Solidarity is based on the creation of realms of equality that alter former exclusively rational and calculus-based considerations of costs and benefits in favour of more community and norm-oriented behavioural patterns (Bartolini 2005). In theoretical terms, individual calculations transcend group-related parameters that trigger cooperation, trust and solidarity of and between the members of the group. As shown in Chapter 4, nineteenth-century benefit societies provide an example of how boundaries of solidarity were constructed and reinforced by institutional means and interaction, but also in symbolic and discursive terms, and how these boundaries influenced the redistribution of resources. At the same time, it became clear that individual calculus does not have to be abandoned completely, as it should not be forgotten that the primary motive to join such a society remained one of self-interest: All members of mutual aid societies first and foremost strived for social protection, which they were unable to accomplish alone.

But as we have already seen, the willingness to redistribute was not the only, nor the most important motive to negate or approve the national schemes. Many other factors blur the scene of mutual benefit societies, especially when taken together as collective actors. In Germany general, labour-movement related conflicts with Bismarckian Bonapartism interfered with basic social solidarity concerns, whilst in Great Britain highly professionalised friendly societies were much more concerned with other factors. As collective actors, the societies tried to come to terms with these problems. It is therefore the task of this chapter to analyse the arguments and motives put forward by single societies or their members from a solidaristic perspective in order to find out whether this dimension played a role.
This analysis is based on the assumption that a transfer of competencies between different levels and the expansion of membership spaces linked to it alters the behaviour as well as the interests of the affected actors. This change is likely to provoke opposition on the part of the affected actors. First, central authorities gain the responsibility previously performed by actors at another level, who therefore tend to condemn the transfer. Based on Banting's term, this was described as competitive policy-making. Second, as social-policy issues are closely linked to aspects of belonging, this process of territorial or functional expansion modifies the orientations of those involved as it changes the parameters according to which they align their actions. This may lead to a disintegration of the collective actors presented in the previous chapter. Therefore, it is conducive to consider single societies, and, where feasible, single members as well, in order to comprehend the arguments that triggered restructuring effects, in the course of which boundaries that were previously settled are removed or manifested.

The question of expansion is different to the question of whether one approves of the proposed scheme or not. In general, most workers were in favour of a comprehensive health insurance, but, given the flaws and political embeddedness of the two schemes, there were enough reasons to oppose both. Whereas many workers rejected the British Bill because of inadequate provisions, others refused to accept the state scheme simply because it was a state scheme. In Germany, most argued against public health insurance as it was interpreted as another instrument to harm the labour movement, but, like in Britain, there were also people among the German working population who endorsed the act’s principle ideas. A totally different issue was being prepared to expand the membership of the group one belonged to. This question alludes to matters of identity and deeply entrenched perceptions of the other. As the reasons to reject state welfare were manifold (collective) actors arguing against public health insurance did not necessarily argue against widening their scope of membership. Therefore, the solidarity dimension, as the dimension predominantly of interest here, will be approached separately now. The following sections present the arguments analysed concerning the availability of solidarity ties within and beyond the existing membership groups. Missing solidarity is conceptualised as a barrier to opening the boundaries of one’s organisation. Hence, when benefit societies or members thereof opposed an expansion of their membership group, one can speak of missing solidarity towards strangers. In contrast, a wider solidarity is said to exist in cases where mutual aid societies or their members were inclined to redistribute beyond the boundaries at