VIEWING PEOPLE AS PROPERTY: SLAVE LIFE INSURANCE AND INDUSTRIALIZATION 1830-1861

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Although slavery is one of the most popular topics in United States history, little research has been done on life insurance policies on slaves. This study focuses on a different aspect of slavery than the common image most people have of the plantation slave. Slave owners would hire our slaves to do work that needed to be done in the community when work was slow on the plantations. The typical forms of these jobs were industrial labor like mining and factory work. They would buy a life insurance policy on these slaves in case they died doing the job.

My project centers on a large collection of policies insuring the lives of slaves in the state of Kentucky from 1830’s to the Civil War. Even though Kentucky had a bigger white population proportion to slaves than the Southern states, conflict still rose within the societal class structure. Henry Clay, who was from Kentucky, states that the laws defined them as property and therefore made them “instruments of labor, bound to obey the mandate of others.” ¹ In Kentucky, only the South border could grow cotton due to the climate and soil, so the masters needed to find other work for the slaves in the North after they cleared the land for settlement.² So they turned to hiring the slaves out in the industrial field and taking life insurance policies to cover the risk. By analyzing these policies, I hope to answer the following questions: what future did Kentucky slave-owners see for slave labor in the state, would slavery have ended on its own as agriculture need for labor was declining in the state, what do these policies say about the profit of slavery outside of the agricultural context? Answering these questions will help contextualize the support pro-slavery legislation gained in antebellum Kentucky and explain the conflict in the state over the question of seceding or staying with the Union. Although Kentucky did not have a strong agricultural benefit from slavery as the deep south did, I find that in Kentucky, there was significant pro-slavery support because they profited from hiring the slaves out. This project will also help to answer whether this profit could have survived the industrial revolution period in the United States had slavery not been abolished.