial workers.³⁸ This is not to say that they did not feel immense pressure, or face hardship, but simply that the pressures played out in a more financial means. For example, after the outbreak of the Second World War, there were severe difficulties in meeting the demand for energy supplies, and steps were taken to concentrate responsibility for sources of fuel and power into a single department.³⁹ After the war, the coal mining industry functions relating to the fuel and power industries were transferred to a new Ministry of Fuel and Power.

³⁷ David Simpson, "North East England 1950s and 60s," 2017, <https://englandsnortheast.co.uk/1950-1969/>.

³⁸ UK Parliament, "Conscription: The Second World War," 2022, [https://www.parliament.uk/about/living-heritage/transformingsociety/private-lives/yourcountry/overview/conscriptionww2/#:~:text=Full conscription of men&text=The National Service \(Armed Forces, farming%2C medicine%2C and engineering.](https://www.parliament.uk/about/living-heritage/transformingsociety/private-lives/yourcountry/overview/conscriptionww2/#:~:text=Full%20conscription%20of%20men&text=The%20National%20Service%20(Armed%20Forces,%20medicine%20and%20engineering.)

³⁹ Working Class Movement Library, "Miners," 2021, <https://www.wcml.org.uk/our-collections/working-lives/miners/>.

A third reason why I chose to focus on this period is that this timeframe was characterised as a place where single-breadwinner households were the norm. In general, during the Victorian period, these married women would have had jobs at the pit to supplement the wages and after this period it became more common for women to engage in secondary employment. The Mines and Collieries Act of 1842 banning women and children from coal mines was adopted after an enquiry ordered by Queen Victoria. Under the Mines and Collieries Act of 1842, all females under eighteen were required to leave underground employment within three months.⁴⁰ Thus, the approximately 5,000-6,000 women employed in the mines across England, Wales, and Scotland were forced to leave. As I was interested in analysing the role of non-waged labour and its impact on financial behaviour I chose this period because it marked a period where married women would predominantly not enter the workplace.

Finally, I wanted to investigate the financial wellbeing of those in the past I needed a way to communicate with those who experienced these communities. Therefore, by studying the period between 1920 to 1950 I was able to access a time that was, at least partially, still in living memory. Those who I interviewed grew up within these communities and experienced these situations first-hand. This allowed them to be incorporated within my analysis as they were able to detail what they thought of their situation.

Considerations of Research Constraints

Before delving into the history of these communities, I would like to highlight influential factors that may impact the research. By being aware of these research constraints and I have tried to counterbalance their influence when possible. These constraints include issues of romanticisation, generalisation, geographical distribution, and self-integration.

Firstly, as the main ego sources used in this analysis were written in retrospect, this thesis must consider that they may present a romanticised version of the past. Additionally, there may be an issue of self-censorship by suppressing information intentionally or passively, inhibiting the free flow of information to reduce attention to a specific societal issue.⁴¹ Certain topics may have been very difficult to talk about or may have been considered taboo at the time of writing. For example, issues of domestic abuse, alcoholism and drug abuse, suicide, disability, and the experiences of the LGBTQ+ community are unlikely to appear within these accounts of the past unless the individual is

⁴⁰ Rossana Barragán Romano and Leda Papastefanaki, "Women and Gender in the Mines: Challenging Masculinity through History: An Introduction," *International Review of Social History* 65, no. 2 (2020): 198.

⁴¹ Daniel Bar-Tal, "Self-Censorship: The Conceptual Framework," in *Self-Censorship in Contexts of Conflict* (Springer, 2017), 1–18.

specifically writing about them. Because appearances were such a strong aspect of these communities, many of the individuals did not want to confess to anything that would have separated them from the wider community or could have threatened their livelihood.

Secondly, as mentioned prior, my research into these mining communities will only reflect a small subsection of the experiences. While I have tried to select an array of different mining villages within the *Great Northern Coal Field*, I will not be able to reflect on every experience. My conclusions about the financial wellbeing of these individuals, households, and communities will therefore be a generalisation based on my findings. My aim when making these generalisations about financial wellbeing was to ensure that my study was “‘representative’ of larger social realities at the time”.⁴² By triangulating my findings with secondary literature, I sought to find a balance between local specifics and generalisable characteristics.

Thirdly, my research does not account for the differences in access based on the location and size of each pit village. As some of the mining communities were closer to urban hubs than others and had more public transport options, they could have more access to employment because they did not need to travel far. Similarly, some pit villages like Ashington acted as a hub for other communities because of their size. This meant that they had more access to organisations and resources than the smaller communities. In contrast, smaller villages like Cresswell and Lynemouth only had a small corner shop or bakery and relied on trips to Ashington to access different goods. Accessibility to other coastal communities was also influenced by access to rail. For example, those living in Cramlington could travel to other coastal fishing communities such as Amble and Duridge Bay in the summer. While I argue that the general underlying conditions for these mining communities were the same, some variations could impact their experiences such as unemployment.

Finally, something I had to keep in mind as I did my research is that I may not be as impartial as other researchers because of my connections to the region. As I grew up in a pit village and was surrounded by these people I was aware that I may be more sympathetic to their situation. I had to be aware to avoid “self-censorship related to [my] desire to avoid perpetuating conflict or upsetting gatekeepers, collaborators, and research participants”.⁴³ Similarly, I had to avoid romanticising the past by trying to focus on what was missing from the sources. I was also able to gauge through corroboration of my own experiences and with the sources if a sentiment expressed within the

⁴² Dan Little, “Generalizations in History,” accessed March 21, 2022, <https://understandingsociety.blogspot.com/2009/05/generalizations-in-history.html>.

⁴³ Erin Jessee, “Managing Danger in Oral Historical Fieldwork,” *The Oral History Review*, 2019. 21.

sources was a commonly held belief or simply a reflection of an individual's opinion or specific pit village.

Chapters to Come

This thesis will be split into three levels of analysis on different aspects of financial wellbeing. The second chapter will focus on outlining the history and context related to the *Great Northern Coal Field*. The third chapter will begin analysing the power dynamics that shaped the financial and social interactions of these closed communities. It will look at the role of power and control in shaping individual choices. The fourth chapter will look at the household as a unit and discuss how as a family unit was able to utilise different tactics and strategies to manage their finances. In the penultimate chapter, this thesis will move toward a community level to analyse how the closed community provided a situation where it made the most sense to tackle problems together. In the conclusion, this thesis will argue that social ties and voluntary actions played a vital role in the survival of the community. Without the actions of the women within these communities to volunteer their time and maintain social ties, these deeply impoverished communities would not have experienced the level of financial wellbeing that they did.

Chapter 2. History and Context

To understand the financial wellbeing of the *Great Northern Coal Field* 1920-1950 we must look at the history. In this chapter, I will provide an overview of the conditions for those living in closed mining communities in order to contextualise the financial situations of these communities in the short and long term. This chapter will provide the foundation required to analyse how individuals, households, and communities used their options to improve their financial wellbeing. It will be broken down into several key topics to build up an image of the past. These topics that impacted the financial situation include setting, access, employment, assistance, and poverty.

By looking at the setting of these coal mining communities, this section will dissect the long-term conditions that impacted the financial wealth of these communities. It will look at the setup of these coal companies and how they dominated the type of employment available. Additionally, it will provide details about the housing opportunities and the isolated nature of these villages. Secondly, I will explore what types of access residents had to different employment and education opportunities. By analysing these factors, we can gain insight into the prospects of these people from their birth onwards. Thirdly, this chapter will look at the state of employment to see what working life was like for those who did and did not work within the community. Finally, I will bring together all these factors to argue that those living within these communities were living in abject poverty and that their situation alone prevented them from achieving financial stability.

A Long History of Mining

Although some mining took place as early as 1183 in Northeast England, it was in the 18th century that the region saw rapid industrial expansion.⁴⁴ Northumberland and Durham were the largest coal-producing counties, supplying both Britain and mainland Europe with coal from its ports in the North Sea. Arguably it was this supply of coal that acted as a “major prerequisite for its industrialisation in the late eighteenth century”.⁴⁵ Thus, as demand for coal continued to increase, technology improved alongside the demand for workers. By 1830 the Northeast was producing 30 million tons per year.⁴⁶ It saw another significant increase in 1914 as output to 56 million tons and the labour force increased from 50,000 to 200,000.⁴⁷

⁴⁴ The Northern Echo, “Early Coal Mining 1100-1500,” accessed June 3, 2022, <https://www.thenorthernecho.co.uk/history/3183874.early-coal-mining-1100--1500/>.

⁴⁵ Ad Knotter, “Mining,” in *Handbook the Global History of Work*, ed. Karin Hofmeester and Marcel van der Linden (Berlin: De Gruyter Oldenbourg, 2018), 239.

⁴⁶ Emma Griffin, *A Short History of the British Industrial Revolution* (Macmillan International Higher Education, 2018).

⁴⁷ W Williamson, “Class, Culture and Community a Study of Social Change in Mining through Biography” (Durham University, 1980). 48.

This research will be looking at multiple coal companies that operated throughout the *Great Northern Coal Field*. However, for the sake of brevity, I will use the Ashington Coal Company (A.C.C.) as an example as it represents an archetypical company within the region and owned several collieries including Woodhorn, Creswell, Ashington, Linton, and Ellington. Additionally, I will also provide an example of Longhirst and Pegswood, two smaller coal companies that resided in Northumberland. By looking at these coal companies I aim to give a brief overview of their development and functioning as they shaped the miners' lives. This will help contextualise the conditions of the average mining community to provide insight into the financial stability, prosperity, and their overall wellbeing during this period.

Out of all the coalfields in Northumberland, Ashington was one of the largest. This unparalleled growth led to it being dubbed the “biggest mining village in the world.”⁴⁸ However, prior to the sinking of the first major pit in 1867, the region consisted of a few small mines scattered across the countryside which employed approximately 450-550 people.⁴⁹ Ashington experienced its boom between 1900-1950. Its population size increased 60x, reaching its height in the 1920s at approximately 30,000 people. Described as a “pioneer community” and as “a gold rush town”, Ashington’s history was fundamentally shaped by mining.⁵⁰ A.C.C went on to own many pits in the region including Ellington, Linton, Newbiggin, Lynemouth, and Woodhorn. Some of the villages ,like Lynemouth, did not exist in the 19th century and were built with the explicit intention supplying larger collieries within the vicinity with manpower.⁵¹ Other villages that surrounded the region such as Pegswood and Longhirst were controlled by different owners such as S.H. Frazer and Longhirst Grange Colliery Co. Ltd., respectively. This being said, even though these companies were separate from the A.C.C., they similarly ran their operations.

While these settlements could be seen as boom towns, their progress was not linear as their population size fluctuated in times of economic stress.⁵² For example, during the wars, demand for coal rose to meet the war efforts leading to the collieries working to their full capacity.⁵³ However, during the interwar period, this region saw a significant slump as the demand for coal fell

⁴⁸ Andrew Dawson, *Ageing and Changing in Pit Villages of North East England* (UoM Custom Book Centre, 2011). 25-6.

⁴⁹ Ibid.

⁵⁰ Arthur Gordon, “The Economic and Social Development of Ashington: A Study of a Coal-Mining Community” (University of Newcastle upon Tyne, 1954); Dawson, *Ageing and Changing in Pit Villages of North East England*. 26.

⁵¹ England’s North East, “Ashington, Newbiggin and Lynemouth,” 2017, <https://englandsnortheast.co.uk/ashington-newbiggin-lynemouth/>.

⁵² Dawson, *Ageing and Changing in Pit Villages of North East England*; Gordon, “The Economic and Social Development of Ashington: A Study of a Coal-Mining Community.”

⁵³ Dawson, *Ageing and Changing in Pit Villages of North East England*.

significantly. In response to these changes in coal prices and the repressive tactics used by the pit owners, A.C.C had strong political character and robust solidarity among the miners who “resolved to reverse their losses which had resulted from the cumulative wage suppression” of the interwar period. These changes in prosperity had a significant impact on the financial wellbeing of the working communities within these pit villages. As demand for coal was never stable, workers could not rely on obtaining a stable wage. Furthermore, if there was an extended period of decline many of these workers did not have the resources or savings to support themselves, leaving them in a very vulnerable to other financial stresses.

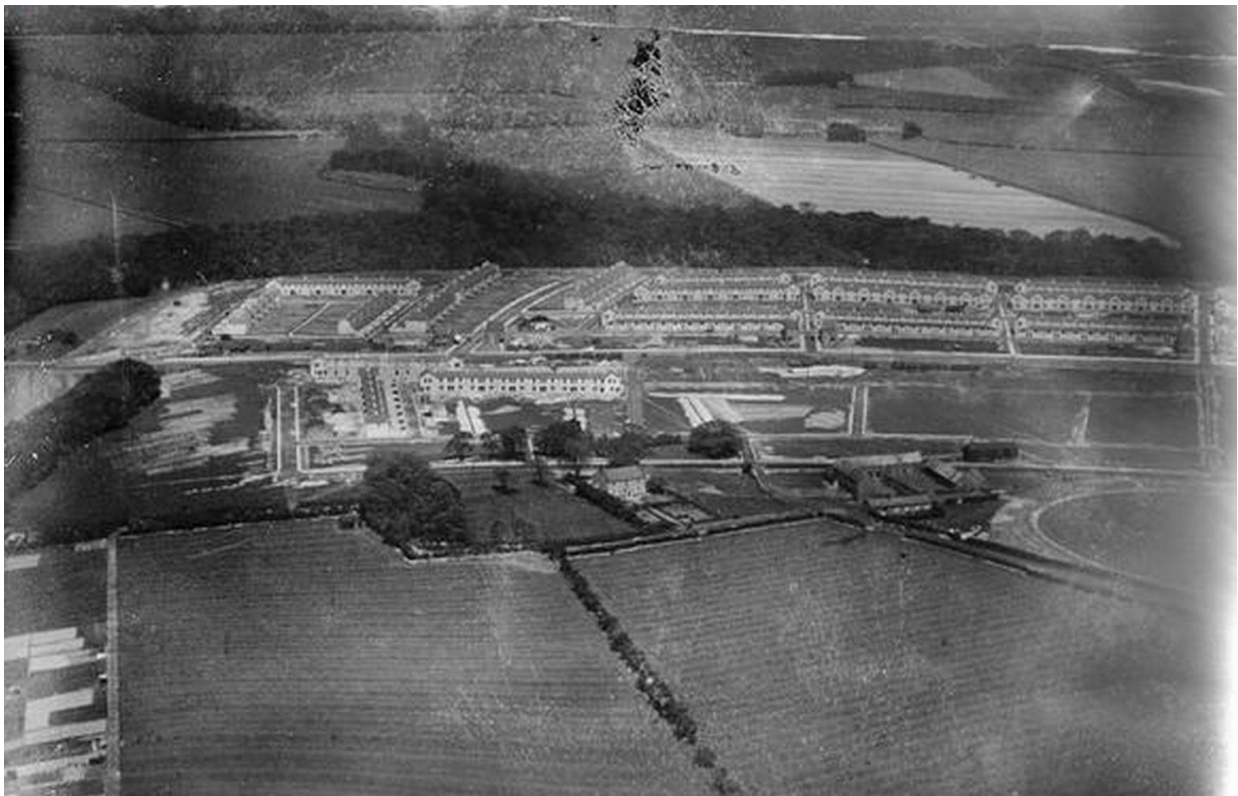
In conclusion, while there were many different coal companies in the *Great Northern Coal Field*, many of them followed a similar model of development that placed industrial growth at the centre. These pit villages, scattered in the surrounding country, operated as semi-autonomous entities that were built for and around the prosperity of the pit. As the region developed, so too did the infrastructure that connected them including housing, shops, and schools. In the following sections this chapter will explore the impact this had on the access to resources and the overall quality of life.

Collieries and Pit Villages

The following pictures are photographs (below) taken of the collieries and pit village to show how the infrastructure was built to accommodate the coal companies, with little done to improve the aesthetics of the environment. Smoke was pumped into the atmosphere and pollutants were released into the local water supply. Houses were built in long rows to maximise the number of residences. Though they were there were houses, gardens, and shops within these communities, it was up to the household’s residents to adapt them to their needs. Simply put, I used these photos to exemplify the fact that the coal company did little to improve the quality of life of their workers, nor did they foster any social responsibility to the community. Therefore, the environment would indicate that the community would have very poor observable financial wellbeing if we were only to look at how the company treated their employees.



*Photos of Linton and Ashington Colliery.*⁵⁴



*Lynemouth pit village 1924.*⁵⁵

⁵⁴ Amber, "The Ashington Group," 2022, <https://www.amber-online.com/visual-culture/the-ashington-group-i/>.

⁵⁵ English Heritage, "The Ashington Colliery and Surrounding Housing Terraces 1924," 2022.



*Ashington Colliery and Pit Village 1924.*⁵⁶

Closed Communities

*“Rainton was created by the pits. It is a huddle of streets dotted with pitheads and it lies at the bottom of Rainton bank because that’s where the coal is. The countryside round about is wild and beautiful and nearby there are one or two real country villages with traces of Roman occupation. But Rainton is neither old nor beautiful... Dominated by the huge pit chimney which scatters pit dust round the whole area, Rainton on a wet day is like a primaeval swamp. The village has five pubs, one church and a Co-op which runs the length of the main street. For the rest, the village consists of street after street of jerry-built terrace houses”.*⁵⁷

As you can see in the images above, alongside the description from a resident of one of these villages, the topography of the coal seam in the Northeast meant that the settlement pattern of pit villages was generally dispersed self-contained villages. Migration was an integral aspect of any mining community, with the *Great Northern Coal Field* exemplifying this trend as companies called in migrants from the surrounding countryside and cities across the country. The mobilisation towards the mine

⁵⁶ Ibid.

⁵⁷ Mary Craddock, *A North Country Maid* (London: Hutchinson & Co, 1960). 49-50.

has often been associated with a more general transition from an agricultural to an industrial society, with focus being placed on the wage labour market and the formation of the mining proletariat as a labour community.⁵⁸ Many of these pit villages still maintained many “agricultural sub-economic activities at home” from growing their food and raising and butchering their animals.⁵⁹ Occupants of these communities were well acquainted with the surrounding industry that supported the pit. It was common to be on friendly terms with the local farm where they could get access to dairy goods or to have a close relationship with local butchers and shop clerks.⁶⁰ A reason for this was that because the community was so focused on the pit, everyone would have a connection to each other directly or indirectly.

While these pits required migrant workers to move to the region from other parts of the country, they had a low level of occupational diversity with many people coming from the surrounding countryside. The earliest workers had been agricultural workers while later migrants in the 1920s onwards mostly came from other mining communities such as Durham, Cumberland, or Wales. The diverse origins of Ashington’s migrants led the social historian Sid Chaplin to describe the area as a ‘linguistic, social and intellectual boiling pot’.⁶¹ This meant that there were few ethnic identifications, with people associating more with their occupational background than their heritage.

Even though the “physical proximity and social interdependence” were integral to the survival of these communities, there was a distinction made between the stable population and those who moved to obtain work in the short term.⁶² Often these villages had a significant turnover of the population as seasonal workers moved on to find new jobs. The distinction between the in-and-out group was significant and often defined by linguistic behaviour. Each village had a variation of the Pitmatic dialect that allowed others to easily identify. Descriptions of these multiple dialects date back to the Victorian period. Some of these dialects were so region-specific that they could not be understood by outsiders because of their unique “northern provincialisms, peculiar intonation and accents and rapid and indistinct utterance”.⁶³ Thus, language became a way of actively distinguishing community insiders from outsiders. Another way of distinguishing insiders and outsiders was through family ties. Those who were long-term residents of the region were more

⁵⁸ Knotter, “Mining.”

⁵⁹ Jaclyn J Gier and Laurie Mercier, *Mining Women: Gender in the Development of a Global Industry, 1670 to 2005* (Springer, 2006). 262.

⁶⁰ Craddock, *A North Country Maid*. 20.

⁶¹ Dawson, *Ageing and Changing in Pit Villages of North East England*. 36.

⁶² Williamson, “Class, Culture and Community a Study of Social Change in Mining through Biography.” 51.

⁶³ Martin Wainwright, “Lost Language of Pitmatic Gets Its Lexicon,” *The Guardian*, 2007.

likely to have a strong family network within the surrounding villages and had lived there for most of their lives.⁶⁴

Overall, mining communities have been described by social historians as a “heavy-industrial form of existence” that was the result of the special demographic constellation and industrial structure.⁶⁵ These pit villages were “relatively isolated but homogenous communities” which made them a unique laboratory for research into communal and household finance.⁶⁶ Those who lived within these villages seemed to be aware of the uniqueness of these “self-contained communities” that separated them from other non-mining settlements.⁶⁷ Miners and their families often expressed a strong sense of occupational identity that was defined by a strong social attachment that shaped their financial behaviours.⁶⁸

Colliery and Council Housing

*“Home was a two-room flat, and by now there were eight of us living in them. On the same landing as us, lived a family of four, occupying the two front rooms; downstairs lived a family of five; all of us sharing the same backyard toilet, and wash-house; living space was at a premium”.*⁶⁹

To house their working population, mine owners would purchase large tracts of land near pits that they would develop into accommodation for the miners and their families. The miner would enter a service tenancy arrangement where they were granted accommodation and land in exchange for working at the pit. By doing this mine owners were able to bind a permanent supply of labour to their newly formed pit villages.⁷⁰ This practice was so widespread that coal companies often acted as the largest rental authority within a village. For example, A.C.C. owned 37% of the houses near the pit in 1934.⁷¹ This limited the options of residency available for workers.

The colliery houses were very small, made up of approximately four normal-sized rooms; a sitting room, a kitchen, and two bedrooms.⁷² When you take into consideration how large mining families were with over 20% of women in the 1930s UK having on average 4 or more children, these

⁶⁴ Craddock, *A North Country Maid*.

⁶⁵ Yong-Sook Jung, “Just a Housewife? Miners’ Wives between Household and Work in Postwar Germany,” in *Mining Women* (Springer, 2006), 263.

⁶⁶ Dick Geary, “Working-Class Identities in Europe, 1850s–1930s,” *Australian Journal of Politics & History* 45, no. 1 (1999): 26.

⁶⁷ Craddock, *A North Country Maid*. 25.

⁶⁸ Geary, “Working-Class Identities in Europe, 1850s–1930s.”

⁶⁹ Thomas Callaghan, *A Lang Way to the Pawnshop* (Gateshead: Howe Brothers Ltd., 2001). 9.

⁷⁰ Knotter, “Mining.”

⁷¹ Dawson, *Ageing and Changing in Pit Villages of North East England*.

⁷² George Alsop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages* (Whitley Bay: Eresdun Publication, 1979). 20.

accommodations were far from sufficient.⁷³ The houses had few amenities such as electricity or running water. However, colliery housing did have the added benefit of providing the miner and his family with a “free supply of coal”, an important fuel for cooking, and heating.⁷⁴ The responsibility to maintain the accommodation lay with the occupants and not the owners.⁷⁵ This is very different from current rental situations where the landlord is responsible to make sure the conditions were liveable.

Colliery housing was often criticised by members of the community as they were very much aware of the control this gave the pit. They argued that colliery housing “tied you to the colliery”, acting as a social control over your behaviour.⁷⁶ Thus, while collieries presented themselves as benevolent providers, miners argued that they used the threat of eviction to ensure that everyone who lived within its residencies were under control.⁷⁷ In addition to this social control, the mine owners used colliery housing as another justification to reduce the wages of the miners. For example, it was a requirement for miners to put forward their sons to the pit when they left school if they wanted to keep living in the house while also docking the pay for living in a colliery house because of a rule that stated that if two or more able-bodied men living within a household their wages and coal allowance would be reduced.⁷⁸ In sum, “the colliery house was a tremendous hold on a man” because it took away their control over their situation.⁷⁹

Once a miner was unemployed or retired they were not allowed to carry on living in the colliery house.⁸⁰ The company would insist that the miner’s family find another house to live in so a new employee could move in.⁸¹ The speed at which they were evicted from the premises depended on the community in which they lived. Some companies “wouldn’t push [widows] out straight away”, perhaps in fear of backlash from the community.⁸² However, in some cases, the company would show

⁷³ Oliver Dormon, “Childbearing for Women Born in Different Years, England and Wales: 2014, 10 November,” 2015, <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/conceptionandfertilityrates/bulletins/childbearingforwomenbornindifferentyearsenglandandwales/2015-11-10>.

⁷⁴ Dick Beavis in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 17; Margaret Hedley, “Married to A Coal Miner,” 2022.

⁷⁵ William Muckle, *No Regrets* (Newcastle Upon Tyne: People’s Publication, 1981).

⁷⁶ George Alsop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 25.

⁷⁷ Dawson, *Ageing and Changing in Pit Villages of North East England*.

⁷⁸ Ron Rooney in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 37.

⁷⁹ Henry Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 35.

⁸⁰ David Ayre in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

⁸¹ Arthur Turnball in *Ibid*.

⁸² *Ibid*. 43.

little sympathy and would “come and put the whole lot- furniture and the kiddies- in the street”.⁸³ What this shows is that the housing situation for many of these families was dependent on their ability to bring in a stable income from the pit. When they were faced with periods of financial stress or instability, the safety net in which they had built their life could be pulled away, leaving them in a very vulnerable position. Simply put, “if a husband was killed at the pit, his wife and children would be given only two weeks to deal with the grief of losing their breadwinner and make arrangements for a new place to live”.⁸⁴



*Colliery Housing in Ashington 1936.*⁸⁵

Council houses, also known as social housing, were seen as a better option for many miners as they gave the occupants more stability in their residency. Introduced in 1919 by the government in response to the Tudor Walters Report, they helped provide socialised housing to the working poor.⁸⁶ This was expanded on in 1923 under the Chamberlain Act which subsidises the number of private

⁸³ Ibid., 25.

⁸⁴ Hedley, “Married to A Coal Miner.”

⁸⁵ Edwin Smith, “Miner’s Housing, Ashington Northumberland,” 1939, https://www.ribapix.com/Miners-housing-Ashington-Northumberland_RIBA5019#.

⁸⁶ John J Parkinson-Bailey, *Manchester: An Architectural History* (Manchester University Press, 2000).

builders creating affordable housing.⁸⁷ The building of the council houses was followed by slum clearance plans that started in the 1930s and continued until the 60s. These council houses were built by the local authorities and were funded by the government to provide secure tenancies at reasonable rents to the working classes. They were seen as a substantial improvement to the housing conditions as they pulled down the old slum. They also brought improvements in sanitary facilities and integrated a comprehensive sewage system.⁸⁸

However, they also came with their own issues, with the main obstacle being that they were difficult to obtain. Secondly, they had strict regulations that limited the occupant's freedom. Those who managed to get a council house were often expected to "respect" those who gave it to them by showing thanks.⁸⁹ Finally, while the creation of these council houses followed slum clearances to prove the conditions of those who lived there, they did not always take into consideration the needs and wants of the community. For example, one account stated that "people have no say...with an open fire you have some flexibility. If you're short of money you can go to the woods and get some timber or go down to the slag heap...But in Billy Row, this wasn't possible. There was only one form of heating available".⁹⁰ What this shows is that while council housing did have some positive aspects in alleviating housing poverty, it also entailed some unintended consequences that placed constraints on other aspects of life.

It must be highlighted that many people did not have the opportunity to get either a council house, or a colliery house, and were forced to take up private residency. Thus, within these pit villages, the tenancy positions were just as precarious as their employment. Many young people could not get access to these residencies and were instead forced to rent small rooms from slum lords.⁹¹ For those who did get housing, the threat of eviction and poor living conditions led to a situation where the tenants had little control over their life. They couldn't rely on having somewhere to live if something went wrong, nor could they live comfortably within these confined spaces.

Overall, what this shows is that the housing situation within these closed rural mining communities was moderately stable but had many negative aspects. Perhaps, this was because Britain was only just beginning to develop its social policies. These houses only provided the minimum level of security to their occupants by providing them with residences that met the

⁸⁷ The House of Commons, "Council Housing," *Hansard*, 2022.

⁸⁸ Dawson, *Ageing and Changing in Pit Villages of North East England*.

⁸⁹ Davis Ayre in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.14.

⁹⁰ *Ibid.*, 14.

⁹¹ Hedley, "Married to A Coal Miner."

minimum requirements for living standards at the time. Furthermore, for those just starting to make their way into the world, the waiting list could be very long. This resulted in an unstable observable financial position because individuals could neither plan for the future, nor could they enjoy a high level of control over how they wanted to live because of the many strict regulations that were associated with them.

Services

“There were a few little shops. There was a big co-op. At Lynmouth...at what they call market street. There was the butchers, a little general neighbours shops for groceries and things, there was the hairdressers, the chemist...but the chemist wasn’t there all the time...and then you had the Co-op. It had a grocery department, butchers, and the hardware...and that were the four shops they had at the Co-op. And then there was another general dealer and a fish and chip shop down at the bottom beside the church. And a cobbler... There was a post office, the news agents...”⁹²

Alongside the colliery housing, mine owners, in a bid to create a stable working population, would also provide additional services alongside to the colliery housing by also providing food rations, healthcare, and schooling.⁹³ Any form of urban development was focused on the exigencies of the pit, paying little attention to the quality of life of its workers.⁹⁴ The infrastructure was designed to maximise profit rather than to fit the needs of its residents. It was only with the gradual development of these communities did other miner friendly amenities develop. Thus, inadequacies of the colliery infrastructure were compensated for by the people’s organisations which were largely under the auspice of various miners’ federation branches. For example, many mining villages had ‘picture halls’⁹⁵, a gymnasium, a reading room and a billiards table that were part of the miner’s institute.⁹⁶

Beyond this, basic infrastructural services such as healthcare access were limited as some villages did not have their surgery and the doctor would cycle from village to village to provide his services.⁹⁷ When accidents occurred, casualties would be taken to the hospital in the local town. In situations where the accident was very large, casualties would be transported by pony and cart to

⁹² Catherine Simpson, “Anonymous Interview 1,” 2021.

⁹³ Knotter, “Mining.”

⁹⁴ Dawson, *Ageing and Changing in Pit Villages of North East England*.

⁹⁵ Old term for a *cinema*.

⁹⁶ Simpson, “Anonymous Interview 1.”

⁹⁷ Ibid.

the city. Furthermore, there were no maternity facilities in the local hospital, meaning that most women would have their children at home with the assistance of a midwife.⁹⁸

In conclusion, I found that most villages had several basic amenities. Additional facilities focused on leisure and recreation were funded by those living within these communities, but these were not funded or introduced by the coal companies. Many of the facilities were based on practical utility that focused on improving the mine's profits. Little was taken into consideration by those building these villages. This situation would also suggest that whatever actions were made to improve the quality of life of these residents should be attributed to the work done by the community itself.

Education and Limited Options

"The value of education".⁹⁹

As the village was built around the colliery, education was vocationally based with the goal of preparing young men to work in the pit and young women to be home keepers. The Church of England alongside the mine owners provided schools to arguably socialise "children into the benefits and rightness of the status quo".¹⁰⁰ Thus, it was assumed that men would work in the mine (or provide services in relation to the mine), and women would be employed in domestic work before they would marry.¹⁰¹

As a consequence, for many parents, education was not a priority as they often "needed the extra earning power of their children".¹⁰² It cost money to continue educating children, adding another stress to the household. Parents had to make decisions on whether they could keep their children in school or if they must start earning their keep. Those who did decide to educate their children further had to make sacrifices or find scholarships. This being said, the main obstacle stopping a lot of boys and girls from leaving formal education was the 1842 Coalmines Act which prevented child labour in

⁹⁸ Catherine Simpson, "Anonymous Interview 2," 2021.

⁹⁹ Craddock, *A North Country Maid*. 16.

¹⁰⁰ Robert Lee, *The Church of England and the Durham Coalfield, 1810-1926: Clergymen, Capitalists and Colliers*, vol. 8 (Boydell & Brewer Ltd, 2007). 154.

¹⁰¹ Miss Parkin in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 50

¹⁰² Robert Kaiser, "Citizen K Street; How Lobbying Became Washington's Biggest Business," *Washington Post*, 2007. 162.

the pits.¹⁰³ This problem continued well into the 20th century with many not having the “financial resources to bear the cost of education”.¹⁰⁴

While most boys focused on their entry into the workforce, education for girls focused on preparing them to run a household, rather than pursuing a career. This was because there were few earning opportunities for young women within these isolated communities.¹⁰⁵ Thus, girls learnt skills such as cooking, sewing, washing, and childcare as it was seen as much more sensible than book learning.¹⁰⁶ After leaving school there was a short period before marriage where a woman would engage in some form of formal employment. This included working in the local co-op or being a domestic worker for a wealthier family. However, when they did marry this was put aside for full-time work as a housewife.¹⁰⁷



*Former King Edward VI Grammar School Building, Morpeth 1966.*¹⁰⁸

Many young men and women left education at the age of thirteen or fourteen while a small selection of boys would pass the grammar school entrance exams.¹⁰⁹ Those who got into grammar school were part of the “elite” and were described as the “cream” as they would have the opportunity to learn the skills required for a higher paying job.¹¹⁰ It was even more unusual for

¹⁰³ Lee, *The Church of England and the Durham Coalfield, 1810-1926: Clergymen, Capitalists and Colliers*.

¹⁰⁴ J.M.S. Coates in NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945* (Hexham: NSPCC Young LEague, 1984). 4.

¹⁰⁵ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

¹⁰⁶ Hedley, “Married to A Coal Miner.”

¹⁰⁷ Simpson, “Anonymous Interview 2.”

¹⁰⁸ Flickr, “The Former King Edward VI Grammar School in Morpeth,” 1966.

¹⁰⁹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*; Craddock, *A North Country Maid*.

¹¹⁰ David Ayre and Miss Parkin in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 10, 50.

young women to continue their education, and it was “especially unusual to go on [to] university” as it required significant “parental sacrifice”.¹¹¹

As an adult, one could seek additional qualifications to improve their chance of securing stable employment outside of the mine. This could include training to be a plumber, electrician, or working for the municipality. Further education could also reduce the chance of exploitation by their employers who often relied on the workers having a poor understanding of numeracy or literacy.¹¹² It was seen as the only way to escape poverty and provide both men and women independence from the system of waged slavery.¹¹³ The benefits of education appeared to become more apparent for individuals within these communities as they aged, with many of them attending night classes as an adult. Some adults, alongside their work at the pit, would attend courses on economics, accounting, and English in the hope that it would allow them to obtain a more desirable and stable employment.

Pursuing further education as an adult was not without its obstacles. For example, often these men and women were too tired to study after working all day.¹¹⁴ Alternatively, those who wished to further their education had to rely on scholarships or assistance from a family or friend (see Appendix 1 for cost of night school course).¹¹⁵ Those who did enter further education via the colliery school were subject to social control as these schools were “designed to be pacifying” employees and bring them in line with the ethos of the company.¹¹⁶ This led to an undercurrent of resentment between the community and the authorities because they felt that their access to education was being hindered.¹¹⁷

Furthermore, having an education did not always ensure that you would be able to achieve desirable employment. In many instances having a trade experience or skill was more important to employers. This meant that even when individuals decided to retrain as a builder or office clerk they were not ensured employment in the end. Those who did pursue further education often lamented the fact that they left formal education without a specific trade or experience required to get a vocational job.¹¹⁸ This meant that even those who did well at school often ended up in the same job as those who dropped out because of the simple fact that there were no other jobs available.

¹¹¹ Miss Parkin Ibid. 50.

¹¹² Dick Beavis, *What Price Happiness?* (Whitley Bay: Strong Words Newcastle Free Press, 1980).

¹¹³ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

¹¹⁴ Beavis, *What Price Happiness?*

¹¹⁵ Craddock, *A North Country Maid*.

¹¹⁶ Lee, *The Church of England and the Durham Coalfield, 1810-1926: Clergymen, Capitalists and Colliers*. 154.

¹¹⁷ Ibid. 161.

¹¹⁸ Joseph Halliday, *Just Ordinary, But...An Autobiography* (Essex, 1959).

The education on offer within these closed mining communities was heavily influenced by the types of employment available to them. While government acts such as the Miners Act of 1842 had done much to reduce child labour in the mine, they had not established any other alternative scheme that emphasised continued education. Thus, attendance in school was low because of the parents' indifference towards formal education.¹¹⁹ This created an environment where there was "little or no opportunity" to learn anything besides what was already accepted within the community.¹²⁰ Thus, while education did have the potential to improve the financial prospects of an individual, it did not definitively ensure that they would be able to procure more stable employment. The usefulness of the education was determined on a case-by-case basis with some using it to escape the mines completely.

Tying into the idea that education had the limited potential to expand horizons, a key characteristic that shaped the financial lives of those living within mining communities is that there were limited employment opportunities. The way these communities were set up meant that there was "nothing else" but to work at the pit.¹²¹ This meant that they had to accept their position as another "member of what was chronic poverty and a struggle" for survival. Women were given two options; "either stayed at home and helped their mother or they went into domestic service".¹²² It was only a very minority who were able to get jobs. For example, getting a job for the local council or working in a shop was seen as a middle-class job. If someone was lucky enough to get an office job they "didn't let it go" easily.¹²³

In conclusion, many of the residents of these closed mining communities believed that "you were nullified because of circumstance. Because of life" and that they "had no chance of getting out of the situation [they] were in, none whatsoever".¹²⁴ This lack of options was further aggravated by the fact that most people wanted to work, and that they were struggling not because of their failings but because of a failure of the system to provide them with the opportunity to prove themselves. Unlike the cities where many groups of people lived in proximity "in a colliery village there was no prosperous people" apart from "maybe a doctor or the colliery manager."¹²⁵

¹¹⁹ Lee, *The Church of England and the Durham Coalfield, 1810-1926: Clergymen, Capitalists and Colliers*.

¹²⁰ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 69.

¹²¹ Muckle, *No Regrets*. 78.

¹²² Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 57.

¹²³ George Alsop in *Ibid*. 24.

¹²⁴ Maurice Ridley in *Ibid*. 58.

¹²⁵ Hilda Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 42.

Employment and Working Rights

As a by-product of industrialisation, labour became highly rationalised. Specifically, in mining, the process of rationalisation led to a workflow that was highly managed with clearly defined rules and schedules. Shifts were organised into rotations where specific functions were assigned to individuals to improve efficiency.¹²⁶ Pit villages were highly open to rationalisation for several reasons according to Bulmer who argued that the geological location of these settlements led to a higher degree of dependency between the employer and the employee.¹²⁷ Rationalisation was required because “the high degree of specialisation of primary extractive industry mean[t] that it supplies one product or none at all”.¹²⁸

As the household schedule of miners’ wives revolved around the routine of the pit, activities were highly segregated and rationalised. The miners and the miners’ wives were mutually dependent” on the other to function properly.¹²⁹ Thus, mining was “perceived as an exclusively male and pre-eminently masculine domain”, with the work of women being relegated to a secondary role of supporting the men.¹³⁰ These strict social controls gave little freedom to diverge from the norm and therefore reduced the financial wellbeing of the community because they decreased the level of control over their livelihoods.

Tying into the idea of limited opportunities, workers had very few rights and were often unable to guarantee a stable income. Workers could be laid off when pits were temporarily closed because of a slump. This led to an environment where almost everyone experienced extended unemployment at some point in their career.¹³¹ Pits would also employ temporary workers called “dossers” to meet their demand as they were cheaper to employ and did not require accommodation.¹³² Beyond this, the pits would also use loopholes to obtain cheap labour to the detriment of the workers. They would employ younger men at the pit because they did not have to provide them with a full wage.¹³³ This meant that men who were deemed too old or had some form of disability such as rheumatic arthritis caused by working down the pit would have very poor employment opportunities.¹³⁴

¹²⁶ Knotter, “Mining.”

¹²⁷ Martin I A Bulmer, “Sociological Models of the Mining Community,” *The Sociological Review* 23, no. 1 (1975): 61–92.

¹²⁸ *Ibid.* 61.

¹²⁹ Knotter, “Mining.” 251.

¹³⁰ *Ibid.* 237.

¹³¹ Beavis, *What Price Happiness?*

¹³² Callaghan, *A Lang Way to the Pawnshop*. 36.

¹³³ Halliday, *Just Ordinary, But...An Autobiography*.

¹³⁴ Craddock, *A North Country Maid*.

Another way to control their worker population was to introduce criteria that would influence the wage they received. This meant that week to week miners were not always certain of their pay;

*“The money earned was dependent on many factors; how far the coal seam was from the bottom of the pit shaft; if it was a good seam; if the rail track was good with very few sharp curves to derail the tubs; if they were not held up by the Shot Firer (the man who did the blasting); if their Davy Lamps¹³⁵ were well trimmed and kept burning and, last but not least, the whole team being present. All these factors were in the lap of the Gods, except the quality of the coal seam; this was in the lap of Lady Luck”.*¹³⁶

Few workers at the pit were offered a salaried income, with most miners working on commission. Thus, if miners did not meet the minimum they would not receive their wages and would be taken to the office where they would be questioned about their work effort.¹³⁷ Their wages depended upon how much coal he and his team got out and did not come with a bonus or guaranteed income.¹³⁸ In some pits, they had different traditions that could influence which seam a miner was assigned. Some used a lottery system, known as ‘Yuledo time’ where seams would be randomly selected. For the unlucky, they would be assigned to a “Muggy Seam” that would inevitably lead to a much lower wage than their peers because of the piece-rate system which did not guarantee them a good wage.¹³⁹ Miners’ wages were still dependent on their production capacity, thus their income varied considerably depending on external factors like coal prices and the grade of coal they could extract.

As a consequence of the nature of their work, miners were always vulnerable to economic cycles, seasonal fluctuations, war, taxation and “other decisions by the ruling elites” that had “far-reaching direct and indirect repercussions on the lives of the poor”.¹⁴⁰ Additionally, because of this exploitative structure, many of the miners were not privy to the reasons behind these changes in employment. The calculations used to decide their wages based on the price of coal were not revealed to the miners, leaving them open to “unfairness, inaccuracies, or malpractice” by the mine owners.¹⁴¹ This meant that mining communities could face extended periods of economic stress. For

¹³⁵ A safety lamp suitable to be used in flammable environments.

¹³⁶ George E Moat, *History of Me; We Three and One More* (North Shields: Gem Publishing Place, 1985). 10.

¹³⁷ Beavis, *What Price Happiness?*

¹³⁸ Moat, *History of Me; We Three and One More*; Muckle, *No Regrets*; Beavis, *What Price Happiness?*; Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

¹³⁹ Moat, *History of Me; We Three and One More*. 10.

¹⁴⁰ Fontaine and Schlumbohm, “Household Strategies for Survival: An Introduction.” 1.

¹⁴¹ The House of Commons, “Coal Mining Industry,” *Hansard*, 1935. Para. 4.

example, in the 1920s British coal once again faced mounting pressure as wages were pushed down. Similarly, in 1921, 11% of insured workers were forced out of work because of post-war overproduction and overseas competition. Miners, steelworkers, and construction workers were badly hit, with unemployment reaching more than 20% in each industry independently.¹⁴²

While the miners did face poor wages and few workers' rights, they were also subject to incredibly harsh working conditions. Before nationalisation, these conditions were more apparent with little to no benefits given to the miners. For example, there were no nationally required holiday days or minimum contractual wage required. The working conditions were so bad that in retrospect the miners in the 1930 "couldn't visualise claiming compensation on a weekly basis; or retiring and getting three tons for 14 pounds", something that was introduced in the subsequent decades as more workers' rights were negotiated.¹⁴³ Simply put by the miners themselves, the conditions under private enterprise in the *Great Northern Coal Field* were "terrible".¹⁴⁴

The miners of the *Great Northern Coal Fields*, unfortunately, experienced a long-term hardship that predated the Great Depression with the 1926 General strike leaving the mining industry in a slump. The 1926 strike hit many families with unemployment leaving "everyone felt uncertain about the future..."¹⁴⁵ This was then followed by a more general crisis in the 1930s where people were faced with "abject poverty whether you worked or whether you didn't work."¹⁴⁶ They suffered significantly in those "dark days of mass unemployment" that left scars for many later in their lives.¹⁴⁷ Additionally, during the Great Depression, the number of accidents increased as the working conditions progressively worsened because pit owners in a bid to save on expenses did not renew their machinery leading to men working in "waterlogged seams".¹⁴⁸ In a government report on safety standards, it was acknowledged that the pit owners failed to "carry out the law because this costs money".¹⁴⁹ It found that in 1934 over 400 men were killed and about 60,000 injured by falls of ground due to shafts being overwound. In sum, slumps created an environment where it "was a case of survival of the fittest for the working class".¹⁵⁰

¹⁴² Selina Todd, *The People: The Rise and Fall of the Working Class, 1910-2010* (Hachette UK, 2014).

¹⁴³ George Alsop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 32-3.

¹⁴⁴ Beavis, *What Price Happiness?* 23.

¹⁴⁵ Len Admondson in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 65.

¹⁴⁶ Henry Ashby in *Ibid.* 33.

¹⁴⁷ Len Admondson in *Ibid.* 68.

¹⁴⁸ Craddock, *A North Country Maid*. 65.

¹⁴⁹ The House of Commons, "Coal Mining Industry."

¹⁵⁰ Thomas Brown in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 53.

Because of their poor working conditions, accidents and sickness could have unintended consequences for those working down the pit. Miners could lose their jobs because of an unforeseen hospital visit that caused them to be absent from work.¹⁵¹ In cases where miners were forced to take sick leave, they were given limited sick pay because there was no social security to provide them with assistance (Appendix 1).¹⁵² This sick pay was limited and was unsuitable for long-term disabilities. This meant that a miner would likely become unemployed if he was unable to work for a long period. This led to an attitude among miners claiming that “folks like us cannot afford hospitals or owt¹⁵³ like that, hinny¹⁵⁴”.

Another unintended consequence of sickness and accidents is the fact that they affected everyone. Those who lost a family member because of sickness or accident commonly had to leave their village to settle elsewhere to find suitable employment.¹⁵⁵ Accidents could also have an indirect impact on other households as wages were lost for everyone while they had to wait for the seam to be cleared and production to restart.¹⁵⁶ Furthermore, there were long-lasting impacts on the health of the miners because of these poor working conditions. Many of the miners would die young or become disabled, leaving their families to find alternative means of survival. It was common for men within these communities to suffer from pneumococcus, bronchitis, and arthritis.¹⁵⁷

Beyond this, miners were also subject to unforeseen expenses by the pit. They were forced to pay for all the tools and equipment they required. They had to buy their picks, candles, and lighting powder from the mine owners and if you did not, “when you went down the pit you had no helmets or protective clothing...You just made do with what you could”.¹⁵⁸ It was estimated that average wages for miners were closer to 44s a week, or 115 pounds a year, rather than the 65s reported by pit owners.¹⁵⁹ A reason for this was that miners often received deductions for their wages for “explosives, tools, and certain other things” that enabled them to complete their job.¹⁶⁰ Those who were unfortunate could face several penalties in proximity to each, creating extra stress on the resources.

¹⁵¹ Halliday, *Just Ordinary, But...An Autobiography*.

¹⁵² Moat, *History of Me; We Three and One More*.

¹⁵³ Pitmatic term for ‘Anything’ or ‘Nothing’.

¹⁵⁴ Pitmatic term of endearment similar to ‘Honey’ or ‘Dear’.

¹⁵⁵ Craddock, *A North Country Maid*.

¹⁵⁶ Moat, *History of Me; We Three and One More*.

¹⁵⁷ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

¹⁵⁸ Muckle, *No Regrets*. 22.

¹⁵⁹ The House of Commons, “Coal Mining Industry.”

¹⁶⁰ *Ibid.* Para. 3.

Taking into consideration the poor conditions they faced, it is not surprising that many of the miners considered themselves “nothing else but wage slaves”.¹⁶¹ While these men did experience some franchisee, the reality of their day-to-day lives was focused on subsistence and survival. In a functional sense, they lived in conditions “that was near slavery”.¹⁶² Their working and living conditions were so bad that they had little capacity to do anything else but work. Their lives revolved around the cruel conditions within the mines where they were paid.

Allusions to wage slavery were not only assigned to the work of miners but also to female employment. Domestic employment, mostly done by unmarried women, also had very poor working conditions. Women's wages were small, their work hours unlimited, and they were subject to abuse from their employers because there were few regulations.¹⁶³ Similarly, women who worked in kipper houses were also subject to “deplorable conditions, standing on saturated floors” and were only paid two pence per hour for their skilled work (see appendix 1 for further details on wages).¹⁶⁴

Overall, they considered those above them to be part of the system acting as “slave drivers” for the pit owners.¹⁶⁵ These accounts of their situation are significant because they show that they were acutely aware of their situation; they were aware that poverty and inequality were not their inherent fault but a consequence of larger societal class structures that exploited the working class for their labour. This would suggest that they had poor perceived financial wellbeing because they saw little opportunity to escape their situation, as they did not have access to the resources necessary to live a good standard of living.

Means Test

In a bid to relieve some of the pressures of widespread unemployment the government introduced the Means Test to assess the total household income of those claiming benefits to determine whether someone was eligible for assistance. Established in 1931 as part of the government's economic programme, the Means Test garnered a reputation for being one of the most hated government policies of the inter-war period in Britain.¹⁶⁶ The Means Test was

¹⁶¹ Craddock, *A North Country Maid*. 24.

¹⁶² Ernie Laws in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 90.

¹⁶³ Thomas Brown in *Ibid.* 53.

¹⁶⁴ *Ibid.* 53.

¹⁶⁵ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 62.

¹⁶⁶ S Ward, *Unemployment and the State in Britain: The Means Test and Protest in 1930s South Wales and North-East England* (Manchester University Press, 2013).

designed to give the miners the smallest amount that would keep them alive.¹⁶⁷ This impacted the long-term unemployed the most, as it emphasised that benefits should only be relied on in transitional periods. Because long-term unemployment was specific to certain regions, the Means Test fell disproportionately on the *Great Northern Coal Field*. While the test was abolished in 1941, in favour of a broader social benefits system, it had a lasting impact on those who remember the hurt that it caused.

“The Means Test broke up many homes. After 26 weeks on unemployment pay one had to apply to this dreaded court. They would inspect one’s belongings; piano, watch, all had to go before one was allowed a few shillings. If there was a family, son, mother and daughter and one of the others was earning say 26/-, daughter and son included, there would be no relief. If the daughter was of marriageable age (or the son) they would naturally be wanting to save up to be married, so in order to do this they would have to leave home and get rough board and lodging for about 13/- per week.”¹⁶⁸

The Means Test resulted in the dissolution of families by the state as many families were forced to split up to receive public assistance.¹⁶⁹ Young men and women were forced to find external employment and move out so that their families could continue receiving government assistance. For many women this meant moving away to become domestic workers and for young men to lodge in small rooms owned by slumlords.¹⁷⁰ Similarly, if there was no work at the local pit, young men would have to leave to go to the city to find work.

The Means Test also came with a lot of unforeseen consequences for those who used it because of its many bureaucratic systems that were difficult to operate. For example, if you missed a meeting with the employment board you had to provide a clear reason why or you would face a tribunal.¹⁷¹ Sick notes cost money and men were forced to stand in line for hours.¹⁷² The Means Test actively opposed the financial wellbeing of the individual by destroying the security of their social network and their residency. It reduced your options for assistance, because if it was revealed that “if anybody helped you, your allowance would be cut”.¹⁷³ Overall, historians studying poor relief

¹⁶⁷ Connie Lewcock in *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*. 50.

¹⁶⁸ Charles Graham in *Ibid.* 27.

¹⁶⁹ Beavis, *What Price Happiness?*; *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

¹⁷⁰ NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*.

¹⁷¹ *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

¹⁷² *Ibid.*

¹⁷³ Craddock, *A North Country Maid*. 192.

have found that the help provided by these institutions was not enough to overcome the “misery of the masses”.¹⁷⁴

Poverty and Demoralisation

“We were in one room when we first got married. It was a room we sub-let off a council tenant....By the time I paid my room rent and furniture I was lucky to get 3d worth of pie meat for the Sunday dinner....[if she had a spare 3d] he would go to the local institute and play skittles. If he won he would call at the fish shop and bring fish and chips and we would share them”.¹⁷⁵

As I have already established within this chapter, the wages of miners were very low and were dependent on external factors such as the market, international competition, and overall production because of mechanisation. The wages for miners were so low that “rations at home in the best of times were slim enough” without suffering from a slump.¹⁷⁶ However, during the Great Depression coal prices saw a significant decline, falling to an all-time low. In 1920 the price of coal averaged 37s. 4¼d while in 1935 it averaged 13s. 4d.¹⁷⁷ There was also an issue of real wages being very different to what was put on official records. This was brought up in the house of Commons where MPs criticised the Mining Association for miss-recording wages stating that “there are tens of thousands of cases in which the actual wage taken home is much less than the average wage of 44s. 5d. which is the average throughout the industry”.¹⁷⁸

Family size in combination with these poor working conditions had another impact on the mining households. Working-class mining communities had some of the largest family sizes in all of England. It was common for households to have children into the double digits.¹⁷⁹ Having large families placed further strain on the limited family resources. As unemployment was widespread throughout Britain during the Great Depression and in the subsequent years placing further pressure on the household. In 1935, in a House of Commons debate, it was announced that 200,000 out of a total of 939,000 registered unemployed coal miners.¹⁸⁰ In the same debate it was acknowledged that because of having such large families, those suffering represented a very large proportion of the total population.

¹⁷⁴ Fontaine and Schlumbohm, “Household Strategies for Survival: An Introduction.” 2.

¹⁷⁵ Vera Aslop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 73.

¹⁷⁶ Callaghan, *A Long Way to the Pawnshop*. 21.

¹⁷⁷ The House of Commons, “Coal Mining Industry.”

¹⁷⁸ Ibid.

¹⁷⁹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*; Beavis, *What Price Happiness?*

¹⁸⁰ The House of Commons, “Coal Mining Industry.”

One of the consequences of this widespread poverty was that there was more pressure was placed on the miners' wives to stretch their household budget to cover their necessities. An issue related to family size was tied to access to healthcare. It was illegal to have an abortion, so they were conducted privately but were publicly condemned. For many women, you were seen as "daft for having kids when you're out of work", a situation that many miners faced.¹⁸¹ Many women were forced to decide if it would be too expensive to have a child or to pay for an abortion (Appendix 2. An abortion cost 10s from a back street provider in 1935). This decision required women to have access to additional funds to pay for the service and often left them in both physical and psychological pain.

As their situation shaped the conditions that they faced, many of the people living within these communities experienced a loss of self-confidence and pride. For example, many men faced humiliation in front of their peers as they were forced to beg for their wages from the management to ensure their survival.¹⁸² During the Great Depression many pits ended up closing leaving more men unemployed and consequently many men simply "rotted away", others committed suicide.¹⁸³ At the peak of the slump "men and women would sell their soul for a job of work."¹⁸⁴ Those who could not find work would often be found roaming the streets;

"Unemployed pitmen, mufflers at neck, would congregate at the corner end outside the pub, with vacant staring eyes, sitting on their haunches. Sometimes they would talk, but when misery became incommunicable they huddled together there like lost sheep". ¹⁸⁵

The general strike of 1926 had a major impact on the communities as "the men of that period were completely demoralised".¹⁸⁶ This led to some regions taking on a level of political apathy that was based on the reality that the unions had not been able to protect them from the harsh government crackdowns. Similarly, the Great Depression left a lasting impact on the communities, as many people lost hope for significant change. This demoralisation shaped the lives of many, and existed far beyond the slump;

¹⁸¹ Mary Louise Walker De Medici in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 74.

¹⁸² Ibid.

¹⁸³ Beavis, *What Price Happiness?* 19-20.

¹⁸⁴ Charles Graham in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 24.

¹⁸⁵ Craddock, *A North Country Maid*. 82.

¹⁸⁶ Terrence Monaghan in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 13.

*“The depression days were bitter days, never to be forgotten days, which left myself and many better equipped people with a complex we have never shed. We were so short of things, so belittled in every way, in every aspect of life that we grew up to manhood with a complex”.*¹⁸⁷

Because self-worth was closely associated with the capacity to provide, many people saw it as a failure that they had to ask for financial assistance. They would hide the fact that they needed public relief.¹⁸⁸ The Means Test represented “shame” for the whole family.¹⁸⁹ In many ways, this shame was manufactured by the state and other institutions as they passed judgement on those who needed assistance. Those on the Means Test faced prejudice and judgement from the authorities because their need for assistance was painted as a moral failing. In addition to this, the Means Test was set up to dissuade individuals from using it. They did this by denying their freedom to choose, save, and plan for the future.¹⁹⁰ While you were relying on the Means Test your life was kept in a state of limbo that kept you only one step away from total destitution.

Overall, the nature of British industry during the interwar period created an environment of demoralisation that led many miners to accept their fate. Poverty was not only a financial issue but a physiological and physical threat to the miner’s household’s quality of life. Men and women were placed into situations where they had little freedom over their decisions and were forced to make decisions that had significant emotional impacts. They were judged and condemned by those with power because of a situation that was not in their control.

Conclusion

In this chapter, I have sought to provide you with an overview of the material hardship and psychological pressure that mining communities faced during the period 1920-50s. As research shows income variability can have a massive impact on poverty levels as it prevents individuals from insulating themselves. In situations where income is highly uncertain from one year to another can deepen widespread poverty. Similarly, research into poverty management shows that “maintaining self-esteem can be quite crucial in strategies for survival”.¹⁹¹ If you place this alongside the risks associated with their employment, and the uncertainty of their housing, mining communities often

¹⁸⁷ Ibid. 11

¹⁸⁸ Vera Aslop in Ibid. 73.

¹⁸⁹ Craddock, *A North Country Maid*, 39.

¹⁹⁰ Ibid., 140.

¹⁹¹ Fontaine and Schlumbohm, “Household Strategies for Survival: An Introduction.” 12.

hung in the balance. Thus, while there could be periods of prosperity where “work [was] plentiful and wages good”, they were few and far between.¹⁹²

As a consequence, of all these factors in combination, it was very difficult for members of mining communities to plan for their future. The instability of their employment, the harsh working conditions, and the limited options placed them in a very difficult situation. The employment conditions, the living situation, and the social degradation created an extremely inhospitable environment that could make or break someone. Without employing a wide array of different financial coping strategies there would be no way to survive within these communities.

In the following chapters of this thesis, I will explore how individuals, households, and communities managed their financial wellbeing against the odds by engaging in different tactics and strategies. I will show how they were able to make something out of the very limited resources that were available to them by working together and engaging in different physical, cultural, and social capital initiatives.

¹⁹² Peter A Darvill, “The Contribution of Co-Operative Retail Societies to Welfare within the Social Framework of the North East Coast Area” (Durham University, 1954), 10`.

Chapter 3. Conformity and Paradoxical Power Dynamics

To a large extent, the scholarly discussion of married women within mining communities has focused on their erasure from the historiography. Previous research into working-class women in England during the 19th-20th century and their relationship to finance has focused on the structural limitations placed upon these women within a patriarchal society. Emphasis has been placed on the “gender power structures” that limited women’s capability to engage in official employment or to have the same legal rights as men.¹⁹³ Chapter 3 will build on this discussion to explore how the patriarchy influenced how women utilised various individual coping strategies and to explain why women were trusted with the safeguarding of the household and the community. In this chapter I will answer the question *how did power and control shape the financial decision-making capacity?* I will also place specific emphasis on gender relations by answering the question *what role did women play in managing the financial wellbeing of a household?*

This thesis will argue that gender and finance within these closed mining communities were complex and often paradoxical. At face value, the financial potential was determined by gender with men taking on a position of power at the top of the hierarchy as the breadwinner and the women taking on the manager position. While it was up to men to bring in the base income, it was up to the women to make the most of it to ensure the continued survival of the household and the community. If you delve deeper into the relationship between women and finance we can see that while they played a very important role in the management of the household, their position was influenced by patriarchal structures and ambivalent sexism.

These paradoxical forces meant that these women were both idolised and criticised for their decision-making capacity. This ambivalent sexism played out through the interaction between benevolent and hostile sexism.¹⁹⁴ The benevolent sexism within the community created a situation where women were idolised as naturally caring and pure. Their reputation would remain intact, provided that the women fulfilled this function and conformed to the dominant power structure. However, if a woman broke the rules and engaged in unfeminine behaviour such as drinking, gambling, or pre-marital sex she would be subject to overly hostile sexist attitudes. This ambivalent sexism placed conforming women on a pedestal that gave them more influence over the management of their finances.

¹⁹³ Viviana A Zelizer, “The Social Meaning of Money:” Special Monies”, *American Journal of Sociology* 95, no. 2 (1989): 367–68.

¹⁹⁴ Peter Glick and Susan T Fiske, “Ambivalent Sexism Revisited,” *Psychology of Women Quarterly* 35, no. 3 (2011): 530–35.

As a consequence of this double standard, many conforming women within these communities were able to derive a good level of satisfaction over their finances because of the trust given to them. Provided that they did not openly disregard the patriarchal structure, conforming women were able to negotiate a powerful position in the household where they would be the main manager of the finances. They had the informal authority to determine where the money was spent, and who deserved what, depending on the situation. From this perspective conforming women did not play a supplementary role but an integral role in improving the financial wellbeing of the household and the community even though they were denied legal and financial freedom.

However, while this managerial role did give women some control over their position, the patriarchy denied them a true status of power and stability. This paradoxical structure placed women in a precarious position, as it held women to a different standard of behaviour than men. They were placed lower on the patriarchal hierarchy which presumed their absolute submission to their wifely duties while also taking on the burden of responsibility to manage their household. They were judged more harshly if they chose not to conform to a very specific idea of femininity that was rooted in an inequitable gender structure and were expected to maintain the reputation of their whole household.

In order to make this argument this chapter will firstly establish what roles men and women within a household played in their finance, detailing the gendered structures that dictated day-to-day life within the mining community. This analysis will show how the breadwinner model operated and how conforming women exercised control within this system. Following this, I will look at the inequity of these structures and how women were perceived within the community. I will look at the weight of reputation and idolisation on women to argue that if women did choose to step out of line there could be disastrous consequences to their survival. Finally, I will draw this chapter back to the topic of financial wellbeing to argue that conforming women had significant influence over the financial health of the household and had a keen awareness of their situation which helped them to manage their small income efficiently.

Challenging the Breadwinner Model

*“One’s value seemed to have a direct relationship to money”.*¹⁹⁵

Mining communities followed a traditional model that focused on a single income structure known as the breadwinner model. This model delineates the relationship between paid and unpaid labour in the family, placing men as the *breadwinner* who is responsible for providing the household with

¹⁹⁵ Craddock, *A North Country Maid*, 43.

an income.¹⁹⁶ This family model reached its peak during the interwar period but soon declined in the second half of the 20th century as married women entered the labour market. The breadwinner model emphasises a clear division between home and work, placing special responsibility on the men to provide for their families and for women to play a supplementary role in the management of the household. Women's attitude and perception of control in these difficult circumstances were influenced by the cultural traditions of each mining community. The life of a coal mining family revolved around men's work down the pit and the activities of women within these communities were often invisible.¹⁹⁷

Given this ideology of domesticity, that viewed women's place as in the home and as a carer for her husband and family, women had a marginal position as the formal wage earner. On a normal day, the miner's wife would wake up to prepare her husband a hot meal and lunch before he went off to work. She would also prepare him dinner, dessert and a hot bath upon his return.¹⁹⁸ If the miner had the night shift, all members of the household were required not to disturb his sleep and stay out of his way during the daytime.¹⁹⁹ This structure also had an impact on the social standing within the wider mining community as the social life was centred around the miner's welfare institute which was only accessible to men.²⁰⁰ These clubs often operated under strict gender division, refusing entry to women.

However, though the breadwinner model placed men at the top of the social hierarchy, scholars have also argued that while these women lived in a patriarchal community they were not "entirely powerless".²⁰¹ They emphasise that we should "reassess the historical position of women relative to their productive and reproductive roles in the family" because we are currently undervaluing their role as both supporters of the household and the community, as well as producers within a shadow economy of goods and unwaged services.²⁰² Because the cohesion and shared value system within working-class communities were so well defined, conforming women could exercise significant control within their sphere of influence in the household.²⁰³

¹⁹⁶ Marjan Nadim, "Undermining the Male Breadwinner Ideal? Understandings of Women's Paid Work among Second-Generation Immigrants in Norway," *Sociology* 50, no. 1 (2016): 109.

¹⁹⁷ Knotter, "Mining," 250-51.

¹⁹⁸ Hedley, "Married to A Coal Miner"; Moat, *History of Me; We Three and One More*.

¹⁹⁹ Muckle, *No Regrets*.

²⁰⁰ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

²⁰¹ Ward, *Unemployment and the State in Britain: The Means Test and Protest in 1930s South Wales and North-East England*, 10.

²⁰² Jung, "Just a Housewife? Miners' Wives between Household and Work in Postwar Germany," 1.

²⁰³ Ward, *Unemployment and the State in Britain: The Means Test and Protest in 1930s South Wales and North-East England*; Joanna Bourke, "Working-Class Cultures in Britain 1890-1960: Gender, Class," *Ethnicity*, 1994.

As part of this discussion over invisible labour, feminist critique has pushed to reconsider the dichotomy between “productive” and “reproductive” labour to create a concept of work that is more inclusive.²⁰⁴ These critical feminist historians argued that the domestic vs male breadwinner ideology concealed the impact of women’s work in mining households, as well as the value of women’s unpaid labour to the mining industry. Female exclusion from the history of coal mining communities according to Romano and Papastefanaki can “be explained by the dominance of the breadwinner model and an ideology that considered women primarily as mothers and reproducers of the labour force”.²⁰⁵ As activities of care and domestic tasks were deemed “unproductive” labour as men were deemed to be the principal wage earners while “women were supposed to participate in secondary, auxiliary roles as wives, mothers, and housewives”.²⁰⁶

Furthermore, while the breadwinner model dominated early discussions about social structures within working-class communities, it has always been an exaggerated ideal rather than a reality. Even though a successful breadwinner was historically defined as a “man whose wife did not have to enter the labour force”, it was common for working-class women to take on additional employment to supplement the household income.²⁰⁷ The view that women were exclusively domestic workers is an “ahistorical” assumption that was challenged by the fact that many miners’ wives and daughters worked outside of the community.²⁰⁸

Finally, it is important to highlight that individual value was determined by one’s ability to fulfil their obligations. The breadwinner model works on the assumption that the man could bring an income into the household. Those men who could not secure stable employment often felt themselves being criticised or pitied by their community. This was shown by the fact that eligibility for marriage was often determined by one’s employment status as young women were told to look for “somebody who’s working”.²⁰⁹ Additionally, resentment could grow within the household if the wage earner was unemployed for an extended period, as members of the household would begin to question the socio-financial hierarchy. Family members began to raise questions such as “when mother did all the work in the house, why should he be the boss?”²¹⁰

²⁰⁴ Romano and Papastefanaki, “Women and Gender in the Mines: Challenging Masculinity through History: An Introduction,” 215.

²⁰⁵ *Ibid.*, 192–93.

²⁰⁶ *Ibid.*, 215.

²⁰⁷ Nadim, “Undermining the Male Breadwinner Ideal? Understandings of Women’s Paid Work among Second-Generation Immigrants in Norway,” 112.

²⁰⁸ Knotter, “Mining,” 251.

²⁰⁹ Hilda Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 42.

²¹⁰ Craddock, *A North Country Maid*, 7.

Preparation for Managerial Role

From a very early age, girls were trained in how to manage a household and how to take care of children. Often young girls would assist their mothers after school, passing on knowledge about how to preserve foods, and make cost-effective dishes.²¹¹ They were taught useful skills such as efficient “cooking and building up a cupboardful of preserves”.²¹² Women’s household skills were crucial for the existence of the family in times of unemployment, or underemployment. By engaging in this unwaged labour from a very early age many of these young girls began developing social ties that would help them later in life, creating friendships and bonds within the community.²¹³

Once a young woman reached adulthood she was faced with two options; to enter employment or to marry. Unlike the young men, women were not allowed to work at the pit meaning that if you had a family of only daughters then you had a much larger pool of dependants and fewer opportunities to earn. Therefore, many young women were advised to “get yourselves a boyfriend” so that they would no longer be dependent on their families or have to move away from their community to find work.²¹⁴

Those who chose to move out of their parents’ residence often went to work on farms or undertook domestic work for a wealthier household.²¹⁵ Many employers in the South would actively seek Northern maids because “they could be obtained quite cheaply for domestic posts”.²¹⁶ Besides domestic work, young women could move to a local town to work at the chemist or library.²¹⁷ These jobs could be difficult to obtain because there were high levels of competition. Moreover, they still required women to move away from their very small mining community.

The decision to work as a live-in domestic worker was difficult as it came with its negative consequences. Even when their employer was friendly or nice, the wages were poor and work hours were very long.²¹⁸ Additionally, this work forced women to move away from their community and family meaning that it could be a very isolating experience. In total, I could not find an account of

²¹¹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

²¹² Frank Atkinson, *Pictures from the Past: Northern Life*, 1993, 10.

²¹³ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

²¹⁴ Hilda Ashby Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 43.

²¹⁵ Muckle, *No Regrets*.

²¹⁶ Halliday, *Just Ordinary, But...An Autobiography*, 159.

²¹⁷ Simpson, “Anonymous Interview 1.”

²¹⁸ Edie Bestford Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 86.

young women enjoying this work, seeing it only as a necessary transitional stage in life that would help prepare them for becoming a home keeper.

To a large extent, female employment was an acceptable part of unmarried life as it was believed that this would prepare young women for married life. This was illustrated by the fact that almost every woman would resign from her position once she was married.²¹⁹ In some ways, these pre-marital jobs could be interpreted as another stage in their education because they prepared them to manage their finances. Only a very small minority of women found advanced employment by pursuing further education, with most either becoming nurses or teachers.²²⁰ For many married women, it was only later in life that they would go into these forms of employment once their children had grown up.²²¹ In sum, while many girls did undertake some form of official employment, such as working in a shop or domestic services, once they were married they usually ended this employment to conform to their role as a housewife.²²²

One of the reasons why these young women turned to marriage as a means of survival was because of the limitations of living in a patriarchal society. Unlike other regions within England, in the *Great Northern Coal Field*, coal mining communities did not lend themselves towards women's work.²²³ There were no factories or mills that employed women, only the pit which did not allow women to work there. Those who did gain employment mostly used it to prepare her for a future as a married home keeper. The decision to marry was one of the ways through which women could improve their financial security for the future as they were not granted the same opportunities and independence as their male counterparts who had more freedom to wait before marriage because they were able to generate their income. These decisions were often based on practical necessity to ensure their survival.

As a consequence to this early childhood preparation, many young women demonstrated more awareness of finance and how to manage it than men. Female education and employment taught her how to watch the pennies and ensure that her very small wage could cover her rent, clothes, and food. However, this could arguably also show that they did not hold a position of power, with fewer opportunities to find fair employment or stable residency once they had reached adulthood. In many ways, a young woman's position before marriage was more precarious than a young man's who could rely on obtaining a higher wage and could often remain closer to their

²¹⁹ Simpson, "Anonymous Interview 1."

²²⁰ Halliday, *Just Ordinary, But...An Autobiography*.

²²¹ Simpson, "Anonymous Interview 1."

²²² Purvis June, "Woman History, Britain 1850-1945" (London: UCL Press, 1995).

²²³ Atkinson, *Pictures from the Past: Northern Life*.

community. Although one could argue that having the option to broaden your horizons by moving outside of the community may have been beneficial for these young women, in reality, they were subject to highly abusive forms of employment that left them without the support of their families.

Married Life

Once a woman was married most of her labour was considered unwaged and invisible, taking the form of informal paid or unpaid activities. Although mining was seen as a traditionally masculine space, emphasis was also placed on the need for '*feminine duties*'. Their work could include taking in lodgers, doing laundry, baking bread, sewing, or other small-scale subsistence agricultural activities.²²⁴ Married women managed the family budget and contributed to the family income through many informal activities. They were responsible for the rationing of resources, distributing income, and completing domestic labour that allowed their household to keep their head above water even in times of financial stress. In sum, the "one-sidedness of the division of labour" pushed women into the domestic sphere, or towards other informal activities such as gardening or lodging.²²⁵ It was the women's function to work behind the scenes to keep the household running, which in turn meant that the mine could function properly.

The managerial position these women held was well respected by everyone. It was accepted that "being married to a miner [meant] a full-time job for a woman" and that their "hard work" should not be diminished.²²⁶ They worked up to seventy hours a week with few to no breaks and showed a level of dedication that "modern generations probably cannot understand".²²⁷ Consequently, they had little opportunity for social life as they were always working. Men often expressed their gratitude for the invisible work done by the women within the community, such as "like thousands of other women in those days, they gave of their all....she was like lots of other women who were having to do the same thing...they were wonderful folk, the women".²²⁸

While the default position was for women to be responsible for the household finance, harmony within the household was not a given, it was carefully negotiated and balanced. Described as a "cooperative conflict", married couples negotiated over how best to raise the children, how to

²²⁴ Romano and Papastefanaki, "Women and Gender in the Mines: Challenging Masculinity through History: An Introduction."

²²⁵ Knotter, "Mining," 251–52.

²²⁶ David Ayre and Beryl Burnip in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 21, 53.

²²⁷ Maurice Ridley Ibid. 61.

²²⁸ Terrence Monaghan in Ibid. 12.

share a home, and how to divide the labour so the work could be done more efficiently.²²⁹ As men and women were seen to occupy separate realms, they were likely to be in a constant state of separation and conflict. This balance for control was best demonstrated over how the income was managed, specifically how the gains from marriage were to be distributed. As part of the traditional British working-class arrangement known as the 'whole wage' system, the husband was expected to hand over most of his pay packet to his wife for housekeeping. She managed the household's finances, but he usually made the all-important decisions of how much of his pay packet to reserve for his spending money.²³⁰ Furthermore, family members frequently shared unequally the household's resources, with women frequently using the common pool to meet the needs of their household, and not to satisfy her desires or leisure. Overall, the relationship between breadwinner and manager can be better understood as a transaction, where love and care, time, and money, were exchanged.

It must be noted that the women were aware of the notion of "keep back" money that the men kept for themselves and considered it an acceptable compromise to satisfy their male pride and their position of authority.²³¹ The men had to hide a small sum from their wives using several "amazing tricks" such as tucking the coin in his hand while he bathed.²³² In other households' women "allowed" their husbands to have small indulgences such as a "twist' baccy".²³³ In both cases, the men knew if they were too open about keeping some money for their own that there would be "hell to pay when the women found out" illustrating that this was a bid for control over the finances, but simply an acceptable act of defiance provided that the man did not take too much from the household income.²³⁴

This trust in women to manage the finance within working-class communities was not without precedent. Research done into modern household financial management indicates that there is some support for this theory. Some scholars have found that married men were more likely to spend their income "on tobacco, alcohol, and men's clothing" while women were "significantly more likely to be spent on education, health, and household services".²³⁵ Similar sentiments have

²²⁹ Shoshana Grossbard-Shechtman, Shoshana A Grossbard, and Jacob Mincer, *Marriage and the Economy: Theory and Evidence from Advanced Industrial Societies* (Cambridge University Press, 2003). 105.

²³⁰ Ibid. 111-112.; G. Coyle, *The Riches Beneath Our Feet: How Mining SHaped Britain* (Oxford University Press, 2010). 214.

²³¹ George Alsop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 21.

²³² Ibid. 21.

²³³ Craddock, *A North Country Maid*, 32.

²³⁴ Halliday, *Just Ordinary, But...An Autobiography*, 73.

²³⁵ Grossbard-Shechtman, Grossbard, and Mincer, *Marriage and the Economy: Theory and Evidence from Advanced Industrial Societies*, 108.

also been shown in modern studies for other working-class communities in the Philippines for which it was found that when women had control over the household finances they were more likely to purchase family-targeted durable goods such as washing machines or kitchen appliances.²³⁶ Similarly, research done by banks in England found that “women are very careful and are just as interested [as men] in finding out about the best savings accounts and how to make their money work as hard as possible”.²³⁷ This shows that these behaviours are not unique to the makeup of these closed mining communities but that their behaviour is more widely applicable.

Overall, their managerial role consisted of conforming women engaging in invisible work that helped to maintain the survival of the community. This position was well respected by everyone within the community. Because it was a well-respected position for women to take on, they were given the privilege of exercising significant control over their domain. They could largely determine how the income was spent, who would receive what, and who did not. Provided that the women within these closed mining communities did not overtly challenge the patriarchal social structure which required women to make a performance of deferring to the power of the men on a symbolic level, they were granted ultimate control over the finance. It must be noted that I am not arguing that all women are effective financial managers, but that the environment in which they grew up fostered financial astuteness and thus made it more desirable to have good financial intelligence.

Idolised Women and Sacrifice

“All the mothers worked hard and my mother used to say that in those days there was no such thing as a bad mother!”²³⁸

Something that was expressed frequently within the autobiographies and oral accounts is that there was a tension between married women within these mining communities who were very hardworking and the fact that they were seen as only supplementary actors. From an outside perspective, the amount of work they conducted could be seen as unsustainable. There was a strong sense of duty among these women that could be considered a type of pathological altruism. However, it is difficult to gauge how much of this behaviour was dictated by their own desire to help their community or from the social expectation. This dedication could be tied back to the idolised position of these women within the community because they were held to a higher standard. Conforming women worked much longer hours than their husbands and they never got a day off.

²³⁶ Derek Thompson, “Women Are More Responsible with Money, Studies Show,” *The Atlantic*, 2011, <https://www.theatlantic.com/business/archive/2011/01/women-are-more-responsible-with-money-studies-show/70539/>.

²³⁷ Erica Buist, “Media Stereotype Women in Financial Coverage Study Finds,” *The Guardian*, 2018. Para. 8.

²³⁸ Beatrice Hamm in NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*, 16.

They were responsible for everything and everyone, placing them upon an unrealistic pedestal that was underpinned by ambivalent sexism.

Women were placed on a pedestal that required them to present the perfect image of a working-class woman. These women were considered a “presiding deity” in the household.²³⁹ They were supposedly selfless and put the needs of everyone else before their own.²⁴⁰ They were compared frequently to mythical figures; “...the womenfolk had muscles that even Samson himself would have envied...”²⁴¹ Furthermore, through good homemaking and childcare, by bearing the bulk of the family’s responsibilities, the miners’ wives supported their husbands, and usually felt a certain pride in doing so”.²⁴²

As part of the complex social-gender structures that made up these mining communities, women were held to a different standard of behaviour. There was an assumption that women should not drink or smoke tobacco as it would bring down their moral standing in the community.²⁴³ Additionally, it was assumed that women should prioritise the family over everything else and should engage in religious activities.²⁴⁴ This meant many women took on significant roles in leading church activities.²⁴⁵ Thus, the housewife held her status, idolised by her peers, by managing scarce resources and by “working the system to their minimum disadvantage”, while at the same time not displaying similar consumptive behaviour as their husbands.²⁴⁶

Women also played an important role in keeping up appearances and maintaining their reputation with external structures such as the government welfare providers. It was their job to “keep up a good ‘front’ in the eyes of the neighbours” by maintaining the reputation of the community.²⁴⁷ Appearances were important because maintaining acceptable standards was crucial to achieving access to the local shop credit or being eligible for government support. If they did not maintain the public appearances the likelihood of receiving external financial support significantly

²³⁹ Craddock, *A North Country Maid*, 17.

²⁴⁰ Darvill, “The Contribution of Co-Operative Retail Societies to Welfare within the Social Framework of the North East Coast Area.”

²⁴¹ Callaghan, *A Lang Way to the Pawnshop*, 14.

²⁴² Romano and Papastefanaki, “Women and Gender in the Mines: Challenging Masculinity through History: An Introduction,” 217.

²⁴³ Beryl Burnip in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 53.

²⁴⁴ NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*.

²⁴⁵ Halliday, *Just Ordinary, But...An Autobiography*.

²⁴⁶ Bourke, “Working-Class Cultures in Britain 1890–1960: Gender, Class,” 54.

²⁴⁷ *Ibid.*

declined as external institutions did not see them as credible lenders, limiting their financial coping strategies for both their household and their community.

Similarly, this ambivalent sexism encouraged the denial of personal freedoms as women were forbidden from engaging in social activities such as drinking at the local pub because it was *unfeminine*. This focus on strict gender roles led to working-class housewives practicing “self-denial” for the sake of their families”, further devaluing the domestic work they undertook.²⁴⁸ There was also an attitude that women should not own property, join unions or be considered the primary income, instead, their focus should be placed on the domestic sphere.²⁴⁹ This was reflected within the employment rates of women, with only a quarter of women in any form of formal employment during the first three decades of the 20th century.²⁵⁰

*“The real people who suffered were not the unemployed members like my dad and myself. The real sufferers, without a doubt, were the women folk”.*²⁵¹

As women were presented as idolised figures within mining communities, they were given the responsibility to manage the money. If you are seen as a responsible individual who does not spend their money on vices and had a good reputation, you are more likely to be seen as trustworthy and thus can develop good social capital within the community.²⁵² Trust in women to manage finance was enforced through social conventions that assumed women would not spend the limited income on unnecessary goods such as alcohol or gambling.²⁵³

One’s social capital had important consequences on their wellbeing because the access to financial assistance requires trust. This social capital is more important among the working classes who rely more on trust because of their limited access to, and understanding of, formal credit and contracting mechanisms.²⁵⁴ Therefore, individual women could have a lasting impact on the prosperity of the family’s financial wellbeing. If a woman failed to fulfil her obligations as manager of the household finances she could lead the family to ruin. She was held to a higher standard than the men in this domain and was expected to forgo any vices. Without women taking on this function,

²⁴⁸ Bourke, “Working-Class Cultures in Britain 1890–1960: Gender, Class.” 52.

²⁴⁹ Sean O’Connell, *Credit and Community: Working-Class Debt in the UK since 1880* (OUP Oxford, 2009). 31; Daniel Vickers, “Errors Expected: The Culture of Credit in Rural New England, 1750–1800,” *The Economic History Review* 63, no. 4 (2010): 1037.

²⁵⁰ Bourke, “Working-Class Cultures in Britain 1890–1960: Gender, Class.”

²⁵¹ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 6.

²⁵² Paola Sapienza and Luigi Zingales, “Trust and Finance,” *NBER Reporter* 2 (2011): 16–19.

²⁵³ Moat, *History of Me; We Three and One More*; Callaghan, *A Lang Way to the Pawnshop*.

²⁵⁴ Sapienza and Zingales, “Trust and Finance.”

the level of trust among the community would be lower, reducing the potential of the household to rely on those around them to assist when they were in times of stress.

Finally, as part of this idolised image women were expected to sacrifice on behalf of the household. Unequal access to resources meant that women had to go without food or medical care in times of stress.²⁵⁵ It is important to highlight again that this is not something unique to these communities or periods as shown by the response to Covid19 response in poorer communities. Research conducted by the Tracey Warren Clare Lyonette Women's Budget Group found that working-class women were carrying a larger work burden to support their networks. The pandemic saw women dedicating more hours to the management of the household and childcare with little to no reward.²⁵⁶

Poor Individual Decision-making

Women who did break the social norms to engage in taboo activities were considered noteworthy. When women got into fights in the streets, many would come to watch this "spellbound with excitement and fear" because of its unusual nature.²⁵⁷ At the same time, within the autobiographical accounts, I found that some women took pride in their disobedience. Some women rebelled against their partners to enjoy "noggin and clay pipe".²⁵⁸ This shows that the behaviour of women was under constant scrutiny, with acts of defiance against the patriarchal structure being considered worthy of specific attention. When a woman acted unbecomingly it challenged the assumptions about women as responsible and altruistic.

Men did not face the same level of scrutiny as it was accepted that they would engage in unruly behaviour as they were allowed to go out drinking and getting into fights.²⁵⁹ Additionally, it was common for men to drink and smoke tobacco.²⁶⁰ Provided the men were fulfilling their function as a breadwinner they were insulated from societal pressures. It was common for women to deal with the realities of facing a week with not enough resources to meet the bare necessities because their husband had spent all their income on frivolous activities.²⁶¹

²⁵⁵ Grossbard-Shechtman, Grossbard, and Mincer, *Marriage and the Economy: Theory and Evidence from Advanced Industrial Societies*. 108.

²⁵⁶ Tracey Warren, Clare Lyonette, and Women's Budget Group, "No Are We All in This Together? Working Class Women Are Carryin the Work Burden of the Pandemic," n.d.

²⁵⁷ Callaghan, *A Lang Way to the Pawnshop*, 11.

²⁵⁸ *Ibid.*, 7.

²⁵⁹ Simpson, "Anonymous Interview 1."

²⁶⁰ Callaghan, *A Lang Way to the Pawnshop*.

²⁶¹ Hedley, "Married to A Coal Miner."

While the gender structures within these communities often did function well, I did notice some tensions from the perspective of women that resulted in lower financial wellbeing from both a material and psychosocial perspective. Women appeared to be more open to talking about issues of alcoholism, domestic abuse, and sexism that emerged. Domestic abuse is defined as “an act by a member of a family or household against another member that is intended to result in physical harm, bodily injury, assault or a threat that reasonably places that member in fear of imminent physical harm”.²⁶² It is often used to intimidate and control family members.

Domestic violence is often tied to other anti-social behaviour such as drunk and disorderly behaviour. Some women expressed anger at the fact that men would spend their money on alcohol when they knew that “their wives and bairns [babies/children]...were running about in bare feet” because they couldn’t afford new clothing.²⁶³ Another account details how some men would “beat their wives if things weren’t as they should be, or if the woman complained.”²⁶⁴ The default status of a man was assumed to be one that drank.²⁶⁵ Violence as punishment was a common means for men to control their wives and children.²⁶⁶ However, this was often done behind closed doors and was not publicly approved.

Furthermore, while many accounts detail some of these negative aspects of living within these patriarchal communities, there were also ones highlighting that the experience was not monolithic. For example, there was an occasion where the “the men themselves acted as waiters at the supper tables, later donning aprons, washing up and drying the crockery”, illustrating that the line between gender roles was not always so strict.²⁶⁷ Similarly, I found some accounts of women fighting back against domestic abuse, where women would stand up to their husbands, or would even go out drinking themselves.²⁶⁸

Some of the women in retrospect did not like the strict gender division that prevented women from enjoying the same liberties as men such as being allowed to drink in the pub, stating

²⁶² Nanette Stephens and Renee McDonald, “Assessment of Women Who Seek Shelter from Abusing Partners,” *VINCENT, JP & JURILES, EN Domestic Violence. Guidelines for Research-Informed Practice. Philadelphia: Jessica Kingsley Publishers, 2002, 79.*

²⁶³ Vera Aslop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages, 74.*

²⁶⁴ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages. 71.*

²⁶⁵ *Ibid. 72.*

²⁶⁶ Callaghan, *A Lang Way to the Pawnshop. 61.*

²⁶⁷ Halliday, *Just Ordinary, But...An Autobiography, 85.*

²⁶⁸ Vera Aslop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages. 71.*

that “we’ve learnt how to do it much better since.”²⁶⁹ Some also highlighted that they believed that many of the improvements to the community lay in the hands of the women and that the women were predominantly responsible for improving the standard of living.²⁷⁰ Many of the women had the time to reflect on their experiences and were more willing to discuss some of the more negative components of these mining villages.

In contrast, the male accounts of life within these mining villages presented a much more positive society, whose main enemy was the authority of the pit owners. They presented a higher level of social harmony within the communities, often playing off drinking and fighting as an accepted aspect of working-class life. When asked about crime and disturbances within the community the men claimed that there was only a bit of “pilfering”.²⁷¹ Accounts of fights caused by alcohol were recalled fondly, describing them as “a bit of a scuffle in the pub” that had minimal impact on the social harmony of the group.

Conclusion

In this chapter, I have built upon the debate over gender and finances in working-class communities to argue that whether you see women’s role as central or peripheral, subject to repression or as an expression of female empowerment, these communities could not have survived without their labour. I have also shown that these mining women expressed significant “resilience, flexibility, and endurance” in how they approached their role within these closed mining communities.²⁷² As part of this there was an unspoken assumption that “domestic labour was vital for the management of money” in working-class households because “periods of high expenditure [often] coincided with periods of lowest family income” requiring effective management of resources.²⁷³

It must also be recognised that even though many of these women did follow a similar path in life through marriage, there was no monolithic experience for women within these communities. Each woman, as part of a household, was left to negotiate their position with their husband. For example, some women did go on to obtain additional employment after their children were old enough to take care of themselves.²⁷⁴ Conversely, while I could not find any specific references to this in the texts, some women would have been subject to financial abuse by their partners who

²⁶⁹ Maurice Ridley in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*, 62.

²⁷⁰ Vera Aslop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 76.

²⁷¹ Simpson, “Anonymous Interview 1.”

²⁷² Romano and Papastefanaki, “Women and Gender in the Mines: Challenging Masculinity through History: An Introduction,” 217.

²⁷³ Bourke, “Working-Class Cultures in Britain 1890–1960: Gender, Class,” 53.

²⁷⁴ Simpson, “Anonymous Interview 1.”

used coercive control to limit current and future financial wellbeing. As summarised by Valerie Gordon Hall, there “was no uniform category of ‘woman’”, with individuals defining their position within the relationship depending on the context.²⁷⁵

Thirdly, individual financial decision-making capacity was significantly influenced by gender. Within the patriarchal context in which these closed mining communities functioned, conforming women were entrusted to manage the household finance. They were trained from a young age to take a keen interest in financial management because it was expected that they would manage their household in the future. While on a societal level, men retained power over the orchestration of finance as the breadwinner, the day-to-day control was given to the women.²⁷⁶

Control over household financial decisions can, however, be considered a double-edged sword. On one hand, women were entrusted to control the household’s finances, giving them the power to distribute the household income to different family members. Even though there were some examples of men spending their money on leisure activities, I found that in most cases, women had considerable influence on how much money the men spent on leisure activities. On the other hand, they were supposed to be the “altruistic head of the household” and thus expected to sacrifice their wellbeing for the benefit of others.²⁷⁷ This placed a lot of responsibilities in their hands, with some obvious negative effects for them personally. Conforming women were denied the opportunity to enjoy leisure activities that were open to men. Furthermore, if a woman failed to keep up her end of the bargain it could mean ruin for everyone. In contrast, because unemployment was an unfortunate by-product of living in such a volatile economic environment, it was accepted that men would not always be able to fulfil their function. While the men may have faced some resentment or public disapproval, and they may have felt that they were a failure, their status could be restored as soon as they found employment. However, if the women broke their “social contract”, they could damage the reputation of the whole family within the community.

Finally, tying back to the wider discussion on financial wellbeing, I believe that these communities were predominantly able to improve this by relying on the invisible labour of women. This societal structure helped improve the financial well-being of women within these communities because it prepared them to be observant of their finances. They were given adequate practical skills to prepare them for day-to-day financial management. However, on the other side of this these

²⁷⁵ Ward, *Unemployment and the State in Britain: The Means Test and Protest in 1930s South Wales and North-East England*, 10.

²⁷⁶ Grossbard-Shechtman, Grossbard, and Mincer, *Marriage and the Economy: Theory and Evidence from Advanced Industrial Societies*, 111.

²⁷⁷ *Ibid.*

women experienced poor financial well-being because they were placed in a precarious position that place a lot of responsibility on their shoulders and reduced their options to improve their situation. Provided that these women conformed to society's expectations of them in marrying and displaying altruistic behaviour, they could improve the financial wellbeing of not only themselves but also their partners. Marcel van der Linden has suggested that since there were several household strategies available to households to improve their living conditions. In mining communities, limited economic alternatives and the gendered division of labour often led women to regard their interests as closely tied to those of their husbands and fathers.²⁷⁸

²⁷⁸ Marcel Van der Linden and Lee Mitzman, "Connecting Household History and Labour History," *International Review of Social History* 38, no. S1 (1993): 163–73.

Chapter 4. Household Coping Strategies

Chapter 3 of this thesis focused on exploring the different power structures associated with gender within these closed mining communities. It looked at how men held a position of power while women took control of day-to-day financial decisions. Chapter 4 will build upon this analysis to show how households managed their finances as a family unit by focusing on practical tactics and strategies. This chapter will answer the research question *what role did the family unit play in managing their financial wellbeing?* From this, I will also answer the question *what strategies and tactics were commonly used by family units to improve their financial position?*

The average household within these closed mining communities used an array of different strategies and tactics to improve their situation. This included both official and unofficial ways of managing their money. As part of these different tactics and strategies, every tool that was available to them was multi-faceted, often serving to fulfil different functions simultaneously. This allowed them to improve their financial wellbeing, enabling them to meet their subsistence needs and their desire to improve their quality of life. In addition to the multi-level spectrum of financial coping strategies, chapter 4 will outline how social, cultural, and finance are intrinsically linked. As reputation continues to play an important role in these financial tactics and strategies, actions and appearances had a significant influence on access to resources within these closed communities because trust could have implications on access to charity, credit, or pawnshop lenders.

Overall, chapter 4 will explore the specific tools were used within these communities to manage their finances. Firstly, I will look at how the household could go about expanding their budget by generating additional income through secondary forms of employment. Secondly, I will explore the different techniques they used to expand their resources. From foraging the rural environment, poaching, or growing their produce, I will show how they found alternative streams of resources. Thirdly, I will illustrate what could be done with these limited resources, highlighting that every action aimed to improve household efficiency. Finally, this chapter will return once more to the idea of reputation and appearances of the household when creating stability. I will show how everyone in the household had to play a role in keeping up their reputation if they wanted to be accepted into the community.

Generating Additional Income

As if the responsibilities of caring for a mining family were not enough, many women also had a scheme that would bring extra cash into the household. This included taking in a lodger, working in the field for local farmers at times of harvest, and making a mat or a quilt to sell (see Appendix 1 for prices). These activities helped combat the low miners' wages or help in periods of

unemployment.²⁷⁹ It was the norm for women to engage in additional income-producing activities after being married to supplement their household income. In this section, I will build upon this idea to show how women went about bringing in extra income to their household, through both formal and informal means.

It was common for women to use their food preparation skills to sell items in the neighbourhood. For example, women would make ginger beer or fruit wines from the produce they grew in their allotments to sell. Others would make cinder toffee from sugar and bicarbonate of soda as a cheaper candy.²⁸⁰ Beyond this, there was an unofficial market for exchange among the community that allowed for the trade of goods among neighbours. Those who produce potatoes in their allotment could exchange them for carrots with their neighbour. These exchanges rarely required the exchange of cash and acted through familiar bonds.

Other women focused on developing a craft that could be sold to others. The tradition of making proggy mats was something that many women took immense pride in. They would recycle old pieces of cloth to make durable rugs that could be kept in front of the fireplace or hung on the wall. These mats had the added function of looking attractive, offering an opportunity for women to meet up and socialise, insulating the household, and providing “a welcome source of income which was much needed”.²⁸¹ They were an economical option for insulating the floor in an era before fitted carpets were the norm.²⁸² A mat or quilt could be sold for 2p and was equivalent to one week's work by 2-3 women (Appendix 1). Alternatively, some women would charge for their expertise in sewing, offering to fix young single men's clothing for them for a small fee when they were unable to do so themselves. Women could earn 5s for 2 weeks of laundry in 1930 (Appendix 1). Finally, for those who had the space, some households took in lodgers, which could signify a small additional source of income for their household.²⁸³ While highlighted as an important feature of many mining communities, I found it difficult to pin down how much money was generated by keeping a lodger. This leaves me to assume that they must have been breaking even at the minimum.

It must be emphasised that as a consequence of the informal nature of their work, it is very difficult to quantify the full scale of married women's labour. Many of these transactions occurred informally and thus lacked a written record. This being said, many of these women were keenly aware of their contributions, arguing that “a lot of what's been gained has been through women

²⁷⁹ Hedley, “Married to A Coal Miner.”

²⁸⁰ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

²⁸¹ Moat, *History of Me; We Three and One More*, 8.

²⁸² BBC Tyne, “Hooking and Progging: The Tradition of Rag Mat Making Is Alive and Well in Northumberland,” 2014.

²⁸³ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

working”.²⁸⁴ Through the additional activities of women within the domestic sphere, the household was able to improve their financial stability by increasing the net total income through both official and unofficial means. Tying back to the idea of the breadwinner model, these activities were never considered primary forms of income generation and could also mean that a household was struggling. Only by combining wages were married couples able to scrape “bits and pieces together”.²⁸⁵

Generating Extra Resources

*“Times were hard, wages low, yet they were a jolly crowd; decent, honest-to-goodness folk splendidly facing up to life; good workers all, keen gardeners providing themselves with vegetables all-the-year-round and, my goodness! What an abundance of store they required”.*²⁸⁶

The uptake of allotments grew significantly during World War One as rationing was introduced. There were widespread movements to provide allotments for people who found themselves out of work in the 1920s and the 1930s such as the ‘Allotments for the Unemployed’ scheme which gave seeds, seed potatoes and gardening equipment to the unemployed.²⁸⁷ Over time, allotments became an integral part of mining communities with miners seeing themselves as farmers at heart, taking immense pride in growing their vegetables and raising their livestock.

Many of these rural mining communities had very strong traditions in relation to farming and subsistence. The gardens were not unique to the *Great Northern Coal Field*, but a common feature of rural life throughout Britain.²⁸⁸ The fact that gardening was such an ingrained part of mining communities, was highlighted by the fact that many miners considered those who did not garden to be “considered queer and traitors to the working class.”²⁸⁹ In many ways “the garden was part and parcel of the home [because] so much depended on it”.²⁹⁰

Initially, the coal companies used the gardens as another means to control their working population and to foster behaviour that they deemed acceptable. There was a commonly held belief if that a miner was working on his allotment in his free time he would not be drinking or gambling. Some groups also argue that allotments also improved the physical and mental health of their workers and would ensure that they would remain interested in keeping their employment at the

²⁸⁴ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*,. 76

²⁸⁵ Vera Aslop in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 76.

²⁸⁶ Halliday, *Just Ordinary, But...An Autobiography*, 97.

²⁸⁷ Twechar, “Allotments and Vegetable Gardens,” 2022.

²⁸⁸ Ibid.

²⁸⁹ Moat, *History of Me; We Three and One More*, 10.

²⁹⁰ Beavis, *What Price Happiness?*, 11.

mine. Therefore, allotments were *gifted* to deserving workers with several different “draconian rules attached” to them.²⁹¹ This could include a requirement of sobriety or a ban on claiming poor relief from official institutions.

As most miners’ accommodations came with access to a garden or an allotment, these spaces were vital to the survival of the household because they provided another source of income and food. Much of this food was seasonally grown to supplement their diet. Thus, what was grown in these green spaces mostly focused on potatoes, leeks, onions, carrots, turnips, cabbages, and other native species of plants common in the region.²⁹² Some space was also granted to grow apples, pears, blackberries, and rhubarb that could be preserved into jams, juices, and other desserts.²⁹³ The back garden was reserved for “utilitarian stretches of vegetables”, all with the main function of supplementing the small wage received by the miner.²⁹⁴ Without access to an allotment to raise animals and grow vegetables many acknowledged that they “wouldn’t have survived” on their wages alone.²⁹⁵

These green spaces were also used to bring up an array of different animals for consumption. This included pigs, chickens, rabbits, guinea pigs, and ferrets. Every animal that was kept in these gardens and allotments played a functional role. Chicken eggs could be sold easily to other members of the community or used in a variety of different dishes (Appendix 1 Eggs cost 1d in 1935). When chickens died they could be consumed in a soup. Small rodents were often bred and sold for their meat and fur to others within the community or travelling traders for approximately 1s and 6d per animal, depending on the size (Appendix 1).²⁹⁶ Those who kept pigs would pay a small fee to have them slaughtered by the local butcher or would slaughter them themselves and preserve them with salt to keep throughout the year. As the average cost of bacon pieces was 3d in 1925, by raising and slaughtering your animals a household could process and preserve a large quantity of meat for the whole year (Appendix 1).

Having access to these green spaces there was a knock-on effect on the health of the community. Very few individuals who lived in these communities ever went to the hospital during their childhood.²⁹⁷ Those who did go often went because of physical injuries or diseases caused by

²⁹¹ Twechar, “Allotments and Vegetable Gardens.”

²⁹² Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

²⁹³ Moat, *History of Me; We Three and One More*, 23.

²⁹⁴ Craddock, *A North Country Maid*, 50.

²⁹⁵ Henry Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 37.

²⁹⁶ Beavis, *What Price Happiness?*, 34.

²⁹⁷ Simpson, “Anonymous Interview 1”; Simpson, “Anonymous Interview 2.”

working underground, rather than sickness caused by poor diet. Similarly, I could find no references to diseases caused by nutritional deficiencies, indicating that their diet was probably healthier than the average working-class eating habits where malnutrition was a present issue.²⁹⁸ Arguably, these communities were able to bypass the seasonal fluctuations in growth by preserving and canning their goods.²⁹⁹ This meant that in winter, members of the community still had access to nutritional food that was rich in fibre and vitamins.

While the sources contended that allotments played an important function in generating food for the household, it is not very clear how much food was produced, or how much work it took to reap any benefits from these green spaces. Additionally, there has not been any research into this topic by academics making it difficult to gauge their impact. Therefore, as a estimate of the significance of these allotments, I conducted a *back of envelope* calculation (Appendix 3) to hypothesise the financial impact they could have had. I found that an allotment had the potential to produce 4 days' wages in carrots alone in 12 months showing that they could have saved the household significantly on the cost of food. As these calculations are very broad, I believe that there would be more space to do this research in the future via archival sources on the local cost of vegetables. However, it was very difficult to find accurate prices of vegetables in the UK at the time, with most government reports focusing on the cost of bread, milk, sugar, and meat.³⁰⁰

Beyond this, the allotment or the garden also served to function as a social space for the miners. Discussions were held over what the best farming practices were and produce was traded regularly between neighbours. When a pig was butchered many within the community would also share it with their neighbours with the expectation that they would return the generosity in kind in the future.³⁰¹ What this shows is that these green spaces also contributed to the social and cultural capital of the household by providing them with the means to conduct unofficial trades and transfer knowledge within their community. It also served as a space for men and women to recreationally enjoy activities beyond their work, providing another example of how the quality of life was improved.

It must be noted, however, that there were some criticisms of the usage of allotments and gardens within these closed communities. Some critics also argued that they were another form of social control intending to reduce the chance of rebellion stating that miners were less likely to get

²⁹⁸ Bryan Magee, *Clouds of Glory: A Hoxton Childhood*, vol. 643 (Random House, 2004), 59.

²⁹⁹ Sophie Greenway, "Producer or Consumer? The House, the Garden and the Sourcing of Vegetables in Britain, 1930–1970," *Cultural and Social History* 16, no. 3 (2019): 337–57.

³⁰⁰ UK Parliament, "Food Prices Volume 253: Debated on Tuesday 9 June 1931," 1931.

³⁰¹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

angry if they had the means to feed themselves independently of external influence³⁰² Tying back to the idea of the company house, some miners resented the idea that the coal company could control all aspects of their lives. They could be seen as both a way to depress miners' wages further and a way to give miners more freedom to decide their future because it reduced their total dependence on the coal company.

While the allotments and gardens did serve to play a functional role, not all activities within the garden or allotment focused only on survival. These green spaces left room for leisure activities. Thus, while the gardens to the back of the house were normally reserved for vegetable growing and the rearing of livestock, the front garden was often full of flowers.³⁰³ These flowers did not have a functional role, they were simply something the miners took pride in. These flower beds were described adoringly as “the miner’s glory” and often acted as an illustration of the skill each man or woman had at growing.³⁰⁴



*Ashington Growers Competition.*³⁰⁵

³⁰² Twechar, “Allotments and Vegetable Gardens.”

³⁰³ NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*.

³⁰⁴ Craddock, *A North Country Maid*, 50.

³⁰⁵ Mike Kirkup, *Ashington Coal Company: The Five Collieries* (Seaham: The People’s History Ltd., 2000), 53.

The growing of vegetables and flowers had social implications for the household with each year different mining villages growing flowers and vegetables competitively. These vegetables would be put on shows at community events and could bring the household status. For many “prestige in a pit village dependent not on feats of strength or size of pay packet, but on growing skill”.³⁰⁶ Some villages focused on growing specific vegetables such as leeks, to see how large they could get them.³⁰⁷ Others would focus on the growth of chrysanthemums and would proudly display them in local fetes.³⁰⁸ The most dedicated would go as far as to protect their produce overnight to guard them against thieves.³⁰⁹ What is most significant from this is that it was made explicitly clear that some fruit and vegetable were specifically “grown not to eat, but to show”.³¹⁰

In conclusion, allotments and gardens played three key functional roles within these communities. The first was to provide the household with sustenance; the second was to provide them with entertainment; and finally, to give the household a better standing within the community. The second two functions are the most interesting to look at within the context of financial wellbeing because they directly relate to the improvement of quality of life. Allotments and gardens were used not only as a financial capital tool but also as a social and cultural one. The household was able to improve its financial wellbeing by taking up the spade. Without this unwaged labour by the men and women the household would not have been able to survive or at the very least would have experienced a significantly lower quality of life.

Pets For Leisure

Like the gardens, animals also served multiple functions. They acted both as companions and as resources. For example, many of the men within these mining communities would keep whippets for racing. Whippets were a breed of dog that was bred to be a rabbiting dog and were characterised by their small build and fast speed. They were used both for catching rodents and other small animals but could also be used for racing.³¹¹ Miners would go hunting with their dogs in the farmers’ fields and would eat the rabbit or birds. The importance of these dogs was highlighted by the claim “I think we’d have starved if it hadn’t been for this dog.”³¹² Over time, whippet racing became part of mining social life because miners bred dogs to run faster. Thus, dog racing was a highly popular sport in the

³⁰⁶ Craddock, *A North Country Maid*, 52.

³⁰⁷ Moat, *History of Me; We Three and One More*.

³⁰⁸ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

³⁰⁹ Moat, *History of Me; We Three and One More*.

³¹⁰ Craddock, *A North Country Maid*, 50.

³¹¹ Pippa Mattinson, *Choosing the Perfect Puppy* (Random House, 2017).

³¹² George Bestford in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 81.

mining communities of the *Great Northern Coal Field*, with towns like Ashington having their stadium.

Pigeon racing was also a hugely popular activity that originated from a functional purpose. Pigeons were previously used to relay messages quickly to different places around the country. However, with the invention of the telegraph, pigeon racing became the dominant function of the birds as many mining communities across Britain took up the activity. It must be noted that for serious pigeon racers there was a significant financial burden as it took both space and money to keep these birds. However, for the average miner who was satisfied with short races, they could keep pigeons relatively cheaply.³¹³

Whippet and pigeon racing offered excitement for the participants and a chance to win a substantial amount. Official races could often offer large cash prizes and side bets between friends and rivals were part and parcel of the whole affair.³¹⁴ What this shows is that sociability was a key aspect of these activities, as enthusiasts would frequently gather in the allotments and social clubs to discuss their techniques. According to Lee, these activities acted as a release “from a culture of masculinity, based on an image of the miner as both a breadwinner and a ‘tough man’, which could be emotionally isolating.”³¹⁵ It allowed them to engage with their children over a shared interest. As argued by Martin Johnes, activities like pigeon racing offered means to overcome the emotional isolation created by these patriarchal societies as it offered them the “opportunity to nurture and care for another creature” and gave them an excuse to spend time with their children.³¹⁶ This was shown by the fact that routine tasks were given out as chores and the secrets of pigeon-keeping were shared.

Finally, while not exactly pets, pit ponies were also an important part of a miner’s life and many miners spent hours taking care of their pet pony. In many regards, pit ponies lived a hard life underground. The only time they were allowed above ground was for a short period when the mines closed or when they retired. Many men cared a great deal for their pit ponies; they would name them, give them treats and take care of them when they retired. Only in exceptional circumstances would the miner mistreat their pit pony, and on occasions that they did they often lost their job soon afterwards because their peers refused to work with them.³¹⁷ There was a keen awareness that they relied on their animals to keep their jobs and understood that being underground was not a good

³¹³ Alexander Lee, “Pigeon Racing: A Miner’s World?,” *History Today*, 2021, <https://www.historytoday.com/archive/natural-histories/pigeon-racing-miners-world>.

³¹⁴ *Ibid.*

³¹⁵ *Ibid.*, para. 14.

³¹⁶ *Ibid.*, para. 15.

³¹⁷ Moat, *History of Me; We Three and One More*.

life. Arguably, many of these miners saw parallels to their own situation and often grew emotionally attached to their pony. In addition to their functional role at the mine, pit ponies were also used functionally above ground.³¹⁸ For example, their manure was used as fertiliser for the gardens. This would help grow crops such as rhubarb and strawberries that required richer soil quality than potatoes and onions. Pit ponies were also used as natural grass cutters for open communal spaces.³¹⁹



Ashington Group painting of a pigeon creche and whippet training.³²⁰



The Dead Pony was painted by the Ashington Group.³²¹

³¹⁸ Simpson, "Anonymous Interview 1."

³¹⁹ Ibid.

³²⁰ Craig Simpson, "Work by the Pitmen Painters Is Arranged alongside Modern Recreations in a New Exhibition," *Chronicle Live*, 2015, <https://www.chroniclive.co.uk/whats-on/arts-culture-news/work-pitmen-painters-arranged-alongside-10320379>; William Feaver, *Pitmen Painters: The Ashington Group, 1934-1984* (Northumbria Press, 2010).

³²¹ Woodhorn Museum Ashington, "Artworks: The Dead Pony," 1948.

In conclusion, tying into this discussion about leisure and quality of life, I found that many households kept animals. These pets were used for companionship and entertainment as well as fulfilling a functional purpose regarding household financial stability. These animals give us another example of animals having double functionality within these working-class communities. Whether they were dogs, pigeons, pigs, or ponies, miners dedicated much of their time to taking care of their animals. These close ties to their animals had continued until today with pet spending in the UK continuing to rise significantly.³²²

Furthermore, based on the finding of chapter 2 where I outlined the poor living conditions and wages of the miners, the fact that these mining communities were able to keep pets, not only for utility but for pleasure provides another example of how they went about improving their quality of life. These animals also provide an example of how utility and leisure overlapped within these communities. For example, pit ponies had a clear function in the mine but also acted as a source of comfort to many of the miners. Similarly, keeping cats and dogs helped hunt local rodents such as rabbits, while also acting as family pets. The act of keeping a pet has shown have a positive impact physical and psychological health.³²³ Thus, the simple presence of these animals within these working-class communities suggests that these households had developed a good standard of living for themselves and were not simply surviving.

Efficient Usage of Resources

“It was marvellous how the mums were able to sustain big families on very little, they were very resourceful indeed. Chancellors of the Exchequer! Those women could buy and sell them.”³²⁴

Households aimed to maximise their efficiency by utilising several different strategies to make their budget go further. Much of this burden was placed on the miners’ wives who were experts at managing their limited resources to make them extend as far as possible. Each miners’ wife had their techniques in doing this and most showed a very high level of foresight and organisation. No products within the household went to waste. Because there were so few resources to spare, these households created management systems that allowed them to maximise their output to the greatest efficiency.

Any waste that was generated by the household was frequently reused, recycled, or repurposed. For example, those who couldn’t afford to send their shoes to the cobblers to be fixed

³²² Michael Hocking, “New Study Reveal How Much UK Spends on Pets,” 2018.

³²³ Alan M Beck, “Pets and Our Mental Health: The Why, the What and the How” (Taylor & Francis, 2005).

³²⁴ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 61.

would scavenge for a piece of rubber from a motorbike tyre, to repair them themselves.³²⁵ Children too illustrated ingenuity by making their entertainment and creating their toys out of pegs, sticks and cloth.³²⁶ Similarly, Christmas paper chain decorations could be made from old sugar bags that were saved throughout the year.³²⁷ Products were often bought to fulfil two or more functional roles. For example, old soap scraps could be repurposed to be used for doing the laundry and wallpaper could be bought cheaply to be bound into schoolwork books, writing paper or envelopes.³²⁸

In relation to reducing food waste, women would use all parts of the animal when cooking. For example, “fish heads and shoulders”, and the cheap cuts of meat and bones that could not be sold by the fishmonger or the butcher were bought by the miners’ wives at a discount to be made into broths.³²⁹ When raising animals, miners would feed them on scraps generated from the household. Similarly, when an animal was butchered, all of it was used in the kitchen. What was not directly used in the kitchen, such as the offal or ashes from the fireplace, was used as fertiliser for the gardens to ensure better growth of their vegetables.³³⁰



Paintings of household renovations and proggy mat making.³³¹

Beyond making their products, many women would search for food in their surrounding countryside. Because many of these households were still so connected to their rural subsistence beginnings, there was still a strong tradition of foraging from the environment when necessary.

³²⁵ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³²⁶ Craddock, *A North Country Maid*.

³²⁷ Moat, *History of Me; We Three and One More*. 15.

³²⁸ Beavis, *What Price Happiness?*; Moat, *History of Me; We Three and One More*.

³²⁹ Terrence Monaghan in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.12.

³³⁰ Beavis, *What Price Happiness?*

³³¹ Oliver Killburn, “Progging the Mat,” 1938.

Women would take trips to different plants berry bushes or fruit trees in the countryside.³³² They were able to collect crab apples, rose hips, blackberries, raspberries, or horseradish. They also had a well-developed knowledge of local fungi populations that allowed them to forage without the risk of sickness. This local knowledge acted as a form of cultural capital and was useful because it allowed them another means to bulk out their food supply.

These thrifty activities demonstrated that these women had a large array of skills such as cooking, cleaning, decorating, crafting, and sewing. By being well versed in multiple practical skills such as being able to make and repair their clothing, they could save money and generate income. Similarly, the men had a well-developed knowledge of gardening, livestock rearing, and DIY. This allowed them to fix their furniture and produce their tools. These cultural skills were often passed down between generations and required significant time to hone effectively. However, when they did learn how to do it, they were skills that would remain with them for the rest of their lives.

Communal Attitudes to Resource Distribution

In response to the limited resources, many members of these communities demonstrated a flexible attitude towards the environment, possession, and property. For example, in times of stress women would go to the beaches or slag heaps to collect extra coal.³³³ Additionally, they would sometimes collect firewood from the forests. These unofficial activities done by women provide another example of how the household could bypass the limitations of their wage (Appendix 2 average miners' wage in 1935 was 9s 3d a day). Some women had “no scruples about taking slips from tiny plants that grew in the public park and transplanting them in her rockery”.³³⁴ It was also significant because, in times when the pit closed and they were not receiving their weekly coal delivery, they were able to find an alternative source of fuel to keep their household going. This shows a level of ingenuity on behalf of the women as this would cut the cost of buying seeds and could reduce the time needed to grow the new plant.

Miners also learnt how to play the system with their employers when they were unable to obtain full-time employment. For example, when there was a lack of hours available that prevented the miners from working full time, the miners were now working only three days a week and were on the dole the three remaining days. Sometimes they did work four days which disqualified them for any more dole that week.³³⁵ Another example was that the housewives would order goods from

³³² Moat, *History of Me; We Three and One More*.

³³³ Halliday, *Just Ordinary, But...An Autobiography*; Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³³⁴ Craddock, *A North Country Maid*, 50.

³³⁵ Halliday, *Just Ordinary, But...An Autobiography*.

the local trade's men, but if it came to the delivery day and they could no longer afford them, they would simply refuse them at the door. By utilising non-payment techniques, salesmen would negotiate with the women and would agree to sell the product on credit, trusting them to pay over a period when they could afford it.

In conclusion, there was an assumption that "you had to be thrifty" to survive.³³⁶ Miners' families improved their quality of life by being smart about how they managed their limited resources. They were able to celebrate holidays and enjoy luxuries within their budget. This management of resources often relied on the development of skills and local specialised knowledge. This cultural knowledge was passed down between generations and shared within the community. Furthermore, I have included them in this chapter about household financial coping strategies, because while households utilised communal spirit, it was up to the individual household to use these tactics and strategies as they were not communally organised hunts for example. Simply put, because of the nature of these communities the individual, household, and community were intrinsically tied together.

Appearances and Reputation

Tying back to the idea of idolised women and reputation, emphasis was placed on appearances for the wider community. It was a long-held belief that "nothing can happen to the family as long as your mother can still take a pride in her appearance".³³⁷ Those who let their appearances slide would fall further into social decline. On the opposite side of this coin, there was a level of shame associated with being unable to cope. Asking for external help was often looked down upon and could affect a household's reputation. This was shown by the fact that people would go to assist officers to ask for money at night so that they would not be seen.³³⁸ Many women and men would also be ashamed to be seen to go to the pawnshop themselves, so they would send their children to negotiate instead.³³⁹ Some women would offer themselves as a messenger for a small fee between the pawnshop owners and those who were too proud to be seen entering the establishment (Appendix 1).³⁴⁰

This idea of appearance and reputation was extended to the household where women spent a long time maintaining the upkeep of their household, taking immense pride in how it looked.

³³⁶ Hilda Ashby in *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*. 41.

³³⁷ Craddock, *A North Country Maid*, 74.

³³⁸ *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

³³⁹ Callaghan, *A Lang Way to the Pawnshop*.

³⁴⁰ *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

When guests came over they would often be led to the “Sunday room” or as it was sometimes called “The Best Room”.³⁴¹ In these spaces, they would keep their best furniture, plates, and linens. Often the higher quality belongings that the household kept were wedding gifts that could be passed down through families. Divisions were made between everyday crockery and the best china. This focus on appearances was not unique to mining communities, but a feature of most working-class households.

Appearances could also have unintended consequences. Those who were unable to keep up appearances would often make decisions that would seem illogical to us in the wider context. For example, mothers would keep their children off school if they were unable to fix their clothing or buy them new shoes.³⁴² From a modern perspective, this is arguably not a good enough reason for allowing a child to play truant because it would mean that the poorest of children would fall behind their peers. However, in the context of the time, it was better to play truant than let the school board and the community learn about “the shameful truth”.³⁴³

What this also shows is that reputations and appearances were important to all members of the household. It was not only the women who were responsible for maintaining the reputation of the family, though they did carry the main brunt, it was also the children. One of the reasons for this was that it was seen as the woman’s responsibility to take care of the children. If they were unable to feed them or take care of their appearance then it would be seen as a failure of the women. If they were not able to manage their resources as effectively as their peers and if there was no clear reason for this they would be judged. This would weaken their standing and place them at risk of being considered untrustworthy. This could have a knock-on effect on their credit or access to relief funded by the community. What this also shows is that social standing and finance were intertwined concepts within these communities. Even though one person may be more materially poor, they may hold a more respectable position in the community and thus, could expect more support in times of stress. If one built up a good family reputation as a form of social capital one could expect to reap the rewards in kind, at some point in the future.

Conclusion

There were a lot of complexities surrounding the activities of those within the household in improving their financial wellbeing. Even though some activities may not have directly been seen as a financially motivated decision, it was always linked to it. Every decision was made to maximise

³⁴¹ Moat, *History of Me; We Three and One More*, 7.

³⁴² Craddock, *A North Country Maid*.

³⁴³ *Ibid.*, 60.

their profits and to hit two birds with one stone. This is important because these households intrinsically tied together finance and sociability. Without investing in one, you could not hope to prosper with the other. This was shown by the fact that hobby activities such as gardening, pigeon, dog racing, and proggy mat making all had a social and cultural dimension to them, as well as a financial one.

Furthermore, without their ingenuity in how they diversified their incomes and maximised their profits, there would have been no feasible way for the household to survive on one income alone; it simply was not enough to live on. They were required to always have a keen awareness of their financial position and could not simply lie back. These alternative sources of income and resources also allowed each household to plan for their future better as it gave them the possibility to stockpile resources such as food, as well as social capital that could be reaped in the future. These well-laid plans allowed them to have some freedom over their future, something that would become important as the miners continued to try and emancipate themselves from the coal company owners. It was through the actions of these men, women, and children that they were able to improve their quality of life, their prospects, and their overall stability. Without these household tactics and strategies, they would not have been able to enjoy the same level of financial wellbeing.

Chapter 5. Local Community Support

As established in chapter 2, closed mining communities developed their own unique semi-autonomous social structure. As a consequence of their partial isolation, these communities had well-developed social networks where everyone knew everyone else and were required to rely on each other for services or support. These tight networks of people communicated daily in informal manners with local gossip often being the quickest way to connect.³⁴⁴ It is these social networks that provided another dimension to the financial make-up of the working classes that enabled them to create their financial insurance mechanisms. This chapter will look further into these bonds to look at *what role did the community play in managing their financial wellbeing?* From this, it will question *what coping strategies did they utilise and to what extent did they use their community to insulate themselves from these struggles?*

This chapter will argue that these communities not only had organisations that assisted those living in poverty, but that the nature of these organisations was heavily tied to the moral code of communal responsibility. Firstly, by outlining how resources were distributed and how organisations such as the soup kitchen, religious institutions, miners' clubs, and women's institutions operated, this chapter will argue that by allowing members of the community to take a leading role in the distribution of goods and services they were able to reach a wider impact network. When you compare this to external organisations and how they approached poverty assistance you can see that they did not operate with a system of trust. This shows that these social networks were important because they ensured accountability among the actors.

The second half of this chapter will look at the make-up of the community, focusing on the morals that influenced how people interacted. It will argue that members of these communities were more likely to exercise leniency in how they approached finance. They were empathetic to the experiences of poverty and thus were more likely to remove barriers to access assistance. They worked on very strong liberal ideas that everyone should be given dignity and freedom to live their life. That they should have the right to pride and respect from everyone else, even if they were living in poverty. This strong philosophical foundation acted as the foundation that if the government was not going to provide them with welfare or adequate assistance then they would do it themselves.

Finally, this chapter will argue that the role of community-based projects played a significant role in the continuing battle for better working conditions. Often these communal responses were most tested in times of strain. However, instead of fracturing, leading to more financial distress, they

³⁴⁴ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 43.

often brought the community closer together. It is these communal approaches to finance that played the most significant role in financial wellbeing as they not only shaped the financial decision-making at a communal level but also at a household and individual level. If you feel tied to your community there are higher levels of trust and more access to informal financial resources that would otherwise have been inaccessible.

A Long History of Mining

Early on, as the industry expanded, miners in the Northeast were able to obtain several concessions in workers' rights from an earlier date compared to their peers throughout Britain. In 1864 and 1869 respectively the Northumberland Miners' Mutual Confident Association and Durham Miners' Association were established.³⁴⁵ Their purpose was to protect the rights of miners and improve the conditions of their members. Therefore, the miners of the *Great Northern Coal Field* were able to foster durable connections with labour organisations related to agriculture and industry that acted on their behalf during negotiations with mine owners and with the government.

The *Great Northern Coal Field* served as a laboratory for many of the legislative changes that occurred in the 19th century. For example, in Durham and Northumberland, the work structure formed that favoured the cavilling system and three-shift work patterns which was adopted across the country as the standard for industrial relations.³⁴⁶ Miners were able to choose a '*lot*' to randomly determine their workplace position. This ensured that relationships between miners and their employers remained civil, preventing victimisation from occurring where certain miners were given favourable seams.

With the support of the *Great Northern Coal Field* miner's labour organisations, campaigners were able to get the British government to pass the Old Age Pension Act in 1908. This limited workdays to eight hours and offered a non-contributory state pension to people over 70 who made less than £31 annually.³⁴⁷ Similarly, in 1911 the labour organisations persuaded the Liberals to introduce the National Insurance Act, which provided insurance against sickness and unemployment for manual workers earning less than £160 annually. Beyond this, in 1900 the Housing of the Working-Class Act was passed, giving municipal councils the power to redevelop and build accommodations for the most vulnerable residents. This cumulated in the 1936 Housing Act which introduced the concept of council housing.

³⁴⁵ Ward, *Unemployment and the State in Britain: The Means Test and Protest in 1930s South Wales and North-East England*.

³⁴⁶ Ibid.

³⁴⁷ Todd, *The People: The Rise and Fall of the Working Class, 1910-2010*.

Overall, the unionised miners' organisations helped create "a basic safety net, which covered not only the poorest but all those who had to work for a living" by lobbying the government for better workers' protection.³⁴⁸ These improvements in labour conditions introduced the foundations of state welfare provisions, alongside changes in real wages, and mining communities saw a general rise in prosperity.³⁴⁹

Soup Kitchen vs Boot Fund

"The soup kitchen in the villages carried on and gave us at least a solid bowl of broth everyday and the youngsters going to school were fed by the miners' wives. The committees organised near the schools. They were fed at breakfast time, at lunchtime, all voluntary, all magnificently organised and all on the basis of 'get the money the best way you can'...They were basic, but they kept things going. The bread was baked, the soup was made, the tatties were put on. They were collected and as a whole community, those at school and those on strike, the old and the sick, one way or another they were all fed".³⁵⁰

There was a strong sense of community within these closed mining villages that led to the creation of the soup kitchen as a form of safety net that protected most vulnerable. Often the community would come together in times of stress to pool resources, reduce food waste, and maximise the number of people they could feed. For example, they would use produce grown from their allotments and gardens to make sharable food such as soups and stews that could be doled out to anyone that wanted it.³⁵¹

What this shows is that there was a high level of social congruity in how they dealt with financial uncertainties. There were no references to disagreements on how these soup kitchens should be organised, nor were there examples of people discussing who should be eligible to access the food because there was an underlying assumption that if you were hungry that there would always be a plate available to them. Similarly, there were no mentions of anyone abusing the system. Perhaps this was because most members of these communities were aware that they were only one step away from destitution themselves and hoped that if they were in a similar situation someone would help them. Finally, tying into this idea of social cohesion, when cooking and cleaning

³⁴⁸ Ibid. 52.

³⁴⁹ Bourke, "Working-Class Cultures in Britain 1890–1960: Gender, Class."

³⁵⁰ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 59.

³⁵¹ Muckle, *No Regrets*.

many of the women did so without complaint or criticism.³⁵² This shows that there was a high level of social obligation, with the needs of the children having priority over individual desires.

As part of this social obligation, it must be highlighted, that even though everyone in the community played a part in this, women played the most important role. Miners' wives made sure that every child would receive a meal, using school grounds at their base of operations³⁵³. The local Council of Action that would oversee community functions was normally organised and led by the local women and determined how and where they would set up shop.³⁵⁴ Without these women volunteering their time, these communal support systems would have disintegrated. Tying back to chapter 3, these women and both individuals and members of the community chose to sacrifice to protect the most vulnerable individuals.

Funding for these projects required participation from everyone in the community and was collected via a penny fund where every member of the community paid a penny a week in addition to their subs. Money for the welfare fund came from many different sources but was often focused on the working men's clubs and miners' organisations. For example, the 'Didilum Club' was a savings scheme created by the working men's club that encouraged members to pay into it on a weekly basis. They would use the fund for communal activities such as the Leek Show, Billiard Tournaments, and Soup Kitchen.³⁵⁵ Additionally, there were lottery pools where members would play a small bet on community events such as the outcome of a football match and the winner was expected to place part of their winnings into the penny fund to pay forward their good fortune. In many ways, these payment schemes could be considered a form of optional communal tax that paid for additional services.

In contrast to the soup kitchen was the boot fund which acted as a government assistance fund for the most vulnerable of people. The boot fund was set up to ensure that children always had a good pair of shoes. Arguably, one of the reasons why the government choose to provide footwear for children and why these closed communities were not always able to solve the issue themselves was that shoes were one of the few things that miners' wives could not make themselves.³⁵⁶ This meant that the most vulnerable children would suffer the most because their parents could not afford to buy them new shoes when their old ones broke. Thus, the boot fund was established to resolve the issue of children not having access to durable shoes.

³⁵² Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

³⁵³ Ibid.

³⁵⁴ Ibid.

³⁵⁵ Moat, *History of Me; We Three and One More*, 14.

³⁵⁶ Simpson, "Anonymous Interview 2."

Regarding the specific setup of the boot fund, this varied from village to village but worked on the same principles. For example, in some villages, the boot fund was run by the local police station, with police officers giving out shoes to children they believed needed them.³⁵⁷ Alternatively, schools would survey children's shoes when checking the uniforms to see if the children needed new shoes.³⁵⁸ In either situation, the boot fund used government institutions to provide services to these closed communities, using teachers and police officers as community liaisons. However, the boot fund differed significantly from the soup kitchen set up primarily because it was reserved only for those that the government deemed worthy of them. This paternalist attitude was illustrated by the fact that the boot fund would modify the boots by piercing holes in them to ensure that they were easily identifiable and could not be re-sold at the pawnshop.³⁵⁹ Alternatively, some places handed out vouchers to the children to buy new shoes to prevent their parents from spending money on things like alcohol, illustrating that there was a lack of trust between the service providers and users.³⁶⁰

By having this criterion of access, the boot fund was often criticised by the locals for its prejudicial actions. Families were often insulted by the treatment they experience as it often came with the moral judgement that they were unable to take care of their own family.³⁶¹ The boots came with an implicit judgement about the character of the family by suggesting that they were incompetent because they could not take care of themselves or that they were wasting their income on frivolous expenses such as alcohol. Furthermore, someone who wanted to access the boot fund would be subject to investigation to ensure that there was no abuse of the system.³⁶²

³⁵⁷ Callaghan, *A Lang Way to the Pawnshop*.

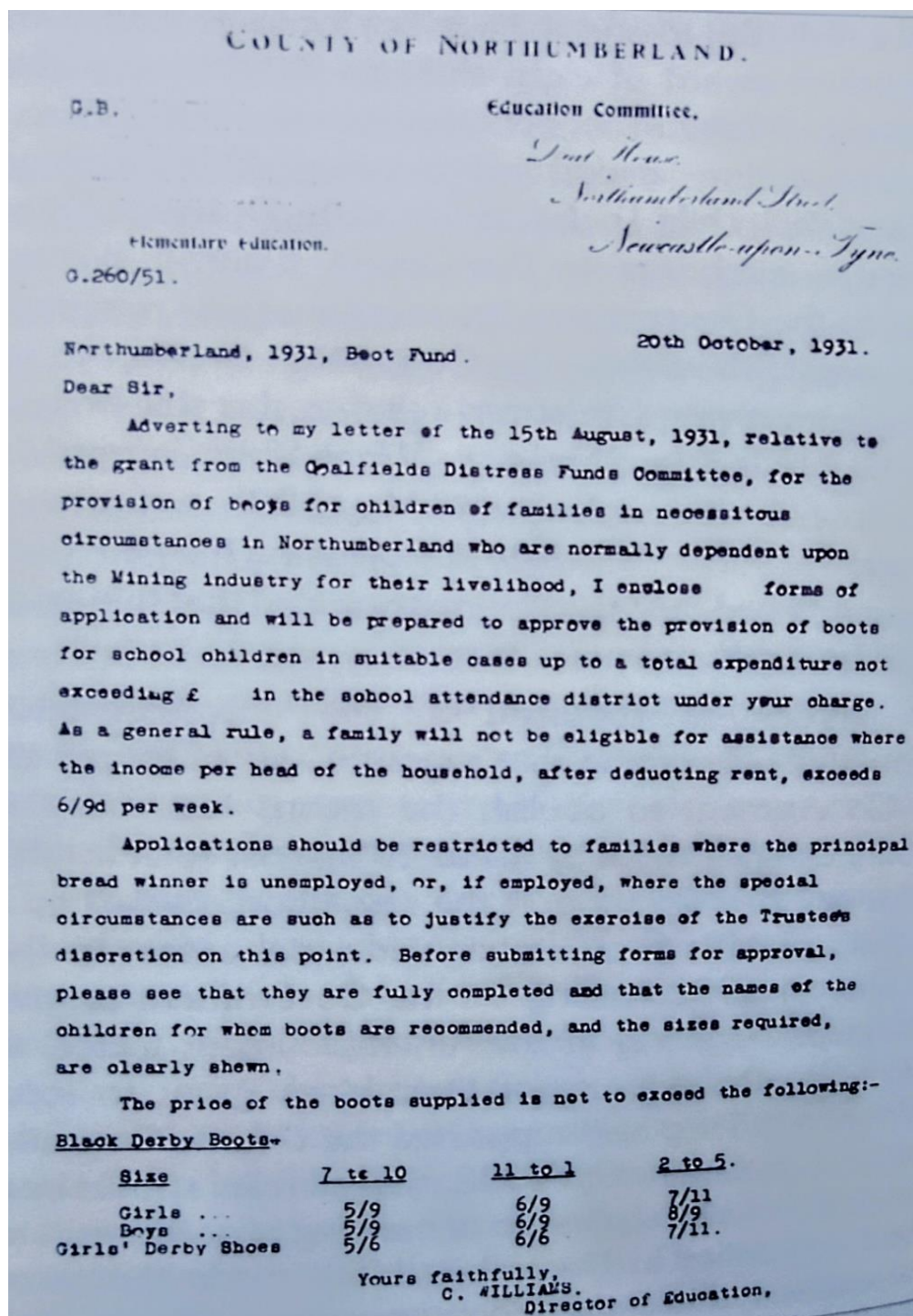
³⁵⁸ Craddock, *A North Country Maid*.

³⁵⁹ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³⁶⁰ Beavis, *What Price Happiness?*

³⁶¹ Craddock, *A North Country Maid*.

³⁶² Moat, *History of Me; We Three and One More*.



The letter announcing the establishment of the Northumberland Boot Fund was set up in the 1930s by the municipality to supply children with shoes.³⁶³ It illustrated some of the access requirements to receive assistance.

³⁶³ Joan M Taylor, *England's Border Country: A History of Northumberland County Council 1889-1989* (Northumberland County Council, 1989), 102.

As a consequence, of the boots receiving modification before being distributed, those who did accept them often received a moral judgement from their peers. Children were sometimes bullied because they needed new shoes. However, this had the unintended consequence of children missing school because of a fear that their family reputation would have been impacted.³⁶⁴ No one wanted to be seen wearing boot fund shoes because it was often associated with shame. Thus, as illustrated in chapter 4, reputation was very important for the household as it could determine their access and integration into the community. The boot fund did not take into consideration the type of community it was servicing and created several obstacles that reduced its impact on poverty management.

In conclusion, by contrasting these two different examples of community-based support I wanted to show how there was a significant difference in how they treated their service providers. The soup kitchen treated all its users as equals, working on an assumption of trust that no one would abuse the system. In contrast, the boot fund that was established by outsiders who may have had legitimate concerns about the children, came with moral judgements and limited access. The attitudes shown toward the most vulnerable are reflected by their response to the situations. What these examples also show is that there were nuances to the relationship between finance and social capital that were not taken into consideration by the governmental funds. When providing community support for the most vulnerable the soup kitchen was more successful because it was led by those who were intimately familiar with the community they were serving. In contrast, the boot fund was provided by people who already held a position of authority based on their occupation. The power dynamic was never balanced, leading to judgement and resentment between the providers and the service users.

Religious Institutions

Some community-based organisations were able to bridge the gap between external influence and internal community dynamics. This was best illustrated by the role the church played in small town life. While religious organisations such as the church did have an external component to them, they were heavily influenced by local structures and often had community-led initiatives within them. In many ways, the church functioned as a communal meeting space for people to gather, exchange ideas, engage in hobbies, and share common moral values. There were many different denominations within the *Great Northern Coal Field*, all centring around Christianity. For example, different villages would have Methodists, Anglican, Calvinists, and Catholic churches, depending on the geographical distribution of their congregation. While the churches did differ in how they

³⁶⁴ Craddock, *A North Country Maid*.

interpreted the contents of the Holy Bible, arguably they all supported the same basic moral Christian sentiment of *'love thy neighbour'*.

Men, women, and children all went to church regularly, attending church services as well as Sunday schools. This allowed the church to train the residents of the pit village with a "good guide for living".³⁶⁵ In these schools and services, members of the community would be guided on specific moral teachings that emphasised hard work, humility, and responsibility to the community. It taught people "right from wrong" and that they should take "consideration for other people".³⁶⁶ While these moral sentiments are not unique to Christianity, they played a very important role in how members of the community perceived the world and how they engaged with others.

Socialism and Christianity also had a long and complex history since the 19th century. While at odds on multiple occasions, some church historians have highlighted how they have overlapped. The clearest example of this was Christian Socialism which acted as a response to anti-clerical attitudes during the 19th century.³⁶⁷ What this shows is that the integration of the church into left-leaning socialist communities is not without precedent. As both Christianity and Socialism aimed toward a goal of a better future, they moved to alleviate the suffering of the working classes. Though the relationship between religion and community could be its own topic of investigation, for the sake of brevity, this thesis will simply state that the church ensured that individuals placed a higher value on communal prosperity rather than individual financial success.

Thus, members of the mining community would often volunteer their time to their church. Some men would train to become voluntary preachers and women would involve themselves in the various church committees.³⁶⁸ The church also acted as a way for connections to be made in the community. For example, many young men and women would be introduced to each other within the church with many of them ending up married.³⁶⁹ They would host events such as bake sales, dances, or fetes to raise money for different charitable causes.³⁷⁰ Furthermore, many churches had their choirs and bands made up of volunteers who performed at various events and services. The

³⁶⁵ Beatrice Hamm in NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*, 11.

³⁶⁶ *Ibid.*, 11–12.

³⁶⁷ Philip Lockley, "Christian Doubt and Hope in Early Socialism," *Studies in Church History* 52 (2016): 364–380, doi:10.1017/stc.2015.21.

³⁶⁸ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³⁶⁹ NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*.

³⁷⁰ National Mining Museum, "Women behind the Scenes of Mining Villages- Keeping It Afloat!," 2021, <https://nationalminingmuseum.com/wp-content/uploads/2014/05/FF11-Women-MiningCommunities.pdf>.

church acted as a place for speakers to come and discuss ideas. This could include intellectuals from universities or doctors seeking to inform the community about a specific issue.³⁷¹

The head of this clerical organisation, whether it was a priest, preacher, or vicar, was an integral part of the community. They were embedded into the social life of the community. While they were technically under the employment of their specific religious organisation, many of these religious figures were often born in the community themselves and were familiar with what was happening in different households. Furthermore, the power dynamic associated between the cleric and his congregation was one of consent. While they would pass judgement over the activities of the community, the cleric's actions were seen to be benevolent. His actions were dictated by his desire to preserve and protect his *flock*. If you contrast this against the role of the police officer, social worker, or teacher, while they may have originally come from the community, they were seen to have aligned themselves with a different authority. Thus, any action they underwent in the name of poverty management was seen as a form of moral judgement that did not have the trust of those that they oversaw.

Furthermore, because the risk of accidents was something that the miners were always aware of but were forced to live with, for many, they relied on religion to help them deal with the stress. They prayed for “strength and courage before they went down” the pit.³⁷² Accidents were so common that one was considered “lucky not to be caught” by an accident at some point in their career.³⁷³ There was a huge “emotional burden of constant anxiety” in relation to their mortality.³⁷⁴ Death was just an unfortunate part of day-to-day life that always threatened their livelihoods. Religion provided some alleviation of this pressure by offering comfort to the residents of the villages.

Overall, these religious institutions did not only function as a spiritual organisation but also as social and community guides. They engendered a high level of trust and faith among the community because they were seen to be run by locals. They underpinned the community by promoting the idea of ‘love thy neighbour’, encouraging people to take sympathy for those who lived with them. They improved the quality of life of the community by providing services and activities to the locals beyond their work. They also provided members of the community with a sense of security over their prospects as they believed that if they were to *fall* they would be saved by their god. This belief had a wider impact on how the poorest interacted with the world and

³⁷¹ NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*.

³⁷² Beatrice Hamm in *Ibid.* 13.

³⁷³ Muckle, *No Regrets*. 70.

³⁷⁴ Hedley, “Married to A Coal Miner.”

impacted how they prioritised finance. While some miners did criticise the role the church played in placating the masses on behalf of the government, most accepted that the church played an important role in teaching and guiding its people to a moral way of living.³⁷⁵

This was important to not only the social wellbeing of the community but also the financial one. Members of the community knew they could turn to the church for assistance if needed as charity work was often done on behalf of the church. Beyond this, because the church organised so many different social activities they helped improve the quality of life for its residents by giving them access to an array of different activities and services. In many cases, the cleric would act as a confidant for members of the community where they could go discuss what was troubling them. In some ways he could be seen as a therapist, helping those whose loved ones worked in very dangerous employment to come to terms with their situation. This was significant because it showed that these communities took into consideration mental health in their own way.

Men's Clubs and the Women's Institute

The working men's club, also known as the miners' institute or the welfare, was a non-profit organisation held in the local miners' building. These clubs were a type of private social club that was common throughout the North of England. They provided space for its members to enjoy recreational and educational activities. Typically, these clubs would include a bar, a billiards table, and some space for functions such as parties. Often, they would hold entertainment nights such as raffles, live music, and comedy. The working men's clubs were cooperatives and were run by their members through committees that are usually elected annually.

These clubs, like the church, were also known for engaging in charity activities. For example, in Ashington, the working men club ran a scheme that focused on redistributing money provided to its members to miners' widows and the retired because they were unable to care for themselves.³⁷⁶ This meant that there was a pot of money held by the club that could be distributed to those who were deemed most in need by the community. A miner paid a penny a week in addition to their subs cost for the welfare fund and savings scheme, with their fees increasing from ½d, to 1d, and finally 1s a week.³⁷⁷

These pit villages, through membership in the local miners' institute, funded the creation of different facilities. This included sports fields and equipment for cricket, football, and bowling. These

³⁷⁵ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³⁷⁶ Dawson, *Ageing and Changing in Pit Villages of North East England*.

³⁷⁷ Moat, *History of Me; We Three and One More*.

welfares often paid for a groundskeeper to manage the many green spaces.³⁷⁸ Larger pit towns sometimes went on to develop their official clubs that could compete with those in surrounding areas. They often had a long history and could sometimes experience significant success in the regional leagues. For example, Ashington AFC, also known as The Colliers, was formed in 1883 making it one of the oldest clubs in Northumberland. In 1921, the club upgraded its facilities from a typical non-league venue to a stadium designed to hold 20,000.³⁷⁹ These clubs relied on the support from the local miners' institutes and suffered considerably when miners' strikes occurred as crowds dropped dramatically to under 1,000 for their home games.³⁸⁰ What this shows is those pit villages were more than willing to invest in developing their infrastructure and could improve their quality of life. They went above and beyond what was given to them by the mining companies to develop their communal activities that brought people together.

Another example on the importance of these working men's clubs was highlighted by the establishment of the Ashington Group in 1934 which saw several miners begin learning to paint. In 1934 these men who had a passion for painting attended classes to learn more about the techniques of art and this proved a successful enterprise that enabled them to supplement their wages.³⁸¹ It received its funding from the Workers Education Association to bring in an external art tutor Robert Lyon from Durham University. The Ashington miners enrolled in painting classes as an alternative pastime and began to produce a painting to sell at local markets to supplement their wages".³⁸² These paintings have already been featured in the previous chapters depicting day-to-day life within a mining community. By the early 1940s, the group had exhibitions in London which they showed anonymously as a group. However, in the subsequent decades, some individuals such as Oliver Kilbourn went on to become professional painters having exhibitions of their own.³⁸³

In a similar vein, women had their own space to socialize. The largest of these organizations was the Women's Institute (commonly known as the WI). Upon its establishment, the WI had the goal of revitalizing rural communities during the First World War to assist in food-producing efforts. After the end of the war, the Board of Agriculture withdrew its sponsorship while the Development Commission and the National Federation continued to provide support until 1926. Once it was fully

³⁷⁸ Simpson, "Anonymous Interview 1."

³⁷⁹ Ashington AFC, "Brief History," 2022.

³⁸⁰ Ibid.

³⁸¹ England's North East, "Ashington, Newbiggin and Lynemouth."

³⁸² Ashington Town Council, "Ashington History," 2013.

³⁸³ William Feaver, "Exhibitions: 'Anyone Can Paint,'" *The Guardian*, n.d.

independent it became a common feature of rural life with WI appearing throughout the British Isles.³⁸⁴

Individual WI branches would meet a minimum of once a month to be trained in a specific skill or activity. A speaker was invited to demonstrate, and members can learnt and developed a range of different skills. This includes sewing, cooking, preserving, learning to eat healthily, and childcare.³⁸⁵ Additionally, women would have a “mother’s circle meeting” where they would exchange information about different developments.³⁸⁶ Activities like this reinforced communal bonds and strengthened ties with people. As the communities were so tightly packed many of the women shared similar schedules such as baking together, going to the shops together, or washing together.³⁸⁷ These women’s organisations ensured that women from the coalfields were central to this social network. This also meant that “when other women were in trouble and in small, isolated communities, rallied round to provide whatever help and support they could”.³⁸⁸ Because of the strong collective ties within these communities, working-class women garnered support from their peers for both social and financial reasons.

In conclusion, by looking at the role men’s clubs and WI played we can see how these organisations played an important role in the community. They provided locals with the opportunity to enrich their lives through various activities. They also gave them the option to learn new skills and engage with new experiences that may have previously been inaccessible to them because of circumstances. There were multiple examples of individuals widening their horizons because of the opportunities on offer from these organisations, from the Ashington Group pitmen painters to Bobby Charlton and Jackie Milburn who went on to become professional football players for the English National Team as well as Manchester United and Newcastle United respectively.³⁸⁹

Cooperative Store

“The co-operative store was an excellent idea. it was to be organised by the working class and run for the use of the working class.”³⁹⁰

³⁸⁴ “The Womens Institute: Inspiring Women,” *W.I.*, 2022, <https://www.thewi.org.uk/about-us/history-of-the-wi>.

³⁸⁵ *Ibid.*

³⁸⁶ Moat, *History of Me; We Three and One More*.25.

³⁸⁷ Craddock, *A North Country Maid*.

³⁸⁸ Darvill, “The Contribution of Co-Operative Retail Societies to Welfare within the Social Framework of the North East Coast Area,” 10.

³⁸⁹ Ian Sansom, “Great Dynasties of the World: The Charltons,” *The Guardian*, 2011, <https://www.theguardian.com/lifeandstyle/2011/sep/24/bobby-jack-charlton-great-dynasties>.

³⁹⁰ Ron Rooney in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 41.

Another common feature of these pit villages was the presence of a local shop that supplied the community with resources such as food, cleaning supplies, and clothing. Initially, before the Tuck Acts of 1831, company stores were run by the pit owners where miners and their families bought produce at extortionate prices, often with tokens rather than proper money.³⁹¹ This allowed the mine owner to set the prices and prevent the miners from buying outside goods. There was an assumption from the pit owners that “the workmen are all a set of drunken vagabonds, who neither support their families nor pay their debts” therefore it is to the companies' benefit to control the goods entering their villages.³⁹² This allowed the mine owners to pay their workers with ration cards that they could exchange at the local shop.

However, these arguments were criticised by the miners who felt that the owners used this paternalistic argument to control their population and prevent their workers from going on strike.³⁹³ By obliging the workers to buy their goods from the company shop they had a monopoly over the prices and could refuse credit to miners who challenged the status quo. Thus, to counterbalance the power of the pit owners, the cooperative movement emerged.

It must be noted that while the cooperative movement in Great Britain didn't start in the Northeast pit fields, they were accepted and well established by the 1920s, with successful cooperative societies being a common feature in almost all the coal mining villages. In 1862, there were 30 cooperative societies with 4,000 members in Durham and Northumberland; by the end of the century, there were at least 150. Most were based in mining communities, and as well as fulfilling their members' basic needs with bakeries and dairies, some even had libraries, dentists, coal depots, opticians, and piano tuners.³⁹⁴ From bags of sugar to new equipment; whatever they did not have, the locals could order and it would be delivered later in the week from a larger town or city.

The cooperative movement based its work on eight key principles; that the company was to be controlled by democratic decision making, that membership was open to anyone interested, that there was a fixed interest on capital, that there was a dividend on all purchases, that trading was done strictly with cash, that all the goods must meet a certain quality to be traded, that provision of education was central to the service, and finally that the cooperative must work on political and

³⁹¹ Working Class Movement Library, “The Co-Operative Movement,” 2022.

³⁹² Darvill, “The Contribution of Co-Operative Retail Societies to Welfare within the Social Framework of the North East Coast Area,” 12.

³⁹³ Darvill, “The Contribution of Co-Operative Retail Societies to Welfare within the Social Framework of the North East Coast Area.”

³⁹⁴ Chris Lloyd, “When Every Mining Village and Every Suburban Street Corner Had a Co-Op on It,” 2020, <https://www.thenorthernecho.co.uk/history/18484952.every-mining-village-every-suburban-street-corner-co-op/>.

religious neutrality.³⁹⁵ The co-operative store indirectly played a role in the continuation of strike action by offering low-interest credit facilities.³⁹⁶ In times of financial stress, the cooperative store had the right to allow members to pay on credit if they had been regular with their payments previously.³⁹⁷ Thus, loyal members were rewarded with a degree of trust from the organisers that could make or break a family.

The cooperative often also had many practical social functions within the community, acting as a meeting spot for the locals.³⁹⁸ Everyone bought their goods from the cooperative, so they were often very familiar with those who worked in it. Similarly, the cooperative alongside other local shops would support community organisations such as the soup kitchen by donating food and supplies.³⁹⁹ They aligned themselves tightly with the prosperity of the community by returning their profits to the community to ensure their continued prosperity. It gave the miners and their families the choice of what they spent their money on, and where the profits from the business would go. The cooperative encouraged the community to remain “tightly knit and egalitarian” as the “shop catered to everybody”.⁴⁰⁰

Crime and Poaching

In order to understand the full spectrum of financial behaviour, it is important to look at illegal activities. While not officially condoned, certain criminal actions were commonplace throughout these pit villages. For example, poaching was an important feature of rural life. Many men would go out in the morning to poach rabbits and other small rodents from the farmer’s field. It was also something they could sell to others for a small profit (See Appendix 1 for an example of the cost of meat).⁴⁰¹ Traditions around poaching considered the sustainability of the livestock. While the term “conservation of stock” was not overtly practiced, there were rules about hunting rabbits only in months that did not have an ‘R’ in it.⁴⁰² This meant that the whole population never declined too much that they would threaten the ecosystem. This lifeline was important for miners who were experiencing unemployment or who had been assigned to a bad seam as it could ensure that they would have enough food to last.

³⁹⁵ Working Class Movement Library, “The Co-Operative Movement.”

³⁹⁶ Dawson, *Ageing and Changing in Pit Villages of North East England*, 32.

³⁹⁷ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

³⁹⁸ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

³⁹⁹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

⁴⁰⁰ *Ibid.*, 44.

⁴⁰¹ Muckle, *No Regrets*.

⁴⁰² Moat, *History of Me; We Three and One More*, 18.

Some men entered unofficial deals with the local landowners to keep the pest populations under control, allowing men to enter their property during the night. On the opposite side, these practices were also criticised by the some because they believed that “when the working class were getting rabbits, butchers weren’t selling meat and farmers weren’t selling calves”.⁴⁰³ However, little was done to stop it for fear of significant retaliation from the miners. Thus, the two sides entered an uneasy truce where poaching was allowed but not condoned officially. In many ways the farmers had a symbiotic relationship with the mining communities, relying on each other for survival.

However, the relationship with the local farmers was not always good. In the sources I found accounts of individuals getting into disputes over the cost of goods or the unlawful usage of land. It was expected that members of the community would trespass on the farms, but there was still tension when it happened.⁴⁰⁴ During the 1920-50s, poachers would go through the fields to hunt rabbits and other small animals. These animals were a nuisance to the farmers, so it was to their benefit to allow them, however, this did not stop them from chasing away poachers when they saw them.⁴⁰⁵ I believe, from the evidence given, that poaching was a normal way of life within these communities, and even though it was technically illegal, it was mostly tolerated by everyone involved.

In a similar manner to the negotiated relationship between husband and wife, the household also had a precarious relationship with the farmer. There were many unwritten rules that dictated the interactions between farmers. To an extent the farmers allowed the community to hunt and forage on their lands if they did not cause too much damage. It was also understood that miners should only take what they needed. Often when a strike had been going on too long farmers would bring the community extra rations of produce because if they did not offer them they knew that it would be taken anyway, resulting in worsening ties. Some farmers would bring communities potatoes, turnips, and chickens when they were in need because they knew if they did not it would be stolen from them, and probably in much larger quantities.⁴⁰⁶ Those who did steal from the farmers would share their plunder with the community, providing another example of redistribution.⁴⁰⁷

Beyond these poaching activities, gambling seemed to be part of the course of these communities. While it was technically prohibited many men engaged in different forms of betting.

⁴⁰³ Ibid., 27.

⁴⁰⁴ Beavis, *What Price Happiness?*

⁴⁰⁵ Muckle, *No Regrets*.

⁴⁰⁶ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴⁰⁷ Muckle, *No Regrets*.

Acting as a courier for the bookies could be another source of income. For every 1p brought into the bookies, a middleman could earn 1s 6d (Appendix 1). It came with the risk of being caught by the police but could provide a small profit for the family.⁴⁰⁸ Additionally, those who engaged in these informal betting communities could sometimes win up to 40p providing further incentive to get involved in the lottery systems.

At the highest end of the spectrum, the most significant crimes committed by members of the community were often targeted at the coal companies themselves. I found that some of the miners were imprisoned for acts of terrorism following the 1926 strikes. One writer talked about how he was incarcerated for derailing a coal trail.⁴⁰⁹ Labelled as acts of terrorism by the authorities, I found that these individuals wore their acts as a badge of pride and were well regarded in their community. Similarly, in times of stress miners would undertake unofficial digs near the pit to collect their coal. On the surface, women and children would forage the slag heaps for fuel that they could use in their household. While this was technically illegal it was a common practice.⁴¹⁰ The men would also set up drift mines (illegal activity) and raids during strikes to collect fuel for the community.⁴¹¹

Besides these forms of socially acceptable illegal activities, I found that many of the sources emphasised that there was little crime beyond this. There was very little violent crime such as robberies, drug usage, or grievance bodily harm.⁴¹² Arguably because everyone knew each other there would be no benefit for them to hurt their neighbours. If they did they would be making themselves more vulnerable to external pressures because they would no longer hold the trust of their community. There was an implicit distinction between legitimate criminal activities and illegitimate criminal activities based on the moral philosophy of the community.

Trust and Solidarity

*“It was a magnificent experience in community solidarity”.*⁴¹³

There was an implicit belief within the community that you could trust your neighbour. There was no need to lock your doors at night because everyone trusted their neighbours.⁴¹⁴ This “exhilarating spirit of togetherness” was emphasised in times of stress, such as strikes, where issues of “human

⁴⁰⁸ Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴⁰⁹ Muckle, *No Regrets*.

⁴¹⁰ Craddock, *A North Country Maid*, 8.

⁴¹¹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

⁴¹² Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴¹³ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 59.

⁴¹⁴ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

dignity” was placed at the forefront of the discussions with the coal companies.⁴¹⁵ Because there was such a high level of trust and social harmony among the community, many residents commented on how this was reflected in the behaviour of the children who played in harmony with each other.⁴¹⁶ Every night the children would go out with the minimal risk of danger because they knew everyone in the community.⁴¹⁷

It must be noted, however, that these communities were tied to the survival of the mine and were inherently unique and survived only if the mining continued. Once the mines closed the motivation for the tight communal connections disbanded;

*“As the mines went the community went too. Although there is some good community spirit on the housing estates it’s not what it was in the mining villages. In the mining community when you went in the mines to work you became united. Because once you went in the mine you were in danger until you came back into the light again. You could fight outside, he could be your worst enemy outside, but underground, if you needed help they were there to help you. When you came out of the mine that spirit came out with you”.*⁴¹⁸

I found that one of the reasons behind this idea of trust is that the members of the community believed that they had to collaborate to survive. Without this collaboration, they would not have been able to enjoy activities that improve their quality of life. Thus, while today there is a more observable improvement in the standard of living “there’s not the need to cooperate with each other on the one struggle”.⁴¹⁹

Debt Forgiveness, Voluntary Labour, and Charity

“The average housewife would be broke by Monday or Tuesday so she would give the old man’s suit to the messenger who would get, say, \$1 loan. The pawn shop would charge 2d per week until redeemed, which would usually be on Thursday. The messenger would get 3d or 4d from the housewife. At first the pawnshop would be taking watches, jewellery, etc. but as the slump became worse and people were unable to redeem the articles the old man’s suit would be in on Tuesday and out on Thursday until it was too worn out to be pawned. The old messenger, however, had her regular customers who could be trusted and was able to take a parcel of rags to pawn for a pound.

⁴¹⁵ Craddock, *A North Country Maid*, 66.

⁴¹⁶ Simpson, “Anonymous Interview 2.”

⁴¹⁷ Simpson, “Anonymous Interview 1.”

⁴¹⁸ Ron Rooney in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*. 40.

⁴¹⁹ George Aslop *Ibid.*, 30.

This parcel would never be opened, the pawn shop got its 2d per week and the old woman received her reward.”⁴²⁰

This account above was one of the many examples I found referencing how debt was treated by those within the community. There were multiple occasions where debts were forgiven, or more considerate deals were offered to people to help them afford something. It was not only the pawnshop owners who developed closer relationships with their clientele, but also the cooperative, local butchers, and tradespeople. The main motivation for this was that on most occasions these facilities were owned by people in the community. For example, if the cooperative store was owned by the community they could make decisions as a group on how to deal with the outstanding debt. This led to outstanding debts being wiped at death so that they did not become a generational burden.⁴²¹ Similarly, it also led to occasions where debt created by financial stresses such as strikes were “washed out”.⁴²² These communal decisions to taking consideration the situation of others meant that the playing field could be balanced once more, giving families in dire need the opportunity to improve their financial wellbeing.

On a more informal level, there were multiple examples of small acts of kindness from those living in the community. Eggs laid by a hen in communal gardens were open to anyone who wanted to take them, and vegetable produce was exchanged over garden fences.⁴²³ Similarly, doctors told patients to pay what they could afford when possible and to not worry about long-term standing debts.⁴²⁴ Many households would exchange goods, and share a cup of tea or meal for those who needed it without the expectation of repayment.⁴²⁵ This altruistic behaviour was shown by the fact that women with knowledge about home medicinal remedies often did not charge for their services, but only for the cost of the material. They provided the community with a cheaper source of healthcare by making treatments for colds, smallpox or other maladies that would be too expensive to see a doctor.⁴²⁶ It is clear that they did not wish to make money from the suffering of others.

There were also examples of communities coming together to help a single household when they were experiencing significant distress. When the coal supply was cut off, mining families would all come together after an accident to give coal to the affected family. This “great community spirit”

⁴²⁰ Charles Graham in *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*, 27.

⁴²¹ *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴²² Craddock, *A North Country Maid*, 73.

⁴²³ *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴²⁴ Beavis, *What Price Happiness?*

⁴²⁵ Muckle, *No Regrets*.

⁴²⁶ *Ibid*.

ensured that those experiencing hardship “didn’t have to buy any coals” because of the “goodness of the other miners”.⁴²⁷ Similarly, if anyone experienced bereavement or had recently given birth to a child, many of the women would volunteer a willing hand to cope with the situation by cleaning the house, doing the washing, or cooking the food.⁴²⁸

In conclusion, all these actions could have a significant financial impact on the security of the community. People trusted that their neighbours would help them out if they were ever in need of assistance. It also gave people breathing room when they were in times of significant pressure to pause and re-evaluate their position. This prevented them from becoming overwhelmed. These more flexible approaches to debt meant that the rules of engagement were more easily negotiated. Provided that the individual did not abuse the system and were a trusted member of the community, they could access more favourable terms concerning finance.

Insiders vs Outsiders

“We had a wonderful family life and so, I would say, did the majority of the people around us. There were one or two families who were a bit out of step, perhaps. There was one family who were a bit rough...”⁴²⁹

The idea that those within the community could access more financial ‘services’ than their outsider counterparts is something that needs further attention within this chapter. The idea of the insider-outside division has already been implicitly referenced in relation to trust and access. However, this status as an insider was dependent on several variables that often influenced how people lived. While many of the statements made within this chapter have focused on the positive attributes of small community living, I also believe that it is important to highlight some of the limitations.

First and foremost, the state was seen as an outsider, a threat to the harmony of the community. They believed that the government was a threat because they “struck us where we lived- not in our pockets, but in our pride”, leaving them to “corrode away into nothing.”⁴³⁰ The government split up communities, forcing many to move down south to London to receive government assistance.⁴³¹ By breaking up these communities the government removed “the life blood of the place” so that they were easier to manage. This made them hesitant to receive financial

⁴²⁷ Hilda Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*, 40.

⁴²⁸ Ibid.

⁴²⁹ Beatrice Hamm in NSPCC, *Looking Back: A Selection of Northumbrian Childhood Memories 1891-1945*, 17.

⁴³⁰ Craddock, *A North Country Maid*, 40.

⁴³¹ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

assistance be they did not trust their peers and did not want to reveal to others that they were struggling,

Secondly, while experiencing a high level of autonomy, these communities were not independent from the wider mining communities. Though small rivalries did exist, there was a large sense of shared experiences among the working classes throughout the *Great Northern Coal Field*. Travelling traders and craftsmen often emphasised how welcoming these pit villages were to outsiders from the local region, with miners' wives often offering food and tea to those who came to visit.⁴³² This relationship with the wider working-class network had the benefit of tying the miners to a wider political movement and allowed for news and ideas to spread across the country.⁴³³ This wider social network was important to the survival of the community as it tied them to the wider objective of improving the lives of the working classes. As the twentieth century continued it was these ties that would go on to play a major role in the general strikes and the development of the welfare state. Almost all members of these communities supported the Labour party or some other form of left-wing organisation. Many considered themselves to be "instinctive socialist".⁴³⁴

Thirdly, it must be noted, however, that within these closed mining communities, there was a high level of conformity. In many ways members of these communities were just as judgemental as their outsider counterparts, placing judgement on anyone who did not live the same life as themselves. Newcomers were often forced to fight for acceptance into the community. This meant that they were at "a tremendous disadvantage".⁴³⁵ One simply must look at single housewives, divorced parents, LGBTQIA+ people, and those of different ethnic backgrounds to see some of the intolerances present within these communities. While such attitudes were not unique to these communities and could be considered a symptom of the time, it does highlight a level of hypocrisy. These individuals who criticised the government and its organisations for its judgemental treatment of the poor also show high levels of bigotry to any stranger they came across.

In sum, while there were strong divisions among those who came from closed mining communities, understanding the situation fully required a more nuanced perspective. The situation where community identities are so rigidly defined often led to scenarios where some individuals were excluded from fully participating. When looking at a situation where finance, cultural, and social capital are so intrinsically linked, these differences could have an impact on the types of

⁴³² Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*.

⁴³³ Moat, *History of Me; We Three and One More*.

⁴³⁴ David Ayre in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 8.

⁴³⁵ Halliday, *Just Ordinary, But...An Autobiography*, 88.

financial coping strategies available to them. This being said, however, these communities seemed more open to helping outsiders, even if it was not to the same extent as their own. They appeared to be empathetic to anyone who saw themselves as part of the working classes throughout Britain.

Conclusion

*“These people were poor but, by heaven, the women folk had guts and were never lacking in spirit. Everything was scrupulously clean”.*⁴³⁶

In conclusion, when looking at the community-based relationships that shaped the financial behaviours of colliery communities we can see that there was a “fighting spirit, a determination to endure in battling for the right”.⁴³⁷ Because they often had to live “with the basic realities of sickness, death, unemployment” members of these communities relied on their neighbour’s act as “reminders that there is always gaiety, humour and hope”.⁴³⁸ In juxtaposition to this, these communities also demonstrated that there was no place for “softness”.⁴³⁹ There was an assumption that everyone should be “spartan” if they wanted to survive.⁴⁴⁰ Thus, it was okay to rely on others for help when needed, if anyone took advantage of others for their benefit they were seen as the true dregs of society. It was this pride in origin and determination that shaped the very nature of these communities.

This being said, many still held strong moral values about human rights.

*“They believed passionately in words like justice and freedom and human dignity, and they were fighting for their rights, against exploitation, big issues were discussed among the miners at corner ends, solidarity was strong. Cold becomes a part of life and when things are desperate, neighbours come in handy. As soon as the belly is filled, the hunger becomes a memory...”*⁴⁴¹

Egalitarianism and freedom were ingrained into their day-to-day activities. There was a moral code that shaped their reaction to events; they believe that they should give back to their community and that their community should take care of them. This was shown by the fact that many of the people dedicated their free time to taking part in community-based projects. Women volunteered in the church or other community organisations and the men would share their labour in exchange for a drink in the working men’s club. By engaging in both formal and informal “friendly society[s]” such as

⁴³⁶ Thomas Brown in *Strong Words, Hello, Are You Working? Memories of the Thirties in the North East of England*. 54.

⁴³⁷ Halliday, *Just Ordinary, But...An Autobiography*, 97.

⁴³⁸ Craddock, *A North Country Maid*, 22.

⁴³⁹ *Ibid.*, 39.

⁴⁴⁰ *Ibid.*

⁴⁴¹ *Ibid.*, 37.

trade unions and social clubs, communities utilise their social network to protect themselves from external financial pressures.⁴⁴² These social networks use communal responsibility to support members in times of stress. This support could include taking up secondary informal employment, loaning money, offering childcare, or sharing chores.⁴⁴³

A part of this philosophical out was that they developed a system that values community over money. In both the informal interactions and through the established communal institutions, they used the money to bring about a better life for those who they served. They found fulfilment not from money but from voluntary work. Furthermore, there was a belief in equality in the sense that no one should be left behind or discriminated against, irrelevant of religion, race, or class.⁴⁴⁴ However, it must be noted that this belief had the caveat that everyone had their function within the community. While men should work and women should take care of the household, neither should be valued less because they both played an important role. Thus, this attitude could be interpreted as a situation where everyone should have the right to be respected, rather than the freedom to do as they wished.

Finally, I noted that many of these people referred to their experiences with optimism. While they acknowledge that their experiences were objectively dire, they believed that there would be a positive change in the future and that they could change their reality if they stayed together. If they did not believe that they could bring about positive change many would “have died long ago in despair”.⁴⁴⁵ Thus “...as long as you’re really trying to improve many aspects of human life for yourself, your family, and the ordinary people in the society which you have been a part of, you have squared your conscience”.⁴⁴⁶

⁴⁴² Marco H D Van Leeuwen, “Principles and Practices of Mutual Insurance, 1550–2015,” in *Mutual Insurance 1550-2015* (Springer, 2016), 251, 262.

⁴⁴³ Stefan Dercon, “Income Risk, Coping Strategies, and Safety Nets,” *The World Bank Research Observer* 17, no. 2 (2002): 153.

⁴⁴⁴ Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*.

⁴⁴⁵ Hilda Ashby in Strong Words, *Hello, Are You Working? Memories of the Thirties in the North East of England*. 50.

⁴⁴⁶ Maurice Ridley in Strong Words Collective, *But the World Goes on the Same: Changing Times in Durham Pit Villages*, 70.

Chapter 6. Financial Wellbeing

Throughout this thesis I have explored the many facets of closed mining communities, looking at how they saw and approached financial instability. Within this final chapter, I will use the model of financial wellbeing to assess the situation of those living within these closed mining communities. I will draw together the conclusions of each chapter to answer the main research question *How did closed mining communities in the Great Northern Coal Fields manage their financial wellbeing between 1920-1950?*

I argue that the pit villages were able to act as a semi-autonomous entity that managed finances not only on an individual or household level but also on a communal basis. The community played an important role in mitigating financial risk, with the social network playing a vital role in obtaining assistance. I believe that the closed mining communities that made up these pit villages make an interesting laboratory for research into financial wellbeing because they show how working-class people in the past were able to manage their financial situation without significant external resources or assistance. While they were subject to the same financial and economic pressures, they were able to create a cohesive system that insulated them from harm.

This thesis will refute the assumption that financial wellbeing was simpler in the past because people were less likely to engage with official financial institutions. While the average person did not need to have a high level of financial literacy in the meaning of interest rates or mortgage loans, they did need to acquire an in-depth knowledge of how finance worked. Financial management and financial wellbeing required a different type of literacy and intelligence, with an emphasis being placed on social, and cultural capital. From this, I argue that because community and finance were so interlinked, the nature of financial wellbeing was heavily influenced by non-financial issues. Solidarity, trust, responsibility, freedom, and empathy played a larger role in financial wellbeing than other rational mechanisms.

I must also highlight that financial wellbeing within these communities did not appear overnight but was the consequence of generations of workers creating their semi-autonomous systems of socio-financial networks. There was more long-term investment into the community as well as short-term relief strategies that worked in combination with each other to create a sense of security and stability for the residents of these highly unstable communities. They were able to interlace individual, household, and community strategies to create their controlled welfare community. They replaced the shortage of physical capital with social and cultural capital to improve both their perceived and observable wellbeing.

To draw together the various strands of my argument, I will provide an overview of some of the arguments that have been made in each chapter. Thus, I will firstly focus on recapping the conclusions drawn from each prior chapter to highlight the impact that each level had on overall financial wellbeing. Secondly, I will make a formal assessment of the financial wellbeing of the *Great Northern Coal Field*, using the information provided. From this, I answer the central question as to why these closed mining communities were able to secure better financial wellbeing than would normally be assumed. Finally, this chapter will conclude by looking to the future, at the limitations of this research, potential areas for further research, and the future of poverty management.

Financial Wellbeing

As outlined in the introductory chapter of this thesis, financial wellbeing is a concept that encompasses all areas of everyday interactions with both institutions and individuals. It is assessed on the overall quality of life experienced by individuals and is influenced by observable factors such as financial prospects, control over finance, employment opportunities, housing security and the ability to meet one's necessities. In the following section, I will summarise the contents of each chapter and relate that back to the central theme of financial wellbeing. These arguments will then be used to make a final assessment. The aim will be to show how all these various levels interact to create a wider picture of the state of finance and that no coping strategy or tactic is truly independent of the other.

Chapter 2 provided an overview of the material and psychological pressure that mining communities faced during the 1920-50s. I showed that miners suffered significantly from issues of income variability, unemployment, poor working conditions, limited resources, and housing instability. These communities were placed in a high-risk financial situation that had a major impact on their financial satisfaction on an observable level. These factors had an inevitable knock-on effect on their perceived situation. They were also subject to conditions that made it difficult to maintain their self-esteem, often facing judgement by external authorities. Consequently, one would assume that it would be very difficult for members of these mining communities to plan for their future. The conditions they were faced with creating an environment where financial stability was seldom given, and very often a completely imaginary concept. In situations where income is highly uncertain from one year to another can deepen widespread poverty.



The situation of financial instability from chapter 2, as summarised in this diagram, shows how all the observable features of the mining villages created a very unstable environment.

In chapter 2 I presented the context of poverty within these closed mining communities and showed how they should not have been able to survive, let alone thrive. However, while this situation would theoretically place these individuals firmly in the position of abject poverty, we know in hindsight that they were able to experience a situation of relative stability. Thus, this leads to the question *How were mining communities manage their financial wellbeing? What coping strategies were used and who played a role?*

In chapter 3 of my thesis, I showed that gender played an important role on an individual and community level in creating stability. I built upon the discussion over gender and finances in working-class communities to argue that whether you see women's role as central or peripheral, subject to repression or as an expression of female empowerment, the community relied on their labour and resilience. I did this by arguing that individual financial decision-making capacity was significantly influenced by gender. Conforming women were trusted to manage the household finances and thus were educated from a young age to be financially intelligent while the men surrendered control over day-to-day decisions. This knowledge about finance was passed down between generations of women and did not require formal training in financial literacy, but an education on the importance of social and cultural capital.

A caveat to this control over finance within a closed mining community is that it came with drawbacks. While women were entrusted to control the household's finances, they were also expected to sacrifice their wellbeing for the benefit of others. They were expected to work longer hours than everyone else and were expected to go without breaks or food when the situation demanded it. Furthermore, if a woman failed to keep up her end of the bargain it could mean ruin for everyone. If the women broke their "social contract", they could damage the reputation of the whole family within the community.

These communities relied on the invisible labour and sacrifice of women. They were able to create greater financial satisfaction for women within these communities and were well educated in financial management. Thus, conforming women within these communities experience lower observable financial wellbeing than their male counterparts but could often experience good perceived financial wellbeing because they felt satisfaction in taking care of their family and community. Simply put, if they believed that their community was thriving, then they were doing a good job.

In chapter 4, I highlighted some of the complexities associated with improving financial wellbeing at a household level by showing that every decision made inevitably had an impact on their financial situation. Social and cultural capital generated through non-financial behaviours could also influence access to resources and built-up trust and solidarity outside the household. Hobbies such as gardening, pigeon or dog racing, and proggy mat making all had a social dimension to them, as well as a financial one. The alternative sources of income and resources also allowed each household to plan for their future better as it gave them the possibility to stockpile resources such as food, as well as social and cultural capital that could be reaped in the future. Thus, finance and sociability were linked; you couldn't invest in one without the other.

In chapter 5 it explored how social and cultural capital filled in the space where physical capital was not able to satisfy demands. In these mining communities where they were faced with the basic realities of death, unemployment, and poverty, they were still able to demonstrate a strong sense of will and solidarity with their peers. Value-based teaching was an important feature of community-based living as it dictated how neighbours engaged with their environment. This had a significant impact on their financial wellbeing because they were able to engender trust with their peers and reduce the overall cost of living.

Closed mining communities were able to experience a higher level of perceived financial wellbeing because they invested in their social networks. While they acknowledge that their experiences were objectively dire, they believed that there would be a positive change in the future

and that they could change their reality if they stayed together. They created an environment where trust, solidarity, hope, empathy, freedom, and responsibility were all integral parts of community living. Without these shared moral values, these communities would not have been able to create communal coping strategies that alleviate some of the stresses of poverty.

Observable and Perceived Financial Wellbeing Assessment

As outlined in the introductory chapters there were four feasible outcomes when assessing financial wellbeing. These were low perceived and observable financial wellbeing; high perceived and observable financial wellbeing; low perceived but high observable financial wellbeing; and finally high perceived and low observable financial wellbeing. Based on the conclusions drawn from each chapter, this section will make an argument in favour of higher perceived but low observable financial wellbeing within these communities.

First by looking at the observable characteristics of the financial make-up of these closed mining communities I found that members experiences generally poor situations. While they did have some access to official financial institutions such as pawnshop lenders, cooperative credit schemes, and men's club saving schemes, door to door credit salesman, they did not have access to banks. Also access to government assistance programmes such as the means test were oppressive and did not provide enough to enjoy a comfortable life. These assistance programmes were designed simply to stop people from starving. Similarly, though the cost of living was considerably lower, this was paired with the fact that they received a much lower wage (Appendix 1 and 2). They had larger families creating further dependency on their small incomes.

In the chapters of this thesis, I have also shown that miners had poor job security, with unemployment being an expected status at some point within a man's career. They also experienced poor working conditions, and few benefits such as pensions, annual vacation days, sick pay, or accident compensation. They worked long hours and were at risk of being killed or injured because of poor safety regulation implementation. Furthermore, because of the nature of their contract with the coal company, the miners' housing security could be put in jeopardy if they were unable to keep working. They did not have control over their housing situations. Furthermore, though they did have access to infrastructures such as shops, tailors, bakers, hospitals, and public transport, it was often very limited or expensive. They lived in relative isolation from those around them so were reliant on the local amenities to live upon. This meant that if the pit owned shop set higher costs for their products many households would suffer. Similarly, if someone was injured they were forced to commute to another town or city to get treated.

Most people living within these communities had few opportunities outside the assumed life path of becoming miners. Education was tailored to only a very small percentage of the population. Those who did pursue education further or attempt to retrain into another profession were often forced to make significant sacrifices to do so or pay for their education up-front. Thus, the reality of it was that there was little they could do to improve their position in life because it had already been determined since their birth.

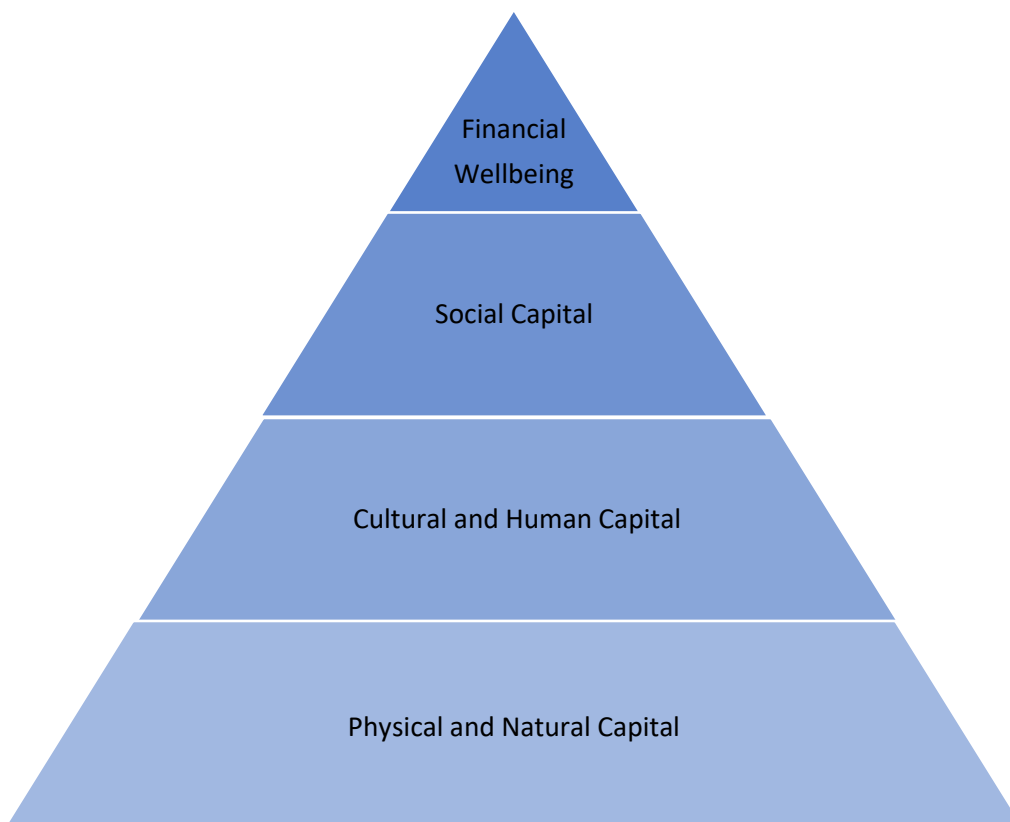
Regarding the perceived financial wellbeing of these communities, I would argue that against all odds they had a high level of stability in their outlook toward finance. They demonstrated a keen awareness of finance in all areas of their lives and were able to effectively live within a budget. They were able to manage their finances in a way that maximise their profits, even when their incoming and outgoing margins were extremely slim.

Beyond this, members of these communities were able to experience a high level of satisfaction with their day-to-day lives because they were able to engage in several different activities that enhance their quality of life. For example, they were able to enjoy an array of different hobbies, they were able to make a variety of different delicacies and were able to pursue further education if they wanted. There was a high level of community solidarity that alleviated some of the stresses caused by their poor observable financial wellbeing. Throughout this thesis, I have provided multiple examples of how they went about this, from sharing a meal with a neighbour to running a community-based soup kitchen for all. Because everyone was in the same situation, there was no envy among peers. There was some resentment from outsiders such as the authorities, but this only functioned to further draw the community together against a common foe. They had the security to rely on those around to help them if they were in a dire situation.

I must emphasise that while they did experience higher levels of perceived financial wellbeing, they were not infallible. Members of these communities were aware that they were poor. They were aware that they did not have a lot of control over their employment and that they were often only a foot away from destitution. However, instead of reducing their self-esteem, this had the effect of increasing their level of empathy and hope for the future. While their environment was very harsh they still held the belief that they could create a better world for those around them.

Low Observable and High Perceived Wellbeing

Now that I have made my assessment of the financial wellbeing within these closed mining communities in the *Great Northern Coal Field*, it is time to fundamentally answer the question of why they can obtain high perceived financial wellbeing while they had low observable financial wellbeing. While I have briefly mentioned the idea of social, cultural, and physical capital in this thesis as something that could influence their financial wellbeing, in this section I will look at the theoretical underpinnings of these concepts presented by Throsby to argue that not all behaviour related to financial wellbeing can be quantified.⁴⁴⁷



The triangle represents the different forms of capital that are required in order to have good financial wellbeing.

The term physical or natural capital refers to the stock of real goods such as plants, machines, and buildings. It looks at the types of resources available to individuals to change their position.⁴⁴⁸ They are tangible products that can determine the quality of life experienced, including demand for coal, cost of living, and employment status natural capital means the stock of renewable

⁴⁴⁷ David Throsby, "Cultural Capital," *Journal of Cultural Economics* 23, no. 1 (1999): 3–12.

⁴⁴⁸ *Ibid.*

and non-renewable resources provided by nature. In contrast, cultural capital, sometimes referred to as human capital by economists, refers to the various forms of knowledge and skills obtained over time. This includes the realisation of skills and experiences that can influence how capable someone is to live their lives and can include the capacity to cook, poach, mine, or manage one's finances. Additionally, it can also include taught moral values that provide guidance on how one should approach their life. Finally, social capital refers to how individuals interact with each other through networks and communities. An example of someone relying on social capital is being able to turn to one's neighbour for help, or the ability to ask to borrow money. As you can already see, these different forms of capital are often interrelated, having impacts on each other, and thus are all related to financial wellbeing.

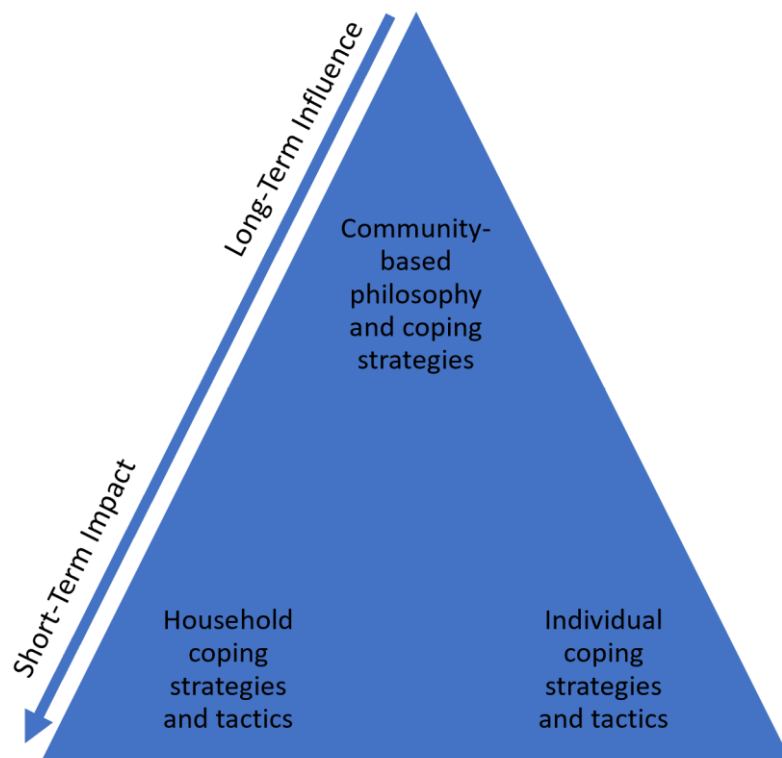
However, what is missing from this explanation as to why these closed mining communities were able to manage their financial wellbeing so effectively is that there was a temporal dimension to these different forms of capital. As physical, cultural, and social capital are not static concepts, they are in constant flux. Therefore, they require different long- and short-term strategies to be implemented effectively. For example, cultural capital changes dependent on the environment you live in. The skills required to survive in today's job market are very different to those of the 1930-40s. Similarly, the relationships needed to improve one's financial stability have also changed. In the past, you could develop a good relationship with the pawnshop or cooperative store, while today more emphasis is placed on obtaining a good credit score. Finally, physical capital has changed after the closure of the pits and the mechanisation of the industry which has significantly reduced the need for miners. Thus, to navigate these situations, individuals must negotiate very differently from their predecessors.

This leads me to argue fundamentally, that the closed mining communities were able to improve their financial wellbeing because they were able to make living a more satisfactory life more affordable to someone who cannot afford to spend a lot of money. They combined three different levels of coping strategies that interlinked were both short and long-term to generate better social, cultural, and physical capital for themselves. They tied together social and financial behaviour that was underpinned by shared values.

Some of these strategies and tactics took generations to build up and have an overall impact on their situation. For example, it took time for members of these communities to learn to trust each other. Solidarity among miners was something that developed over time as they fought together to improve their situation. Similarly, responsibility and gender roles were slow to develop, with women taking on a more central role as the household manager because of the lack of

alternative employment. It was only over time that miners were given a large enough wage that facilitated the capacity to have dependents. In the very early stages of these mining communities, the conditions were so deprived even the children were forced to work from a very early age. Thus, while the conditions were still comparatively bad to our situation today, they were still better than their predecessors.

Short term strategies relied on these long-term community dynamics. The capacity to have a soup kitchen, for example, assumed that everyone trusted each other. Similarly, membership in men's clubs worked on the assumption that the benefits would be shared equally among all members and would benefit the few. Arguably, in any other situation where social and cultural capital had not been well developed, there would be no motivation to work together as there was no guarantee of reward. And for those who did not have much to spare in the first place, this could potentially lead them to destitution. However, well-established members of these communities had strong ties to their network, thus diminishing the risk and the costs associated with improving their quality of life. For example, by sharing the cost of having well maintained green spaces they were able to reduce the cost of engaging in hobbies.



Long-term community coping strategies have an impact on short term household and individual strategies and tactics. Each level of analysis is not independent of the other, but intrinsically linked.

The interaction of the different types of coping strategies is best reflected by the bi-directional relationship between the individual, household, and community. None of them is inherently independent of the other. They interlink at all levels, with the actions of individuals having an impact on how their household is perceived within the community. Similarly, how their community treats its individuals influence how close they are tied together. While none could exist without the other, there was a distinction in influence and impact each level could have.

Community-based philosophy and coping strategies were something that took generations to develop. It was only through working together for a long time that a culture of solidarity and trust emerged. This long-term influence underpinned the decisions made by households and communities, determining what strategies and tactics were available to them. For example, an example of a short-term individual tactic would include volunteering time to help in the soup kitchens during times of stress to reduce your food insecurity. Alternatively, a long-term individual strategy would be pursuing additional qualifications from the miner's institute in accountancy to improve your chances of obtaining more stable employment in the future. What underpins these strategies and tactics is the community structures that make them possible. While these decisions were made by individuals for their benefit, they were built upon the shared moral value established previously that valued freedom, and solidarity.

Future Research

Before ending this thesis, I would like to draw your attention to some of the constraints I experienced when conducting this research. I considered these limitations as I conducted my research, however, like any piece of academic scholarship, there are always areas to expand and improve on. In this section, I would like to highlight and outline how I could have improved and where future research can lead us to.

With any research that focuses on a specific region or group, you will always question to what extent the findings within this thesis are reflective of the wider working-class experiences. Additionally, you must also question how relevant this research is to current conceptions of poverty management. I argue that while the development of these closed mining communities was unique in many regards, they are underpinned by many universal human behaviours. For example, the desire to ensure your survival influenced the behaviours of many individuals within the community. Similarly, the in-out-group dynamic directed the behaviour and connections within the social network. While these communities did experience a higher level of trust between their peers simply because of the high-risk work they undertook, their behaviour is not unique to them.

For future research into the idea of community based social capital finance, it would be interesting to look at other working-class communities, perhaps in urban settings. This could include dock workers in other northern cities such as Newcastle, Liverpool, or Southampton. All these cities had strong dock worker communities who had their own culture and attitudes toward life. However, it would be interesting to see if there were any distinct differences in how they perceived finance and if this influenced their overall financial prosperity. Alternatively, I think there is a case to be made to do a more direct comparison of Wales as the second most significant mining region within the British Isles. Effectively, on the opposite side of the island, the Welsh mining communities developed their community-based structures that shared many similarities to the *Great Northern Coal Field*.⁴⁴⁹

A second concern I tried to be aware of throughout the writing of my thesis is that I may be implicitly biased towards these communities because of my background. These biases were also acknowledged by those within my sources as well, with many warning about the danger of “false romanticism”.⁴⁵⁰ I want to emphasise that only “a fool would wish to go back in time”.⁴⁵¹ My aim was not to show how good it was in the past but to show how even in the direst of situations, different coping strategies can emerge that go against conventional knowledge about the nature of poverty. I wanted to also challenge the assumption that the working classes were uneducated in finance because they were not financially literate.

Thirdly, the issue of quantifying the impact of these different coping strategies is something I believe deserves further research. While in this thesis I have attempted to show how the impact of various coping strategies to contextualise their importance, this has been difficult to do. For example, gauging just how much fruit and vegetables were produced by miners’ allotments is difficult to do because there is little existing literature on it. Any estimations I have made within this thesis have been based on average crop yields per square meter of space they were provided with. Similarly, it is difficult to gauge just how much meat was obtained through poaching practices. There is the issue of estimating how many rabbits were caught, how often, and by whom. One could look at local police records to see the frequency of poaching rates in the region, but this too would not reflect the true scope of the practice as many occurrences would have gone unrecorded. It would be also interesting to investigate the impact of foraging for fuel and food within the local area. How could the practice of collecting coal from the slag heaps, or firewood from the forests help counteract the strain of having such a small income. Overall, while I have tried my best to make quantifiable estimations on the overall

⁴⁴⁹ Lucy Evans, “The Lasting Legacy of the Welsh Coal Mines,” n.d.

⁴⁵⁰ Craddock, *A North Country Maid*, 24.

⁴⁵¹ *Ibid.*

impact, I believe more thorough research is required to contextualise the cost of living in the past, and thus the overall observable impact they had on financial wellbeing.

Finally, I would like to highlight that I covered a large period, with most of my focus being on the 1930-40s. In an ideal world I would have liked to dedicate more time to individual events such as the 1926 strikes and the nationalisation of the industry after World War 2. I would have also liked to illustrate that living standards did improve over time, but that they remain in relative poverty for a very long time, even though their wages did technically go up. They were in the same situation but different. For future research into these topics it would be interesting to conduct a regression analysis on the changes in living standards over this period to see the impact different long-and-short term coping strategies on the overall financial wellbeing.

Impact of Research

As a final note, I would like to end this thesis on the situation within the *Great Northern Coal Field* today. While many of these villages still exist today, the strong communal structures that once dominated the region have long collapsed. As the population continued to expand, new people moved into the region and the mines closed, and so too did the mining communities.

The Northeast today has the highest rate of drug misuse of any English region.⁴⁵² In 2020 it saw the highest rate of drug-related deaths, reaching 104.6 deaths per million. When you compare this to London which has only 33.1 death per million you can see a stark contrast in the quality of life. Beyond this, poverty has become pervasive with children's services in the Northeast struggling to keep up. The poverty levels were described as "shameful" and are the driving reason behind the rise in child protection intervention and the number of children in care.⁴⁵³ Since 2009 there has been a 77% increase in the care population. When you compare this to Inner London which has seen a 25% reduction over the same period you can see that inequality is only growing. Furthermore, research conducted by the Joseph Rowntree Foundation indicated that Covid-19 has impacted the Northeast with experts estimating a 52% increase of households not being able to afford two or more of the essentials we need to live. These include shelter, food, heating, or clothing access.⁴⁵⁴ This inability to meet basic needs was highlighted by the fact that the Northeast hosts the largest food bank in the UK, with the West End foodbank helping feed 46,000 people a year in 2018.⁴⁵⁵

⁴⁵² Paul Breen and Beth Manders, "Deaths Related to Drug Poisoning in England and Wales:2020 Registrations," 2021.

⁴⁵³ Helen Pidd, "Dire Poverty in North East England 'Driving Many More Children into Care,'" *The Guardian*, 2021, <https://www.theguardian.com/society/2021/jul/28/shameful-levels-of-poverty-in-north-east-of-england-driving-rise-in-child-protection-cases>.

⁴⁵⁴ Mike Kelly, "Extreme Poverty in North East Is the Worst in the UK, Report Claims," 2020.

⁴⁵⁵ BBC News, "UK's Biggest Foodbank Will Help 'more than Ever' over Christmas," 2018.

What I wanted to highlight is that the situation in the Northeast today is dire. Poverty has become ingrained within the community, and there are few prospects for fruitful employment. In many ways, parallels could be drawn to the situation in the 1920s where many working-class families were one step away from destitution. However, what I believe is a significant difference is that today these individuals and households cannot rely on their community for support. They do not have a financial literacy education meaning that they are subject to exploitation from predatory payday lenders. There is no trust within these communities, no solidarity that would insulate them from external pressure. I believe that the government systematically went about destroying the community solidarity and how this ultimately left people in a worse situation today as they are dependent on government assistance. They are no longer able to rely on their friends, family, or community for assistance. They are required to have official education in financial literacy to make the best decisions, yet this is often deprived of them.

However, I believe that we can learn more about how finance could be approached in the future. Currently, benefit systems rely on household or individual assessments. They do not take into consideration the community as a financial dimension. By re-assessing how we approach finance we can begin seeing how those living in poverty can help themselves. It is not always best to have an outsider come in and tell them about how to best live their lives. There should be a negotiation between different actors with the community taking a central role once again in how to approach finance. We have fundamentally lost what made these communities unique. Members of these communities were aware of what was lost and thus mourned its passing while objectively knowing that the average standard of living went up. In sum, to begin addressing the poverty within the region, we should not focus only on the observable action of the individual or the household, but also on the perceived influence of the community. Only when we look at all the facets of finance can we improve one's financial wellbeing.

Appendix 1. Cost of Living Table

This table includes data put together from various sources used within this thesis. This table aims to provide context as to the cost of living to help contextualise the findings within this thesis. The National Museum currency converter was used to translate the currency into pound sterling. Other conversions to simplify the data (i.e. converting weekly wages into days) were done by myself, upon the assumption that the average workweek was 6 days for men and women in domestic services worked 6 1/2 days a week.

1 pound was equivalent to 20 shillings. 1 shilling was equivalent to 12 pence.				
Employment	Year	Daily Wage in pounds, shillings, and pence	In 2017 this was worth approximately in pounds sterling	Source
Hewer	1925	12s	24.64	Johnstone.B. (1993) Coal dust in my blood: the Autobiography of a coal miner. University of British Colombia Press p. 18
Putter	1925	6s-15s	14.50-34.34	Johnstone.B. (1993) Coal dust in my blood: the Autobiography of a coal miner. University of British Colombia Press p. 23-4
14-year-old surface worker	1925	1s 4d	2.74	Johnstone.B. (1993) Coal dust in my blood: the Autobiography of a coal miner. University of British Colombia Press p.16
18-year-old shaft bottom worker	1925	4s	8.21	Johnstone.B. (1993) Coal dust in my blood: the Autobiography of a coal miner. University of British Colombia Press p.18
Average miners wage	1926	6s 10d	219.32	Muckle.W. (1981) No regrets. People's Publications p.32
Average miners wage	1935	9s 3d	21.18	Hansard (1935, 19 Dec). Miners' Wages House of Commons Sitting. Retrieved from https://api.parliament.uk/historic-

				hansard/commons/1935/dec/19/miners-wages
Begger	1930	2d-1s	0.38-2.29	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 14
Average council Worker	1930	9s	20.60	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.33
Cleaner and clerk at picture house	1930	5d	0.95	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 43
A live-in domestic worker in Newcastle	1930	1d (and their keep)	0.19	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.43
Unskilled manual labour on the surface to fill a 10 1/2-ton truck	1935	2s 10d	5.82	Muckle.W. (1981) No regrets. People's Publications p. 59
Female kipper house worker	1930	2d per hour	0.338	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.53-4
Glass worker	1930	4s 2d	9.54	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 90
Door to door salesman	1930	10s	22.89	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the

				Thirties in the North East of England. Strong Words. p. 90
Average wage for urban worker per annum	1936	130p	6,586.14	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
National average wage across all sectors per annum	1936	153p	7,751.38	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Average industrial wage per annum	1936	100	5,066.26	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Average agricultural wage per annum	1936	80p	4,053.01	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Additional Income	Year	Income	In 2017 this was worth approximately	Source
Bonus for unloading timer trams	1925	6d	1.14	Johnstone.B. (1993) Coal dust in my blood: the Autobiography of a coal miner. University of British Columbia Press p. 23-4
Sick pay 1st week	1930	15s	34.34	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.37

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Sick pay post 1st week	1930	7s 6d	17.17	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.37
Wash, starch, and ironing 4 people close for a week	1930	5s	11.45	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.42
Bookies assistance. For every 1p brought in	1930	1s 6d	3.43	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 40
Inheritance	1930	25p	1144.63	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.49
A Clippy mat or quilt	1930	2p	91.57	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 42
Unemployment pay individual	1935	15s 3d	38.63	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 68
Unemployment pay married couple	1935	23s 3d	58.90	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 68
Unsociable hours bonus	1930	6d	1.03	Muckle.W. (1981) No regrets. People's Publications p. 60
Messenger boy	1930	2s	4.11	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 17
Pawnshop messenger	1930	3-4d	0.57-0.76	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the

				Thirties in the North East of England. Strong Words. p. 27
Shop assistance boy	1930	6d	1.03	Thomas Callaghan A lang way to the panship p. 32
Cost of Living	Year	Cost	In 2017 this was worth approximately	Source
Packet of tea	1930	1d	0.19	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 25
Liver sausage	1930	2d	0.38	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 25
Billards game for 20 minutes	1930	3d	0.57	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.35
Illegal abortion	1935	10s	25.33	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 74
Night school course	1930	5p	228.93	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 93
Fish and chips	1935	6d	1.03	Muckle.W. (1981) No regrets. People's Publications p. 59
Egyptian egg	1935	1d	0.17	Muckle.W. (1981) No regrets. People's Publications p. 62
17 rolls of wallpaper	1935	3s	7.60	Muckle.W. (1981) No regrets. People's Publications p. 71

Good Quality Coat	1925	10s	20.53	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.32
Victorian character portrait	1925	7s 6d-10s	10.40-20.53	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 36
Pint of skimmed Milk	1925	3d	0.51	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 38
A packet of woodbine cigarette	1925	2d	0.34	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 39
Second-hand clock piece	1925	2p 10s	102.65	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.53
Bacon pieces	1925	3d	0.51	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.56
Tram travel	1925	1d	0.8	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 62
Firewood for a week	1925	9d	1.54	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.72
Blue dress shoes	1925	5s	18.48	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.89
Rent for average industrial agricultural household	1940	4-7s	7.87-13.77	Beveridge.W. (1942). UK Parliament report social insurance and allied services. BBK/D/495 http://pombo.free.fr/beveridge42.pdf p.77
Boat trip to Germany	1930	8p	366.28	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 44
Maternity stays in hospital	1930	30s	75.99	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p.74
Christening Gift	1930	3d-6d	0.51-1.03	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 24

Music performance by busker	1930	1d	0.17	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.38
The Daily Telegraph Newspaper	1936	1d	0.21	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Round trip to India by boat in steerage class	1936	40	2,026.50	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Round trip to New Zealand by boat in steerage class	1936	130	6,586.14	Ardian. (2016, August 16). Is the cost of living cheaper today than 80 years ago? Money Questioner. http://moneyquestioner.co.uk/money/cost-living-cheaper-today-80-years-ago/
Pawnshop	Year	Cost	In 2017 this was worth approximately	Source
Loan of a miner's suit	1930	1p to loan, 2d charger per week	45.79, with 0.38 per week	Armstrong, K., & Beynon, H. (Eds.). (1977). Hello, Are You Working?: Memories of the Thirties in the North East of England. Strong Words. p. 26
Loan for jewellery	1930	6p loan	246.35	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p.26
Loan for Suit	1930	7s	14.37	Callaghan.T. (1987) Lang way to the pa'nshop: Helping to Make Ends Meet. p. 17

Appendix 2. Retail Price Index

This research was conducted by Gregory Clark and provides insight into the national cost of living in Britain from 1920-1950. While Appendix 1 gives an insight into the specific costs and wages within the region, this appendix is useful in quantifying how much of the miners' wages went towards buying consumer goods. Below this table, I have included the definitions used within this research project.

Retrieved from:			
Gregory Clark, "What Were the British Earnings and Prices Then? (New Series)" Measuring Worth, 2022.			
Year	Retail Price Index (2010=100)	Average annual Nominal Earnings	Average Annual Real Earnings (in 2010 £)
1920	3.192	237.04	7,427.00
1921	2.890	177.82	6,152.00
1922	2.348	139.51	5,941.00
1923	2.248	139.76	6,217.00
1924	2.248	156.82	6,976.00
1925	2.248	158.21	7,038.00
1926	2.209	161.45	7,309.00
1927	2.148	158.04	7,359.00
1928	2.128	156.26	7,343.00
1930	2.028	155.11	7,649.00
1931	1.887	148.23	7,855.00
1932	1.847	146.43	7,929.00
1933	1.806	142.70	7,900.00
1934	1.806	143.50	7,945.00
1935	1.847	149.93	8,119.00
1936	1.887	152.89	8,102.00
1937	1.987	158.78	7,989.00
1938	2.008	161.87	8,061.00
1939	2.068	169.88	8,214.00
1940	2.348	185.15	7,884.00
1941	2.589	195.48	7,549.00

1942	2.751	200.83	7,300.00
1943	2.851	209.94	7,363.00
1944	2.911	219.07	7,525.00
1945	2.971	213.78	7,195.00
1946	3.091	265.01	8,573.00
1947	3.277	278.26	8,491.00
1948	3.526	300.18	8,512.00
1949	3.629	303.76	8,371.00
1950	3.742	302.71	8,090.00

What is the Retail Price Index (RPI)?

The retail price index in its modern form is a measure of the cost of goods to consumers and approximates the cost-of-living index, which in its ideal form would be a measure of the relative money cost each year of a consumer achieving the same standard of living.

What is the meaning of “earnings”?

‘Earnings’ here represent an estimate of the total monetary value of the compensation an average worker in full-time employment would get each year. Earnings thus include wages, non-cash (in-kind) payments, bonuses, commissions, and remuneration per output accomplished (‘piece-rate payments’). And overtime supplements.

What workers are covered?

For the modern period, 1963 to the present, the earnings data covers all full-time workers. For the earlier years, average earnings are projected backwards-looking just at the movement of earnings in a sample of occupations. Before 1869 these occupations are just those of men in farming (which employed typically 60 per cent of the population before 1750), coal mining, and skilled and unskilled building workers – carpenters, bricklayers, painters, masons, plumbers, glaziers, and plasterers, thatchers and labourers.

What is the difference between "nominal" and "real" earnings?

Nominal earnings show what workers were paid in the money of the time. Because there has been such great inflation over the last 800 years, nominal average earnings per year in 1209 were only £2, compared to £23,433 in 2010, a 10,000-fold increase. However, since the prices of all items a worker consumed also increased many times, real earnings did not increase nearly as much. The real

earnings index shows what the earnings in any year would correspond to in terms of what the worker could buy at 2010 prices. For the 1209 workers, the corresponding real wage is £2,355, almost exactly one-tenth of the modern figure.

Appendix 3. Back of Envelope: Estimation on the Impact of Allotment

Disclaimer

When doing research into the overall impact gardens and allotment spaces could have on the household position, I found that there had not been any research done into it. Therefore, to provide context for my research on financial wellbeing, I decided to do my approximate calculation on how much money and food could be generated from maintaining your own green space in a mining community.

The most surprising aspect of doing this calculation is that I could not find the cost of vegetables or fruit would have been from any digitised source for the UK. Most government reports focused on the prices of bread, sugar, dairy, or meat products. Upon talking to people alive in that period, I also found that they could not recall the cost of fruit and vegetables because they would grow their own. This would indicate to me that these allotments did play a significant role in their nutrition.

Overall, I think the topic of calculating the financial impact of green spaces could be a topic all to itself and would require archival research into the actual output of these green spaces and the trading prices related to each product. While this has not been done yet, this estimation should be useful in providing a general approximation of the impact

Background Data

- According to a report on the city of Sheffield, researchers found that the average allotment in the city produced 1.8kg of mixed food for every 1m² over a 4-month investigation from December to March.⁴⁵⁶
- I have chosen my residence in a coal mining village in the UK as a case study for the average garden size. I have excluded the front garden which would have been used for growing flowers, and the side gully which would have been where the outhouse would have stood. Thus, the size of the miner's garden would have been 144m².
- I could not find a reliable digital historical source on the UK's price of vegetables or fruit from 1920-1950. However, I could find a Dutch newspaper that listed the price of vegetables

⁴⁵⁶ Miriam C Dobson, Philip H Warren, and Jill L Edmondson, "Assessing the Direct Resource Requirements of Urban Horticulture in the United Kingdom: A Citizen Science Approach," *Sustainability* 13, no. 5 (2021): 2628.

per kilogram.⁴⁵⁷ This source states that 1kg of carrots was worth 20c. in Dutch Guilders (fl.) in the year 1950.

- 1 Dutch Metric Guilder was made up of 100c.⁴⁵⁸
- 1 Imperial Pounds Sterling was worth 20 shillings. 1 shilling was worth 12 pence.
- According to the Bank of England, 1 euro is worth 0.86 pounds sterling in 2021.⁴⁵⁹
- To make the conversions from Guilders to Euros I used the CBS “prijzen toen en nu” converter.⁴⁶⁰
- To make the conversion from Euros to Pounds Sterling I used the Bank of England converter.⁴⁶¹
- To make the conversion from Pounds Sterling to the Imperial system of Pounds, Shillings and Pence I used the currency converter from the National Archives.⁴⁶²

Calculations

1. If 1m² produced 1.8kg of food in 4 months, then 144m² should produce 259kg over 4 months.
 - a. $1.8 \times 144 = 259$
2. If 1kg of carrots cost 20c (fl.), then 259kg of carrots would be worth 5180c (fl.).
 - a. $259 \times 20 = 5180$
3. 5180 cents (fl.) is worth 51.8 guilders (fl.).
4. According to the converter 51.8 guilders (fl.) in 1950 was worth € 231.80 in the year 2021
5. € 231.80 in 2021 was worth £199.
6. £199 in 2021 was worth 6 pounds, 7 shillings and 7 pence in 1950 for 4 months of production.
7. This would mean that 1 month’s worth of produce would be worth 1 pound, 11 shillings, and 11 pence. I did this by firstly converting 6 pounds, 7shillings, and 7 pence into total pence,
 - i. $6 \times 20 = 120$ shillings
 - ii. $120 + 7 = 127$ shillings
 - iii. $127 \times 12 = 1524$ pence
 - iv. $1524 + 7 = 1531$ pence (1531 pence is equivalent to 6p, 7s, 7p).

⁴⁵⁷ “Historische Kranten, Erfgoed Leiden En Omstreken,” *Leidsch Dagblad*, 1950, <https://leiden.courant.nu/issue/LD/1950-08-18/edition/0/page/6?query=>.

⁴⁵⁸ Yvette Hoitink, “Dutch Term- Gulden, Stuiver, Penning,” 2019.

⁴⁵⁹ Bank of England, “Daily Spot Exchange Rates against Sterling,” 2022.

⁴⁶⁰ CBS, “Prizen Toen En Nu,” 2022.

⁴⁶¹ Bank of England, “Daily Spot Exchange Rates against Sterling.”

⁴⁶² “Currency Converter: 1270-2017,” *The National Archives*, 2022, <https://www.nationalarchives.gov.uk/currency-converter/#currency-result>.

- b. I then divided 1531 pence by 4 (months), which equals 383 (rounded up).
- c. I then re-converted 383 pence into pounds, shillings, and pence.
 - i. 383 pence divided by 12= 31 shillings
 - ii. 31 shillings x 12 = 372 pence
 - iii. 383 pence – 372 pence= 11 pence
 - iv. 31 shillings and 11 pence equal 1 pound, 11 shillings, and 11 pence

Answer: A 144m² allotment would produce approximately 1 pound, 11 shillings, and 11 pence worth of carrots.

Limitations

As part of these very rough estimations, I wanted to highlight some of the main limitations within my calculations that may influence the overall yield of the allotment.

- This estimation does not consider seasonal variations from winter to summer.
- The garden size calculation does consider areas that would not be used for growing vegetables. For example, paths, sheds, chicken coops, and compost heaps.
- This estimation uses only carrots for its calculation of yield. There would have been many different types of vegetables being grown at different times of the year. Additionally, the estimate of 1.8kg of mixed food for every 1m² over a 4-month was taken from a report that looked at mixed vegetable productions. Therefore, it is not a direct comparison between plant and yield.
- Finally, the Dobson, Warren and Edmondson report focus on modern gardening practices where the gardener would have access to fertilisers.⁴⁶³ They would also be more interested in growing a wider range of non-native plant species such as tomatoes or bell peppers which require more resources such as greenhouses. In contrast, the miners would have spent more time growing high yield produces such as cabbage, onions, carrots, and potatoes.
- Beyond this, I found that the cost of growing their vegetables would have been minimal. Often miners would keep or trade seeds from the previous years to use again. Alternatively, they would take clippings from other plants to germinate their own. Finally, regarding fertilizer, they would have created their compost and would have used the manure from the local farmers or pit ponies.

⁴⁶³ Dobson, Warren, and Edmondson, "Assessing the Direct Resource Requirements of Urban Horticulture in the United Kingdom: A Citizen Science Approach."

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