BYGONE CHARITY - MYTHS AND REALITIES
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BYGONE CHARITY - Myths and Realities

A recent report by the Charities Aid Foundation makes depressing reading for "trickle-down" theorists. Most Britons are found to give nothing or, at best, less than £1 a month to charity. The UK median monthly donation is a mere £2 - only a fraction of one per cent of average national earnings.\(^1\) This present-day meanness seems to contrast badly with commonly held ideas about the open-hearted generosity of our forefathers who are said to have busied themselves enormously with charitable good works. So much so that charity is seen as a distinctive value of a bygone age when beneficence featured commendably in the life-style of the burgeoning middle-classes.

The historiography of charity tends to support the received notion that "Victorians were generous and unstinting in their work for charity".\(^2\) Owen has described how in the harvest of Victorian prosperity there was unprecedented growth of charitable funds with the middle classes engaging in philanthropy "on a generous scale".\(^3\) Historians agree with the idea that "no country on earth can lay claim to a greater philanthropic tradition than Great Britain" and that charitable ubiquity ensured the contribution of "enormous sums ... representing a massive redistribution of wealth".\(^4\) Apart from "large endowments", charity schools, visiting Societies, discharged Prisoner's Aid Societies, help for wayward girls, and support for the sick and needy were all "agencies typical, in a greater or lesser degree, of the English county town at the turn of the century".\(^5\)


\(^5\) David Owen, *op.cit.*, p.446.
As regards the specific objective to be addressed in this paper as to how charity compared with the statutory Poor Law in relieving those suffering poverty, both Prochaska and Best seem quite certain that help from formal charities far exceeded government expenditure on poor relief.⁶ Owen agreed that "throughout the nineteenth century and into the twentieth, the main responsibility for social welfare lay with voluntary agencies" and the "function of the State was largely supplementary".⁷ McCord was "very clear that unofficial far outweighed official exertions" and Walwin felt sure that "millions of pounds in charity" were "always more each year than the sums provided by the poor law authorities".⁸ Perhaps Gash has taken these impressions furthest by not only ridiculing historians who focus on the "old stereotypes of dark satanic mills" and what he alleged was their obsession with poverty, anguish and squalor but also by claiming that "a great net-work of charities existed which in the middle of the century expended perhaps as much as ten times the official poor-rate in relief of poverty?".⁹ Based on the foregoing historiographical assumptions, the hypothesis addressed in this paper is "that the charitable relief of poverty in the late nineteenth and early twentieth century far outweighed that provided by statutory agencies".

Some commentators have been prepared to mar the generally accepted idyllic eleemosynary picture of the past by questioning the motivating factors behind Victorian charity. They have pointed to the associated middle-class complacency, the personal vanity, the attainment of upward social mobility, the proffering of testimonials to leading supporters, and the "luxury ... of the unctuous self-

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⁷ D.Owen, op.cit., p.211.


satisfaction".10 Others like the COS have persistently deplored the apparent frivolity of donors who refused to act rationally and who allowed their charity to be sinfully frittered away.11 It is not the purpose of this paper to challenge the motives of bygone charitable providers but instead to address the more fundamental problem of quantitatively assessing the actual scale of voluntary support and, where possible, comparing its magnitude and effectiveness with Poor Law provision.

It is surprising that despite the widely accepted historiographical assumption about the extraordinarily generous financial transfers of bygone charity, which if correct must have had significant influence on the national economy, that so little attention has been paid to charity in economic theory. This is presumably not because those historians who have propounded impressions of sizeable voluntary transfers question that their economic impact on domestic expenditure would have been great. Rather, it is likely to be because they shy away from attempting to assemble quantitative charitable data in the shared belief that it is quite "impossible to measure the overall sums contributed to philanthropy in a single year" because its enormity made it "utterly incalculable".12

There are indeed fundamental obstacles in the way of accurate assessment because by its very nature voluntary assistance is more nebulous than is an enforced tax or rate. Charity, which may be provided at the whim of an individual for the good of another is a limited commitment often with little attendance of permanence or security for the recipient. These factors militate against precision but it must be preferable to air what quantitative data are to hand on the disbursement of charity rather than depending


lamely on verbal indications ricocheting interminably across historiographical copy or on the regurgitation of a very limited number of estimates. Much of the data contained in this paper are less well-known but generally they have the stamp of being compiled by conscientious investigators.

Historiographical attempts to assess the number of volunteers personally involved in charitable works are also nebulous. Grandiose numbers apparently plucked out of the air seem to imply that personal middle class involvement in charity verged on being a generality. Victorian "ladies" feature prominently in guesstimates such as Prochaska's claim that "roughly 500,000 women worked continuously and semi-professionally as volunteers in philanthropic institutions".\(^{13}\) Although such rounded figures are widely accepted there must be genuine doubt as to whether the majority of better-off people actually did participate in person. Lord Shaftesbury, who himself patronized a whole miscellany of Victorian charities evidently complained that the charitable were few and "those few are over-tasked" so that in any fifteen societies one would find the names of the same persons "in ten of them".\(^{14}\) W.E.Gladstone also grumbled that most of the wealthy gave to the poor "far too infrequently".\(^{15}\)

More specific doubts about the proportion of better off Victorians actually involved in the pursuance of good works are raised by contemporary calculations assessing how many rate-payers supported Liverpool charities. According to the Rev A. Hume in 1853, of the 65,442 citizens paying Liverpool poor-rates only 3,448 or a little over 5 per cent subscribed to any charity and one half the total revenue came from a mere

\(^{13}\) F.Prochaska, \textit{op.cit.}, p.385.


\(^{15}\) W.L.Burn, \textit{The Age of Equipoise}, (1964), p.117.
689 people or a little over 1 per cent of poor-rate payers.\textsuperscript{16} Thirty years later, William Grisewood confirmed the narrow base of Mersey-side charity. He calculated that out of the 20,000 Liverpudlians occupying premises with an annual rateable value of not less than £20, and therefore seemingly well able to contribute, only one third supported any local charity. Of these, a mere 1,200 contributed more than half the total subscriptions.\textsuperscript{17} This revelation is all the more interesting because of Simey’s well-respected review of Mersey-side charities which gave the impression that "the selfless devotion of Victorian philanthropists to the forbidding task of building a new society in the nineteenth century was nowhere more notably demonstrated than in Liverpool".\textsuperscript{18}

Notwithstanding these implications that there were fewer contributors and workers than is commonly believed, it does remain correct that as Victoria’s reign proceeded so did charities increase in diversity and number.\textsuperscript{19} Indeed, it is this recognised numerical widening of eleemosynary objectives that has contributed to the simplistic assumption that collectively charities must necessarily have had great economic weight. The question of whether, or not, this assumption is justified will be addressed after first digressing briefly to explain the scope of charity in the decades straddling the turn of the century.

Charities can conveniently be classified in three ways; (1) according to their origin and source of income, (2) according to their status and (3) in practical administration


\textsuperscript{17} \textit{Charity Organisation Reporter}, 21 June 1883, p.207.

\textsuperscript{18} Margaret Simey, \textit{op. cit.}, (1951), p.1.

\textsuperscript{19} D. Owen, \textit{op. cit}, p.469. Also, see Brian Harrison, "Philanthropy and the Victorians", \textit{Victorian Studies}, (June 1966), p.353, concerning the Victorians justifiably congratulating themselves "on the scale of their charities".
according to their objective. As regards their source of income, charities can be broadly described as either "endowed" or "voluntary" with the latter including both subscription and benevolent Societies. Endowed charities were usually the more permanent as well as being collectively the most substantial. Many endowments were established when a deceased person charged his (her) executors with the responsibility of using a gift for some predetermined charitable purpose. Voluntary charities may also benefit from a legacy but their funds tend to come more from contemporary subscriptions and donations.

The status of charities varied enormously dependent on (a) the character of their establishment, (b) the standing of their trustees, (c) whether registered under the Friendly Societies Acts, the Companies Acts or were unregistered and (d) whether they had managers responsible only to contributors.

As regards the practical aspect of their objective, it was usual for each charity, whether endowed or voluntary, to focus upon one or very few aspects of need. Practical co-operation between charities was rare but their various efforts can be summarized under six divisions: medical, educational, religious, character reformation, social well-being, and relief of financial distress. Only the last of these objective categories, namely the relief of financial distress, bears direct comparison with Poor Law relief and therefore comes under closest scrutiny here.

Let us now turn to the task of attempting to assemble quantitative data on charity to test the hypothesis that charity far outweighed the Poor Law in relieving poverty in late Victorian and early twentieth century Britain. Surveys mainly compiled by contemporaries of local charities for urban centres including Bristol, Richmond, Aberdeen, Norwich, York, Coventry and Cambridge form the substance of this paper. Together the surveys span more than half a century from the early eighteen seventies although each estimate is specifically concerned with a limited number of years within this period. They are now considered broadly in the chronological sequence in which
they were prepared.

**Bristol**

Victorian Bristol was described by contemporaries as a city "richly provided with endowed and subscription charities". So much so that the Bristol and Clifton Charity Organisation Society viewed with apprehension "the hopeless task of organising the vast and complicated charity of Bristol from one centre". Two nineteenth century surveys of Bristol charities are summarized here. When combined they provide reasonably comprehensive quantitative data. The first survey covered Bristol's endowed charities and was published by the Charity Commissioners in 1873 as part of a series instigated by the Charity Commissioners Fourteenth Report (1867). This survey was augmented during 1884 by other voluntary relief data in a report prepared for the Bishop of Gloucester and Bristol. The two investigations into Bristol charity are summarized together with local Poor Law data in Table 1.

It should be noted that the charity data in Table 1 refers to gross values. The Charity Commissioners themselves brought attention to the fact that each endowed item shown in their Report was therefore "liable to be reduced by deductions on account of outgoings and expenses of Management" and that the amounts quoted showed "the mode in which the Income would be applicable if received in full". Much the same situation applied with the voluntary and subscription charities.

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20 *Charity Organisation Review*, November 1890, p.421.


23 *Accounts and Papers*, PP.(1867-8), LII - Part 1, p.iv.
### Table 1: Relief of the Poor in Bristol

#### 1. Endowed Charities: Objects and Purposes Applicable

<table>
<thead>
<tr>
<th>Schooling and Training</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education</strong></td>
<td>£19,987</td>
</tr>
<tr>
<td><strong>Apprenticing and Advancement</strong></td>
<td>804</td>
</tr>
<tr>
<td><strong>Ecclesiastical</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Endowments of Clergy, Lecturers, and Sermons</strong></td>
<td>703</td>
</tr>
<tr>
<td><strong>Church Purposes</strong></td>
<td>4,728</td>
</tr>
<tr>
<td><strong>Maintenance of Dissenting Places of Worship and their Ministers</strong></td>
<td>984</td>
</tr>
<tr>
<td><strong>Education of Dissenters</strong></td>
<td>308</td>
</tr>
<tr>
<td><strong>Public Uses</strong></td>
<td>143</td>
</tr>
</tbody>
</table>

**Financial Relief of the Poor**

| **Almshouses, Inmates, and Pensioners** | 12,177      |
| **Distribution of Articles in Kind**   | 1,164       |
| **Distribution of Money**              | 2,173       |
| **General Uses of the Poor**           | 4,998       |
| **Balance not allocated**              | 189         |

**Total gross income from endowments**

£48,358

**Of which gross income for relief of poor**

£20,701

#### 2. Voluntary, Subscription, and Similar Charities

Included are subscriptions and donations to: hospitals, infirmaries, dispensaries, female rescue societies, children's homes, nurseries, religious missions, temperance institutions as well as those overtly influenced by "rivalry of the political spirit" and where "the same spirit" influenced its distribution.

**Total gross value in year 1884**

£41,000

**Of which gross value of those financially relieving the poor**

£12,100

#### 3. Poor Law

Amount expended at the three Bristol unions for relief of the poor in 12 months to Lady Day 1884, including: in-maintenance, out-relief, lunatics in asylums, staff salaries, rations, and superannuations, etc.

| **Bedminster** | £27,150 |
| **Bristol Corporation of the Poor** | 31,577 |
| **Barton Regis** | 41,635 |
| **Total**       | £100,362 |

**Of which out-relief net of administrative costs**

£41,072
Table 1 shows that most endowments were not directed towards providing assistance to those in poverty in the sense of them being a direct alternative or supplement for outdoor relief. For example, the major item of £19,987 covering educational endowments included provision for the Bristol Grammar School, the Colston School, the City School and others. Further hefty endowments related to ecclesiastical objectives including clerical stipends and the structural maintenance of places of worship. The remaining endowments described in the survey as providing "financial relief to the poor" totalled £20,701. When the report on voluntary, subscription and similar Bristol charities was published eleven years later, the authors noted that although in the interim the value of Bristol endowed charities were in the main "not very materially" altered, those headed 'General Uses of the Poor' had been "very much reduced" from "£5,000 a year" in 1873 to an amount not exceeding £300. This reduced the endowed funds available for relieving poverty in 1884 to less than £16,000. Furthermore, out of this total by far the largest tranche was the £12,177 allocated to almshouses and pensioners. Endowments of this nature were not always directed towards assisting those in poverty but were quite often exclusively intended for members or relatives of specific professions, trades, societies and organisations. "Charity within the privileged classes represented one of the fastest growing forms" with the aged and incapacitated "ladies" making a particularly powerful call on public sympathy.

Turning now to the quantification of Bristol’s voluntary, subscription and similar charities valued during 1884 at £41,000 as shown in Table 1. The bulk of this total went on supplying and maintaining facilities for the sick and afflicted and can reasonably be viewed as being the voluntary sector’s equivalent to the support supplied by the state and local Parish Law authorities through infirmaries, asylums, orphanages

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26 Report of Committee to Inquire ..., op.cit., p.178.
and reformatories. That part of the expenditure within the orbit of voluntary, subscription and similar charities which did focus mainly on the day to day financial and material needs of the poor grossed around £12,100 annually from which administrative expenses had to be deducted.\textsuperscript{27} The practical objectives of this group of charities included religious and secular visiting for relief agencies aimed, amongst others, at children, "fallen women", consumers of alcohol, and the "hungry and unclothed".

Three Poor Law unions served the city. They were the Bristol Corporation of the Poor, Barton Regis and Bedminster. Together their expenditure on inmates and outdoor paupers grossed £100,362 out of which the net amount distributed in out-relief was £41,072.\textsuperscript{28} Comparison between this net figure and the gross amounts spent by the various charities indicate that even in the charitably gifted city of Bristol there is no justification for believing that Victorian charity outweighed the Poor Law in relieving poverty.

A similar picture emerges for the smaller affluent community of Richmond upon Thames. Calculation of the support offered by nineteenth century poor relief and local charities led Fowler to conclude that "the main burden fell on the poor law union" and that the "private sector was much smaller". As elsewhere, in practice the two sources of assistance rarely became interrelated at Richmond. During 1871 three quarters of applicants for Poor Law relief outside the workhouse received no assistance whatsoever from either the guardians, savings clubs, or charity. Fowler found it

\textsuperscript{27} This gross figure of £12,100 includes charities catering for: (a) hungry and unclothed poor, £2,410, (b) children of the poor, £242, (c) religious efforts among the poor, £5,622, (d) social and temperance work, £455, and (e) Colston commemoration societies, £3,371. \textit{The Report of Committee to Inquire \ldots}, op.cit., pp.210-32.

\textsuperscript{28} Barton Regis and Bedminster unions also served a number of rural parishes in the vicinity of Bristol, as did some of the tabulated voluntary agencies. \textit{Arrowsmith's Dictionary of Bristol}, (Bristol 1916), p.325.
"difficult not to get the impression of a self-satisfied middle class controlling Richmond, confident in the knowledge that Britain was the greatest and most perfect civilization the world had yet seen".29.

Aberdeen

Before comparing the assistance provided by local charities with public relief from the Aberdeen Parochial Boards, it is useful to retrace essential background concerning the Poor Law in Scotland. In marked contrast with the English system of assessed poor-rates, most Scottish parishes during the early decades of the nineteenth century relieved paupers from funds collected "voluntarily", usually under the direction of parish elders. Checkland claims that the inadequacy of Scottish charity in quantitative terms "was so great as to be gross" while Cage describes a general picture of "abject poverty".30 The 1844 Royal Commission on the Poor Law in Scotland found that with traditional voluntary funding of poor relief there was "undoubtedly abundant evidence to prove that the allowances are often inadequate, both in town and country parishes; and that the amount of relief given is frequently altogether insufficient to provide even the commonest necessaries of life".31

The Commissioners were sufficiently concerned about this deplorable situation as to consider the total scrapping of the faulted voluntary system. Eventually they withheld this drastic step but did recognise the need for swift remedial action. This showed itself in the Poor Law (Scotland) Amendment Act (1845) which obliged parishes to rapidly improve their procedures for relieving the poor. Legal authority to enforce

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31 Report from Her Majesty's Commissioners for Inquiry into the Administration and Practical Operation of the Poor Law in Scotland, PP (1844), XX, p.xv.
necessary change was placed with a new powerful central Board of Supervisors and Inquiry with its compulsory monitoring system taking immediate effect for formal assessments of local relief provision. The Board directed each parish or combination of parishes to appoint a salaried officer for the maintenance of accurate relief records and for the regular visiting of the poor in their homes. The parochial establishments which now replaced the old kirk sessions had to report every six months to the Edinburgh Supervisory Board with comprehensive details of their pauper support. Where there was insufficient progress the new parochial appointees were empowered to raise funds by enforced poor-rates and thereafter in future years to sustain all necessary relief by mandatory levies.

The result of these statutory changes was that whereas prior to 1844 the number of compulsorily assessed "Parishes and Combinations" in Scotland was 230 with those funded voluntarily numbering 648, the situation had changed so dramatically by 1885 that only 58 parishes and combinations were still supporting their poor traditionally whereas 828 had been forced to raise necessary funds by compulsory legal assessments.  

The Aberdeen Association for Improving the Condition of the Poor (AAICP), which was federated to the London Charity Organisation Society (COS), published a number of informative annual statements in the 1880s detailing their own endeavours together with those of other Aberdeen charities in the forlorn hope of initiating a local demand that all charitable effort should be coordinated under the AAICP umbrella. On the next page, Table 2 summarizes this information and also includes details of the statutory expenditure on local pauper relief by the Aberdeen Parochial Boards. It shows that

32 Fortieth Annual Report of the Board of Supervision for the Relief of the Poor (Scotland), PP (1884-5), XXXIV, pp.iv-v.

on average, 12,372 individuals were assisted by local charities in each of the years 1885, 1887 and 1889. The data suggests that the typical beneficiary received about nine shillings during a twelve month period. In contrast, the number relieved by the Parochial Boards was smaller but the average net expenditure in relief per recipient was £13.2s. It will be noted that the total net annual expenditure on Aberdeen paupers was in excess of three times that provided by charities in poor relief.

Some years later a survey of rural parishes in Aberdeenshire by the Poor Law Commissioners (1905-9) found much the same story. The sums given by charity to individuals were discovered to be so small in the Aberdeen countryside that because

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**TABLE 2: ABERDEEN: VOLUNTARY ASSISTANCE AND PARISH POOR RELIEF**

<table>
<thead>
<tr>
<th></th>
<th>No. of persons or cases relieved</th>
<th>Amount of relief</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>a) Association for the Poor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1885</td>
<td>1,618</td>
<td>£938. 6. 7</td>
</tr>
<tr>
<td>1887</td>
<td>1,655</td>
<td>1,760.16. 6</td>
</tr>
<tr>
<td>1889</td>
<td>928</td>
<td>1,059. 7. 2</td>
</tr>
<tr>
<td><strong>Annual average 1885,7, and 9</strong></td>
<td>1,400</td>
<td>1,252. 9. 9</td>
</tr>
<tr>
<td><strong>b) Other Charitable Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1885</td>
<td>7,293</td>
<td>£4,190. 1. 2</td>
</tr>
<tr>
<td>1887</td>
<td>14,529</td>
<td>4,319. 6. 9</td>
</tr>
<tr>
<td>1889</td>
<td>11,095</td>
<td>4,403. 7. 8</td>
</tr>
<tr>
<td><strong>Annual average 1885,7, and 9</strong></td>
<td>10,972</td>
<td>£4,304. 2. 0</td>
</tr>
<tr>
<td><strong>Therefore, average annual numbers relieved and disbursement amounts of Aberdeen Voluntary Sector = a + b</strong></td>
<td>12,372</td>
<td>£5,556.11. 9</td>
</tr>
<tr>
<td><strong>c) Parochial Boards</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1885</td>
<td>1,444</td>
<td>£20,110. 4. 6</td>
</tr>
<tr>
<td>1887</td>
<td>1,527</td>
<td>19,841. 7. 1</td>
</tr>
<tr>
<td>1889</td>
<td>1,534</td>
<td>19,067. 9. 2</td>
</tr>
<tr>
<td><strong>Annual average number of paupers in 1885,7, and 9</strong></td>
<td>1,502</td>
<td></td>
</tr>
<tr>
<td><strong>Average net expenditure for relief</strong></td>
<td></td>
<td>£19,672.19. 3</td>
</tr>
</tbody>
</table>
it was the local custom for voluntary aid not to be meted out to paupers, existing recipients of charity were often obliged to "surrender their allowances in order to secure the more adequate relief to be obtained from the Parish Council".  

**Reports on local Charities emanating from the Royal Commission on the Poor Laws (1905-9)**

A.C.Kay and H.V.Toynbee were appointed by the Royal Commission on the Poor Laws to examine "the extent and the actual and potential" utility of endowed and voluntary charities "in certain special areas where they abound" and to enquire into the administrative relations between charity and guardians. Underlying the enquiry, which was said to have never been attempted systematically before, was the need to determine whether or not statutory relief could be replaced satisfactorily by voluntary action. Had these investigations suggested that in charitably rich localities voluntarism was a viable means of supplying poor relief unaided, they would have provided a useful precursor for those among the Commissioners who had long argued that the character of the poor would be improved by elimination of their dependence on the certainty associated with statutory benefits. Commission members such as Charles Loch, Octavia Hill and Helen Bosanquet had each heroically, if unsuccessfully, devoted much of their lives in their attempts to rationalise poor relief through the activities of the Charity Organisation Society. With their appointment to the Royal Commission they had been provided by the establishment with another opportunity to publicize their radical methodology. The large towns investigated by Kay and Toynbee included Norwich, York and Coventry; moderate size towns included Kendal and Beverley; small towns Lichfield, Ludlow and Bourne. Various rural districts were also

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TABLE 3: RELIEF IN NORWICH, YORK, AND COVENTRY

Summary of Charities "applicable for relief of the poor", outdoor relief, and population. 36

<table>
<thead>
<tr>
<th>Outgoings in £:</th>
<th>Norwich</th>
<th>York</th>
<th>Coventry</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Endowed Charities, general &amp; parish</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Almshouse people</td>
<td>10,158</td>
<td>2,554</td>
<td>1,025</td>
</tr>
<tr>
<td>Outpensioners</td>
<td>482</td>
<td>1,165</td>
<td>9,470</td>
</tr>
<tr>
<td>Apprenticing</td>
<td>448</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Medical relief etc</td>
<td>54</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Distribution to the poor:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money</td>
<td>252</td>
<td>1,227</td>
<td>245</td>
</tr>
<tr>
<td>In kind</td>
<td>1,221</td>
<td>468</td>
<td>649</td>
</tr>
<tr>
<td>General benefit of the poor</td>
<td>2,822</td>
<td>3,354</td>
<td>2,948</td>
</tr>
<tr>
<td><strong>Voluntary Charities,</strong> year end December 1906</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary assistance:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shelter</td>
<td>1,377</td>
<td>174</td>
<td>330</td>
</tr>
<tr>
<td>Money</td>
<td>3,326</td>
<td>1,249</td>
<td>1,618</td>
</tr>
<tr>
<td>In kind</td>
<td>770</td>
<td>653</td>
<td>102</td>
</tr>
<tr>
<td>Blind</td>
<td>2,949</td>
<td>6,877</td>
<td>-</td>
</tr>
<tr>
<td>Homes and orphanages</td>
<td>825</td>
<td>2,301</td>
<td>398</td>
</tr>
<tr>
<td>Nursing</td>
<td>1,155</td>
<td>576</td>
<td>838</td>
</tr>
<tr>
<td>Missions and Prisoners' aid</td>
<td>587</td>
<td>-</td>
<td>142</td>
</tr>
<tr>
<td>Reformatory help</td>
<td>-</td>
<td>843</td>
<td>-</td>
</tr>
<tr>
<td>Industrial school</td>
<td>153</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>General purposes</td>
<td>189</td>
<td>173</td>
<td>23</td>
</tr>
<tr>
<td><strong>Outdoor Relief,</strong> year end Lady Day 1906</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population (1901)</td>
<td>111,733</td>
<td></td>
<td>69,978</td>
</tr>
<tr>
<td>(1891)</td>
<td></td>
<td></td>
<td>77,914</td>
</tr>
</tbody>
</table>

Table 3 summarises data for the three larger centres and provides a first impression that the voluntary sector in these localities may possibly have been expected to take over Poor Law obligations for those needing relief. In practice, other factors determined that even in these exceptionally gifted centres the investigators did not feel able to recommend a voluntarist substitution. Entrenched and distorted distribution patterns were found to be endemic and were invariably defended rigorously by charity trustees whether by legislation, habit or procedure. Kay and Toynbee found a widespread tendency for trustees to regard their power to select beneficiaries as a piece of private patronage over which they alone had authority. They reported to the Commission that "whatever form of general organisation may be proposed, the charities themselves are established to fulfil certain definite purposes and an adaptation of them to other even slightly varied purposes is very difficult".37

Eleemosynary inconsistencies were rife in each locality investigated. In Norwich, certain parishes containing in total only 26.4 per cent of the population benefitted from 85 per cent of the endowed charity, 48.2 per cent of the church charity, and 37.9 per cent of Poor Law out-relief expenditure.38 On the other hand, the Rev. J.A. Lloyd, Vicar of St Giles, exposed the unfortunate inconsistency of local "elderly people in a state of chronic starvation" because a "great many" Norwich parishes had access to very few charities. Lloyd claimed that the wealthier parishes had a "centripetal effect" so that poor people having sufficient mobility undertook a "winter immigration" to them while the frail and the elderly who lacked the physical resources to seek assistance, were left destitute.39 Active people in the wealthier parishes who could have been expected to seek work were allegedly persistently having their independence eroded by the temptation of easy relief. The pinching selectivities adopted by so many


charities exasperated Kay and Toynbee who found it "remarkable" that even where charities were extensive there was little or no mutual understanding between them about their administration or that of the guardians.\textsuperscript{40}

A distinctive feature of voluntary agencies about which Kay and Toynbee expressed surprise was that even in richly gifted localities there was "insignificant sums bestowed by them" to individuals. They exemplified the long-established Norwich District Visiting Society, founded in 1826, which did "not as a rule give more to a family than one shilling in cash, or two six-penny tickets a week, for longer than three weeks". The investigators were also astonished about the large number of charities at various locations who gave their assistance in undisguised supplementation of Poor Law relief. They provided the example of the Norwich Society for Relieving the Sick Poor (NSRSP), founded in 1815, which in common with many other charities made no attempt to co-operate with their peers. During 1906 the NSRSP provided grants of one shilling to 1,934 families, often as a means of augmenting Poor Law relief. The following was a typical NSRSP case:

No.192. Couple, aged eighty-nine and eighty-seven respectively. Man formerly a weaver and woman a card cutter. Both said to have had no work for twenty years, and to have lived on savings till six years ago, when they were given outdoor relief, which now amounts to 6s.6d. a week. Rent of cottage Is.8d. a week. Home reported to be very poor and dirty. Character said to be good. One shilling a week for two months given by the society to the wife.\textsuperscript{41}

Norwich almspeople seem generally to have fared rather better than did those who were relieved principally by the visiting and relief charities. A "fairly typical" case

\textsuperscript{40} A.C.Kay and H.V. Toynbee, \textit{op.cit.}, p.109.

\textsuperscript{41} A.C.Kay and H.V. Toynbee, \textit{op.cit.}, p.96.
provided by the investigators indicates the kind of assistance provided:

"No. 133. Husband 79, formerly publican; wife 78; only son died 3 years ago leaving widow and seven children, now receiving parish relief. Home very dirty. Husband kept an Inn for 31 years, said to have done very well and ought to have saved money; also had some house property, which was muddled away. Never had banking account. Said to have been 'too fond of his own wares’. Weekly income 7s.6d. from the charity."42

Similar confused conditions to Norwich existed at York and in the Commissioners’ opinion "no doubt in other largely endowed towns".43 York was said to be "eaten up with charities" but, as at Norwich, the "evil" of their large number was "greatly aggravated" by their concentration in small areas of the city.44 Inner parishes containing only 32 per cent of the York population enjoyed 82 per cent of the endowed charities. With so little co-operation between charities or with the York Poor Law there was frequent overlapping of benefits from almshouses, pensions, dole charities and out-relief in wealthier parishes while in most of York’s parishes there was scarcely any charity. One of the York’s most prestigious charities was the Benevolent Society (YBS) founded in 1793. It provided assistance through visitors with relief entirely in the form of 6d. bread tickets and 9d. coal tickets. As a rule, relief was one ticket of each kind and in special cases double the quantity but no applicant was helped more frequently than monthly. 2,700 cases were assisted by the YBS during the winter months November to March 1906. The acceptance of Poor Law outdoor relief was no bar to receiving YBS benefits as the following example indicates:

42 A.C.Kay and H.V.Toynbee, op.cit., p.10.


44 Charity Organisation Review, August 1909, p.115.
No. 493. Widow, aged 76, used to be a weaver, rents a room - very poor, but fairly clean - at 1s.3d. a week. Has a married son, who pays the rent. Receives 4s.6d. a week out-relief. Was given two 9d. tickets. Four reliable informants said she was given to begging, and it was thought she obtained a good deal of assistance.  

Dole charities, usually for the provision of winter coal, were quite active in York. The following case is typical:

No. 476. Widow, aged 74. Has one son and seven daughters, all married, none of whom help her. Rents a two-roomed cottage - very poor and dirty - at 3s.6d. a week. Earns 2s. a week by needlework, and has 4s.6d. out-relief. Receives annual gift of 22s. Spoken of as hard-working respectable woman.  

Coventry was the only English city visited by Kay and Toynbee where guardians were actively involved with local endowed charities but this contact had "not in any way promoted co-operation between them". Pension funds in Coventry disturbed the investigators because of their flamboyant generosity to the less needy while the trustees were well aware of being surrounded by poor deserving cases who they failed to help. Pensioners often appeared to Kay and Toynbee as people having "no real need for charitable assistance" and they typified their criticism as follows:

No.283. Widow, 79, late husband coach builder in a fair way, four sons and one daughter, all married. Resides with eldest son, 53, formerly coach painter, no children, whose wife conducts small tobacco and sweet

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45 A.C. Kay and H.V. Toynbee, *op. cit.*, p.127  
47 A.C. Kay and H.V. Toynbee, *op. cit.*, p.159.
business. Home well furnished. Son owns house, as well as that adjoining. Recipient said on good authority to be very respectable. Income of family £3.12s. weekly (from shop £3, rent of property 6s., mother's pension 6s).48

Dole charities also featured strongly at Coventry. Again there was ample evidence of minimal investigation with much of the coal going to recipients who, according to the investigators, might have been expected to have been anxious to remain independent. One case brought to the Commission's attention was of a family with a weekly income of £5. Kay and Toynbee were surprised that in such circumstances an annual dole of half a ton of coal should be "given or accepted".49

In the moderate size towns, small towns, and rural districts investigated by the Commission it was much the same story of jumbled and disorganised relations with needless assistance going to the relatively wealthy and with only small units of relief dribbling to the poor. The long-established Kendal Samaritan Society shared with similar organisations elsewhere the rule of rarely giving "more than one shilling at a visit, though occasionally a lump sum is given for a special object". Again, there was general acceptance that many recipients were already benefitting from the Poor Law.50 It was the same at Beverley where "a very large number of the recipients of doles from charities" also received outdoor relief. Indeed, some of the almshouses were so weakly endowed with stipends that the inhabitants had little alternative to depend in part on the Poor Law.51 As an example:

49 A.C.Kay and H.V.Toynbee, op. cit., p.23.
50 A.C.Kay and H.V.Toynbee, op.cit., p.165.
51 A.C.Kay and H.V.Toynbee, op.cit., p.176.
No.359. A couple aged 77 and 69 respectively in almshouse. Man had been a painter and said he had worked 38 years with one firm. Member of the Manchester Unity of Oddfellows. One son and 3 daughters all married. In receipt of 1s.10d. a week stipend as inmates of almshouse and 6s. outdoor relief. Also recipients of 10s. (Elinor's Charity), 5s. (Clarkson's Charities), 2s. (General Charities) and 2 cwt of coal (St.Mary's Charities) annually. Well spoken of by several reliable people.52

Rural areas also provided reports of confusion, overlapping, and unit inadequacy similar to those experienced in more populated areas. Even in localities where there appeared to be an abundance of charity the haphazard disbursement nurtured highly unsatisfactory results. There was a stunning example in Herefordshire where the benefits of the generous Jarvis charity were intended to be exclusively available to the three small agricultural parishes of Staunton-on-Wye (population 520), Bredwardine (population 158) and Letton (population 158) having in aggregate fewer than 200 families of which all that were in possession of the necessary residential and rating qualification had the right of assistance "almost regardless of character". No attempt was made to distinguish between applications with the result that the suspiciously high number of 152 beneficiaries were receiving allowances varying from one shilling to 2s.6d. weekly.53 Because the funds were being divided between so many recipients no case, however deserving, was benefitting by as much as they might reasonably have expected from the Poor Law. What added to the misfortune of villagers in genuine need was that because the local Weobley and Hay guardians were aware of the size of the Jarvis bequest they had assumed that its trustees would accept responsibility for those deserving assistance within their orbit. The guardians had also decided that the poor-rate applied in the three "Jarvis" parishes was to be identical to

52 A.C.Kay and H.V.Toynbee, *op.cit.*, p.177

that in other parishes within their jurisdiction. This meant that the bequest was being interpreted so as to effectively create a rate reduction over the remaining Weobley and Hay parishes. As a consequence, neither the poor nor the rate-payers in the three well-endowed parishes received the full satisfaction intended by their benefactor. The Minority Report pointed out that in these exceptional circumstances where a "reasonably well-administered charity" was doing the work of the guardians, precisely the same complaints remained as were common from would-be reformers of the Poor Law about widespread thriftlessness, laziness, dependence, loafing, drunkenness and carelessness. It was also found that wages in the "Jarvis" villages were "distinctly low" and cottages "very poor".  

As a general conclusion, the majority of Commissioners reported that "even in centres with relatively abundant charity, outdoor relief cannot be abolished under the present conditions of administration" and that there was widespread evidence of supplementation of outdoor relief with "little or no co-operation with the guardians". Nevertheless, they then pursued lines of argument including ideas for rationalising poor relief that the Commission's COS members had been brewing with little success for more than thirty years in collusion with senior echelons of the Local Government Board. The Majority Report therefore opined that although "the Poor Law has the means to deal with all the questions of relief completely" whereas voluntary resources could only deal with them "incompletely", such implications ignore that "the completeness and social utility of an institution does not depend on its command of resources only". They believed that the "elements of activity, energy and direction of purpose" should also to be taken into account because what sometimes seemed incompleteness in charitable effort may be in part "only an indication of growth". The Majority Report concluded that more help should be given to promote the co-operation of charities and that a "larger rather than a lesser range should be

given to voluntary effort".\textsuperscript{56} They proposed that an all-purpose relief organisation should be developed as a "swollen Poor Law" with Voluntary Aid Committees working closely with those of the Public Assistance. Prevailing distress was still detected as originating in lack of morals and weakness of character with the misery of the poor resulting "possibly from their own failure and faults".

The Commission's Minority Report did not hedge their opinions when pouring derision on the thought of the voluntary sector ever being given full responsibility for relieving the poor. They concluded such an idea was "wholly impracticable" because their enquiries had provided them with "no evidence whatever" on which to base "so optimistic an assumption" that charity could adequately deal with a situation where all out-relief applicants were turned away from the workhouse.\textsuperscript{57} In practical terms, by the time they were published both Reports of the Commission were past their "sell by" dates as the introduction of non-stigmatic state old age pensions had changed the basis of much of the debate.

\textbf{Cambridge}

Eglantyne Jebb's social study of Cambridge in 1906 recognised that the organisation which the feudal system had left behind, with its sheltered village life, had disappeared to be replaced by the town system with its "vast population of independent unpatronized neglected poor".\textsuperscript{58} "The attitude of extreme poverty and its evils was one of acceptance" and as regards the difficulties suffered by other classes of society "the rich preached the virtue of resignation, and practised admirably what they

\textsuperscript{56} Report of the Royal Commission..., op.cit., p.520.

\textsuperscript{57} S.and B.Webb (Eds.), The Break-up of the Poor Law: being Part 1 of the Minority Report of the Poor Law Commission, (1909), pp.77 and 72 (footnote 35).

preached". 59 Jebb found that the necessity of a society containing extremes of wealth and poverty was seldom questioned but was generally accepted as being part of the ordained and inevitable order of things. The common attitude found amongst the better-off in Cambridge was that when their conscience was prompted to benevolence it replied liberally "with pennies" while remaining silent "about the hundreds of pounds spent regularly on self". Jebb's survey exposed that, in the main, local relief of distress was undertaken from statutory sources and that there was little distinctive about Cambridge charities.

Dorothea Morison later developed Jebb's work and combined the Cambridge expenditure on poor relief by official agencies with the efforts of local charities for the financial years 1920-1 and 1922-3. 60 Both years yielded similar results but for brevity only the first is summarized in Tables 4 and 5. Morison analyzed three broad sources of poor relief; (a) local authority, (b) central government and (c) voluntary societies including endowment funds. She found that since Jebb's 1906 study there had been a considerable increase both in government activity and in charity but that by 1920 charities were contributing only 3.3 per cent of the total sum of relief paid to the Cambridge needy. The voluntary element increased to 6.6 per cent when war pensions were excluded from the calculations. Morison's calculation of Poor Law expenditure, as depicted in Table 4, included an estimate, based on relative population size, of the contribution by the contiguous Chesterton union towards the cost of Cambridge borough paupers which she had added to the Cambridge union expenditure. Central government contributed through old age pensions, unemployment contributions, war pensions, and by subsidizing the local Poor Law by way of the Agricultural Rates Act. The tabulated expenditure of charities includes the various endowed and voluntary agencies in Cambridge. It comprises both the relatively regular relief such as that given to almspeople and the more intermittent types of relief.

59 ibid., p.186.

distributed by various charities in money or goods.

**TABLE 4: CAMBRIDGE: TOTAL EXPENDITURE ON RELIEF, 1920-1**
(to nearest £1000)

<table>
<thead>
<tr>
<th>Agency</th>
<th>Amount</th>
<th>% of Total Expenditure</th>
<th>Expenditure/head\population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td></td>
<td>£  s.</td>
</tr>
<tr>
<td>Poor Law</td>
<td>32,559</td>
<td>12.6</td>
<td>0 10.98</td>
</tr>
<tr>
<td>Unemployment Benefit</td>
<td>30,325</td>
<td>11.7</td>
<td>0 10.25</td>
</tr>
<tr>
<td>Old Age Pensions</td>
<td>57,720</td>
<td>22.3</td>
<td>0 19.47</td>
</tr>
<tr>
<td>War pensions</td>
<td>129,762</td>
<td>50.1</td>
<td>2 3.79</td>
</tr>
<tr>
<td>Charities</td>
<td>8,585</td>
<td>3.3</td>
<td>0 2.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>258,951</strong></td>
<td><strong>100.0</strong></td>
<td><strong>4 7.38</strong></td>
</tr>
</tbody>
</table>

**TABLE 5: CAMBRIDGE: NUMBER OF PERSONS RELIEVED**

<table>
<thead>
<tr>
<th>Agency</th>
<th>Number Relieved</th>
<th>Rate per 10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cambridge Parish Poor Law:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Workhouse (av. per night)</td>
<td>146</td>
<td>40.9</td>
</tr>
<tr>
<td>(b) Casuals (av. per night)</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>(c) Children’s Home (av. per night)</td>
<td>18</td>
<td>34.9</td>
</tr>
<tr>
<td>(d) Lunatics in Asylums, etc.</td>
<td>152</td>
<td>34.9</td>
</tr>
<tr>
<td>(e) Out-Relief (Jan. 1st)</td>
<td>301</td>
<td>69.2</td>
</tr>
<tr>
<td>2. Unemployment (yearly average)</td>
<td>504</td>
<td>84.3</td>
</tr>
<tr>
<td>3. Old Age Pensions</td>
<td>2319</td>
<td>379.5</td>
</tr>
<tr>
<td>4. War Pensions</td>
<td>4923</td>
<td>830.8</td>
</tr>
<tr>
<td>5. Charities (pensions and alms-houses)</td>
<td>131</td>
<td>22.1</td>
</tr>
</tbody>
</table>

Unlike the Poor Law expenditure in the previous Table, the numbers of beneficiaries shown in Table 5 as receiving statutory relief include only those from the Cambridge union. These relate to the average number of inmates assisted per night or, in the case of out-relief, to the number who received a dole on 1st January. In each instance therefore the overall number receiving benefits during a twelve month period would have been considerably greater than those shown in the Table. As regards the
calculation of how many were relieved by charity, Table 5 includes only those given regular benefits such as almspeople and pensioners because Morison found it nigh impossible to estimate the number of persons receiving intermittent or irregular relief. However, she did discover that much of this haphazard charity was characterized by its value modesty so that "in many cases" the amounts distributed to individuals were "very small". This flavour is provided by the ten church charities listed by Morison which together had a gross annual value of £244 to be divided thinly between recipients by means of soup, bread, coal and blankets. Cambridge also had three voluntary Associations to assist families of soldiers and sailors which between them helped 268 persons at a gross annual cost of £363. Data were not always available to facilitate calculation of the net charity disbursements but in 1920 one of the better known Cambridge voluntary organisations, the Central Aid Society, provided £743 in pensions, grants and loans while incurring an overhead cost of £388 in salaries, rents and sundries.

There was also occasional ad hoc provision especially at times of exceptional distress. For example, "large numbers of people" received benefits from the Mayor's Unemployment Fund which raised £1,211 by public subscription in 1920-1. Each unemployed man received a Christmas voucher to the value of 5/- together with 5/- for his wife and 2/6d. for a child. Any shop in the town would exchange the vouchers for food, coal, groceries, etc. Children's teas were sometimes provided for families of the unemployed out of the Mayoral Fund.

A national comparison in 1930s
Constance Braithwaite attempted to extend comparison between the efforts of the public social services and charities to the national scene and found a situation not dissimilar to those described by Morison for Cambridge. She compared evidence

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61 Ibid., p.9.
mainly derived from London charity data published between 1908 and 1927 in the Annual Charities Register and Digest with figures circulated by the Liverpool Council of Social Service between 1907 and 1933. These were then integrated with annual Treasury Returns on public social services to develop an impression of the national picture. Braithwaite concluded that it was probable that the amount of receipts and expenditure on the public social services was about "ten times as great as those of charitable organisations". This estimate for 1930s Britain provides a startlingly different impression from Gash's statement related to similar comparisons in Victorian Britain and which, it will be remembered, was one of the main factors prompting the hypothesis addressed in the current study.

Discussion
Two further points should be considered which in rather different ways influence the accuracy of charity assessment. First is that little account has been taken in this paper of the arbitrary alms provided directly between individuals rather than through charitable agencies. Such transactions undoubtedly occurred, as for example between citizens and beggars but it is likely that as now, most were small scale. Calculation of the gross value of such gifts is difficult and must be little more than guess-work. However it is worth noting that Hawksley, in a much cited estimate, believed that what he called gifts "given by the compassionate, the weak-minded, and the thoughtless" .... "to private petitioners" in money, old clothes, and "scraps of food" might amount annually in late eighteen sixties London to around £500,000. This was about 7 per cent of what Hawksley calculated was being spent in support of the poor by voluntary and statutory agencies. It should also be borne in mind that there are

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63 Thomas Hawksley, The Charities of London and some errors of their Administration, (1869), pp.3-7. The main elements of Hawksley's estimate were compiled from Herbert Fry's, Royal guide to the London Charities, (1867-8), and were; "public charities" £4.1m, benefactions of the charitable and religious £1m, money given by "the compassionate, the weak-minded, and the thoughtless" £0.5m,
good grounds for believing that many arbitrary cash transfers of this type were provided for the poor from the poor. "Anyone who will watch a beggar in his rounds through a comparatively poor district will see more donors than in a richer one".  

The second point to be remembered when assessing charitable provision at a particular point in time is that a substantial element of the endowments, which formed a major part of voluntary sector disbursements, would have been donated posthumously. As a consequence, the efforts of trustees in disbursing endowments commonly involved no financial input of their own and was often restricted to ensuring that the will of a deceased person was satisfied. Therefore, in assembling an impression of what proportion of contemporary wealth was devoted to charity at any specific time, it may be considered appropriate to disregard a significant tranche of the endowed charities.

The evidence discussed in this paper suggests that the historiography of charity has often exaggerated the generosity of our forebears. This may be partly explained by the current tendency to use the words "charity" and "philanthropy" interchangeably. Yet, if historians were pressed to be more specific about the meaning of these words most would recognise that there is a connotative difference with "charity" more easily seen as involving direct financial assistance, time or expertise intended to bring rapid benefit to the receiver.

On the other hand, "philanthropy" can be envisaged without difficulty as a broader

local rates and state expenditure £1.7m.


concept and is usefully defined in the 1990 Concise Oxford Dictionary as "charity on a large scale". This encourages the notion of including public provisions such as schools, hospitals, museums, places of recreation and monuments which generally do not relate directly to relieving the immediate personal distress of the poor in the sense of being equivalent to Poor Law outdoor relief or to a weekly charitable dole.

Before leaving the question about possible confusion arising from use of the words "charity" and "philanthropy" synonymously, it is fascinating to recognise that this facility has not always been common practice. In the first edition of Roget's Thesaurus (1852) the word "philanthropy" attracted synonyms such as public spirit, patriotism, civism and utilitarianism. It was not at that time grouped, as it has been more recently, with the benign affections such as charity, benevolence, good-will, kindliness and sympathy.

Summary
Data relating to a number of British cities, towns, and rural areas provide no justification for the hypothesis "that the charitable relief of poverty in the late nineteenth and early twentieth century far outweighed that provided by statutory agencies". On the contrary, even in centres renowned for their alleged exceptional charitable beneficence, it has been shown that generally a greater amount of assistance to the poor was provided statutorily than was available voluntarily. Where this generality may not have applied, as possibly in Coventry, maladministration and truculent attitudes adopted by trustees provided a picture of inability or unwillingness to administer charitable funds for the good of the most needy.

Basic aspects of the received ideas about a massive voluntary re-distribution of wealth by earlier generations through their charitable disbursements to those in poverty have been thrown into doubt. Whereas it would be unreasonable for me to claim that the data discussed in this paper provide a conclusive national picture, I do believe that there is now sufficient contrary evidence to cause historians and social commentators...
to hesitate before displaying present-day British meanness as being markedly different from the responses of our forefathers. In warning against the blind acceptance of received notions of past generosity to the poor, it is hoped that this paper will prompt a wider search for further primary data so as to determine the truth about the scope of this aspect of bygone charity.
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