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Review Essay

Understanding Mutual Benefit Societies, 1860–1960

David T. Beito. *From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890–1967.* Chapel Hill: University of North Carolina Press, 2000. 320 pp. $55.00 cloth; $24.95 paper.

George Emery and J. C. Herbert Emery. *A Young Man's Benefit: The Independent Order of Odd Fellows and Sickness Insurance in the United States and Canada, 1860–1929.* Montreal: McGill-Queens University Press, 1998. 184 pp. $39.95 cloth.

In the decades surrounding 1900, the vast majority of working-class families in America were constantly on the brink of financial ruin. Group health insurance had yet to be invented, labor laws were weak or nonexistent, and public welfare programs were limited in scope. Commercial policies were often targeted to wealthier clients, both in terms of coverage provided and costs, and therefore priced out of the range of working-class salaries. Discriminatory underwriting guidelines also meant that many families—especially those of ethnic and racial minorities—could not obtain coverage even if they could afford to purchase it (Glenn 2000). In short, market failure meant that blue-collar families often had to look elsewhere for financial protection, and for many this was found in a mutual benefit society.

Yet mutual benefit societies did more than redress market failure by providing members with sickness, accident, burial, and life insurance policies, as they were combinations of social clubs and financial institutions. Their meetings were based on rituals, replete with exotic regalia, elaborate ceremonies, and fanciful leadership titles. Some orders also operated their own hospitals, retirement homes, orphanages, and health care systems. Fraternal orders could be massive in size—the Modern Woodmen of America alone had over one million members in 1919. Large societies such as these spanned the entire country, from the small village of a thousand residents to the largest cities. At the turn of the twentieth century, fraternal societies were such a familiar feature of community life that one historian has actually claimed there were more lodge

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halls in 1900 than church buildings (Greenberg 1977: 39). In 1895, half the life insurance in force was held by mutual benefit societies (Kip 1953: 30–31; Stalson 1942: 818), and by 1920 roughly one-third of all males over the age of twenty held a membership in at least one fraternal order (Beito 1997: 569; Knight 1927: 97; Nicols 1917: 120).

Fraternals were also important because the language of fraternalism was a source of identity for members during a period of transition from small-town agrarian life to large town or city industrial production. For many displaced farmers and immigrants who had moved to these urban centers during the industrial revolution, friendly societies served to reconstitute the *gemeinschaft* communities they left behind by creating a sense of kinship between brother members (Clawson 1985: 41; Cummings 1980; Weisser 1985). In times of need, members took care of each other much in the way extended families did back home. Examples included helping maintain a brother's home when he became ill, taking care of a member's orphaned children, and providing small loans to cover a family emergency or even to start a small business. In terms of membership, mutual benefit societies saw their heyday in the first two decades of the twentieth century, and by the 1930s, membership began a dramatic decline from which they never really recovered. Institutions that were once a prominent aspect of American social and financial life rapidly drifted to the margins as new forms of entertainment and insurance developed.

Two recent studies highlight this mixture of financial and fraternal mission by focusing on the changes that mutual benefit societies went through at the turn of the twentieth century. David T. Beito's *From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890–1967* is a large-scale social history that attempts to place fraternals in the context of how Americans have taken care of each other in the decades surrounding the New Deal. In *A Young Man's Benefit: The Independent Order of Odd Fellows and Sickness Insurance in the United States and Canada, 1860–1929*, the father and son team of historian George Emery and economist J. C. Herbert Emery focuses on the question of why the Odd Fellows ended their sickness benefit. Both books treat their subjects as much as social histories as anything else, and rightfully so since explaining the nature of insurance in any given era requires an understanding of both the risks faced by consumers and the nature of society at the time.

In this essay, I first describe in detail the position of working-class families at the turn of the twentieth century and the risks they faced. I then turn to a description of mutual aid societies as social and financial actors. Here I explicate, develop, and criticize the two books that are the subject of this essay.

Risks for Workers at the Twentieth Century

Roughly speaking, we can place the risks faced by working-class families into three broad categories: first, the loss of income from layoffs and illness; second, the loss of income due to retirement or infirmity from old age; third, the lost of income due to the death of the breadwinner. We can think of these three problems as causing a demand respectively for unemployment and accident insurance (including health plans), retirement insurance (pensions, annuities, and old-age homes), and life insurance, either in a private or public form.

The Unemployment Hazard

Regardless of whether or not the worker was skilled or unskilled, the wage-earning laborer most likely spent a significant portion of his or her life in a financial situation barely above subsistence. The poverty level at the turn of the century for a family of five was between $600 and $800 per year in industries outside of agriculture (Byington 1910: 90–91, 163; Chapin 1909: 208–209, 245; More 1907: 269), and studies revealed that at least 60 percent of the adult male wage-earners in the United States earned less than that amount, including workers in such common occupations as flour millers, foundry workers, shipbuilders, meat packers, and paper manufacturers (Ryan 1906). In addition to low wages, a second factor was a sporadic work schedule. Workers had difficulty saving up enough funds for a rainy day since a vast proportion of them did not work year-round.

> The Pennsylvania Bureau of Industrial Statistics reports that "in forty-seven industries investigated, the percentage of time during which the men were out of work varied from fifteen in 1893, to three in 1898. The New York Bureau of Labor Statistics exhibits the rate of unemployed among organized workmen (where it is usually less than among the unorganized), from 1897 to 1901, as varying from nine per cent [*sic*] to twenty-five per cent." Mr. Charles B. Spahr says that "it is a prosperous year indeed when the average wage-receiver aggregates forty-four full weeks of employment." The percentage of loss of time

> would thus be fifteen. . . . From the investigations into this subject made by the Census Bureau in the Twelfth Census Report, it is shown that 28.3 per cent of workers in manufacturing and mercantile industries were unoccupied for some part of the year—46.5 per cent of these losing from one to three months, 42.2 per cent from four to six months, and 11.3 per cent from seven to twelve months. [footnotes omitted] (Squier 1912: 30–31)

A study conducted at the time in Massachusetts revealed that the average wage earner had less than seventy-five dollars saved away in case of emergency (ibid.: 29). Another report cited in the Knights of Columbus organ, *Columbia* (April 1904, 8), noted that 66 percent of all individuals above the age of twenty-five who passed away during a three-month period of study in New York left no money whatsoever to their heirs. Many families thus had little upon which they could fall back during hard times, such as after a workplace injury. Prior to the creation of the Occupational Safety and Health Administration and the accompanying legislation protecting workers, injuries on the factory floor were a common occurrence. Richard Hofstadter (1965: 242), for example, estimated that at any given time, one out of every ten or twelve railroad workers were recovering from an accident. Before Workingmen's Compensation laws were passed by the various states, employees were forced to litigate against their employers in order to receive compensation. In addition to automatic dismissal for doing so, the worker also had to shoulder the burden of the ensuing legal expenses. Although an intensive study of accidents at the U.S. Steel and Wire plant in Cleveland revealed that workers rarely lost a case that went to trial, it is obvious few cases were ever litigated (Bellamy 1997). Amazingly, workplace accidents were not even close to being the leading cause of lost time on the job. In *A Young Man's Benefit,* the authors write: "According to a United States National Health Survey for 1935–1936, sickness caused 91 per cent of all disability, nonworkplace accidents caused 7 per cent, and industrial accidents caused 2 per cent" (151).

The Old Age Hazard

Although expenses decreased greatly once one's children were old enough to support themselves, elderly individuals still had bills to pay even after they were no longer able to earn a wage. In current times, most elderly either rely on private measures, such as pensions and annuities, or public programs such as Social Security for a steady (albeit perhaps modest) income stream. At the turn of the twentieth century, however, pension programs were rare and public assistance was usually nonexistent. Where local programs did exist, they were modest at best and often quite humiliating for the recipients. Public provision of care for the aged poor was sporadic, niggardly, and often quite degrading. The 1910 Report to the Commission on Old Age Pensions, Annuities, and Insurance to the General Court of Massachusetts noted that of the 177,000 residents of the commonwealth aged sixty-five or over, no fewer than 41,212 of them reported being dependent on private charity for subsistence (Squier 1912: 5). Another study examining the same issue a quarter of a century later in 1935 found that of the 51,190 residents of the South Shore region outside of Boston, a mere 626 (or 1.2 percent) were receiving public old-age assistance (Lansdale et al. 1936: 46). Massachusetts was selected as the subject of the study because it was one of the few states that had a program at all!

Pension programs at the turn of the century were a novelty and were not only highly financially unstable but arguably had often been created more as a tool of coercion to keep laborers from striking than to protect them in their old age (Quadagno 1988: 73). Companies created pension plans in part to quell labor unrest by inserting codicils into the agreements stating that workers who went on strike automatically forfeited all pension rights. An additional problem with commercial pension plans was that labor was highly mobile (Kopf 1977). As one commentator at the time noted:

> Another objection raised against [company-sponsored] relief departments generally is that membership in them is forfeited when the employe [*sic*] leaves the service of the company with which the department is connected. . . . This is a weighty criticism. During the fiscal year of 1893–1894, 2896 members of the Pennsylvania Railroad relief department left the service of the associated companies. The year previous 5161 members left the service, or fifteen per cent of the average membership. As regards the relief department of the Pennsylvania lines west of Pittsburgh and Erie, 2561 members left the service in 1892–1893, and 1741 in 1893–1894. (Johnson 1895: 459–460)

In any event, pension plans for those who did receive them were usually quite modest. A typical plan often read something as follows, "Chicopee Manufacturing Company reports its plan of giving each employee the privilege, after fifty years of continuous service, of retiring on half pay or working and resting intermittently,—receiving full pay while at work and half pay while resting" (Squier 1912: 78). Thus a worker who remained with the same company since he or she was twenty years old could retire with *half-pay* at age seventy—not excessively generous given that the average life expectancy in 1910 for a white male was just 48.6 years (World Almanac 2000: 891). Given that many workers were in a tenuous position due to low salaries, the option of reducing their income by half may not have seemed all that attractive—assuming the worker was not fired three days before his or her fiftieth anniversary.[1] Due to the drain retired workers placed on their former employers, private pension plans dropped by almost 10 percent in 1929 alone (Quadagno 1988: 104), and by 1930 only eleven major unions were still providing retirement benefits, and even then only to about 13,000 pensioners (ibid.: 55).

The Death of the Breadwinner Hazard

A third concern for working-class families was the sudden loss of the breadwinner. In an agricultural community, the family itself may possess some element of wealth in the farm. In an industrial community (as America evolved into after the Civil War), the value of the worker lay in his or her ability to earn an hourly wage. At the turn of the century, mortality was a significant concern for families with a single earner, especially when there were several young children to look after. Peter Uhlenberg (1980: 315–316) has calculated that in 1900, one child in four lost at least one parent before reaching the age of fifteen and that one in twenty married women became widows by age thirty-five; one in five, before they turned fifty-five. This problem was further amplified by the fact that "fewer than 5 percent of all married women participated in the labor force in 1890, and females' wages averaged only 46 percent of males' wages" (Whaples and Buffum 1991: 100).

In summary, many working-class families found themselves in a precarious financial position at the turn of the twentieth century. They often had little or no savings and were unable to turn to commercial insurance companies for protection. Nor could they rely on a social safety net pro-

1. Nearly all of the companies have this stipulation in their pension plan: "While it is the policy of the company to encourage its employees to remain with it and, by faithful service, to earn a pension, the company expressly reserves its right and privilege to discharge at any time any officer, agent, or employee when the interest of the company, in its judgment, may so require, without liability for any claim for pension or other allowance than the salary or wages due and unpaid" (Squier 1912: 122).

vided by the government. Except for Civil War veterans pensions and a few state programs aimed at helping mothers and, rarely, the elderly, state and federal governments could not be turned to in times of need. Yet the need for insurance was indeed quite large. As a result, many workers turned to mutual benefit societies to find both social and financial protection in what often could be a cold and uncaring world.

Mutual Benefit Societies as Social and Financial Actors

In *From Mutual Aid to the Welfare State*, David T. Beito strives to place mutual benefit societies in the context of the changing methods by which Americans took care of each other between 1890 and the 1960s. One theme of the book is that fraternalism brought with it a level of concern and humane care that differed both from formal charity, which could be quite humiliating for the recipient, and also from governmental programs and commercial insurance, which could be impersonal. A second theme is that mutuals did more than merely provide their members with insurance; for Beito, their greater importance lay in the lessons of thrift, mutualism, and individual responsibility they taught. Finally, mutual benefit societies were displaced by government programs that pushed aside not only the societies but also the value that accompanied them.

Beito's research is extensive, and he does an extremely good job of pulling together a wide range of primary sources, allowing him to paint a very broad picture of mutualism. The first two chapters make for a superb introduction to the subject, and those who are not familiar with mutual benefit societies can do no better than to start there. In addition, at the end of the book Beito has included a fifteen-page bibliographic essay that can serve as an extremely useful resource for those studying fraternals and mutual assistance in general. This book is without question the single most comprehensive source of information about mutual benefit societies to date. In addition there are several descriptive chapters devoted to specific fraternal institutions. Two chapters are dedicated to orphanages, one of which is the Mooseheart orphanage in Illinois. Three chapters focus on various fraternal health care facilities, including a tuberculosis sanitarium in Colorado operated by the Modern Woodmen of America and a hospital founded by the Knights and Daughters of Tabor to serve the black community living in the Mississippi Delta under the era of Jim Crow laws. These richly textured chapters provide the reader with a solid understanding of the needs faced by the members for such services and also what day-to-day life at these institutions was like. More important, Beito seeks to impart the meaning of these places as expressions of mutual assistance between members, supporting his claims with a wide variety of primary documents and personal interviews of those that either worked at or were served by these institutions. These are not necessarily the most insightful of chapters, but they do an outstanding job of putting a human face on friendly societies. They reveal that in a time of great need for health services, mutual institutions did not always give members the best care possible, but they gave them *something* when the other option was nothing at all. Just as importantly for Beito, their services were instilled with a level of concern and selflessness that perhaps would have been lacking in a for-profit setting.

The importance of the book lies more in its substantive analytical claims than in its descriptive sections, however, and some of Beito's claims merit a close inspection. In part, this work is a response to two books that to date have structured the dialogue for those who study mutual benefit societies. The first is Mark C. Carnes's *Secret Ritual and Manhood in Victorian America* (1989), and the second is Mary Ann Clawson's *Constructing Brotherhood: Class, Gender, and Fraternalism* (1999). Both understand fraternalism in terms of the identities these institutions created for their members. Beito, by contrast, offers a different perspective, noting that "the preoccupation of historians with race, class, and gender has done little to answer the overriding question of why these widespread societies invested so much money in social welfare" (3). Beito suggests we need to understand fraternals also as expressions of mutual assistance at a time when receiving charity was highly humiliating, and social insurance protection could not be obtained elsewhere. The latter is a good point, although Beito is wrong that the focus on race, class, and gender is unilluminating. Rather, the problem is that few scholars have actually attempted to use it to address the questions Beito examines. Those who have attempted to do so have been highly successful. Walter Weare's (1973) superb history of the North Carolina Mutual Life Insurance Company is a wonderful example of how race can be used to understand the nature of risk faced by a community and how the community responded to it. Scott Cummings's (1980) edited volume on self-help among American ethnic communities is an extremely insightful examination of how ethnicity influenced the actions of various immigrant groups. More recently, Michele Landis's (1999) article on the social construction of fate and responsibility during the New Deal used an understanding of gender to achieve similar goals. Nonetheless, Beito's portrayal of mutual benefit societies as responses to the insurance needs of the time is a valuable perspective and is one that calls for further investigation.

From Mutual Aid to the Welfare State is a book about institutional change. The primary analytical claim is based on a displacement theory arguing that government programs muscled their way into the socioeconomic space occupied by mutual benefit societies, leading to the latter's demise. This was a two-pronged process. The first step was to smother friendly societies with regulation, lobbied for by commercial companies seeking to put fraternals out of business. The second step was to replace benefits voluntarily received through membership with "paternalistic" big government programs that were impersonal, distant, and imposed on a polity that did not ask for them by a group of social scientists seeking personal gain. This interpretation is problematic for several reasons.

Beito is not entirely correct in portraying regulation as a tool used by the commercial providers to constrain fraternals. It may be true, as he notes in chapter 7, "It Almost Bled the System White" that insurance companies sought to have friendly societies play by the same rules as they had to. However, it is equally clear that the primary impetus came from the largest and oldest mutual societies themselves. The fraternal societies that adopted actuarially sound assessments *actively sought* regulation in order to protect their own interests from being undercut by those that had not, and this is certainly the story told by virtually all of the contemporary sources cited by Beito. Regulation was not so much imposed from without as it was requested from within, and this greatly alters some of the normative conclusions of the book.

Regulation is a major concern of the book, and thus how it is interpreted is significant. The bigger problem I find is that in focusing so heavily on the politicized aspects of regulation, Beito misses the greater issue, which is that regulation served to protect the investments of fraternal members. Early fraternal plans were actuarially unsound, and the move to solvent ones was often difficult for brothers to accept. In part this was because it meant a short-term increase in rates, and in part because it depersonalized the system of mutual assistance for the local lodge. This issue rapidly moved from an internal concern of just the brothers to a public policy concern following the well-publicized failure of several benefit societies in the 1890s. Academics learned about fraternal assessment plans through articles of B. H. Meyer (1901a, 1901b) in some of the leading journals of the time, while the attention of the mass public was grabbed with the 1897 publication of S. L. Fleishman's book *The Fallacies of the Assessment Plan of Life Insurance*, which was a scathing attack on the unsound practices of mutual benefit societies. The desire to bring fraternals under the watchful eye of state insurance departments therefore was driven not only by those who were antagonistic to fraternal members, but also by those who were concerned about protecting them. Regulation was as much about protecting insurance consumers as it was about power politics.

A second difficulty with Beito's explanation of institutional change among fraternal societies regards their reaction to proposals for state-provided benefits. In chapter 8, "It Substitutes Paternalism for Fraternalism," Beito depicts state-provided universal health care coverage as being imposed on the polity by a small group of politically influential social scientists. According to the version of the story in this chapter, fraternalists opposed state-provided benefits, which are referred to as "paternalism." To be fair, Beito does point out that certain orders—in particular the Fraternal Order of Eagles—supported a public social safety net, also noting that former Congressman John J. Lentz, founder and president of the American Insurance Union, spoke out in favor of such legislation as well. The bulk of the chapter on state provision of universal health care, however, somewhat favorably details the opposition to statewide universal health care proposals in California and New York, which the reader is led to feel were highly undesirable. Beito concludes that "the debate over compulsory health insurance had proven that fraternal opposition to governmental paternalism was alive and well" (160). Putting aside the case of the Eagles mentioned above, it needs to be pointed out that many orders did *not* speak out in opposition to a publicly financed safety net, even though the umbrella organizations that represented them did. Why friendly societies provided "benefits" while the government offering the same coverage is condemned as "paternalism" is also never made explicitly clear either, which is noteworthy since fraternals themselves could be extremely paternalistic in the contemporary understanding of the word.

Thirdly, we need to deal with the question of who exactly fraternalists were. The individuals described by Beito in the book were mostly full-time *leaders* of the largest orders, holding what were often lucrative positions that might have been lost had government sickness insurance been provided. But this does not necessarily mean that fraternal *members* opposed such legislation, given that it might have addressed many of the financial risks they faced in day-to-day life. Indeed, for all we know, the language of fraternalism, with its focus on protection of the family, may actually have made members more responsive to a government safety net, not less.

If Beito's interpretation is correct, the primary reason fraternalism waned in the early to middle decades of the twentieth century was that its role of filling a need for mutual assistance was both hampered by regulations and eventually replaced by the emerging U.S. welfare state. But is that actually the case? It is clear that the gender-divided social component of mutualism was unable to compete with new forms of coed entertainment such as television, motion pictures, and recreation made possible by the automobile. Beito acknowledges this but does not necessarily give this aspect its due credit (205). Second, as Emery and Emery reveal, the largest fraternal provider of sickness benefits, the Independent Order of Odd Fellows, actually began dismantling its insurance functions *before* the welfare state emerged. Finally the nature of risk and responsibility changed as the twentieth century developed, with new labor legislation, medical care improvements, greater employment stability, and better employer-offered insurance benefits that altered the needs of working-class families. It is doubtful that fraternals could have responded to the changing context of risk faced by America's workers even without being hampered by regulation. Mutual benefit societies responded to the needs of workers at a particular moment in American history and were unable to evolve and adapt to the needs of the era that followed.

While I cannot say I agree with Beito's interpretation of the demise of mutual benefit societies, the book as a whole remains a positive contribution to scholars trying to understand the development of the U.S. welfare state. In particular, Beito does a commendable job of pointing out that in a time of market failure, when a wide swath of American families were unable to meet their insurance needs commercially, the result was not only the creation of benefit societies but of *mutual* benefit societies that genuinely were based on principles of brotherly love and communal assistance—principles that do tend to be forgotten at times in discussions of contemporary public welfare programs.

George Emery and J. C. Herbert Emery echo a similar understanding in *A Young Man's Benefit*. This book is a tightly focused work that challenges the prevailing understanding of why the continent's largest fraternal provider of sickness insurance—the Independent Order of Odd Fellows (IOOF)—dropped its sickness benefit. In crisply written, well-ordered chapters, the authors first lay out three competing explanations for why the order dropped its benefit, which are "that the hard times of the 1930s ruined the lodges; that the IOOF's insurance provision collapsed because its financial practices were unsound; or that competition from commercial insurers and government social programs wrecked the friendly society sick benefit" (3–4). Using meticulously presented empirical arguments, they then dismiss each theory in turn. Indeed, although the thesis question itself may generate limited interest, those studying the historical spread of insurance would definitely benefit from examining the book, since Emery and Emery present a wide variety of data drawn from several Canadian and American localities. These data are much needed and should prove to be highly useful when used in conjunction with aggregate data that can be found elsewhere. Their summaries of benefits provided by commercial insurers, unions, and other benefit societies are also laid out in a concise and logical manner, as is their introduction to fraternalism in general.

Sickness insurance replaced a percentage of the worker's wages while he or she was ill. One insight of the book is to contradict the idea that sickness insurance in the all-male Odd Fellows was primarily what they term an *old man's benefit*. The idea here is that older members became sick more often than younger ones did, and therefore the younger members subsidized the older ones. Instead, the authors claim that sickness insurance was a *young man's benefit*, since many of the older members were able to amass the savings (in conjunction with having financially supportive children) to self-insure adequately for the times when wages were lost due to illness. Moreover, the expenses of illness changed after the turn of the century. Initially, the major cost of illness was the loss of wages, but by 1915 this had been supplanted by the costs of obtaining health care itself. Thus sickness insurance was not only unnecessary for older members who could self-insure; it was the wrong type of insurance to meet their changing needs. While I find the first half of the argument less than convincing given the financial position of many working-class families in the time period, the argument as a whole stands up fairly well. The sickness benefit was eventually rendered obsolete, and members found better ways to use the funds the assessments were costing them.

What I find most insightful about the book is the argument that mutualism was not primarily about insurance, but rather it was about the moral uplift that brothers derived from helping one another in times of need (cf. 64–65). Thus, ending a particular insurance benefit would not necessarily have been so dramatic if it freed the members to engage in other forms of self-help using the same time, effort, and funds.

Understanding Mutualism

The grandfather of American actuarial science, Elizer Wright, has been quoted as saying that insurance "is the realization of fraternity, without the destruction of independence and individuality. It is charity without cant, which enriches the giver and does not humiliate the receiver" (*Columbia*, May 1920, 9). This was, in my opinion, the essence of fraternalism, and in their own ways, David T. Beito and George and J. C. Herbert Emery draw much-needed attention to this important point. Mutual benefit societies were massive and important social and financial institutions at the end of the nineteenth century. Their rhetoric aimed to shape how members understood the nature of risk and responsibility during a time of dramatic economic industrialization and atomization of society. In one sense, they were a response to market failure, since many of their members were unable to purchase protection elsewhere although their need for insurance was tremendous. But we also need to understand them as social actors, expressing the belief that, at its best, insurance was more than just a financial instrument, it was a method for members of society to help each other in a way that enriched the giver and did not humiliate the receiver. Both books serve to enrich our understanding of both of these crucial elements of fraternalism.

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