

How to Bake a Fruit Loaf - Reflections on Co-operators' Economic Practice and Ideas in a Consumer Co-operative Context

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On a Tuesday evening in late November 1866, the elected committee members of the Newcastle upon Tyne Co-operative Society met at 56 Newgate Street in Newcastle where the central store and office were situated. The Committee always held their meetings on Tuesday evenings at the central store. The usual business of accepting or disqualifying persons that had applied for membership, discussing problems concerning the different departments and employees went by. The last matter on the agenda was that of the arrangements that needed to be made before the soiree at the end of December. In the following discussion the assembled men, for there were not yet any women on the Committee, give proof of their knowledge of how to bake a fruit loaf but also of their ability to delegate that job.¹ They had a discussion about the fruit loaf for the soiree and Mr Watt suggests that Mrs Watt do it. When you read the following quotes keep in mind that the Committee of a co-operative society - later to be referred to as the Board - in effect had the same managing position that a board in any company has but in the early days they had to execute most things themselves as well. What was on the agenda of the Committee/Board was central to the affairs of the society.

It was then agreed that the Fruit loaf should be made as follows:

12 Stones Flour, 42lbs Butter, 48lbs currants, 48lbs Raisins, 48lbs brown Sugar, 3lbs Carbon Soda 3lbs Yeast, 3lbs Lpeel [probably Lemon Peel] + 3lbs Spices - to be divided in 6 parts amongst the following ladies to bake: Mrs Watt, Mrs Proctor, Mrs Sewel, Mrs Kollingworth, Mrs Bulman and Mrs Miller [most of them the committeemen's wives].²

At an adjoining meeting on the Saturday evening 8th Dec 1866, the Committee discussed what more was to be had at the soiree and who was going to bake it. They decided on Seed Cakes, Tea Cakes, Girdle Cakes, Beans and Plain Bread. The ladies that were to bake these were to go to the Store for ingredients. Additionally:

Mr Watt was empowered to contract for 8 gallons of Milk and

Cream. It was agreed that each committeeman should attend to the arrangements of a table each and that Messrs McKendrick and Steele + the Secretary should make such arrangements on the evening of the soiree as was necessary.³

The example above is meant to illustrate that economy in a co-operative context is to be regarded as management, that is a practice. The practice in a single consumer co-operative society used to demonstrate very well that economy was not just what turned up on the balance sheet but everything that went on within the framework of the society also stretching out into or stretching in from the households that were members.⁴ The soiree was one of the joint activities of the members of the Newcastle upon Tyne Co-operative Society and during the second half of the nineteenth century and a bit into the twentieth century a majority of the members would turn up for events like these. However it was the day-to-day practice of "shopping at the store", an expression that later on turns into "shopping at the co-op", that placed the members and members to be in the consumer co-operative context. In his comprehensive study of co-operative culture Peter Gurney makes the point that "... shopping at, and becoming a member of, the store was the most important point of entry to the movement culture ... the practice, ritual and symbolism of co-operative trading constituted co-operative culture in a fundamental sense."⁵

The practice of shopping involved the consumer in an active relationship with other members and the co-operative society as a collective organisation when it came to matters of the wallet, the management of the household and the role of being a citizen. Some members became so used to this praxis that they had troubles shopping anywhere else. Mrs Layton's story of her membership in a co-operative society and a branch of the Women's Co-operative Guild give us an account of that sense of awkwardness.

I had got so used to the Co-operative method of trading that when my Society failed I felt like a fish out of water. When another Society was started in Willesden, I joined it at once, and a Women's Co-operative Guild Branch was soon opened also, and I was elected President.⁶

It is that practice of becoming a member of the co-op and to a certain extent the practice that made people stay members that this article will deal with. However this practice or praxis, if we regard it as a practice connected with certain ideas of values and principles, needs to be put into a context. I have chosen to account for a theoretical or should I say subject-orientated context first by

discussing economy as a verb as opposed to a noun. The consumer co-operative practice will then be placed in a historical context namely within the framework of my two research areas Malmö in the south of Sweden and Newcastle upon Tyne (from now on Newcastle) in the north east of England. My intention is to demonstrate what kind of new questions can be addressed using a comparative method where none of the cases serve as base. That is to say it is the development of consumer co-operation in Malmö just as much as the one in Newcastle that is of interest and it is the active process of " Malmö raises questions about Newcastle and vice versa" that guides the study.

Returning to the statement that the consumer co-operative concept of economy is that of practice it is relevant to discuss what kind of practice it was and in some cases still is? Can such a practice be defined? If so, should it be defined?

Defining a practice is difficult

To define something often means reducing it. After some years of studying co-operative praxis - that is the interaction between ideas and practice - I find that the negative definitions saying what co-operation is not, dominates. Co-operation is placed in between or made a hybrid of two well-defined extremes: market economy and planned economy. The yearbook of Föreningen Kooperativa Studier 1999 illustrates this dilemma. The title of the yearbook is *Mellan stat och marknad - ett sekel av kooperativ* (Between the State and the Market - a century of co-operation).⁷ Judging by the contents of the essays in this book I would suggest the title *Co-operation within the market and at times in co-operation with the State*. Otherwise consumer co-operators (from now on co-operators unless any other kind of co-operation is dealt with) find themselves in a no-man's land and co-operation as a practice and idea has no effect outside this no-man's land, which it has had and still has.

Perhaps the negative definitions serve the purpose of not reducing co-operative ideas and practices, as stricter definitions tend to do, but at the same time they make co-operative ideas and practices somewhat invisible in saying what they are not and not what they are. That is because those kind of negative definitions or explanations do not disturb the polarised view, something that co-operation in praxis has done, not eliminated but questioned and therefore disturbed. A positive definition of co-operation, that is saying what it is and emphasising that economy in a co-operative context is a verb and not a noun might reshuffle the cards and give co-operators and researchers in the subject a new deal.

Co-operation a practice - economy as a verb

Researchers that have studied co-operative ventures and organisations disagree as to if it is an ideology or a somewhat loosely formed conglomeration of ideas that make out the co-operative tradition of ideas. One reason why there have been few proclamations as in manifests of co-operation probably has to do with a conviction among most co-operators that religious and political sympathies should not stop people from solving their everyday problems and eventually creating a more equitable and just economic order.⁸ For instance the Swedish Co-operative Union formed in 1899 did not formulate and agree on any particular programme saying what co-operation meant until the middle of the 1970s.⁹

The manifold of ideas and visions ascribed to the co-operative context, ideas and vision that cannot easily be placed in a particular political sphere, makes it troublesome to say what co-operation is. The reason why co-operators did not always put their thoughts down on paper or hold any elaborate speeches of what their goals were can be understood first when co-operation is recognised as a praxis and not as a particular political or religious ideology. Co-operators in the industrial society strove to change the economic order of that society but in the co-operative context economy is not the name of a special sector. Economy is management, a verb and therefore it is part of and used in all situations of our daily lives.

The fact that co-operation has been used by groups with different political and religious beliefs and that people with these different beliefs also have been able to join the same co-operative society at least in theory strengthens the assumption that co-operation is a method. A recent anthology on co-operation in Europe, North America and Japan from mid nineteenth century until the end of the twentieth century demonstrates what different results and ideas have come out of the practice of co-operation.¹⁰ Moreover the Rochdale Pioneers, the founding members of the most well known co-operative society in the world formed in 1844, wrote more of a management guide than a manifesto when they put their rules on paper. So it ought to be more just to study how co-operation worked/works then to say what it was/is.

Co-operation and especially consumer co-operation also overrides the gap between the private economy of the household and that of the co-operative business. It was through the perspective of political economy, that promoters of the split between the private economy and that of business managed to turn abstract ideas of an economic order into a very concrete form, namely that of

the joint-stock company. However legal reforms in the middle of the nineteenth century did not only give joint-stock companies a stricter form with a boundary between private and business capital they also provided co-operative societies with a legal framework. When comparing Swedish and British co-operative law one finds that they have different legal roots. The first Swedish co-operative law (föreningslag) from 1895 is a working of the Joint-stock Company Act from 1848. The changes that have been made over the years reflect the close link with the law regarding joint-stock companies. It was more or less of a balancing act for Swedish co-operative societies during the second half of the nineteenth century trying to keep a co-operative identity and at the same time fit the legal framework.

Co-operatives are companies, but they are co-operative companies and not joint-stock companies. In Britain the situation was somewhat different. In the end of the eighteenth century and in the beginning of the nineteenth self-help organisations in the shape of friendly societies were prospering. The early industrialisation in factory towns on the countryside and in the emerging industrial cities in Britain and no sorts of social security nets for people moving to those towns and cities but with the experience of the social framework from the guilds resulted in these kinds of societies. In 1793 an act for "encouragement and relief of Friendly Societies" was passed and it was within that legal framework that co-operative societies were put in 1834.¹¹

A good example is that of the Rochdale Pioneers, their first rules followed the model of a Friendly Society in Manchester called the Manchester Rational Sick and Burial Society.¹² If co-operative societies benefited from the legal framework they were provided with is debatable. The advantage of limited liability was clear but co-operatives were strange birds in the corridors of Whitehall and the Riksdag of Sweden and the distinguishing features of co-operation were not recognised when the laws were written. In recurrent government commissions dealing with co-operative questions, the matter of co-operative law has been a troublesome question. British and Swedish co-operative legislation, despite different roots both fail to correspond with co-operative principles and therefore makes co-operative governance difficult. That was the situation in 1834, when co-operative societies in Britain were given their first legal framework, that was the situation in 1895 in Sweden when the first act regarding co-operative societies was passed and that is still the situation.¹³

We can conclude that the legal framework has not always been of good assistance for the co-operative societies if their aim have been to keep a co-operative identity by making words and deeds

correspond. But the inability in demonstrating the connection between rhetoric and practice can not only be blamed on external circumstances. Since co-operation is not a dogma and since it is best taught through practice co-operators have had difficulties in finding an adequate vocabulary as well as a grammar when it comes down to giving an account for their kind of business. Being a company, bookkeeping naturally became a way of expressing the state of the business. However everything that a co-operative business/society comprises can not be accounted for by double-entry bookkeeping. Additionally the illusionary image of balance that an account must show forms a worldview where equilibrium is norm, a norm that may correspond with pure armchair speculations in economy but not with economy as a practice including almost all sorts of human activities.¹⁴

Changing scenery and context - the comparative method

In many academic historic studies co-operation and particularly consumer co-operation has suffered the consequences of becoming a mere indicator of workers' financial and cultural status or of the relationship between a benevolent and reform positive middle-class and ambitious workers. Moreover, the gender perspective has labelled the consumer co-operative society as yet another institution that reproduced the different roles of men and women and that gave men the formal power. Although historical research with a gender perspective that includes the wider consumer co-operative context meaning such institutions as the Women's Co-operative Guild, have recognised the empowerment of women that came with guild membership.¹⁵ Studies like these tell us very little about the economic practice and ideas of co-operators. My interest in and focus on the economic practice and ideas and on *how* co-operation works would probably not have been aroused if the study had not been the comparative study it is. The comparative method of "Malmö raises questions about Newcastle and vice versa" and the injection of ideas gained through British studies on co-operation have made me question the contexts within which consumer co-operation has been placed by Swedish researchers and to a certain extent also British researchers.

The comparative methods I apply have been worked out by Natasha Vall in her study of the development of the industrial economy and the strategies taken by local government in Newcastle and Malmö respectively. The two central questions in her work are: "[I]s the comparative approach, especially equipped to understand both the essential and the particular features of more than one historical case? If so, does this approach have wider implications for

understanding the historical method?" All in all the comparison has allowed her to verify as well as question certain assumptions as to the development of the industrial economy in the two cities. The study of the different roles given to and taken by local government in the two cities amply demonstrates how much further a comparison can take an historical study discussing essential questions that can be applied to any case study still not losing sight of what is particular in Newcastle and Malmö.¹⁶

Looking at a co-operative context using the method of "Malmö raises questions about Newcastle and vice versa" does generate a lot of questions. The trick is to know when to stop, how to deal with the questions and how to make history of it. However this kind of comparative method with its point of departure in the local context also provides the researcher with arguments to question presumed patterns of how to tell the history of co-operation and in my case the history of consumer co-operation in Sweden and Britain respectively. The breakaway from the national perspective opens up an opportunity to tell the story in a different way. Although one is soon to find out why so many studies use a national perspective namely most local information changeable into figures have been added up and make out a national account. So far the few historical studies on consumer co-operation in Sweden and the lack of consumer co-operation altogether in local histories of Skåne and Malmö has made it necessary for me to successively move the point of departure further and further back in time.¹⁷ In the few Swedish works that do deal with consumer co-operation the national perspective dominates. With such a perspective one tends to miss the role that the singular societies played in the member's life and is more inclined to state the part that the co-operative movement played in the context of the wider labour movement or as an retailer/wholesaler/producer in business life.¹⁸

A national perspective promotes a movement context, and questions regarding origin and the development of a social movement, in this case the Co-operative Movement. In such a context it might be tricky to see that consumer co-operative societies at the same time are agents in the market. If a consumer co-operative society and business as a phenomenon and organisation is to be understood it is important to see that it is both a society *and* a business. To create a history indicating that consumer co-operatives started as societies and then developed more and more into business companies generates the image of that there once was an golden age of democracy and since the goals formulated in the early days have not been fulfilled the present societies/businesses fall from grace. Sun-Joan Hwang's dissertation is in this way an example of a rise and fall history. The

title *Folk rörelse eller affärsföretag. Den svenska konsumentkooperationen 1945-1990* (Popular movement or company. The Swedish Consumer Co-operation 1945-1990) is deceptive. Deceptive because it excludes co-operative business management as a form per se and only recognises the business side of co-operation when the national society Kooperativa Förbundet in the 1960s and more so in the 1970s was criticised for not demonstrating the co-operative principles in their business management.

That does not mean that the Hwang's study is deceptive but the framework of his story is. Hwang is a political scientist so in the case of his study the pre 1945 history is somewhat sketchy. When we look at historical studies we find the opposite. If one is to exaggerate a bit one can say that after 1945 everything either gets worse - fewer members get involved in the activities of the societies, the leading position in business as in education is gradually lost etc - or better and better - efficiency and rationalisation, prosperity and expansion. In most cases these images are predictions and not the result of actual studies, most historians never go beyond the second world war border. It is my intention to do that. This is not to say that things have not changed. The critique of centralisation and in some sense rationalisation reflects these changes.

My critique against the rise and fall way of writing history is more concerned with the unrealistic image of a golden past, with enthusiastic and altruistic members enduring hardship but still managing to form societies. That is not to say that members were not more involved in the activities of the societies before but to explain that by saying that it came down to pure enthusiasm and altruism is not of help. One of my hypotheses is that perhaps the narratives of the jubilee histories and some "rise and fall" studies do not facilitate the understanding of the practice of co-operation, locking it in an evolutionary trap where a real co-operator is either like the pioneers or the ideal never realised. In short one can say that by using the comparative method of "Malmö raises ..." and then additionally having a local perspective I have come to change my comprehension of where co-operation take place and what it means to be a co-operator. I have set out to write the history of *how* consumer co-operation worked in Malmö and Newcastle respectively.

Members' and society's praxis intertwine

Instead of asking what the co-operative societies or the co-operative movement as it may be did for the wider labour movement I ask what did the co-operative retail societies mean to their members?

Why did people join a co-operative retail society? Why did they stay members? When answering these questions we will look at the members' social economic circumstances. But the most interesting part of this social economic account can not be derived from the figures we find in the statistical material. That interesting part is the x in the equation, the missing information, namely the praxis. Adding incomes and subtracting expenses gives us an indication of whether these households were poor, comfortable or well-to-do but it tells us nothing about how these different economic and social circumstances were managed. The best indicator of a well-developed strategy of management would be an example where the working gave a deficit but other sources indicate that the household still managed and survived. Unfortunately we do not have such detailed information about individual household budgets in Malmö and Newcastle. To overcome that difficulty we turn to a study of a couple of individual households in Lambeth, London in the beginning of the twentieth century. Since that study includes interviews combined with a accurate account of the households' budgets we can get a grip of the x , the praxis. The study of the Lambeth households tell us about what the wives, the household managers, did to overcome financial difficulties. From these accounts we can also learn to understand what their options were, what they thought their options were and what they made out of them. *The point is to derive a low-level theory out of the Lambeth study to use as a tool when discussing the somewhat less informative material from the two case studies.*

Being a member of a co-operative retail society meant and means different things for different members. However in this article the spectrum of reasons for joining, staying and getting more involved can not be accounted for. Only the initial stage of joining and to a certain extent why members stayed members in the early days of consumer co-operation can be dealt with. The final piece following the account and discussion of the Lambeth study is meant to show how an institutionalisation of a prevailing practice and the development of such a practice can have been a strong reason to why people joined and stayed members. A discussion on how members' and society's praxis intertwined will hopefully demonstrate that co-operative societies are constituted when securing and supporting a successful prevailing practice of managing. Though that does not mean that the societies and later on the district and national organisations did not strive to change the members' practice. Just as the co-operatives together with the emerging multiples developed the retail trade in changing the outlook and organisation of the stores and improving the distribution system, the co-operatives, in particular through their educational

activities, became a promoter for a particular way of managing the household. In fact the very first thing that caught my attention when I started to study consumer co-operation was the benevolent but perhaps a bit pretentious sets of courses in household management and the setting up of an household budget. Peder Alex has made a study of Kooperativa Förbundet (KF) as an organisation facilitating these kinds of courses and urging consumers to become rational consumers.¹⁹ Alex's study is most interesting but one is only informed as to what KF found important to "educate their members in and I cannot help wondering how were these courses or rather the knowledge they meant to mediate and create received? My comparative study offers both advantages and problems in finding out about the ways in which co-operative ideas of how to manage a business as well as a household corresponded or clinched with the logic of the member household manager's namely that of making ends meet.

So let us have a look at the members social and economic circumstances, and then at the study of the households in Lambeth, and see if we can make something out of what was the logic of the household managers.

The cost of living

To understand and then explain how consumer co-operation came into and made a difference in the day-to-day practice of those who joined Newcastle upon Tyne Co-operative Society and Kooperativa Föreningen Solidar it is necessary to get into household managers' logic of making ends meet at the time when these societies were formed and from there on. An examination of requests of withdraw from Solidar mainly from the second half of the 1920s reveal that some members thought of their membership as a household membership. Some women did not seem to care that it was their husband's signature on the share certificate (andelsbevis). They regarded themselves as much as a member as their husbands. Out of 213 requests for withdrawal 135 are signed by men, 70 are signed by women, most of them wives, 7 signed by both husband and wife and one request for withdrawal is from a company. The requests signed by both husband and wife are the most obvious indicators of them perceiving their membership as a household membership but in some of the other requests the reasons mentioned for withdrawing their money and membership reveals such a comprehension as well.²⁰ Looking at the British context we find that in a marketing survey from 1951 the answers indicated that the members perceived their membership as a household membership. That is to say they said they were members when

asked but after a couple of questions it became clear that it was another household member's signature on the share certificate.²¹ Additionally the co-operative society promoted themselves as protectors of their member households' interests and if we look to the development of co-operative theory the household is placed in focus.²² This tells us that we must look closer at the social and economic circumstances of the households and the decision making within the same when we want to find out about questions regarding membership in a co-operative retail society.

The sources left tell us very little about the members of the two societies studied. If the membership ledgers had been kept, or if all the requests for withdrawal had been as informative as some of those that I have found among miscellaneous papers in Solidar's archive, we would have been able to get a more comprehensive picture of the members' background. Nevertheless, the existing material can give us some information as to part of their social-economic circumstances. The founders of the Mechanics' Industrial Co-operative Society in Newcastle upon Tyne, as it was called during the first eight years, are stated to have been fitters. In the first account from 1886 of the founding of the society in 1860 it is said that the founding members had been part of a group at the Elswick Ordnance Works that had bought in bulk and sold among themselves.²³ The Society's first branch store was opened in Scotswood Road on the request of the members.²⁴ Scotswood Road is situated right above Elswick and goes through the West End of Newcastle. The members who insisted on a branch in Scotswood Road claimed they wanted a branch in their locality, so obviously they lived nearby. "Besides that, the first organised, as in authorised by the Committee/Board of the society, campaign to get members was aimed towards the workers in the Messrs Hawthorn's, Stevenson's and Armstrong's Works, that were situated in Elswick."²⁵

What did the management situation look like for families living in the Scotswood area and Elswick area? The wages for shipbuilding workers naturally varied depending upon their skills. Unfortunately I have not been able to find any information on the situation in 1860 when the Newcastle Co-operative Society was formed. However David Dougan states that even though shipbuilding workers lagged behind the national average when it came to wage increases, they had begun from a higher starting point. In both 1886 and 1906 engineering and shipyard workers were the second highest paid in the country. Platers, riveters and caulkers on piecework earned the highest wages among the shipbuilders. In 1906 Caulkers on the Tyne, Wear or Tee averaged 54s 8d, riveters 55s 7d and platers between 7s 3d [probably a misprint and it should be 77s] and 82s.

Nevertheless one fifth of the men in the shipyards received less than 25s a week in 1906. This was less than some of the skilled men were receiving in the 1850s when 6s or more a day was by no means an uncommon wage.²⁶ From this we learn that skilled men in the shipping industry in the middle of the nineteenth century earned 42s a week and then non-skilled men must have earned less than 20s a week, that is a pound since they earned less than 25s a week in 1906. If we are to find out about the cost of living we have to include the cost of rent, rates, food, coal, gas and clothes. Before 1870 a majority of workers and their families lived in the centre of the city under most difficult circumstances, the average age at death in Newcastle in 1866 was 24. Houses had been built outside the crowded city centre but few that workers could afford. In other words rents were high. However between 1863 and 1883 the workforce at Messrs Hawthorn's, Stevenson's and Armstrong's Works rose from 6,000 to nearly 20,000. Soon enough purpose-built housing for the workers at these works had to be built. This dramatically changed the Scotswood and Elswick area. So it was only in the last quarter of nineteenth century that larger sections of the working classes could pay for the cost of relatively good housing.²⁷

Coal was not that expensive if one compares with the cost of coal in cities not surrounded by coalfields as Newcastle was.²⁸ As for retail prices we have to settle with an overview of the price situation in Britain in the middle of the nineteenth century. With an overview perspective of some 800 years David Hackett Fischer states that the period between 1820-1896 can be called The Victorian Equilibrium. Prices in Britain fell sharply from 1813 to the early 1820s then fluctuated within a fixed range for more than fifty years. They fell again during the depression of 1873 but stabilised once more until nearly the end of the nineteenth century.²⁹ In the 800 year perspective the so called fluctuations may be used as indicators of events of historic importance, that is the way Hackett Fischer uses them. In the lives of those who lived during The Victorian Equilibrium, these fluctuations may or may not have meant hardship depending upon their wage at the time but also other factors regarding the retail trade as for instance distributions.

Before the railways were steadily used as transport means for food and commodities sold by retail there could not be a drastic rise in consumption and the stores could not offer a wide variety of goods. To transport other goods than minerals became profitable first during the 1840s the practice expanded and people in inland towns and cities were for instance able to buy fresh fish from the sea for the first time.³⁰ Turning to an overview study like Hackett Fischer's we find that in the long term perspective the successive rise

in wages during the nineteenth century in combination with an relative equilibrium improved the situation of a majority of workers' households.³¹ But including other circumstances such as distribution, and provision of good housing and the health aspects that I have not accounted for in this article more than indicating the poor conditions in the low average age at death in 1866. We find that things did not change for the better until several improvements were at hand. Relatively better that is since maintenance was raised at the same time that the industrial cities turned into liveable places. However looking at the workers' household situation at the time when Newcastle Co-operative Society was formed one has to say that the situation for the household managers must have been strained even if the breadwinner was a skilled man earning 42s a week. *The wife had to apply the logic of making ends meet.*

We turn next to look at Solidar and try to find out the social and economic circumstances of those who founded and those who then joined the society and see if we can find a similar patterns or a different scenario. Solidar was not founded by a group of consumers joining their forces in a bulk buy. Solidar was a combined producer and consumer co-operative initiated by bakers. On the first board there were three professionals, that is bakers and two laymen. The first three years of its existence were troublesome because of competition, there were already five bakery societies in Malmö and because of lack of capital to hire suitable premises for the bakery. However in conjunction with the big national strike in 1909 Solidar gained an advantage as the strike committee in Malmö decided that Solidar was to provide the striking workers with bread and this would be paid for with means from the strike funds.³² Despite this push in times of trouble Solidar was not a society founded in the context of scarcity. Just as most co-operative societies were not formed with the immediate economic assistance and support of some benevolent patron Solidar was a society formed in a city where there was a demand to be satisfied and in effect enhanced.³³ Since there were already five bakery societies in Malmö in 1907 it was agreed upon that Solidar would bake and sell white bread, buns and pastry since all the other ones sold plain bread. The earliest inventory from 1910 of ingredients used for baking bread also indicate that it Solidar baked a variation of white breads. Even though Solidar eventually included plain bread in their assortment the fact that they initially started out to meet the demand of white bread does indicate something about the social and economical circumstances of the thought members to be.³⁴ The professional background of the members varied. Some of the requests for withdrawals reveal the profession of the member asking for withdrawal. Although these requests are dated from

1922-1928 some of the members indicate that they have been members for a long time. Here follows an enumeration of the profession stated in the requests of withdrawals:

Painter (Målare), worker in a Bakery (Bageriarbetare), Publican (Källarmästare), two Lengthmen (Banvakt), Wives (Fruar), someone working at the Store Inventory Office of the State Railway Company (Förrådsintendentkontoret Statens Järnvägar), Railway Station man (Stationskarl), worker in a Storage (Lagerarbetare), worker in a Corn Mill (Kvarnarbetare), Guard (Dagvakt), worker in a Sugar Factory (Sockerfabriksarbetare), Post-office Clerk (Postexpiditor), Founder Master (Gjutmästare), Machine worker (Maskinarbetare), Stucco worker (Stuckatör), Indoor Market Salesman (Försäljare från stånd Södra Saluhallen), Fitter (Montör), Travelling Salesman (Handelsresande), Saleswoman with her own shop (Handelsidkerska). Some of them put the title Shareholder (Andelsegare) under their name.³⁵

As for the economic and social conditions of these members in the first ten-year period it is difficult to say something definitive. The only data we have is the statistical information on wages, rents and retail prices in Malmö. This kind of statistical material can be studied from 1910 onwards. From statistics on the collective wage agreement of the workers that were organised in trade unions we find that most organised workers in industries earn between 25 kr and 27 kr a week. Regarding it as a scale we find printers with an income of up to 37 kr and 50 ore a week being the one extreme and some male workers in a shoe co-operative with a wage of 19 kr a week and some women in the cloth factories or working in a co-operative store with 15 kr a week being the other.³⁶ In another table we can find example of yearly wages for machine workers and fitters. Machine workers could earn between 1,536 kr and 1,964 kr depending upon the degree of responsibility and fitters working in the gas work earned 1,205 a year. The figures are from 1913. Judging from this we can say that a budget between 25 and 30 kr a week would be a likely budget for a household manager in a worker's or a low paid civil servant's household to manage by. For figures of the yearly income of a low paid civil servant see below in the statistics on rents.

As for rents we find that in 1913 most households lived in flats with one room and a kitchen, the figure is 32,395 out of the 90,771 that were included in the statistics.³⁷ From another table showing households with a somewhat scarce income we find out that workers' households with a yearly income of 1,259 kr paid round about 214 kr per year in rent, that is 17 per cent of the income and

low paid civil servants' households with a yearly income of 1,616 kr paid 348 kr in rent yearly and that is 22 per cent of the income.³⁸

Looking at the retail prices in Malmö during 1913 the first thing one notices is that some commodities vary quite considerably in price over the year. Butter and Eggs being the most obvious ones, butter goes up and down in price irregularly but the price fluctuation of eggs is less irregular starting at 1 kr 83 ore per score in January, dropping to 1 kr 13 ore in April and then successively rising to 2 kr 10 öre in December. Looking at the prices for different kinds of meat we notice that seasons still matter but that transport by train has made distance less of a factor in the price. In January to March and then in December again people in Malmö could buy reindeer and pork meat for the same price per kilo, that of 1 kr and 30 öre. The price of milk is constant at 15 öre per litre.³⁹ The price of milk and meat was often discussed in the 1920s at board and district meetings of Solidar. Since Solidar came to move into the production sphere of both milk and meat production. They bought the share majority in Malmö Dairy Ltd in 1923 and in 1922 they had started a factory for meat and provisions. In the jubilee histories we are told that Solidar regulated the price of milk, meat and then also the price of coke when they started Skåneimporten Kolkoks in 1929. The motive for entering these areas of production and distribution was that prices varied out of proportion for instance did the price of coke rise out of proportion when winters became colder than usual. The motive was also to break monopolies such as that of the dairies around Malmö before Solidar moved into that line of business.⁴⁰

The accounts of the cost of living for the households living on a wage of a worker or a low paid civil servant above is incomplete. It is difficult to change the general figures, even if they are local, into data that will tell us something of the single household budgets. The process of finding a way to order and discuss the general figures into household related information have led to a search for other studies where the first hand data have been much more detailed and informative. One of those studies is that of Maud Pember Reeves' *Round about a pound a week*. Using that study as a base I will now try and account for the x in the household management equation, that is the praxis.

The logic of the household manager

In a most clear-sighted study of some families living on a household budget of round about 20 shillings a week in the beginning of the twentieth century we are given an insight as to how the households in the study managed to make ends meet. Some women from the Fabian Women's Group made the study in 1908. The study was

part of a social experiment where selected women who had just given birth were given an extra allowance so they could get themselves and their babies a better diet. The women were carefully selected and they all lived in the district between Lambeth Road, Lansdowne Road and Walworth Road in London.

Their financial status was that of round about a pound a week, meaning that their husbands earned between 18 shillings and 30 shillings a week. Their social status was respectable, husbands in relatively steady employment, several of the men were teetotal and if they were not then they were not heavy drinkers. Both husband and wife were working hard to make ends meet. One of the more interesting things is that the women who visited the families and made observations successively lost some of their prejudices and the women's way of managing their household is described as the only way they really could manage it under the circumstances they were in. The visitors gave some hints of ways to manage better but most of the time they were given reasonable explanations as to why that would not work.⁴¹

It is through studies like this one that one can reach an understanding of the economic reasoning of workers that were likely to become members of co-operative societies. Studies of workers with the 20s to 30s a week household budget in Newcastle or workers with the 25 kronor (kr) to 30 kr a week budget in Malmö make out the base for the arguments in the thesis. Unfortunately studies that go beyond the economic circumstances that can be demonstrated in figures have not been found for these areas. But it is the logic and management of a household on a budget between 20s and 30s, 25 and 30 kr, we need to understand and then Reeves' study make out an ample point of departure.

What one notices first of all is that even though the women in the study had a hard time putting the household budget down on paper as the visitors asked them to and had to get their husbands or one of their children to do it, they keep an accurate account in their heads. The round about a pound a week were carefully divided between the different household expenses; rent, gas, coal, burial insurance, boot club, soap/soda/blue/starch and food. The expenses varied a bit between the different households but what is mentioned above can be regarded as a base, give or take the insurance money and the boot club or any other club. Additionally many of the women kept an account of what to spend on each family member's meals. The husband, the breadwinner, had to have a larger portion - not being large for that matter - and when the family had to save on something, because of back rent or some other debt that had to be paid, it was the food of the wife and children that was cut down to start with.

The visitors were often impressed with the way the wives managed to stay respectable, that is; pay their rent in time - even if it sometimes meant borrowing from neighbours - clothe and feed their family, overcome hard times of unemployment, the death of a family member or sickness, cook, wash and hold the room or rooms relatively clean under a tight budget, tight both in time and money. Reeves commented that the families would benefit economically from a lower rent if they were to move to less central area but she noted that these women did not have the benefit of knowing about these things and besides that, they gained other economic advantages in a familiar area. To stay in a "good" house or building, where the rent was relatively low, where the housing conditions were not too bad and most of all where one was known and had friendly neighbours and friends was important and a managing strategy. In Lambeth they knew people that could help them in times of trouble, they were familiar with the area and perhaps had a fairly good relationship with their landlord - often a lady sub-letting rooms in a house she herself rented from the person who owned it. Besides that, moving to a cheaper place in times of trouble was not a solution or as a woman commented: "If I'd a-got out of this I'd never a-got in agen."⁴²

The outside observer sometimes gave the women some advice, for instance how to prepare a healthier diet but was most times given a reasonable explanation why not much could change under the present state of affairs. The cooking equipment was in a poor state. Fish, meat, potatoes, etc, were sometimes all cooked in the same pan and a lot of the pans and pots were burnt at different places. The procedure of feeding the gas-meter with coins and getting the children out of bed did not rhyme well with watching a pot of porridge so that it was not burned. Besides they could not afford enough milk and sugar to make porridge taste nice and when the family did not eat enough food, as it was, they at least had to like what they got.⁴³

If a household was managed adequately or not did of course depend upon the weekly allowance that the wife got to manage by. More money naturally helped but the study also showed that respectable workers' families had to pay more for housing and food than middle-class comfortable families or middle-class well-to-do families. The study shows that a middle-class well-to-do man with an income of £2,000 a year paid a proportion of his income equal to one-eighth when paying for rent, rates and taxes. A middle-class comfortable man with an income of £500 a year paid a proportion of his income that equalled about one-sixth. A poor but respectable man with 24s a week or £62 8s a year paid up to one-third of his income in rent, rates and taxes. The houses that the former could

live in were better and there was storage room for coal and food so that could be bought in larger quantities and therefore cheaper.⁴⁴

But how were these families that had to turn on every shilling and penny, and that could not take advantage of large cupboards to store things and good housing equipment to make proper food in, how were they to break the routine? This is where the co-operative societies come into the picture and a co-operative way of thinking and then managing. To become a member of a co-operative society in the nineteenth century and in the beginning of the twentieth people only had to pay the entrance fee of 1 shilling, that was the situation in Newcastle and in Malmö the entrance fee was 5 kr. To become a full member one had had to have one share in the society at the value of £1 or 50 kr. In both British and Swedish co-operative societies the first money that members got through their dividend was put into their share capital until it reached the sum of £1 or 50 kr. But in addition to that the persons who applied for membership had to get out of debt first, if they had any debts at their local grocer or baker for instance. Once a member, however, the benefits of getting the right weight or amount of food paid for, non adulterated food and of course the dividend every quarter probably made them feel right about their choice of becoming a member. Returning to the people studied in Lambeth, it is perhaps at first difficult to see how they were to spare one shilling and if in debt get out of that. But in fact what the study shows is that these women did spare a penny and even a shilling, when paying the burial insurance and any club they might have been part of. Sums that were paid to the collector for the burial insurance company varied between 6d and 2s a week. That was a lot of money when the household budget was round about 20 shillings. When a child or a parent died, the small insurance one had at least covered some of the burial cost.

The clubs described in the study were paying-out clubs. Joining such a club was like saving money in a savings-box the only difference was that the savings-box was a lady "known" by all those who joined the club. The practice was that each member of such a club paid a certain woman $\frac{1}{4}$ d the first week, $\frac{1}{2}$ d the next week, $\frac{3}{4}$ d the next week, and so on, always adding $\frac{1}{4}$ d to the previous payment. The money would then be divided at Christmas. Unfortunately in some cases the collector took off with the money. There would be stocking clubs, crockery clubs and Christmas dinner clubs. It was a system of saving but without any interest.⁴⁵ So the experience of thrift was then added to the fact that these women managed their households in a very methodical way and had grown accustomed to a regular weekly payment system. Their way of managing the household at times seemed to methodical even monotone to the outside observer. For the visitor who could view

the situation from a different angle and had more information and a different knowledge it was obvious that a bit of imagination would help these women find new and better ways. But as it was most of the women never got out of their day-to-day toil long enough to gain such a perspective themselves.

My idea is that co-operators, those who founded co-operative societies of any kind, had that bit of extra imagination and the forums they were to create; meetings, reading rooms, the store, their papers, the women's and the men's guilds eventually gave members the possibility of gaining such an outside perspective.

Institutionalise and improve - a successful strategy

In this case imagination means being able to see other solutions than the ones already tried or as in this case, as I will argue, being able to see how to institutionalise and improve already existing solutions of how to manage. In the consumer co-operative propaganda the membership in a co-operative retail society is often described as a buffer in times of troubles. Messages such as "save for a rainy day" urging members to not just buy their food and other necessities from the co-op but also to place their small savings in the co-operative savings schemes, speak their clear language. But the message of how to manage was sometimes as much directed towards the members as towards the society as a business. The management of the member households were in many ways linked with that of the management of the co-operative business, the store. The attitude towards credit in a consumer co-operative context reveals this quite clearly. The propaganda against credit was as much a summons to members so that they would get out of debt and not get into it again as it was a summons to the co-operative societies so they would be able to keep a sound business and foreseeable balance sheet.

There are several other examples of how the management of the society intertwined with that of the management of the member households but the limited length of this article will not permit me to account for them all. However the most important correspondence I believe is that of a methodical rhythm. *My hypothesis is that though the consumer co-operative societies were new-fangled things in the towns and villages where they were formed they became successful because they institutionalised and then improved already existing practices.* To join a consumer co-operative society might have taken some effort such as in getting out of a debt one had in other stores. Getting out of debt was probably not all that easy for potential members of a consumer co-operative society in Britain as in Sweden, the dilemma was one theme used in co-operative drama

as well.⁴⁶ Nevertheless once a household had become member of the society the household manager got into an new rhythm but still a rhythm she could recognise. The workings of managing a debt were out of the picture at least. Instead there would be a dividend to collect each quarter, a dividend that could cover such expenses as clothing and unforeseen expenses.

The procedure of saving in clubs became redundant. Redundant as a way of saving money in the way that the householders in Lambeth did. Instead the practice of the club was used to "give credit", I write this within inverted commas since it was a question of giving oneself credit. In the Newcastle society the use of 20 to 26 week clubs where the members of such a club paid one shilling each for 20 to 26 weeks were used. A 20 week club with 20 people were called a one pound club since 20 shillings made £1. The procedure was that every week one of the directors on the Board would draw a name out of a box and then that member of the club whose name was draw would receive the one pound that week. This meant that for instance Mrs Smith could get her pound the second week (the first week the shilling paid by every member of the club would go to the society for administration, for paying the collector) but Mrs Jones, whose number got drawn last got her pound in the 20th week, when she already had paid for it. This system was called secured clubs, it meant that the society "knew" that the "credit" was being paid for even though there could be cases of people not paying when the society's collector came once a week. The club system was kept but the amounts of money received through it increased, there would be £5 clubs and £10.⁴⁷

Solidar and Newcastle Co-operative Society both adopted the rules developed out of the Rochdale Pioneer's Society rules from 1844 and they put similar demands on their members to be for them to become full members of the societies. Although from the information presented above we can see that the social economic circumstances for members and members to be in the two societies differed somewhat. Newcastle Co-operative Society was a retail society from the start and only successively could they provide their members with a wider range of goods. Solidar started out by selling white bread, buns and pastry. From the definition of co-operation as a practice and economy as a verb in combination with what has been outlined about the practice of shopping and the logic of a household manager we can make up the hypothesis that the founding and early development of co-operative societies both acted as a catalyst for and was made by changing economic conditions for many working class households.

To define co-operation as a practice and to treat economy as a verb has not yet led to any surprising revelations in regards to the

founding and early development of consumer co-operative societies. Although it has hopefully clarified in what way the joint co-operative ventures came into existence and how it changed and facilitated many householders' and their families' lives. The next step for me is to find out about how the relationship between the business of the consumer co-operative societies and the logic of the household manager evolved. Were the politics of "a shop in almost every district of the city" and the promotion of and execution of courses in home economics during the 1920s, '30s and '40s a result of the interaction between the co-operative retail societies and their member households?

Reaching the 1950s and '60s it will be even more interesting to try and find areas that will say something about the studied relationship. The '50s and '60s are an understudied epoch when it comes to consumer co-operation but nevertheless an epoch that many researchers as well as practitioners have distinct opinions about. Depending upon political convictions and visions about what consumer co-operation should result in they either condemn or praise the development after the second world war. In my study I focus on the day-to-day business of the co-operative retail societies and on the role of consumer co-operation in the daily lives of the member households. This perspective will hopefully provide the otherwise silent practice with a voice and therefore enhance our understanding of why on the one hand ideas such as KONSUM SVERIGE became realistic but on the other hand not executed back in the '60s. Moreover and in my opinion more interesting we might reach a different understanding of what is so often referred to as "the democratic problem" within consumer co-operative organisations.

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- 1 Throughout the 1920s Mrs Reed was a member of the board of the Newcastle upon Tyne Co-operative Society. In February 1925, Mrs Charlton joins her and in August 1926 Mrs Laverick joins them so then there were three women on the board. The board consisted of 14 persons including the General manager. *Board minutes 27 February - 5 January 1927 for the Newcastle Co-operative Society*. The first woman to become a board member of Kooperativa Föreningen Solidar in Malmö was Elisabet Berg in 1942. *Förvaltnings och Revisionsberättelser för år 1942, Kooperativa Föreningen Solidar*.
- 2 Committee meeting (CM) held at the Society Store on Tuesday evening June 20th 1865 (The date is probably wrong because next meeting noted is held Dec 8 1866 and because of the things being dealt with at the meeting, for instance a butcher store exists already so I would

- guess it is a CM held in the end of November or in the beginning of December 1866. *Minutes of Quarterly & Board Meetings Dec 3 1862 to Mar 10 1868*. The parentheses have been added for explanation.
- 3 CM 8th December 1866, *Minutes of Quarterly & Board Meetings Dec 3 1862 to Mar 10 1868*.
 - 4 When I write that the households were members of the society I do not try to cover up the fact that the name in the passbook was most often the husband's and not the wife's or both. But in practice the membership in a co-operative society involved the whole household.
 - 5 Gurney Peter, *Co-operative Culture and the Politics of Consumption in England 1870-1930*, (1996), Manchester University Press, Manchester and New York, quote p61.
 - 6 *Life as we have known it*, Ed Davies Llewely Margaret, (first published 1913, second 1977), Virago, London, p46.
 - 7 *Mellan stat och marknad Kooperation under ett sekel*, Eds Aléx Peder, Ottosson Jan and Wikström Berith, (1999) Föreningen Kooperativa Studier.
 - 8 Aléx Peder, *Den rationella konsumenten. KF som folkuppfostrare 1899-1939* (1994) Symposium, Stockholm/Stehag, p107
 - 9 For discussion of a programme in the beginning of the nineteenth century see Aléx Peder, p90. *Konsumentagt*, Konsumentkooperationens handlingsprogram: Styrelsens yttrande och förslag 1976.
 - 10 *Consumers against Capitalism? Consumer Cooperation in: Europe, North America, and Japan, 1840-1990*, Eds. Furlough Ellen and Strikwerda Carl, (1999), Rowman & Littlefield Publishers Inc, Lanham. Alex (1994), p107. An example of consumer co-operation as a method used by people that have joined together in a common religious belief see Reed Mick, "The Lord does combination Love: Religion and Co-operation Amongst a Peculiar People", in *New views on Co-operation*, Ed Yeo, Stephen, (1988), Routledge, London, pp73-87.
 - 11 Johansson Tore "Samhällets spelregler i förändring - kooperativ lagstiftning" in *Mellan stat och marknad Kooperation under ett sekel*, pp8-26. Valko Laszlo, International handbook of co-operative legislation, State College of Washington 1954, pp115-128.
 - 12 Lambert Paul, *Studies in the Social Philosophy of Co-operation*, (1963), Co-operative Union Ltd, Manchester, p62.
 - 13 Yeo Peter, *Co-operative Law in practice. A handbook of legislation for co-operative development*, (1989)Plunket Foundation for Co-operative Studies Oxford and Holyoake Books Manchester.
 - 14 Corvellec Hervé "Böckerna kan inte avslutas om inte debet är lika med kredit", in *Dikotomier. Vetenskapsteoretiska reflektioner*, Eds Miegel Fredrik, Schoug Fredrik, (1998), Studentlitteratur, Lund. Peter Davis and John Donaldson have argued that co-operative management lacks a vocabulary that accurately represents what co-operative management is about. Davis Peter and Donaldson John, *Co-operative Management. A Philosophy for Business*, (1998), New Harmony Press. I would like to add that it does not only lack a vocabulary it also lacks the grammar, that is a book-keeping system that can account for more than what can be said in figures.
 - 15 For a critique of how many historians have treated the phenomenon of

- co-operation see Gurney (1996) Introduction "Co-operation and the historians". For examples of studies with a gender perspective demonstrating the segmented gender role as well as the empowerment of women through the activities of the Women's Co-operative Guild see Scott, Gillian, *Feminism and the Position of Working Women. The Women's Co-operative Guild, 1880s to the Second World War*, (1998), UCL Press Limited: Blaszak Barbara J, *The Matriarchs of England's Co-operative Movement. A Study in Gender Politics and Female Leadership, 1883-1921*, (2000) Greenwood Press, especially chapter six "The battle between the Sexes in the Co-operative Movement".
- 16 Vall Natasha, *Explorations in Comparative History: Economy and Society in Malmö and Newcastle since 1945* (2000), PhD dissertation Northumbria University, Newcastle, quote p236. The possibility of being part of the Anglo-Scandinavian research milieu that Bill Lancaster and the Department for Historical and Critical Studies has initiated and developed at Northumbria University in Newcastle has been and is challenging in a positive way. The scholarship I received from Vetenskapssociteten i Lund has given me the financial resources needed in order for me to be part of this research milieu.
- 17 Three scholars that have noted that consumer co-operative societies probably mattered a great deal in the everyday lives workers in Skåne are Ingrid Millbourn, Peter Billing and Mikael Stiegendal. See Millbourn Ingrid "En dröm om lättja. Om socialdemokraternas utopi och strategier 1885-1920" in Tänka, tycka, tro, Eds Broberg Gunnar, Wikander Ulla och Åmark Klas, (1993), Ordfront, Stockholm. pp228-232. Millbourn Ingrid, "Koopertismen - ett alternativ till kapitalism och socialdemokrati 1900-1920" *Scandia*, band 57:1, 1991. Billing Peter and Stiegendal, Hegemonins decennier. Lardomar från Malmö om den svenska modellen, (1994), Möllevångens Samhällsanalys, Malmö, pp244-245, 263.
- 18 Ruin Olof, *Kooperativa Förbundet 1899-1929. En organisationsstudie*, (1960), Rabén & Sjögren, Stockholm. Kylebäck Hugo, *Federation eller Konsum Sverige? Konsumentkooperativ förändringsprocess*, del 3 1985-1995 (1999), Göteborg, see also several other studies by the same author stretching from 1974 and onwards on both consumer and farmers co-operation. Holm Olof, *Kooperation i ofärd och välfärd*, (1984), Stockholm. Hwang Sun-Joon, *Folkrörelse eller affärsföretag. Den svenska konsumentkooperationen 1945-1990*, (1995), Stockholm.
- 19 Aléx Peder, (1994).
- 20 *Solidar, Seger, Limhamn. Diverse handlingar*, in Solidar's company archive.
- 21 Lambert F, *The Co-operative Member. Report of an Inquiry into the Factors which Influence Co-operative Membership and Trade*, (1951), Co-operative Press Ltd, pp5-6.
- 22 For an example of the position of the household in consumer co-operative theory See Örne Anders, *Kooperatismen* (1921) in *Kooperativa Klassiker* Ed Herz Ulrich (1974) Raben & Sjogren, pp103- 104.
- 23 *A Brief Account of the Origins and Progress of the Newcastle Co-operative Society from 1860 to 1886*.
- 24 The branch store in Scotschwood Road was open in the end of 1862 but

- the matter of employing someone to manage it during the days as not settled until March the following year. Minutes of General Quarterly Meeting in the Masons Tower in Croft Street Wednesday Evening March 4th 1863, in *Minutes of Quarterly & Board Meetings Dec 3 1862 to Mar 10 1868*.
- 25 Minutes of the Committee meeting Monday June 22 1863. *Minutes of Quarterly & Board Meetings Dec 3 1862 to Mar 10 1868*.
- 26 I Dougan David, *The History of North East Ship building*, (1968), George Allan and Unwin Ltd, London, p128.
- 27 *Private Housing and the Working Class*, Benwell Community Project Final Report Series No 3 1977 (c), pp19-22.
- 28 *Cost of Living of the Working Classes. Report of an Enquiry by the Board of Trade into Working Class Rent, Housing and Retail Prices*, (1908).
- 29 Hackett Fischer David, *The Great Wave. Price Revolutions and the Rhythm of History*, (1997) The Softback Preview, New York, p156.
- 30 Tomlinson's North Eastern Railway. Its Rise and Development. New edition with introduction by K Hoole, David & Charles: Newton Abbot 1967pp362-363.
- 31 Hackett Fischer, (1997), pp158-160.
- 32 Nilsson Frans, *Gemenskap. En krönika om Solidar under 75 år*, (1982), Malmö, pp15-18.
- 33 *Consumers against Capitalism?* (1999), pp30-31.
- 34 Inventarieförteckning den 1sta januari 1910 in map *Förvaltningsberättelser 1908-1939*, in Solidar's archive.
- 35 *Solidar, Seger, Limhamn. Diverse handlingar*, in Solidar's company archive.
- 36 Tab 199 Kollektivavtal, gällande den 1 januari 1914, in *Malmö Stads Årsbok 1913*, (1915), Malmö CA Andersson & C:s Boktryckeri, pp162-165.
- 37 Tab 63 Bostadsräkning i dec. 1913: lägenheternas antal, hyra och folkmängd samt antal rum och lokaler pr lägenhetskategori, in *Malmö Stads Årsbo 1913*, (1915), Malmö CA Andersson & C:s Boktryckeri, p46
- 38 Tab 65 Bostadsräkningen i dec. 1913: lägenheternas storlek, boende pr rum samt hyra och inkomst i mindre bemedlade hushåll, in *Malmö Stads Årsbok 1913*, (1915), Malmö CA Andersson & C:s Boktryckeri, p47
- 39 Tab 201 Livsmedelspriser i minuthandeln åren 1910-1913, in *Malmö Stads Årsbok 1913*, (1915), Malmö CA Andersson & C:s Boktryckeri, p168.
- 40 Gruveman Carl, *Solidar 25 ar*, (1933), Tryckeriaktiebolaget Framtiden, Malmö 1933, pp34-35 and 50-56.
- 41 Reeves Pember Mrs, *Round about a pound a week*, (1913), G. Bell and Sons, Ltd, London.
- 42 Reeves (1913), chapter III Housing pp21-45, quote p34.
- 43 Reeves (1913), quote p61 and arguments for not having porridge pp58-59.
- 44 Reeves (1913), pp22-23.
- 45 Reeves, chapter V Thrift pp66-74, quote p74.
- 46 Wakefield, Jessie Hare, *How Jane Spendall became a Co-operator, sketch for one male and two females*, The Co-operative Union Ltd, Manchester.
- Thuresson Karin, *Ungdom nu*, pjäs i 2 akter, Kooperativa Kvinnogilles Förbundet, Stockholm.
- 47 Jim Lamb former director of the Newcastle upon Tyne Co-operative Society/North Eastern Co-operative Society has explained this practice to me.