

Small Business and the Sphere Switchers. Work-Life Choices and the Redundant Woman in Nineteenth Century London

Alison C. Parkinson, Nuffield College
(alison.parkinson@nuffield.oxford.ac.uk)

This paper focuses on the work-life choices available for women at different stages of their lifecycle, the spinsters, the married and the widowed. It looks at the daughters of trade and the lower middle-class generally and proposes a story of 'reaction rather than retreat'. Anderson has estimated from the 1851 census that some 1.8 million adult women were unmarried or widowed, and therefore that 8.9 per cent of the population were surviving without a husband. Like their deserted or widowed sisters, these women were frequently unsupported. Labelled 'redundant' or 'distressed' by their contemporaries, they had failed in the business of women - marriage - as the following anonymous quote from the *Saturday Review* outlined:

Married life is a woman's profession, and to this life her training - that of dependence - is modelled. Of course by not getting a husband, or by losing him, she may find that she is without resources. All that can be said of her is she has failed in business, and no social reform can prevent such failures.¹

Survival for the redundant often depended on their own ability to obtain a livelihood - to switch spheres from the private realm of home to the public sphere of work. In the face of substantial barriers to paid employment, this sometimes meant turning to self-employment and small business proprietorship. Such an argument represents a break away from the traditional picture of the Victorian middle-class woman as the dependent, private sphere 'angel in the house'. The work-life experiences of women, and businesswomen, were fractured and varied.

I

The first source examined for this paper is the work-life memoir of Mary Ann Ashford. Also known as Polly, in 1844 motivated by a lack of authentic life stories of working women, she penned *The Life of a Licensed Victualler's Daughter*.² She was a woman at the juncture of changing attitudes to women's work. As she wrote, the Victorian vision of separate public and private spheres for men and women was already sweeping the literary landscape and seeping into the home. Indeed in 1857 a *Times* newspaper leader ran: 'Marry - Stitch - Die - or Do Worse' - Such were the work-life choices presented for women of the middling sort.³

This research has been made possible by the financial support of the ESRC and the guidance of Jane Humphries and Avner Offer.

¹ Anon, *Saturday Review*, 12 November, 1859. Reprinted in O., Kenyon, *Women's Voices. Their Lives and Loves Through Two Thousand Years of Letters* (London, 1995), p.99.

² *Life of a Licensed Victualler's Daughter. Written by Herself* (London, 1844), pp.20, 51.

³ Quoted by B.L. Smith, *Women and Work* (London, 1857), p.16.

A daughter of trade, a twice-married wife of trade and eventually to ply her own trade, Polly switched spheres between the public world of work and the private 'gilded-cage' of home, marriage and motherhood, exercising purposeful changes in her life based not only on need but also on choice.

The middling classes of the late eighteenth and nineteenth century were a very broad social and economic group, stretching far up and down the income scale. It is generally conceded that in London they fell within three occupational groups: 1) the trades people and shopkeepers, 2) the manufacturing, carrying, and servicing trades based on the Port and the out-parishes of Surrey and Middlesex, and 3) belonging to the middling classes by reason of status if not always by income, professional men and artists.⁴ Polly belonged to the first of these groups. Born in October 1787, she was the daughter of victallers, Joseph Ashford and his wife Jane Gaderrer. Their business, the City Arms at 1 Lombard Street, was inherited from Jane's mother:⁵

However, by 1800, Polly's parents had lost the business through a combination of ill health and poor management. Within a year, Polly lost both her parents and was left to face the world as an orphan, furnished with only a limited education.⁶ Her relations proposed to contribute as much money as would secure Polly a five-year, 'in-door' apprenticeship to a dressmaker or milliner.⁷ It seems Polly was not entirely convinced that to 'Stitch', as *The Times* newspaper had suggested, was the future she wanted. She turned for advice to Mrs. Bond in St. Swithin's Lane, who she describes as 'an old friend and countrywoman of my father's'. Mrs. Bond warned her:

I'll tell thee what, Polly, that is all very well for those who have got a home and parents to shelter them, when work is slack; but depend upon it, many clever women find it, at times, a half-starved kind of life in those employments.⁸

Instead, she suggested that Polly, being a 'hearty, well-grown girl', would be better off in service. Her father's Aunt agreed:

Itold her they wished to place me out genteely. She said that was all very fine, but there was an old and very true proverb, that 'gentility without ability, was like pudding without fat', and she was of Mrs. Bond's opinion.⁹

⁴ L.D. Schwarz, 'Income distribution and social structure in London in the late eighteenth century', *Economic History Review*, 32 (1979), p.254.

⁵ *Life of a Licensed Victualler's Daughter*, pp. 8-10.

⁶ *Life of a Licensed Victualler's Daughter*, pp.15-18, 11.

⁷ *Life of a Licensed Victualler's Daughter*, p.19-20.

⁸ *Life of a Licensed Victualler's Daughter*, p.20.

⁹ *Life of a Licensed Victualler's Daughter*, p.20.

Having no taste for needlework, Polly found Mrs. Bond and Margaret convincing advisors. Shortly afterwards she declared her intention of 'going to service' to her more 'genteelly' disposed relatives. Her decision met with 'utter astonishment' and a great deal of concern:

I was sent to a cousin of my mothers, whose husband was a clerk of long standing in the Bank, that she might talk with me: this she certainly did; and pointed out to me, in strong terms, the folly of opposing the good intentions of my friends. She said a great deal about injuring my future prospects, as I could not be introduced into society by her or any of my respectable friends if I was a servant.¹⁰

Polly admits to her readers that she was 'too young and too simple' to understand much about the dressing down. However, she understood enough of her relatives' 'majestic oration' to know that should she ever be without a position in service that she would find herself homeless, as they would have nothing more to do with her. After her first unsuccessful servant position, Polly was again pressed to give up her intentions of going to service, but she writes: 'I remained in the same mind, and my relations gave up the contest and saved their money.'¹¹

II

Polly's relatives certainly felt very strongly that she was choosing 'unsuitably'. As the century progressed, such social preferences would become even stronger. At the turn of the century, young women and their guardians could glean knowledge of potential trades and employments from the plethora of trade reference books provided to school and the general reader. Examples included *A General Description of All Trades, The Young Tradesman; or, Book of English Trades, The Book of Trades or Circle of the Useful Arts*, and *The Book of Trades or Library of the Useful Arts*. Each was reprinted several times across the period and each contained trades explicitly presented as male, female, or with no gender specified.¹² Like Frances Jane Ellis, who inked her name in each cover of her copy of the three volumes of *Library of Useful Arts (1806)*, either gender could consult the trade descriptions therein.¹³ However, by the mid-Victorian trade and employment books were becoming specific to the gender of their readers. 1855 saw the publication of *The Book of Trades, Arts, & Professions Relative to Food, Clothing, Shelter and Ornament; for the Use of the Young*¹⁴. A schoolbook by Samuel Griswold Goodrich, penned under the pseudonym of Peter Parley, it contains no mention of dressmakers, milliners, or female haberdashers. The text and the accompanying

¹⁰ *Life of a Licensed Victualler's Daughter*, p.21.

¹¹ *Life of a Licensed Victualler's Daughter*, pp.22-23.

¹² Campbell, *A General Description of All Trades* (London, 1747).

Anon, *The Young Tradesman; or, Book of English Trades* (London, 1839), 12th edition.

Anon, *The Book of Trades or Circle of the Useful Arts* (Glasgow, 1837), 5th edition.

Anon, *The Book of Trades or Library of the Useful Arts* (London, 1806).

¹³ Anon, *The Book of Trades or Library of the Useful Arts* (London, 1806) British Library, shelfmark 012806.de.11.

¹⁴ P. Parley, *The Book of Trades, Arts, & Professions Relative to Food, Clothing, Shelter and Ornament; for the Use of the Young* (London, 1855).

engravings depict women as customers not proprietors. Similarly, *The Book of Trades* (1862), published on behalf of the *Society for Promoting Christian Knowledge*, also contains no mention of traditionally feminine trades nor suggests any possibility of women being active in any of the fields described within its pages.¹⁵

The need to work for a significant number of middle class women was beginning to receive public recognition. Yet the social pressure to retain gentility and respectability acted as an increasingly prescriptive influence on women needing to generate an income. The *English Woman's Journal* (1858) and the *Association for the Promotion of Female Employment* (1859), created a reform effort motivated by the 'benevolent consideration' of those ladies of the higher middling and upper classes who did 'not work for their livelihood'.¹⁶ They sought a 'new sphere for their sex', one in which it would no longer be 'half a disgrace' to become an independent factor in any other post but that of a governess. Their writings tell us that they sought 'respectability' and 'desirability' for women to practice professions and business. However, they defined and promoted what they regarded as 'respectable' and 'desirable' professions and trades.¹⁷ Bessie Rayner Parkes writes that it is 'evident that the conditions of business life can never be identical for men and women', and hence that 'no sane person will tolerate the notion of flinging girls into those very temptations and dangers which we lament and regret for boys'.¹⁸ She continues:

We should, therefore, exercise a little common sense in arranging all those workshops and offices in which girls work, and we should invariably associate them with older women; they should in all cases work in companies together, and not intermixed with men, and so long as they are young they must be under some definite charge.¹⁹

Concerned by the 'great want of employment' in England, and especially London, the *EWJ* announced that the newly formed *Association* had 'a plan for the prevention of this distress, and of the many evils arising from it'. It continued:

Let us then look round, and see whether men are never to be found occupying easy, remunerative places, that could be as well or better filled by women; places that originally belonged to them, and that they would have remained in possession of to this day, had not artificial means been used to displace them. We refer to those departments in the great shops, which are devoted to the sale of light articles of female attire. Why should bearded men be employed to sell ribbon, lace, gloves, neck-kerchiefs and the dozen other trifles to be found in a silk-mercantile or haberdasher's shop?²⁰

¹⁵ *The Book of Trades* (London, 1862).

¹⁶ B. Rayner Parkes, *Essays on Woman's Work* (London, 1865), p.159.

¹⁷ B. Rayner Parkes, *Essays on Woman's Work* p.163.

¹⁸ B. Rayner Parkes, *Essays on Woman's Work* p.157.

¹⁹ B. Rayner Parkes, *Essays on Woman's Work* pp.158-159.

²⁰ *English Woman's Journal*, Vol.4, September 1859, p.57.

The *Association* proposed to set up a large school for 'girls and young ladies' in which they could be taught the appropriate skills, which would allow them to replace the bearded impostors:

...where they may be specially trained to wait in shops, by being thoroughly well instructed in accounts, book-keeping, etc.; be taught to fold and tie up parcels, and perform any other little acts, which a retired shopwoman could teach them. The necessity of politeness towards customers, and a constant self-command, will also be duly impressed upon them.²¹

Such training, the *Association* argued, would provide girls with the capabilities of becoming clerks, cashiers, and ticket-sellers at railway stations. 'Other trades' would be taught in workshops in connection with the school. However, the *EWJ* and the *Association* made only vague reference to the other types of trades girls might be taught. They are described simply as those 'well suited to women'. The only examples presented to the reader are printing, hairdressing, and 'possibly even watchmaking', although it is suggested that the range would expand as the coffers of the *Association* increased.²² There is no mention in the article of what is to become of older women, those thrown back on their own resources out-with the time of their malleable girlhood.

While the guidance books, the *EWJ* and the *Association* acknowledged that marriage was not necessarily an immediate survival route for many women, they offered little comfort for those women who were deserted or widowed. Yet even for those that did eventually secure a marriage contract, it was unlikely to provide a permanent safety net. Marriage did not provide an immediate survival route either on leaving home or at any point for many women, an assertion frequently repeated by nineteenth century commentators. The following is a quote from an essay by Elizabeth Wolstenhome:

It is assumed in the face of the most patent facts that all women marry and are provided for by their husbands; whilst nothing is more plainly to be seen by those who will open their eyes, than these three things: -1. That a very large minority of women do not marry. 2. That of those who do marry, a very considerable proportion are not supported by their husbands. 3. That upon a very large number of widows (more than one-third of the widows in the country), the burden of self-maintenance and of the maintenance of children is thrown.²³

Polly, the licensed victualler's daughter, inhabited each of these categories as her lifecycle progressed. Although she remained in service for 17 years, she did eventually 'Marry', first to a shoemaker and then to a tailor. Neither offered a secure survival route and she would be widowed twice.

²¹ *English Woman's Journal*, Vol.4, September 1859, p.59.

²² *English Woman's Journal* Vol.4, September 1859, p.59.

²³ E. C. Wolstenholme, 'The Education of Girls, its Present and its Future', in J.E. Butler (ed.), *Women's Work and Women's Culture. A Series of Essays* (London, 1869), p.319.

After 11 years of marriage to a sergeant shoemaker in a residential army school, Polly found herself among the ranks of Wolstenhome's third category - the unsupported widows. She was left with five surviving children (one had died) and a small sum of money. She writes:

I was advised by some who knew me to go into business, but as I was quite ignorant of everything of the kind, I was afraid to risk what was to bring my children up with.²⁴

She added:

My husband had an excellent private connection, and had I been in a shop in the neighbourhood, and got a person who would have done me justice into my employ, I could have supported my family well; but that was out of the question.²⁵

Polly is lamenting here that she has been left no business to continue. Nonetheless, Polly needed to secure an income. Through her contacts in the school, she learned of a victalling opportunity, supplying fruit and cakes to the boys therein. Obtaining a berth, she entered into the retailing arena and the public sphere again. Polly soon discovered that competition was fierce. She laments:

Had I known the terms I was to have it on, I certainly would not have accepted it; as another person who was a maker of sweat-meats was admitted, and I stood no chance with such a competition.²⁶

She had served her time as a domestic servant, married and born six children and now was thrown back on her own resources once again. Her choices were limited. She tells the reader that, as a mother, domestic service was no longer an option. Yet her property was insufficient to keep her and her children indefinitely. Eventually Polly accepted a second marriage proposal, from the sergeant tailor in the school, an old friend of her former husband. She gave up the retail berth and was married again.²⁷

III

In the light of other evidence, it is hardly surprising that Polly's chosen foray into the public marketplace of food provision immediately met with competition. Analysis of the Sun Fire Office fire insurance policies from sample years between the 1740's and the 1860's reveals that women continued to be active in London's economic marketplace well into the early

²⁴ *Life of a Licensed Victualler's Daughter*, p.73.

²⁵ *Life of a Licensed Victualler's Daughter*, p.72.

²⁶ *Life of a Licensed Victualler's Daughter*, p.74.

²⁷ *Life of a Licensed Victualler's Daughter*, p.76.

Victorian period.²⁸ Small workshop production dominated here as the Registrar General noted, "... the most impressive feature of industry is not that the few are so large, but that the many are so small." Policies taken out by women to cover their stock, utensils and fixtures increased fivefold over the period. However, the expansion in policies covering private belongings outstripped this and by 1861, 20.4 per cent of London women's policies covered business assets, compared to 39.7 per cent in 1747. It is difficult to estimate how many women chose not to insure their assets. Perhaps some were less risk adverse or had alternative means of insurance such as family members. The latter suggestion is perhaps unlikely for the majority of self-supporting women. Alone and reliant on their own efforts to raise an income, it is far more likely that they opted to purchase insurance to protect their business assets - their very means of supporting themselves.²⁹

How do the policies of female business proprietors' compare to those of men? A 5 per cent sample of men's policies for each year reveals a proportional decline in the insurance of business assets by male policyholders. Some 72.5 per cent covered business assets in 1747 but by 1861 this figure had fallen to 43.8 per cent. (See Table 1)

²⁸ The insurance policies are handscripted and unindexed. In order to find female headed policies each policy had to be reviewed individually. Therefore it was necessary to select sample dates.

²⁹ By the Victorian period it had become customary to take out fire insurance and according to Cockerell and Green, few private properties or business premises were left without any form of insurance. Furthermore, in London the habit of insurance was far more widespread than elsewhere and aggregate insured values had reached over £400 million by the 1860's. H.A.L. Cocherell and E. Green, *The British Insurance Business* (London, 1976), p.40. Nonetheless, as a proportion of the total population, the number of those insured with any company is likely to be small. However, in his study of the propensity for men to insure Schwartz has argued that as a proportion of the population 'liable to take out insurance cover' the figure is much higher. He estimated that more than 10% of the male population liable to take out insurance cover took out 'new' policies with the Sun Office in 1780.²⁹ Allowing for other insurance companies and taking routine renewals into account, his findings suggest almost universal coverage even at this early date. L.D. Schwartz and L.J. Jones, 'Wealth, occupations, and insurance in the late 18th century', *Economic History Review*, 36 (1983), p.367.

Table 1: Comparison by gender of London policies covering business assets

Year	(a) Number of business policies held by London women	(b) Expressed as % of all types of London women's policies	(c) Number of business policies held by men in 5% sample of all men's policies	(d) Expressed as % of total sample (5%) of all types of London men's policies
1747	50	39.7	37	72.5
1761	132	41.8	96	66.7
1851	202	19.1	184	44.6
1861	251	20.4	224	43.8

It would seem that the proportion of all policies covering business assets, regardless of the gender of the policyholder, was declining over this period. The marketplace of the small business proprietor was a restricting and increasingly competitive one, with large-scale production and eventually department store retailing, squeezing this avenue of independent activity. This, combined with the strong ideological constraints of the early Victorian period, renders the 20.4 per cent of women's policies which insured business assets even more significant.

The Sun Fire policies exhibit a shift over time in the types of sectors women most commonly operated within. As Table 2 illustrates, Polly's sector of food, drink & hospitality accounts for over one third of female-headed business policies in 1747. In 1851 it is overtaken by the sector she rejected, textiles & clothing.

Table 2: Comparison by gender - distribution of business policies by sector (%)

(i) Food, drink and hospitality (%)³⁰

Year	Women	Men
	Business assets	Business assets
1747	38.0	27.0
1761	32.8	42.7
1851	22.3	29.9
1861	23.5	20.1

³⁰ Boarding and lodging house keeping are under-represented in these figures as business assets are often not distinguishable from private assets in the insurance policies.

XIII Economic History Congress
 Session 5: Making a Career: Individual Work-Life Histories and Labour Market Structures

(ii) Textiles & Clothing: Manufacture, sale & laundry (%)

Year	Women	Men
	Business assets	Business assets
1747	18.0	10.8
1761	27.5	13.5
1851	36.1	11.4
1861	37.1	12.1

(iii) Other retailing activities not included in (i) or (ii) (%)

Year	Women	Men
	Business assets	Business assets
1747	28.0	24.3
1761	23.7	7.3
1851	22.3	14.7
1861	23.5	17.9

(iv) Miscellaneous i.e. guild trade or similar e.g. wheelwright, carpenter, ironmonger, printer (%)

Year	Women	Men
	Business assets	Business assets
1747	12.0	27.0
1761	14.5	30.2
1851	18.8	39.1
1861	13.1	46.9

(v) Other (professions & teaching. Also unnamed and unreadable entries) (%)

Year	Women	Men
	Business assets	Business assets
1747	4.0	10.8
1761	1.5	6.3
1851	0.5	4.8
1861	2.4	3.1

By 1851 it is the manufacture, sale and laundry of textiles, which has become the most common sector of activity for women. In addition, insurance of business assets relating to retailing activities (not falling under the remit of food or textiles) accounted for an increasing proportion of both male and female policies. Female activity in the miscellaneous sector, including such trades as coachbuilding and ironmongery, underwent a steady decline across the period. Nonetheless, accounting for just under 20 per cent of policies covering business assets in 1851, the number of women operating in such trades remains significant.

To assess whether gender is an influential variable on the distribution of business assets by sector, it is helpful to draw up contingency tables with observed and expected values. The latter are derived from probabilities based on the totals for each variable and represent what would have occurred in the absence of a relationship between gender and sector. This is referred to as the null hypothesis. The chi-square technique can then be used to support or reject this null hypothesis. This consists of combining all of the differences between observed and expected values into a single summary number called the χ^2 statistic. If the observed values are identical to the expected values then χ^2 will equal 0. If the value of χ^2 is larger than would be expected by chance, it is possible to reject the null hypothesis. (See Table 3)

Table 3: Contingency Tables (Expected values in brackets)

(i) 1747

	F	T	OR	M	OTH	TOTAL
Male	10 (12.3)	4 (5.5)	9 (9.8)	10 (6.8)	4 (2.6)	37
Female	19 (16.7)	9 (7.5)	14 (13.2)	6 (9.2)	2 (3.5)	50
TOTAL	29	13	23	16	6	87

$\chi^2 = 5.6$

$C = 0.25$

(ii) 1761

	F	T	OR	M	OTH	TOTAL
Male	41 (35.5)	13 (20.7)	7 (16.1)	29 (20.3)	6 (3.4)	96
Female	43 (48.5)	36 (28.3)	31 (22.0)	19 (27.7)	2 (4.6)	131
TOTAL	84	49	38	48	8	227

$\chi^2 = 25.18$

$C = 0.32$

(iii) 1851

	F	T	OR	M	OTH	TOTAL
Male	55 (47.7)	21 (44.8)	27 (34.3)	72 (52.4)	9 (4.8)	184
Female	45 (52.3)	73 (49.2)	45 (37.7)	38 (57.6)	1 (5.2)	202
TOTAL	100	94	72	110	10	386

$\chi^2 = 50.33$

C=0.34

(iv) 1861

	F	T	OR	M	OTH	TOTAL
Male	45 (49.0)	27 (57.1)	40 (46.7)	105 (65.1)	7 (6.1)	224
Female	59 (55.0)	94 (64.0)	59 (52.3)	33 (73.0)	6 (6.9)	251
TOTAL	104	121	99	138	13	475

$\chi^2 = 78.99$

C= 0.378

The figures are statistically significant. The chi-squared distribution for 1761, 1851 and 1861 is such that the null hypothesis of *no* relationship between gender and sector of business can be rejected at the 95 per cent significance level (9.48773 at 0.050). The null hypothesis can be rejected at the 75 per cent level for the 1747 data (5.38527 at 0.250). Clearly, the gender of the proprietor increasingly influenced the business sector within which they operated.

Although confined by their gender in small business as well as paid employment, female proprietors were nonetheless able to choose from a growing range of business opportunities. As Table 4 illustrates, the number of distinct trades women engaged in increased from 23 in 1747 to 107 by 1861.

Table 4: Number of distinct trades

Year	Women	Men
	N	N
1747	23	27
1761	54	47
1851	87	97
1861	107	106

However, while the number of different trades expanded across the period, this effected concentration levels very little. The number of trades that occurred just once also expanded, accounting for a slightly larger proportion of total women's business policies by the mid nineteenth century. When trades occurring once or twice are examined together, they continue

to account for a similar proportion of all business policies across the period 1747 to 1861, with a slight increase in the 1851 policies. (See Table 5)

Table 5: Trades occurring only once and occurring once or twice

Year	Once		Once or Twice	
	N	%	N	%
1747	13	26	17	34
1761	32	25	40	32
1851	58	29	68	35
1861	70	28	79	32

Hence, despite a growing range of business areas to choose from, women's policies covering business assets with the Sun Fire Office tended to concentrate in a small number of trades. In 1861 the top ten most frequently occurring trades accounted for almost half of all business policies (48.6 per cent). In 1851 the figure is 52.3 per cent. Whilst this level of concentration is less dense than in 1761 (60.6 per cent) and 1747 (70 per cent), it is nonetheless high. Furthermore, as Table 6 illustrates below, over a one hundred year period there is remarkable overlap in the trades that feature in the top ten most frequent trades' list.³¹

In 1851 the top ten most frequently occurring trades for female policyholders accounted for half of all women's business policies. The ten most common businesses in 1851 were those of the milliner & dressmaker (29.1%), chandler (14.6%), haberdasher & hosier (11.7%), victualler (9.7%), grocer & greengrocer (8.7%), coffeehouse keeper (5.8%), clothier (4.9%), linen draper and seller (4.9%), stationer (4.9%), and tobacconist (4.9%).³² Nominal census linkage for these trades reveals whether these female proprietors were spinsters, married or widowed. A small sample, 63 per cent of the female proprietors for 1851 (65 of the 103) were successfully linked in the census enumerators returns. 75.4% of the linked women were recorded as the head of their household. 61.5% (40 of the 65) were widows.

Anderson's analysis of a subset of the National Sample from the 1851 census of Great Britain found that almost a third (32.6%) of widows were in the self-employed category. Spinsters were relatively unlikely to be in small-scale self-employment (9.2%), whereas over 1

³¹ Duplicate policies have been removed for these calculations.

³² Milliners and dressmakers in the 1851 census of London were 41,686 in number, accounted for 12.4% of the 337,083 'employed' women over 20 years of age. Shopkeepers and shopkeepers wives numbered 2794, haberdashers and hosiers 399, victuallers, innkeepers and their wives 5660, grocers and greengrocers 1617, clothiers 37, drapers 755, stationers 419, and tobacconists 457. The number of coffeehouse keepers was not specified, however 237 women were dealers in 'other drinks and stimulants' than wine or beer. Parliamentary Papers 1852-53, Census of Great Britain, 1851, Population Tables, II Ages, Civil Conditions and Birth Place of the People. See Occupations of the People, Division 1 - London.

in 5 employed married women were so occupied (20%).³³ While the London fire insurance policies reveal widows dominated the female business arena, even in 1851 spinsters continued to account for a substantial proportion at (29.2%) and are scattered across all the linked trades. Married women (9.2%) are found only among the ranks of milliners, dressmakers, victuallers, and chandlers.

Table 6: Comparison of top ten most frequently occurring trades

Ranking	1761		1851		1861	
		N %		N %		N %
1	Victualler	17 22.1%	Milliner & Dressmaker	30 29.1%	Milliner & Dressmaker	34 28.6%
2	Chandler	16 20.8%	Chandler	15 14.6%	Coffee-House Keeper	14 11.8%
3	Milliner & Dressmaker	14 18.2%	Haberdasher & Hosier	12 11.7%	Laundry Keeper	12 10.1%
4	Haberdasher & Hosier	8 10.4%	Victualler	11 9.7%	Linen Draper	12 10.1%
5	Coffee-House Keeper	5 6.5%	Grocer & Greengrocer	9 8.7%	Grocer & Greengrocer	10 8.4%
6	Broker & Shopkeeper	4 5.2%	Coffee-House Keeper	6 5.8%	Chandler	9 7.6%
7	Linen Draper	4 5.2%	Clothier	5 4.9%	Victualler	9 7.6%
8	Baker	3 3.9%	Linen Draper	5 4.9%	Stationer	6 5%
9	Clothier	3 3.9%	Stationer	5 4.9%	Tobacconist	6 5%
10	Dealer in Wine & Beer	3 3.9%	Tobacconist	5 4.9%	Haberdasher & Hosier	6 5%
Total		77 100%		103 100%		119 100%

It is not surprising to find married women operating as victuallers or in the chandlery trade. Food provision licensed or otherwise, was recognised as one of the areas suitable for the husband and wife team. Similarly, chandlery or shopkeeping generally was seen as a supplementary activity that wives could engage in to boost the family income. Therefore, it is also not surprising to find that widows dominated in both these trades. They represented 71 per cent of the chandlers and 62.5 per cent of victuallers. In contrast, millinery and to some extent dressmaking has been presented as an alternative to marriage. Here, spinsters dominated but nonetheless accounted for only 50 per cent of women linked in this trade. A further 15 per cent were married and 35 per cent had been. Although the two trades were often undertaken together in the same establishment, it was not unusual for them to be practised separately. Dressmakers alone were more likely to be married or widowed, by a margin of 10 per cent. Spinster-dressmakers accounted for some 43 per cent of female proprietors in their field, while spinster-milliners accounted for 54 per cent.

³³ M. Anderson, 'The social position of spinsters in mid-Victorian Britain', *Journal of Family History*, winter (1984), p.384.

The oldest of the 65 women linked in the census was an 84 years old widow. However, 50 per cent of the women were 45 or under. Looking at age overall, the mean age was 44.6 with the youngest woman being a 19 years old spinster. Table 7 indicates the variation in age distribution according to marital status. The mean age for spinsters is significantly lower than that of widow proprietors at 33.7 per cent and 49.8 per cent respectively. Unmarried businesswomen cluster in the 20 to 39 age group. Their widowed counterparts fall mainly in the 40 to 69 group.

Table 7: Age group by marital status

Age Group	Married		Spinsters		Widows	
	N	%	N	%	N	%
Under 20	0	0	1	5.3	0	0
20 to 29	1	16.7	6	31.6	2	5.0
30 to 39	1	16.7	8	42.1	6	15.0
40 to 49	1	16.7	2	10.5	10	25.0
50 to 59	3	50.0	1	5.3	11	27.5
60 to 69	0	0	1	5.3	8	20.0
70 and over	0	0	0	0	2	5.0
Unknown	0	0	0	0	1	2.5
Total	6	100	19	100	40	100
Youngest	29		19		24	
Oldest	57		61		84	
Mean Age	45.5		33.7		49.8	

While it is difficult to be sure that the results here are highly representative given the small sample numbers per business type, the distribution of age groups across the ten business areas is nonetheless interesting. The late age at which women could be found operating businesses of varying types is particularly striking. In 7 out of the 10 business areas investigated here, the oldest proprietors are 60 years old or over. As women were operating as proprietors well into old age, this suggests that women might turn their hand to business right throughout their lifecycle. Across a variety of trades (7 out of 10), the youngest proprietors are between 24 and 37 years of age. As the 10 women falling below 29 years of age seem to be scattered across a number of trades, this might suggest that they were aspiring businesswomen, securing themselves a livelihood until the possibility of marriage did, or did not, come along. 2 of these women were widows, however there is no way of knowing whether they inherited their trades or set-up in them once left unsupported by the demise of their husbands.

In conclusion, at different times in their lifecycle - pre-marriage, sometimes during marriage, and following the death of a spouse - women found themselves unsupported and turned to small business proprietorship for economic survival. It is not surprising then that in 1857 Barbara Leigh Smith exclaimed:

Cries are heard on every hand that women are conspiring, that women are discontented, that women are idle, that women are overworked, and that women are out of their sphere. God only knows what is the sphere of any human being.³⁴

According to their differing levels of need, capital, opportunity and exposure to trading environments, the 'redundant women' of nineteenth century London switched from the domestic to the public sphere, and often back again. Like Polly, by selecting survival routes in this way they were exercising choice, albeit limited. Nonetheless, it is clear that if they wanted to be regarded as 'respectable' they had to choose from the range of employments now deemed 'suitable' for women of their rank. This was not necessarily a new pressure. At the turn of the century, Polly's relatives certainly felt very strongly that she was choosing 'unsuitably'. By the second half of the century, although women were still regarded as having choices, the prescription of appropriate work for women was increasing in strength. The efforts of reforming ladies expanded the perceived feminine sphere by assimilated remunerative activities that they deemed suitable for women. This no doubt operated as a restraining factor for young women considering their work-life options. However, the insurance policies and census linkage examined in this paper would suggest that not all women could afford to choose respectability and continued to utilise small business proprietorship as a survival route.

³⁴ B.L. Smith, *Women and Work* (London, 1857), p.5.