



Female Entrepreneurship in England and Wales, 1851–1911

Carry van Lieshout, Harry Smith, and Robert J. Bennett

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Catherine Leyland was a dressmaker in Bolton, Lancashire. In 1901, the Census of England and Wales recorded her as an own-account business proprietor, which afforded her a degree of independence: as a 37-year-old unmarried woman, she headed her own household, whereas ten years previously, she had lived with her married sister and her family.¹ However, Catherine's business did not last: by the time of the 1911 census, she was enumerated as a worker, a seamstress rather than a dressmaker.² The conventional image of the Victorian entrepreneur is often of an older male, in charge of a steel factory or a textile mill, employing hundreds of workers. However, the majority of business owners, both male and female, were much more likely to resemble Catherine Leyland: they ran small, local businesses, most often only employing themselves and a small number of workers, if they had any at all. Regardless of the size or long-term success of a small business, running it required entrepreneurial skills, including client acquisition and management, the ability to anticipate demand and supply and, most importantly, responsibility for the risks of the whole enterprise. This chapter provides an overview of female entrepreneurship in England and Wales based on census data between 1851 and 1911. It uses a broad definition of entrepreneurship: anyone identifiable as self-employed, regardless of the size, 'success' or longevity of their business, has been included. Census data are captured on the household level and allow a full analysis of the demographics of female business owners, including their age and marital status, in order to evaluate some of the key driving forces behind female entrepreneurship. The chapter considers entrepreneurship as a choice: whilst this was subject to constraints that were gendered as well as dependent on sector, location and the wider economy, women who were economically active could choose either to be workers or to run their own business.

The analysis is based on the 'British Business Census of Entrepreneurs 1851–1911' (BBCE), which was created as part of the Drivers of Entrepreneurship and Small Business project and is deposited at the UK Data Archive (UKDA).³ The BBCE was extracted from the individual-level electronic Integrated Census Microdata (I-CeM). The English and

¹The 1901 manuscript Census Enumerator Book (CEB), Catherine Leyland, RB13/3618, The National Archives, London (TNA); 1891 manuscript CEB, Catherine Leyland, RG12/3122, TNA.

²The 1911 manuscript CEB, Catherine Leyland, RG14/ piece 23,409, TNA.

³ESRC project grant ES/M010953. At the time of writing, only the data for England and Wales were available, but the Scottish data are included in the data deposit as well.

Welsh census was a census of the population rather than of businesses; however, the occupational information gathered can be used to extract self-reporting business proprietors. In addition to asking their occupation, the censuses in 1891, 1901 and 1911 asked respondents to indicate whether they were employers, workers or own-account proprietors. Not everyone responded to this question, however, so the data have been weighted to take account of the non-responses.⁴ The 1851–1881 censuses identified employers by asking them to report their workforce size; however, responses were lower in some sectors and the imbalance between reported employees and the self-reported workforce indicates that not all employers followed this instruction.⁵ This analysis therefore makes use of a supplemented version of the early censuses, which uses employer/worker/own account data from the later censuses to identify from the economically active their employment status based on occupation, location, sex, marital status, age and position in their household. A full discussion of the extraction, supplementation and weighting methods deployed to create the database of British business owners is available as a Working Paper, while an accompanying volume, *The Age of Entrepreneurship*, provides an overview of key trends.⁶

The chapter is structured as follows: the first section evaluates criticisms of the census as a source for studying female economic activity and sets out the limitations of the study. Next, the chapter discusses the population of female entrepreneurs identified in terms of proportion of all businesses, sectors and firm size. This is followed by a discussion on the geography of female entrepreneurship, and an overview of key demographic aspects. Finally, the chapter provides an evaluation of the interplay of sector, age and marital status, and how they influenced entrepreneurship.

⁴Robert J. Bennett, Harry Smith and Piero Monteburano, ‘The Population of Non-corporate Business Proprietors in England and Wales 1891–1911’, *Business History* (early view, 2018).

⁵This is a very imperfect comparison, and it is likely that many non-responses were from the owners of corporations who would treat their employees as employed by their company not themselves. It is believed that almost complete returns were made by non-corporate employers.

⁶Robert J. Bennett, Piero Monteburano, Harry Smith and Carry Van Lieshout, ‘Reconstructing entrepreneur and business numbers for censuses 1851–81’, Working Paper 9, Cambridge, 2018; Robert J. Bennett, Harry Smith, Carry van Lieshout, Piero Monteburano and Gill Newton, *The Age of Entrepreneurship: Business Proprietors, Self-Employment and Corporations Since 1851* (London: Routledge, 2019).

WOMEN'S WORK AND THE CENSUS

The census has often been criticised as a source for female occupations, with married women's work considered to be particularly under-enumerated.⁷ A household's information was collected via its head, with all members defined through their relationship to this head. Most heads of household were male, and married women in particular were rarely, if ever recorded as heads of household when their husband was present. In addition, the census enumerators who copied the schedules into the Census Enumerator Books (CEBs), the General Record Office (GRO) clerks who processed and tabulated the information and the officials who issued the instructions were almost exclusively male.⁸ Against a background of the gender relations in the Victorian age, it has been argued that preconceptions about a women's place in society tended to bias the instructions, the recording of responses and thus the enumeration of women in the census.⁹ More recently, this view has been challenged by the findings that in areas where many women were enumerated as working, such as in Lancashire textile factories, married women had high labour force participation rates, particularly married women who did not yet have children.¹⁰ As Higgs and Wilkinson have pointed out, many of the reservations over using census data are only relevant for the tables *published* in the Parliamentary Papers, which had been processed by the GRO, and many of the usually cited issues with women's enumeration disappear when looking at the original CEBs.¹¹ In fact, nominal record linkage of other sources on female economic activity shows that women who were known to be economically

⁷Jane Humphries and Carmen Sarasúa, 'Off the Record: Reconstructing Women's Labor Force Participation in the European Past', *Feminist Economics* 18, no. 4 (2012): pp. 39–67.

⁸Edward Higgs and Amanda Wilkinson, 'Women, Occupations and Work in the Victorian Censuses Revisited', *History Workshop Journal* 81, no. 1 (2016): pp. 17–38.

⁹Edward Higgs, 'Women, Occupations and Work in the Nineteenth-century Censuses', *History Workshop Journal* 23, no. 1 (1987): pp. 59–80.

¹⁰Michael Anderson, 'What Can the Mid-Victorian Censuses Tell Us About Variations in Married Women's Employment?', *Local Populations Studies* 62 (1999): pp. 9–30; John McKay, 'Married Women and Work in Nineteenth-Century Lancashire: The Evidence of the 1851 and 1861 Census Reports', in Nigel Goose (ed.), *Women's Work in Industrial England: Regional and Local Perspectives* (Hatfield: Local Population Studies, 2007): pp. 164–81; Leigh Shaw-Taylor, 'Diverse Experiences: The Geography of Adult Female Employment in England and the 1851 Census', in Goose, *Women's Work*, pp. 29–50.

¹¹Higgs and Wilkinson, 'Women, Occupations and Work', p. 22.

active from these records were usually accurately enumerated in the census.¹²

While this offers confidence in using the BBCE data, which are derived from the original CEBs, certain limitations have to be recognised. Although CEBs are an accurate source for full-time, regular employment, seasonal or part-time work was mostly not recorded.¹³ While this holds for men as well, the implicit focus on ‘regular’ employment contained in the instructions was more likely to affect women, and married women in particular. However, there is reason to believe that female entrepreneurs were better enumerated than female workers. For instance, a self-employed lodging housekeeper who had this as her main activity, even if it involved only a couple hours a day running her business, was likely to have been enumerated as such, while a woman spending the same number of hours working in somebody else’s business was perhaps more often being considered as part-time, and thus missed. This means that entrepreneurs were likely to be well-recorded.¹⁴

Another issue pertinent to female entrepreneurship concerns their hidden contributions to businesses that were run from home, such as groceries or inns. Women were often de facto partners, even if this was not frequently recorded as such, and the wife’s work could be hidden under the occupational descriptor of ‘grocer’s wife’.¹⁵ The practice of recording women as the wife of their husband’s occupation is problematic, as it could be used as much as a social status descriptor as an occupational title. In addition, this practice varied considerably between enumerators and between census years.¹⁶ As it was impossible to adjust for this issue, women who were only described as ‘wife of [husband’s occupation]’ or ‘[husband’s occupation]’s wife’ have been excluded from this analysis. While we acknowledge that this removes some genuine female partners in the

¹² Higgs and Wilkinson, ‘Women, Occupations and Work’, p. 27; Sophie McGeevor, ‘How Well Did the Nineteenth Century Census Record Women’s “Regular” Employment in England and Wales? A Case Study of Hertfordshire in 1851’, *The History of the Family* 19, no. 4 (2014): pp. 489–512.

¹³ Shaw-Taylor, ‘Diverse experiences’; McGeevor, ‘Women’s regular employment’; Catherine Bishop, *Minding Her Own Business: Colonial Businesswomen in Sydney* (Sydney: University of New South Wales Press, 2015).

¹⁴ This is in contrast to the situation in Canada, see Chap. 13 by Buddle, this volume.

¹⁵ Robert J. Bennett, ‘Interpreting Business Partnerships in Late Victorian Britain’, *Economic History Review*, 69, no. 4 (2016): pp. 1199–227.

¹⁶ Xuesheng You, ‘Women’s employment in England and Wales, 1851–1911’ (PhD thesis, University of Cambridge, 2014), p. 216.

family business, the irregularities of recording between and within censuses made this a necessary move to avoid distortion. It is therefore important to remember that for married women, this analysis represents the lower boundary of entrepreneurship, which in reality was almost certainly higher.¹⁷

Our understanding of women's enumeration in the census is still developing, and this should be kept in mind while interpreting the census data. However, the data derived from the CEBs are some of the better sources for female entrepreneurship that we have for the nineteenth century, and, despite its gaps, it captures a far larger number of female business proprietors than any other large-scale source available.

FEMALE ENTREPRENEURSHIP: NUMBERS, SECTORS AND SIZE

Table 12.1 displays the number of business owners who were employers or own-account proprietors, identified for each census year, broken down by sex. The total represents the full population of non-corporate business owners in England and Wales between 1851 and 1911. As shown in Table 12.1, the proportion of female business owners is just under 30 per cent. These numbers are a lot higher than previous estimates of female entrepreneurship in Great Britain. While a small but thriving literature on female entrepreneurship in Britain has emerged in the past decade, most of these are based on urban case studies, and not many have tried to quantify the proportion of female entrepreneurship beyond the case-study location.¹⁸ These studies were mainly based on trade directories and found that female business ownership ranged between 3 and 12 per cent of the total.¹⁹ Trade directories are problematic for several reasons. First, as with the census, occupations of married women were under-recorded. Second,

¹⁷ See also Catherine Bishop, 'When Your Money Is Not Your Own: Coverture and Married Women in Business in Colonial New South Wales', *Law and History Review* 33, no. 1 (2015): pp. 181–200.

¹⁸ See Hannah Barker, *The Business of Women: Female Enterprise and Urban Development in Northern England, 1760–1830* (Oxford: Oxford University Press, 2006); Joyce Burnette, *Gender, Work and Wages in Industrial Revolution Britain* (Cambridge: Cambridge University Press, 2008); Alison C. Kay, *Foundations of Female Entrepreneurship. Enterprise, Home and Household in London, c. 1800–1870* (London: Routledge, 2009); Jennifer Aston, *Female Entrepreneurship in Nineteenth-Century England. Engagement in the Urban Economy* (Basingstoke: Palgrave Macmillan, 2016).

¹⁹ Béatrice Craig, *Women and Business Since 1500. Invisible Presences in Europe and North America?* (Basingstoke: Palgrave Macmillan, 2016), pp. 99–100.

Table 12.1 Numbers of female and male employers, own-account proprietors and total entrepreneurs x 10,000; the percentage of total business owners that is female; the percentage of female and male entrepreneurs who are employers

	<i>Employers</i>		<i>Own account</i>		<i>Total entrepreneurs</i>		<i>% Female entrepreneurs</i>	<i>% Employers</i>	
	<i>F</i>	<i>M</i>	<i>F</i>	<i>M</i>	<i>F</i>	<i>M</i>		<i>F</i>	<i>M</i>
1851	5.27	39.02	26.76	43.13	32.03	82.16	28	16	48
1861	5.72	39.60	29.21	41.87	34.94	81.46	30	16	49
1881	6.62	46.96	38.75	56.59	45.38	103.55	30	15	45
1891	6.73	51.33	41.46	65.15	48.19	116.48	29	14	44
1901	6.16	52.76	46.92	75.89	53.08	128.56	29	12	41
1911	10.00	64.17	40.21	73.57	50.21	137.74	27	20	47

Source: BBCE; 1851–1881 are based on the supplemented data; 1891–1911 are based on weighted data; 1871 is not available in I-CeM/BBCE

certain sectors, such as laundries and dressmaking, were underrepresented in the directories. Finally, many trade directories often only stated an owner's initial rather than a full first name, which inhibits the identification of women. Joyce Burnette's work on mid-nineteenth-century trade directories in Birmingham shows that while 11.8 per cent of business owners were female, another 8.9 per cent were of unknown sex, meaning that the potential population of listed women could be over 20 per cent. Similar figures for Manchester (9.3 per cent female; 15 per cent unknown) and Derby (12.1 per cent female; 6.6 per cent unknown) show the difference these unknowns can make.²⁰ Jennifer Aston's estimates of female entrepreneurship in Birmingham and Leeds between 1850 and 1900 based on identifiable women in trade directories range between 3.3 and 8.2 per cent, a lot lower than the census-based results for 1851–1911. These are between 26 and 35 per cent, although her findings on the comparative difference between Birmingham and Leeds, and the downward trend in female entrepreneurship in Leeds, match similar trends based on census data.²¹

Alison C. Kay's pioneering study on female entrepreneurs in London between 1800 and 1870 is based on fire insurance records and does not state explicit proportions of female business owners apart from the esti-

²⁰ Burnette, *Gender, Work and Wages*, p. 32.

²¹ Aston, *Female Entrepreneurship*, p. 67.

mate that they were not likely to account for more than 10 per cent of the total.²² Fire insurance has its own inherent bias in that businesses with higher capital needs were more likely to be insured, and businesses taking place at home, with few additional business assets required, were less visible in the policies. In addition, trades more vulnerable to fire were more likely to appear in the records. For instance, chandlers appear in Kay's top ten businesses for both men and women in 1861 (and are second popular for women in 1851) but do not even make the top 100 of entrepreneurial occupations in the census, accounting for less than 0.1 per cent of both male and female entrepreneurs in both census years.²³

International studies based on census records show a similar proportion of female entrepreneurs during this period. In Canada, when including boarding housekeepers, the 1901 census shows 30 per cent of business owners were women. In Belgium, census data between 1880 and 1910 show that 34 per cent of businesses were female-owned, while German official statistics show that women owned around 25 per cent of businesses between 1882 and 1907.²⁴ In addition, if we look at the population of shareholders in England and Wales, who effectively owned part of an incorporated business, we find similar proportions of female involvement as in the census. Female shareholdership in a range of businesses rose from 24 to 34 per cent between the 1880s and the 1910s, while similar numbers were found for shareholders in various banks.²⁵

However, the businesses owned varied considerably between men and women, in both sector and size. Table 12.2 displays the proportion of female entrepreneurs by sector. Female business participation was consistently low in construction, transport, professional and business services, mining, finance and commerce, farming and agricultural produce processing and dealing, where they never accounted for more than 10 per cent of business owners, and often far less than that. In the personal services and

²² Kay, *Foundations*, p. 52.

²³ Kay, *Foundations*, pp. 46–7. Chandlers don't appear in the top ten occupations in similar studies based on trade directories; see, for example, Burnette, *Gender, Work and Wages*, pp. 36–8 for Midlands cities.

²⁴ Craig, *Women and Business*, pp. 101, 118, 122.

²⁵ Jannette Rutterford, David R. Green, Josephine Maltby and Alastair Owens, 'Who Comprised the Nation of Shareholders? Gender and Investment in Great Britain, c. 1870–1935', *Economic History Review* 64, no. 1 (2011): pp. 157–87; John Turner, 'Wider Share Ownership?: Investors in English and Welsh Bank Shares', *Economic History Review* 62, no. 51 (2009): pp. 167–92.

Table 12.2 Percentage of businesses owned by women, by sector

<i>Sector</i>	<i>1851</i>	<i>1861</i>	<i>1881</i>	<i>1891</i>	<i>1901</i>	<i>1911</i>
Farming	9.3	9.0	8.5	8.7	7.7	7.3
Mining	10.1	10.0	6.9	4.5	3.2	4.8
Construction	2.4	2.9	1.7	1.4	1.1	1.4
Manufacturing	25.2	27.3	22.2	14.4	12.2	14.5
Maker-dealing	49.1	55.8	59.0	58.3	59.8	55.9
Retail	29.2	26.8	29.3	25.4	24.7	24.1
Transport	5.8	4.9	3.2	3.3	2.7	3.0
Professional & business services	6.4	6.2	5.7	2.5	2.4	4.6
Personal services	65.6	68.5	62.6	61.6	58.0	47.8
Agricultural produce processing & dealing	9.0	8.6	7.1	8.5	6.6	7.8
Food sales	22.4	23.4	21.6	24.1	26.2	21.3
Refreshment	32.7	33.2	37.7	39.3	38.9	43.5
Finance & commerce	6.6	6.4	9.0	2.5	2.7	3.6

Source: BBCE; 1851–1881 are based on the supplemented data; 1891–1911 are based on weighted data; 1871 is not available in I-CcM/BBCE

maker-dealing sectors on the other hand, women were the majority of entrepreneurs for most census years. They also formed a significant majority in refreshment, retail, food sales and manufacturing. Unlike Kay's finding that around 15 per cent of businesswomen were in the more 'masculine' non-textile manufacturing trades in mid-nineteenth-century London, the census points to these numbers being much lower, at no more than three per cent of the total.²⁶ This is related to the nature of her source: fire insurance records tended to overestimate higher-capital businesses, which were more likely to be male-headed, and under-recorded small-scale at-home businesses, which were more often owned by women.

Female entrepreneurship, therefore, as well as female work in general, was skewed towards a few occupations. Dressmaking was the most common business for women in all census years and accounted for 30 per cent of all female entrepreneurs, with the related occupations of milliner and seamstress adding another 5 per cent. Laundry proprietors were the second most common entrepreneurial occupation for women in five out of the six census years and accounted for another 13 per cent of female business owners, but in 1911, this sector declined, driving an overall decline in female entrepreneurship rates. Lodging and boarding housekeeping, food sales such as groceries and confectionery shops, and shopkeeping also

²⁶ Kay, *Foundations*, p. 43.

consistently appeared in the most common female business occupations. These were also some changes: while running a straw plaiting business was just as widespread for a woman as owning a grocery or shop in 1851 and 1861, this industry had almost completely collapsed by the end of the century. On the other hand, education started to provide entrepreneurial opportunities by the early twentieth century, with private schoolmistresses and music teachers rising to the top of the most common female business occupations. The most common business for men was farming, but this only accounted for 15–20 per cent of all male entrepreneurs, while the next most common male businesses, shoemakers and grocers, only accounting for a few per cent.

In addition to sector, the types of businesses male and female entrepreneurs owned were quite different. Table 12.1 also displays the proportion of entrepreneurs who were employers. While between 40 and 50 per cent of male entrepreneurs employed others in their business, this number was much lower for women, at between 12 and 20 per cent. This was mainly driven by the sectors in which female business owners were most frequent: dressmaking and running a laundry mainly lent themselves to own-account work. The early censuses 1851–1881 asked employers to state the numbers in their workforce.²⁷ These data have a few issues, including respondents rounding their business sizes resulting in ‘bunching’ around the 10s, the 5s and 12, a suspected underestimation of the smallest businesses due to a tendency not to count family members such as a wife, son or daughter as employees, and poorer quality returns from some of the smallest traders who took the census question less seriously. However, even with these undercounts, the vast majority of firms owned by both men and women were microbusinesses: over 60 per cent had fewer than five employees. Small firms (5–19 employees) accounted for another 26–33 per cent of businesses, while medium and large businesses were relatively rare: firms with over 100 employees made up only 0.6 per cent of all firms in 1851, rising to 1.5 per cent in 1881. Women who did employ workers on average had fewer employees than men, although this largely depended on sector as well: very few women were active in indus-

²⁷This is a major source of information for firm size for this period which has not been possible to access until the availability of e-records and the extraction of employer responses. The GRO published tables mainly excluded women and did not include all businesses even for men. Table XXX Employers (with number of men) in *Census of Great Britain, 1851, Population Tables, II, Vol. I, Parliamentary Papers, LXXXVIII (1852–1853)*, pp. cclxxvi–cclxxix.

tries that supported large workforces, such as mining. However, in sectors where both men and women owned similar businesses, such as food sales, the average number of employees was more equal. Moreover, the few women who owned businesses in the often male-dominated industries that were characterised by large businesses also employed large numbers of employees. For instance, in 1871, Eliza Tinsley ran a nail and chain manufacturing firm employing 4000 people in Dudley, Staffordshire.²⁸

Finally, women were disproportionately affected by a general trend towards business consolidation into larger sizes in the early twentieth century. As shown in Table 12.1, there was a rise in the proportion of businesses owned by employers with corresponding absolute drops in the own-account populations for both men and women. As small businesses were consolidated into larger ones, where one employer employed a larger workforce, occupations that had previously been dominated by own-account business opportunities increasingly moved to an employer-with-workers model. As a result, women, who, more than men, had worked on their own account, became a smaller part of the business-owning population. The overall fall in the proportion of female business owners between 1901 and 1911 was driven by drops of female proportions in the maker-dealer sector and particularly the personal services sector displayed in Table 12.2. These were due to developments in the dressmaking and laundry industries, where increasing mechanisation and a shift to tasks performed within the household interplayed with firm size consolidation.²⁹ While the current BBCE database does not track people between censuses, Catherine Leyland's shift from being an own-account dressmaking business owner in 1901 to working as an employed seamstress in 1911 can be seen in the light of this more widespread trend in this sector.

GEOGRAPHY

The levels of entrepreneurship for a certain variable, such as occupation or location, can be expressed by the entrepreneurship rate: the number of entrepreneurs divided by the economically active population. While the

²⁸The 1871 manuscript CEB, Eliza Tinsley, RG10/3004, TNA.

²⁹Wendy Gamber, *The Female Economy. The Millinery and Dressmaking Trades, 1860–1930* (Chicago: Chicago University Press: 1997), pp. 158–228; Stana Nenadic, 'The Social Shaping of Business Behaviour in the Nineteenth-Century Women's Garment Trades' *Journal of Social History*, 31, no. 3 (1998): pp. 625–45, p. 628.

entrepreneurship rate is generally a good measure, its main weakness is that it is heavily affected by numbers of workers in that occupation or location. For instance, an area in which many women were employed as domestic workers will look a lot less entrepreneurial than one where there was little domestic service, even if both places have similar numbers of business-owning grocers, shopkeepers and dressmakers. This relation to the number of workers in a certain location or occupation also means that levels of entrepreneurship are also a function of employment opportunities in that location or occupation. A high rate of female entrepreneurship in, for instance, lodging housekeeping, is due to the fact there was little employment to be found in that sector, meaning that to be a lodging housekeeper meant starting a business. In certain areas, low female entrepreneurship rates were due to high levels of female employment, such as in the textile regions. The entrepreneurship rate, therefore, should not be read as value-loaded. It is an expression of levels of business proprietors; hence a low female entrepreneurship rate could equate to either a low level of activity or a low level of economic opportunity for women. For these reasons, the geography of female entrepreneurship has been expressed in two ways: Fig. 12.1 shows the female entrepreneurship rate by Registration Sub District (RSD) for 1851 and 1911, while in Fig. 12.2, the geography of female entrepreneurship has been expressed by mapping the share of all female entrepreneurs present in a given RSD for these years.³⁰ While this measure is of course affected by population density combined with the entrepreneurship rate, both sets of maps give a good overview of the distribution of female entrepreneurs in England and Wales.

As the figures reveal, female entrepreneurship was heavily concentrated in a small number of areas. In 1851, the most striking concentration was in Bedfordshire, Buckinghamshire and Hertfordshire, which was the centre of the straw plaiting industry. As noted above, straw plaiting provided many opportunities for female business proprietorship in the mid-nineteenth century. There were also clusters of high female rates in Braintree and Sudbury on the Essex-Suffolk border, which were centres of silk production, an industry in which female proprietors were also significant. Another concentration can be found around Whitby in Yorkshire, which was a resort and fishing town with extensive lodging and refreshment sectors in which women were commonly involved. In contrast, there

³⁰The RSD is a census spatial unit and represents the smallest scale at which business owners can be currently accurately mapped.

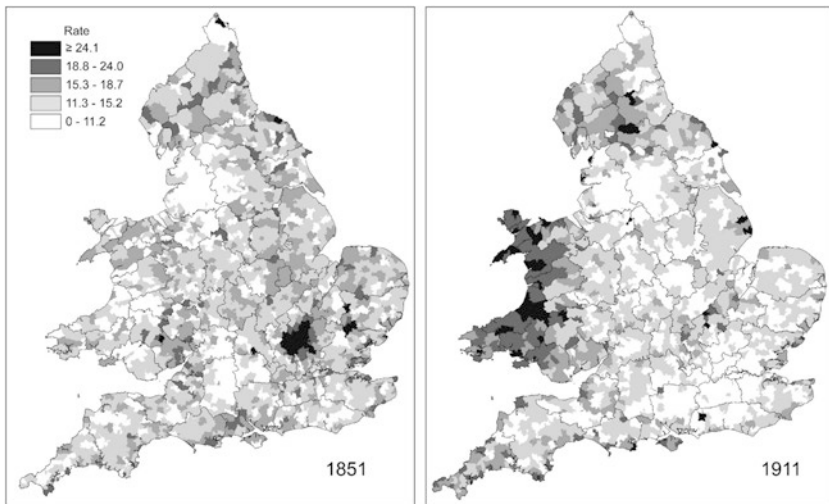


Fig. 12.1 Female entrepreneurship rates in 1851 and 1911 by RSD (entrepreneurs as percentage of economically active). (Source: BBCE; 1851 is based on the supplemented data; 1911 is based on weighted data)

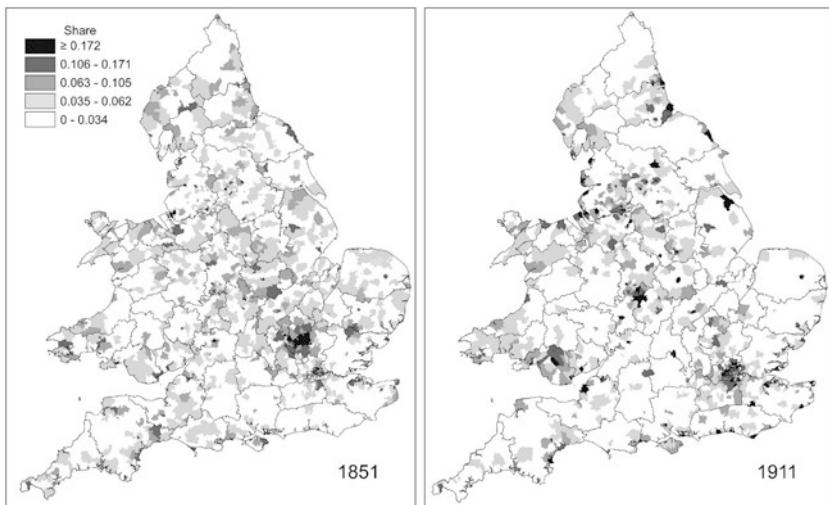


Fig. 12.2 Female entrepreneurship shares in 1851 and 1911 by RSD (entrepreneurs as percentage of all female entrepreneurs for England and Wales). (Source: BBCE; 1851 is based on the supplemented data; 1911 is based on weighted data)

were large parts of northern England and West Wales and parts of Wiltshire, Gloucestershire and Berkshire where female entrepreneurship was surprisingly low in 1851. These included areas with industries commonly associated with high levels of female employment in the nineteenth century: the textile mills of Lancashire and the West Riding of Yorkshire, and glove and clothing production in Gloucestershire. As these areas offered women extensive opportunities for waged labour, they had less need to be entrepreneurs than elsewhere.

By 1911, the situation had changed substantially. The cluster of female business proprietorship in Bedfordshire, Buckinghamshire and Hertfordshire almost disappeared after the straw plaiting industry collapsed in the 1870s and 1880s, as did the smaller concentration based on the silk industry on the Essex/Suffolk border. Female entrepreneurship rates in Wales were substantially higher, however, driven by an increase in female activity in maker-dealing, refreshment and retail and a decline in female employment in agriculture. As women moved from sectors in which they tended to be workers to ones in which they were often business proprietors, the entrepreneurship rate rose. Low entrepreneurship areas still persisted in the textile centres of Northern England but had also spread through the South East, as well as the East Midlands. This was mainly driven by a rise in women workers in professional and business services, which included teaching and clerical work, in addition to already high levels of domestic service.

Figure 12.2, depicting the entrepreneurship shares, shows a different aspect of the geography of female entrepreneurship: one that became more concentrated in urban areas between 1851 and 1911. By 1911, there were important clusters of female business proprietors in London, Birmingham, Manchester, Liverpool, Newcastle, Middlesbrough, Bristol and other towns. These had been more limited in 1851. These figures also show the disappearance of straw plaiting and the consequent collapse of female entrepreneurship in Bedfordshire, Buckinghamshire and Hertfordshire. The cluster of female entrepreneurs in Glamorgan is somewhat surprising, given the emphasis in the literature on the poor opportunities for economic activity available to women in mining and heavy industry areas; however, the range of female business activities was narrower than elsewhere and concentrated in a few occupations. For example, Glamorgan had an unusually large proportion of dressmakers, 11.4 per cent of the female economically active population compared to 6.4 per cent in England and Wales as a whole. Finally, many coastal towns stand

out as concentrations of female business owners. These include the fashionable resort towns of Eastbourne and Scarborough but also port towns such as Folkestone and Grimsby. These were characterised by a transient population in need of lodging, refreshment and laundries, businesses that were predominantly female-owned. Blackpool alone accounted for almost 7 per cent of the total number of female boarding housekeepers in 1901, for instance, while spa towns such as Bath and university towns such as Cambridge had some of the highest concentrations of laundresses.

Despite these concentrations in cities, urban areas were actually less entrepreneurial than rural areas. The spatial units have been coded on a scale running from rural to urban, with two transitional levels.³¹ For both men and women, the rural parishes showed the highest level of entrepreneurship and the urban the lowest. This was partly a reflection of the high level of entrepreneurship in farming but also a result of limited waged labour opportunities in rural areas that encouraged setting up businesses. Cities offered more opportunities for workers. Around 15 per cent of female entrepreneurs in rural areas were farmers, a sector that was negligible in cities, but still there were higher proportions of dressmakers and other clothing manufacturers, as well as laundry businesses, in rural areas compared to cities. Proportions of women running food sales businesses, such as groceries, were similar across the urban/rural divide. Cities offered women a higher diversity of opportunities both in waged work as well as in business.

AGE AND MARITAL STATUS

Much more than for male entrepreneurs, literature on female entrepreneurship and women's work is couched in terms of their life cycle, through the stages of youth, early adulthood, marriage, small children, older children and old age. This section discusses how an individual's chance of being a business proprietor varied according to their life cycle stage. Bob Morris has placed the family at the centre of his discussion of the middle-class property cycle.³² This argued that young adults moved from earning

³¹ Harry Smith, Robert J. Bennett and Dragana Radicic, 'Towns in Victorian England and Wales: A New Classification' *Urban History* 45, no. 4 (2018): pp. 568–594.

³² Robert J. Morris, *Men, Women and Property in England, 1780–1870: A Social and Economic History of Family Strategies Amongst the Leeds Middle Classes* (Cambridge: Cambridge University Press, 2005), pp. 142–177.

income and loan repayment to entrepreneurial capital during the early stages of family formation, increasingly accumulating assets within the family during later adulthood, to transfer to rentier forms of income to provide for old age as well as dependent family members. For women, this life cycle is particularly linked to family events.³³ Women moved through life starting as wage-earning single young adults, got married and, in great numbers, left paid employment, to return in widowhood taking over their late husband's business before passing it to adult children. Aston has suggested, however, that women could and did follow Morris' property cycle, combining business ownership with marriage and motherhood.³⁴ The census data allow us to examine the interactions of the life cycle and business proprietorship in further detail, starting with the effect of age on the chances of owning a business.

Older people were more likely to be entrepreneurs, but the effect of age lessened as people aged. In a period before the widespread existence of pensions, continuing to work was important for workers and entrepreneurs alike.³⁵ While it is likely that many middle-class business proprietors were able to make greater provision for their old age than workers, through the purchase of property and other investments, many still had to continue working in order to survive.³⁶ Business proprietors had the considerable advantage that they primarily used their own labour, and were less likely to be involved in the kind of manual labour that was less feasible later in life; both these factors may have encouraged people to continue running their business into old age.³⁷ Figure 12.3 shows the proportion of people who were ever married, the proportion who were economically active and the proportion of entrepreneurs all as a percentage of the total population, for

³³ Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780–1850*, revised edn. (Abingdon: Routledge, 2002), pp. 198–228.

³⁴ Aston, *Female Entrepreneurship*, pp. 204–5.

³⁵ Pat Thane, 'The Experience of Retirement in Britain, Past and Present', *Österreichische Zeitschrift für Geschichtswissenschaften* 22, no. 3 (2011): pp. 13–32, pp. 14–17; Leslie Hannah, *Inventing Retirement: The Development of Occupational Pensions in Britain* (Cambridge: Cambridge University Press: 1986), pp. 5–14.

³⁶ Morris, *Men, Women and Property*, pp. 142–178; David R. Green, Alastair Owens, Josephine Maltby and Janette Rutterford, 'Lives in the Balance? Gender, Age and Assets in Late-Nineteenth-Century England and Wales', *Continuity and Change* 24, no. 2 (2009): pp. 307–35.

³⁷ Dudley Baines and Paul Johnson, 'Did They Jump or Were They Pushed? The Exit of Older Men from the London Labor Market, 1929–1931', *The Journal of Economic History* 59, no. 4 (1999): pp. 949–71.

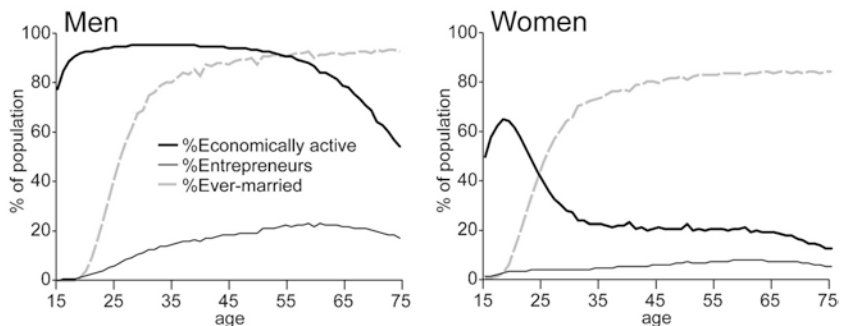


Fig. 12.3 Labour force participation rate, proportion of entrepreneurs and marriage rate for women and men by age, 1901. (Source: BBCE based on weighted data)

1901.³⁸ Well over 80 per cent of men remained economically active until their 50s, after which their labour force participation rate gently declined. Women, on the other hand, were only economically active in substantial numbers in the youngest age groups, and their labour force participation rate dropped steeply in their 20s as the marriage rate rose. After the age of 30, only around 20 per cent of women remained economically active, and this declined further in their late 60s. While the proportion of women who were economically active was thus much lower than for men, this group was remarkably entrepreneurial. Moreover, while the life events surrounding marriage and the arrival of small children evidently played an important role in removing women from the labour force (as defined by enumerated census occupations), it had less of an effect on their levels of entrepreneurship, which do not show a similar decline as the marriage rate increased.

In fact marriage had a positive effect on entrepreneurship in both men and women, and this effect was greater for women. Figure 12.4 shows entrepreneurship rates for men and women by marital status. While entrepreneurship rates for single men and women were roughly similar, entrepreneurship rates rose for ever-married men and women, but particularly

³⁸The economically active population included all people with an occupation enumerated in the census aged 15 or over; ever married included all people who were married, divorced or widowed.

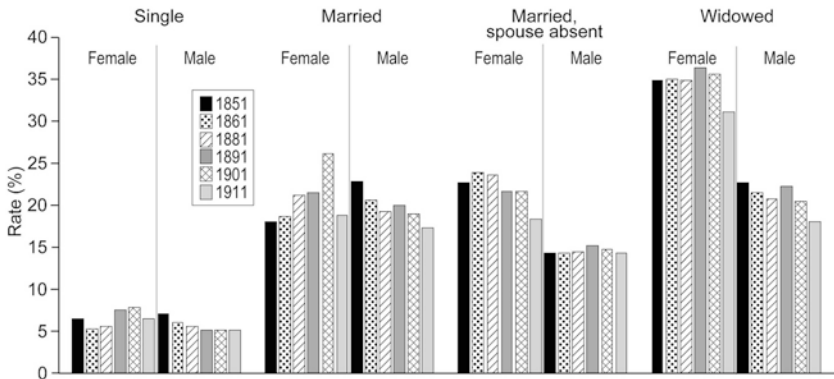


Fig. 12.4 Gender-specific entrepreneurship rates by marital status, 1851–1911. (Source: BBCE; 1851–1881 are based on the supplemented data; 1891–1911 are based on weighted data; 1871 is not available in I-CeM/BBCE)

so for widowed women and women who were married but whose husband was absent on census night.³⁹ While there is an interaction with age that has an effect—single people were on average younger and thus less likely to be entrepreneurial—the trends held up across the life cycle and in fact the marriage advantage increased with age. There were several aspects to this. Part of it could be caused by better census enumeration of female business owners over female workers, but this is likely to explain only a small part of the difference. A more important role can be found, again, in the more limited opportunities for women in terms of waged work. Women’s non-entrepreneurial work was extremely skewed, with over 30 per cent active in domestic service. This was mainly done at a young age, and opportunities for married women in this sector were not as abundant. For married women, it is evident that from 1851 to 1901, entrepreneurship increased steadily even though their labour force participation rate declined over the same period, suggesting that restricted opportunities led to entrepreneurial activity. The 1901–1911 decline in entrepreneurship is visible here for both sexes, but particularly so for women.

³⁹This is an ambiguous category: while many of these women were indeed married and their husband was away on business, family visits or served in the navy, there were also women who claimed married status for purposes of respectability. In addition, it is not known how many of these spouses were away just for the night or absent for a longer term.

However, restricted opportunities do not offer the full explanation, since marriage made men more entrepreneurial as well, and they were less affected by restrictions in waged work after marriage. Marriage brought with it added resources, it could provide access to new social networks, capital or potential labour, all with the potential to facilitate starting a business. On the other hand, additional costs incurred after marriage could provide an incentive for one or both of the couple to start their own business. Finally, as marriage and starting a business both required certain levels of capital, an individual might have delayed marriage and starting a business until a later point in their life cycle. This positive effect of marriage on entrepreneurship was not unique to Britain. Indeed, as other chapters on Canada and the United States in this book show, family considerations and more limited access to waged labour provided incentives for married women to run their own business.⁴⁰

INTERACTIONS OF AGE, MARITAL STATUS AND SECTOR

The previous section has treated female entrepreneurs as a homogenous group. However, there were marked differences in the age and marital status profiles of female entrepreneurs in different sectors. Figure 12.5 shows these profiles for some of the key occupations in which women ran businesses: dressmaking, laundry, lodging housekeeping, groceries, farming and teaching. These six occupations together accounted for over 60 per cent of all female entrepreneurs in 1901, and other years were similar. The differences between the sectors are stark, in both age and marital status. Dressmaking stands out as an occupation that allowed women to run their own business from a young age, with the highest number of entrepreneurs aged 15–24. Related textile manufacturing trades, such as millinery, followed a similar pattern. Most other occupations featured a more gradual build-up, with small numbers of entrepreneurs at a younger age, peaking in middle age and then declining. The largest groups of laundry owners, lodging housekeepers and grocers were between 45 and 54, with farmers skewed towards slightly older women and teachers skewed towards younger women. Again, related occupations followed similar patterns: confectioners and other businesswomen in the food sales sector resembled the age structure of grocers, whereas innkeepers looked most like lodging housekeepers.

⁴⁰ See Chap. 10 by Lewis and Chap. 13 by Buddle, this volume.

Marital status patterns varied considerably as well. While demographic trends influence age and marital status patterns, with younger women more likely to be single and older women more likely to be widowed, Fig. 12.5 shows clear differences between the sectors. Both dressmakers and teachers stand out as least likely to marry, even at higher age. Farmers, in particular, were very often widows even at a young age. Very few lodging housekeepers were married with a husband living with them at home, with the majority either single, widowed or married with an absent husband. Only laundry owners and grocers were likely to be married women running their own businesses, with the majority of entrepreneurs between the ages of 35 and 44 married and living with their husbands. I-CeM allows us to link married couples who were at home together on census night, meaning we can analyse the occupations of entrepreneurial women's spouses. While the majority of laundresses were married to labourers or men active in various construction trades, grocers were most likely married to another grocer, with significant minorities married to coal dealers and farmers as well. This shows that the census data uncover both businesses that were run by a married woman on her own, as well as businesses that were run in partnership by a married couple, which are often hidden in historical data.

The training and assets required to run a business played an important role in the creation of these patterns. Dressmakers and milliners followed an apprenticeship to teach them the skills of the business, but, once they passed this, their trades only required a small amount of capital to start up a small business.⁴¹ On the other hand, seamstresses also performed needlework, but entrepreneurial seamstresses were more likely to be older and more likely to be married than dressmakers. At a younger age and without the benefit of an apprenticeship, the majority of seamstresses were workers. Teaching required some education as well. Both dressmaking and teaching were considered respectable ways for a young woman to earn money and allowed them a certain level of independence. In 1901, 13 per cent of single dressmaker entrepreneurs headed their own households, while worker dressmakers often depended on others, with only three per cent recorded as heads of households. A mid-nineteenth-century *Guide to Trade* mentioned the opportunity for a dressmaker to have a home of her

⁴¹ Charles Booth, *Life and Labour of the People in London* (London: Macmillan, 17 volumes 1902–3), second series, III, p. 48.

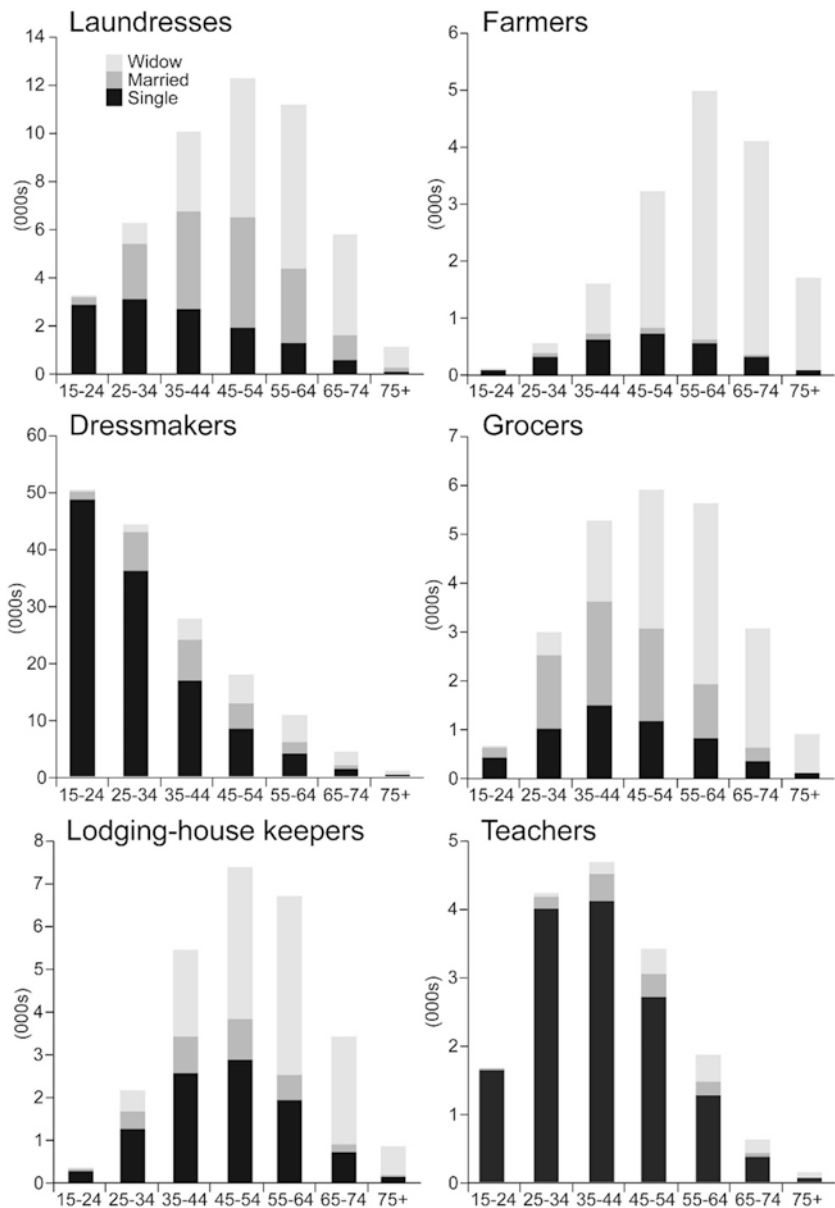


Fig. 12.5 Age and marital status for six key female sectors, 1901. (Source: BBCE; based on weighted data)

own as one of the more compelling reasons to choose a dressmaking apprenticeship over other occupational options.⁴²

Laundry work, on the other hand, was considered a lower-status occupation and often seen as one of the sweating trades.⁴³ In common with the textile trades, it had low start-up costs, requiring few additional skills and equipment beyond what was already required for the household, and laundry work was available all year around. The advantage of taking on laundry work as a self-employed business owner was that it offered a degree of flexibility. Charles Booth stated that many laundry proprietors were said to complain about the irregular hours worked by their employees, who worked around their home duties.⁴⁴ Setting up one's own laundry business therefore allowed a woman to fit the work into her domestic routine. Many of these were run as family businesses: in 1901, over 40 per cent of the married laundress employers had laundry workers living with them in their household and over half of these were daughters.⁴⁵ Grocers also relied heavily on family labour: of the 1565 female grocer employers in 1901, over half employed at least one person from their own household, in most cases their children. Widows were the most likely to do so, which probably reflected their need to replace the lost labour of their late spouse in the family partnership.

The relative lack of young farmers and lodging housekeeper entrepreneurs is probably because both occupations required more substantial capital input in the form of a house or land.⁴⁶ Farming in particular was an interesting case: unlike the other occupations in Fig. 12.5, where the vast majority of entrepreneurs were self-employed, over 50 per cent of all female farm entrepreneurs were employing other people. These employers were even more likely to be widowed than self-employed farmers, and

⁴² Anon. *The Guide to Trade, The Dress-maker, and the Milliner* (London: Charles Knight and Co., 1843), pp. 5–6.

⁴³ Patricia E. Malcolmson, *English Laundresses: A Social History, 1850–1930* (Chicago: Chicago University Press: 1986), p. 5.

⁴⁴ Booth, *Life and Labour*, second series, IV, p. 266.

⁴⁵ A further 20 per cent were other younger female relatives, and another 20 per cent were live-in servants and boarders, the remainder was made up by older female relatives and the very occasional male householder. Competition from steam laundries became significant only from the early 1900s.

⁴⁶ Although the house used need not have been owned by the lodging housekeeper themselves, many were rented given that the majority of people rented accommodation; see Martin Daunton, *House and Home in the Victorian City: Working-Class Housing, 1850–1914* (London: Edward Arnold, 1983), p. 198.

often at a young age: almost 40 per cent of female employer farmers were widows by the age of 35. While farming consistently appeared in the top ten of female entrepreneurial occupations, and was the top occupation for female employers, farming as a whole, as shown in Table 12.2, was a very male-dominated occupation. Male entrepreneurial farmers were most likely to be married. In contrast to groceries, farms seem to have been mainly enumerated with the husband as main business owner, as evident from the small number of married farmer women. However, it seems very probable that they had been involved in the farm business throughout most of their marriage and continued to run the business after as widows. Other male-dominated occupations, such as blacksmiths, show a similar distribution of female entrepreneurs: comparatively older and often widowed. It should be emphasised that the fact that these women took over their late husband's businesses does not mean they were any less entrepreneurial in spirit than the self-made entrepreneurs such as dressmakers. As Fig. 12.5 shows, in many cases their business-owning widowhood started quite early in life, and they might have ran a particular business for a longer period than did their late husband.⁴⁷ In addition, since widows were better enumerated in the census than married women, their contribution to the business during married life, which had been hidden, was only revealed at this stage.

CONCLUSION

Over the past decade, historians have started to challenge the idea that women generally disappeared from the world of business somewhere between the late eighteenth and mid-nineteenth century, before re-emerging well into the twentieth century.⁴⁸ While the nineteenth century had long been considered a time when the division of public and private spheres solidified, with women withdrawing from business to become homemakers, the new BBCE data show that women ran businesses in greater numbers than hitherto estimated. A decline took place, but this did not occur until the early twentieth century. Rather than because of social conventions or homemaker ideology, this decline was due to a general trend towards business consolidation, which meant that the self-employed business population contracted, affecting men as well.

⁴⁷ Aston, *Female Entrepreneurship*, p. 111.

⁴⁸ Craig, *Women and Business*, p. 1.

The census data show that there was no typical female entrepreneur. Female entrepreneurship, just like male entrepreneurship, was a varied experience. Enterprises ranged from self-employed sole ownership businesses, to family partnerships, to large employers of men, women and children. Entrepreneurs included women from different classes, across a range of ages and, while many were single or widowed, marriage actually provided an incentive to entrepreneurship for those who remained in the economically active population. While there were plenty of women who owned businesses in sectors that are often thought of as ‘typically masculine’, the majority concentrated in feminised occupations such as dress-making, laundry work and lodging housekeeping, as well as in emerging roles as school proprietresses. Women’s choices about the kinds of businesses they ran were constrained by a series of factors. Some of these constraints can be observed in the census data—age, marital status, sector, the choice between employing others and working on one’s own account—but others are invisible, in no small part due to the nature of the census as a source. For many, setting up a business would have been a choice thrust upon them by necessity and the increasingly gendered nature of the waged labour market, while also offering opportunities to those who had entrepreneurial capacity. Catherine Leyland exemplified some of these opportunities and restrictions.

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