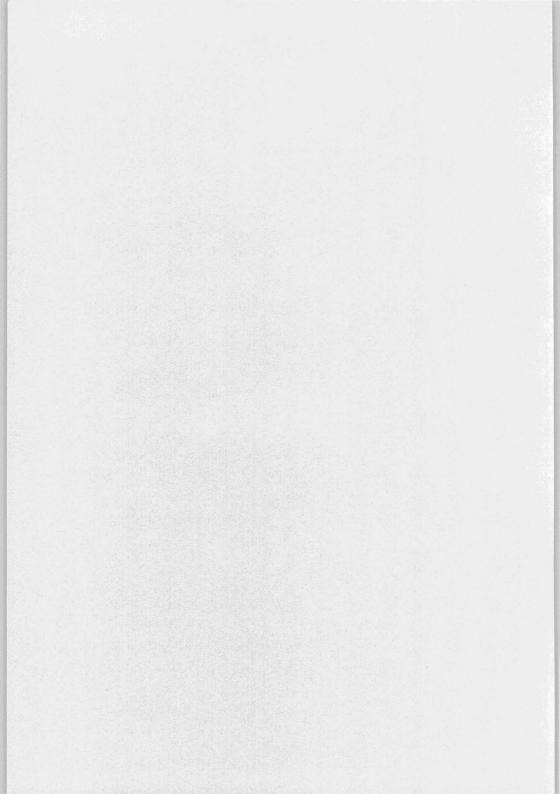


# MUCH ADO ABOUT LITTLE Robert Humphreys

Number: 10/92

October 1992



Working Paper No. 10/92

# **Much Ado About Little**

**Robert Humphreys** 

©Robert Humphreys Economic History Department, London School of Economics. October 1992

Robert Humphreys
Department of Economic History
London School of Economics
Houghton Street
London WC2A 2AE
United Kingdom

Phone: +44 (0)71 405 7686 ext 2772

Fax: +44 (0)71 955 7730

Additional copies of this working paper are available at a cost of £2.50. Cheques should be made payable to 'Department of Economic History, LSE' and sent to the Departmental Secretary at the address above.

#### MUCH ADO ABOUT LITTLE

The aims and achievements of Charity Organisation Societies in provincial England - 1870-1890.

#### 1. Introduction

A vast amount of seemingly authoritative information was circulated in the late nineteenth-century by the Charity Organisation Society (COS), through their official publication the Charity Organisation Reporter, supported by shoals of persuasively-written pamphlets.<sup>1</sup> The validity of this information has generally been confirmed by various histories of the London COS. As a result, whatever may be the reader's viewpoint on the appropriateness of COS ideology, most of the available historiography has moulded the firm impression that the COS wielded great practical influence across Britain in the distribution of official and voluntary poor-relief during the later decades of Victoria's reign. The inclusion of COS activists C.S.Loch, Octavia Hill, and Helen Bosanquet, on the Royal Commission on the Poor Laws (1906-9), and the forceful expression of COS ideology in the Majority Report, appears to confirm that COS theory and practice was a major element of British voluntarism. This paper will show that despite the metropolitan rhetoric, the practical significance and achievement of the COS elsewhere in England was minimal.

The birth and development of the London COS has been the subject of a number of "official" histories.<sup>2</sup> In comparison the historiography of provincial COSs is sparse. However, the impression was fostered by the London COS of a flourishing network of country Societies effectively organising relief to the

<sup>&</sup>lt;sup>1</sup> The weekly *Charity Organisation Reporter* was succeeded in 1885 by the monthly *Charity Organisation Review*.

<sup>&</sup>lt;sup>2</sup> They include: C.B.P.Bosanquet, <u>The history and the mode of operation of the Charity Organisation Society</u>, (London, 1874); T. Hawksley, <u>Objections to "The history" of the Society</u>, (London, 1875); and H. Bosanquet, <u>Social Work in London</u> 1869-1912: A History of the COS, (London, 1914).

deserving poor across the nation. Helen Bosanquet claimed, in her 1914 history of the London COS, that the reputation of the COS movement lay "very largely in the hands of the Provincial Societies, while to their co-operation the London COS owes much of its strength and efficiency". The London Society had themselves earlier talked convincingly about COS branches "springing up all over kingdom" with members intent on solving "some of the gravest problems of the day... affecting the entire country".

In the absence of information to the contrary, these impressions have frequently been accepted by later commentators. For example, Harris believes a "popular and new voluntaristic social-scientific culture" found expression "through numerous local Charity Organisation Societies". This followed David Owen's view that, "the Charity organisation movement stands as perhaps the most representative current, certainly the most characteristic innovation, in the philanthropic practice of the mid-to-late Victorian Age". It has also been proposed that "the COS represented the main effort of the free market society to solve the problem of poverty without government intervention". Mowat has described how provincial Societies in Britain "grew rapidly in the 1870s and the 1880s". Young and Ashton told their readers that the COS "had a large public

<sup>&</sup>lt;sup>3</sup> H.Bosanquet, <u>Ibid.</u>, p.392.

<sup>&</sup>lt;sup>4</sup> Charity Organisation Reporter, 26 May 1881, p.124.

<sup>&</sup>lt;sup>5</sup> Jose Harris, "Political thought and the Welfare State: ....", <u>Past and Present</u>, <u>135</u>, (May 1992), p.121.

<sup>&</sup>lt;sup>6</sup> David Owen, English Philanthropy, 1660-1960, (1964), p.215.

<sup>&</sup>lt;sup>7</sup> attributed to G.V. Rimlinger in foreword to chapter 6: Andrew Vincent and Raymond Plant, <u>Philosophy</u>, <u>Politics</u>, and <u>Citizenship</u>, (Oxford, 1974), p.94.

<sup>&</sup>lt;sup>8</sup> C.L.Mowat, <u>The Charity Organisation Society</u>, 1869-1913: Its Ideas and <u>Work</u>, p.91 et seq.

interested in its activities", with their visitors "necessary as personal links between guardians, the COS and other organisations". There has also been reference to "the success of organized charity in persuading local guardians to adopt a stricter policy towards 'casual' and 'outdoor' pauperism". Vincent believed that "one of the key functions of the COS from the 1870s forward had been to organise, centralise, and systemise charity". Others have described how "charities were regulated" by the "effective rule" of the COS; and how COS assistance to the deserving poor would always be "adequate in amount and time". In the same vein, Woodroofe explains how COS assistance to the poor was "hand tailored", with grants designed "to set a man on his feet".

This paper will show that these interpretations are generally inappropriate and misleading for many localities in England where the COS attempted to gain a foothold. There was no flourishing national COS network effectively rationalising relief to the poor. In practice, provincial COSs were never a "popular culture", they had great difficulties in recruiting voluntary visitors, they rarely achieved formal relationships with local guardians, they had even more frigid responses from local charities, they were treated with grave suspicion by most working clergy, and they were seen as little different from the stigmatized Poor Law by those in need. Furthermore, on those occasions when COS assistance was provided to the deserving poor, it was mainly inadequate to provide a reasonable

<sup>&</sup>lt;sup>9</sup> A.F. Young and E.T. Ashton, <u>British Social Work in the nineteenth century</u>, (1967), p.101.

<sup>&</sup>lt;sup>10</sup> Jose Harris, Unemployment and Politics, (Oxford, 1972), p.105.

<sup>&</sup>lt;sup>11</sup> A.W. Vincent, "The Poor Law Reports of 1909 and the social theory of the Charity Organisation Society", <u>Victorian Studies</u>, 27, (1983-4), p.347.

<sup>&</sup>lt;sup>12</sup> Christopher Harvie, <u>The Lights of Liberalism</u>, (1976), pp. 195-6; and A.F. Young and E.T. Ashton, <u>op. cit.</u>, p.101.

<sup>&</sup>lt;sup>13</sup> K. Woodroofe, From Charity to Social Work, (1968), p.39.

chance for the regeneration of an individual's independence as was persistently claimed by the COS to be a paramount objective.

### 2. COS membership in the provinces.

Societies associated with the London COS were established in more than 70 centres in England and Wales by 1880, but it will be shown that many failed when judged by their own criteria. Most attention will be focused here on the activities of the provincial COSs, and similar institutions, located at Birkenhead, Birmingham, Brighton, Leamington, Liverpool, Manchester and Salford, Oxford, Reading, and Southampton. These Societies do not appear untypical when compared with other provincial COSs. Indeed, the Societies analyzed most closely in this paper include some of those viewed by the London COS as having applied their shared ideology reasonably successfully.

The majority of provincial COS Committee members were from the ancient professions or were successful business men. Occasionally they were augmented by the presence of the local gentry, or the MP, often merely as decorative appendages. Prominent among the professionals were senior Church of England clerics, medical practitioners, lawyers, academics, and military men, some retired and others professionally active. Their social attitudes typified nineteenth century professionals who lived by "persuasion and propaganda", with emphasis directed towards organising the efficient distribution of rewards according to "personal merit, professionally defined". Business-men on COS Committees tended to be involved in commerce and banking or were sufficiently endowed from industrial profit to merit respect through their material possessions. COS members found it easy to convince themselves, aided by self-help ideology, that they had seen sufficient of hard-work to be dismayed by what they perceived as the lack of character among the poor whose failure could seemingly often be traced to their

<sup>&</sup>lt;sup>14</sup> H.Perkin, <u>The rise of professional society: England since 1880</u>, (London, 1989), p.6 and p.8.

own idleness, improvidence, and intemperance.

According to COS theory, regular interviews with a poor family by a COS visitor would do what was necessary to bridge any social chasm. Helen Bosanquet considered that COS visits should be for some definite errand by persons in a higher "rank of life". Frustratingly for provincial COSs they found the maintenance of an effective team of visitors a persistent problem. Furthermore, because, as will be later explained, they failed to organise the activities of other relief agencies, COSs not infrequently discovered that their visits clashed with those of representatives of other charitable organisations. In attempting to prove their work "better on every point" than that of other agencies, COSs supplied their visitors with cascades of forms, papers, and record books, describing how COS procedures were scientifically designed to expose the fraudulent rascal and to ensure, in theory at least, that those who were deserving received constructive, purposeful support. <sup>16</sup>

Learnington COS's inability to attract sufficient visitors inclined them towards dispensing relief through their office to minimise dependence on volunteers. Birkenhead COS complained that their activities were being endangered by the shortage of volunteers. They admitted that appeals "repeatedly made for additional help have not been answered as could be wished ... and this most excellent branch of work languishes for want of workers". Whereas Brighton COS were comfortably supported by elitist factions prepared

<sup>&</sup>lt;sup>15</sup> H.Bosanquet, op. cit., pp.54 and 56.

<sup>&</sup>lt;sup>16</sup> K.Woodroofe, op. cit., pp.42-3.

<sup>&</sup>lt;sup>17</sup> e.g. <u>14th Annual Report, Leamington COS</u>, (1888), p.10.

<sup>&</sup>lt;sup>18</sup> 10th Annual Report, Birkenhead COS, (1881), p.7.

<sup>&</sup>lt;sup>19</sup> 16th Annual Report, Birkenhead COS, (1887), p.6. For further instalment see 19th Annual Report, Birkenhead COS, (1890), p.8. For similar problems at Leicester and their inability to attain Committee quorums: 14th Annual Report, Leicester COS, (1890), p.7.

to have their name used in association with COS Committees, there was a dearth of helpers willing to perform actively among the poor.<sup>20</sup> COS appeals for lady volunteers were unintentionally nullified by the business-like phraseology of their annual reports. As an example, the Liverpool Central Relief Society (CRS) were said to use terminology appropriate to the addressing of Company shareholders. They emphasised the state of trade of CRS ventures, together with tabular information on how many cases had been investigated, rejected, referred, or relieved, with "never a word of pity for the anguish of a bitter winter, never a sigh for the fate of those sent empty away".<sup>21</sup>

It remained a fundamental flaw in COS structures that the volunteer visitors they did recruit were "almost entirely ladies coming from at least moderately well-to-do homes" with little direct knowledge of the sort of life lived by most applicants. <sup>22</sup> The petit bourgeoisie scarcely featured in provincial COS's, let alone the working-class. As the COS admitted in the 1880's, "the class of retail dealers and working people were still hostile to them". <sup>23</sup>

# 3. Provincial COSs and other relief agencies

Fundamental to the attainment of any COS organisational success was their need to manoeuvre themselves into social structures whereby they could coordinate the activities of other relief agencies as represented by guardians, the clergy, and charitable bodies generally. In practice, provincial COSs rarely even approached the achievement of these seminal objectives.

When the LGB Secretary, Mr H. Fleming, issued his Circular on 2 December 1871, he initiated what became known nationally as the crusade against

<sup>&</sup>lt;sup>20</sup> Charity Organisation Reporter, 8 October 1873, p.134.

<sup>&</sup>lt;sup>21</sup> M. Simey, <u>Charitable effort in Liverpool in the nineteenth century</u>, (Liverpool, 1951), p.95.

<sup>&</sup>lt;sup>22</sup> Gilbert Slater, Poverty and the State, (London, 1930), pp.25-6.

<sup>&</sup>lt;sup>23</sup> Charity Organisation Reporter, 23 February 1882, p.51.

outdoor relief. It then seemed natural to the COS that they would be widely accepted by local guardians anxious to enter into the spirit of the LGB central directive. Indeed, the COS's Rev E.F. Glanville, said that as an organisation "they could only be successful by an unreserved and complete inter-communication with the Poor-Law Officers". <sup>24</sup> But in those localities where organized charity was attempted, guardians were rarely inclined to move closer than accepting the possibility that an occasional interchange of information with the local COS might not be a bad thing.

At Reading, nothing would have pleased the COS more than to have been able to develop a meaningful association with local guardians, some of whom were COS members, and who shared their antipathy to outdoor relief. Unfortunately for Reading COS their inability to gain the financial or emotional support of the public at large meant they lacked resources. In most years the cases referred between guardians and Reading COS were numbered in single figures.<sup>25</sup> It was in places such as Oxford and Brighton, where prominent guardians also joined their somewhat more successful local COS Committee, that a degree of meaningful co-operation did occur. Even then, the relationships between the COS agent and the Poor Law relieving officer tended to be tentative, rather than firm, and to deteriorate with time. During the 1880's, the Oxford guardians' practice of transferring to the COS cases they considered to be reasonably deserving of charitable support eventually foundered, largely because of the many cases rejected and returned by the COS investigators. Although co-operation at Oxford was itself fairly low-key, Mr J.J. Henley noted that in the whole of the region for which he was the LGB General Inspector, Oxford was the only place where the COS made "an honest attempt to take off the hands of the Guardians all persons who ought not to be receiving outdoor relief". 26 Brighton COS recognized that

<sup>&</sup>lt;sup>24</sup> Charity Organisation Reporter, 12 June 1872, p.111.

<sup>&</sup>lt;sup>25</sup> Annual Reports, Reading COS, (1874-90).

<sup>&</sup>lt;sup>26</sup> Annual Report, Oxford COS, 12 months ending 30 September 1888, p.10.

whereas they had achieved "friendly relations" with Poor Law representatives, they appreciated that "very much remains to be accomplished".<sup>27</sup>

In the larger cities of Manchester and Liverpool, nominal relationships were maintained between organising Societies and Poor Law representatives. These were temporarily strengthened when it best suited the guardians such as at times of exceptional distress. J.J.Henley said of both cities; "persons are referred to the COS or to other Societies which administer charity among the people; but it does not amount to very much". 28 Although provincial COS's soon discovered they were unlikely to gain a structured day-to-day relationship with their local Poor Law representatives, it was COS practice to create an illusion of affinity. Cordial references in COS reports about the local Board of guardians were commonplace, and the COS harvested whatever publicity they could from any situations that implied guardians were being in any way sympathetic to them.

In meetings with their COS peers, provincial Committee members were more forthcoming about the dearth of worthwhile guardian contact. Henry Griffiths Jnr., of Birmingham COS, admitted that "the Society does not co-operate with the Poor Law officers except by referring to them chronic cases of poverty."<sup>29</sup> Albert Pell, MP, had no doubts that for the COS generally, the "people who trouble our wheels are the Poor Law Guardians".<sup>30</sup> By 1890, provincial guardians had generally moved from viewing the COS with a certain sympathy, to an attitude of caution, if not opposition.

Whatever the limitations against effective working relationships between guardians and the provincial COS's, the fields of endeavour ploughed in their

<sup>&</sup>lt;sup>27</sup> 16th Annual Report, Brighton COS, (1887), p.4, and 15th Annual Report, Brighton COS, (1886), p.3.

<sup>&</sup>lt;sup>28</sup> BPP, 1888, XV, <u>Report of the House of Lords Select Committee on Poor Relief</u>, para.516.

<sup>&</sup>lt;sup>29</sup> Charity Organisation Review, November 1890, p.420.

<sup>&</sup>lt;sup>30</sup> <u>Ibid.</u>, pp.450-1.

attempts to organise existing local charities were even more arid. George Whitcombe confessed that Gloucester COS wanted "closer co-operation with the various local charities" and asked the 1882 COS Conference for suggestions as to how this might be attained.<sup>31</sup> Solutions were in short supply because the other organising Societies shared his difficulties. The COS concept that other charities would be enchanted by the possibility of having their disbursements co-ordinated through the scientific methodology of organized philanthropy proved to be wide of the mark. Instead, the COS were shunned or ignored. They had insensitively missed the point that their intentions would generally be interpreted as attempts to over-ride "the charitable work of the clergy, ministers and Societies, often strong rivals of each other".<sup>32</sup>

There was sometimes a temporary improvement in working relationships following the launching of a civic emergency appeal for finances with which to circumvent exceptional local difficulties. When invited to become involved, provincial COS's faced the ideological dilemma of being tempted by the short-term pleasure of participating with other charities in the distribution of funds knowing that the urgency of events would not permit the imposition of their normal rigorous examination.<sup>33</sup>

Provincial COS reports are littered with their complaints about the sinful laxity of other philanthropic bodies. They were allegedly involved in a "mean and cruel form of self-indulgence" by obdurately remaining blind to the benefits of

<sup>&</sup>lt;sup>31</sup> Charity Organisation Reporter, 11 May 1882, p.142.

<sup>&</sup>lt;sup>32</sup> C.L. Mowat, op. cit., pp.22-3.

<sup>&</sup>lt;sup>33</sup> e.g. for an early example see Joan Gaddum, <u>Family Welfare Association of Manchester and Salford, A Short History 1833-1947</u>, (Manchester, 1974), pp.8-9. Similarly, re. Oxford COS; <u>Charity Organisation Review</u>, November 1890, p.439. Also, <u>10th Annual Report, Birmingham COS</u>, (1880), p.5, and subsequent annual reports from Birmingham COS.

COS investigative methodology.<sup>34</sup> There was little chance of COS's developing working formulae with other charities when they followed Ribton Turner's advice and recommended they should direct other charities to abandon their "individual idiosyncrasies" which so often assisted the head of the family "to go to the public house... paying him a premium to beat his wife, put his children in rags, and neglect his own duties to his family altogether".<sup>35</sup> The Rev L.R. Phelps considered that the COS's "natural enemy" was "the endowed charity" and admitted that in Oxford "neither the Trustees nor the administrators of other Charities have ever made official use of the Charity Organisation Society for the purpose of the inquiry".<sup>36</sup>

Provincial COS's also failed to convert most workaday clergy to their methodology. Nevertheless, it was not unusual for the published list of provincial COS Committee members to include a formidable number of local clergymen. But the long-serving Secretary of the London COS, C.S. Loch, warned that enquiries about charities, "not infrequently proves that the display of names on the cover of a Society's report is entirely deceptive".<sup>37</sup> There seems no reason why provincial COS's should be excluded from Loch's own generalisation.

Those members of the cloth who did support COS principles tended to be

<sup>&</sup>lt;sup>34</sup> B. Webb, My Apprenticeship, (Cambridge 1979 Edn.), p.198.

<sup>&</sup>lt;sup>35</sup> Charity Organisation Reporter, 14 December 1876, p.175.

<sup>&</sup>lt;sup>36</sup> <u>Charity Organisation Review</u>, November 1890, pp.447 and 439. Also pp.421 and 427 for similar admissions from Bristol COS and Leeds COS. Also <u>The Organisation of Charities</u>, (International Congress of Charities, Chicago, 1893), p.316: "Most of the influential inhabitants of Bristol and Clifton have held aloof from giving the Society [COS] the advantage of their personal support and guidance". Cambridge COS admitted that "the *Organisation* of existing Charities, remains, unfortunately, still a thing of the future", <u>Annual Report, Cambridge COS</u>, (1881-82), p.8. (Italics in the original).

<sup>&</sup>lt;sup>37</sup> C.S.Loch, <u>The Charities Register and Digest</u>, (London, 1890), p.xiii.

from a few non-conformist factions, notably the Unitarians, or from senior echelons of the established Church. Indeed, the latter, because of their local eminence, often accepted a major role on COS provincial Committees. As regards most of the clergy, General Sir Lynedoch Gardiner, a COS prime-mover, had no illusions about their widespread negative responses to COS approaches. While regretting there had been inadequate co-operation with most Poor Law guardians, Gardiner believed the point at which the Charity Organisation Societies had most signally failed was in not winning the support of the clergy.<sup>38</sup> Not only were the younger "enlightened" clergy unimpressed, but many "old fashioned" clergymen also resented COS attempts to intrude into the churches' traditional province of ministering to the poor.<sup>39</sup> The COS complained that even ostensibly sympathetic clergy, "so far from becoming co-operators in organised charity turn the local Committees into relief agencies". 40 Curates were allegedly all too "frequently guilty" of weakly recommending support to people of whom the Society had little knowledge.41 They were said to often suffer from "mistaken kindness" in seeking to "gain the friendship of the poor".42

Provincial COS's bemoaned the low level of clerical response to their overtures. Clergymen were seen to have "great difficulty" in working co-operatively

<sup>&</sup>lt;sup>38</sup> Charity Organisation Reporter, 26 December 1878, pp.227-8.

<sup>&</sup>lt;sup>39</sup> Calvin Woodard, "The COS and the Rise of the Welfare State", (University of Cambridge Ph.D. thesis, 1961), p.204; and R.H. Crocker, "The Victorian Poor Law in Crisis and Change: Southampton, 1870-1895", <u>Albion 19.1</u>, (Spring 1987), p.39.

<sup>&</sup>lt;sup>40</sup> H. Bosanquet, op. cit., p.69.

<sup>&</sup>lt;sup>41</sup> Mrs B.(Helen) Bosanquet, Rich and Poor, (London, 1899), p.226.

<sup>&</sup>lt;sup>42</sup> 19th Annual Report, London COS, (1886-7), 2nd edition, p.6.

towards the rationalized distribution of charity.<sup>43</sup> COS commentators exposed erroneous clerical attitudes in regarding "hunger as the worst of all evils", rather than moral or spiritual considerations.<sup>44</sup> These supposed clerical idiosyncrasies would not have surprised a COS founder, Sir Charles Trevelyan. He had foreseen, in 1870, that before the COS could be effectual "every clergyman and minister, and every congregation must be content to work in subordination to a general committee of direction", and he correctly predicted that "the religious difficulty" would be an "impediment".<sup>45</sup>

Not all clerics were prepared to just accept brickbats from the COS passively. A clergyman, answering a COS criticism, commented on their procedures by asking whether it would ever be possible for "heaven born charity to pass through the rolling, pressing, squeezing, drying process of a piece of machinery and still preserve some of the aroma and flavour of its divine origin." The Rev H. Postance was convinced that the Liverpool CRS often excelled the Poor Law representatives in "their unnecessary painful enquiries." In Postance's opinion, the possibility of ever leaving the CRS with "a monopoly of poor relief was too drastic to contemplate."

# 4. Organisational finances and administration costs.

COS failure to gain wide acceptance for their ideology inhibited provincial COS subscriptions and for many Societies their finances restricted activities. Inadequate numbers of volunteers meant greater dependence on salaried staff.

<sup>&</sup>lt;sup>43</sup> Charity Organisation Reporter, 18 May 1882, p.150.

<sup>44</sup> Mrs B.Bosanquet, (1899), op.cit., p.201.

<sup>&</sup>lt;sup>45</sup> 18th Annual Report, London COS, (1885-6), p.4. refers to Trevelyan's 1870 comments.

<sup>&</sup>lt;sup>46</sup> Charity Organisation Reporter, 26 April 1883, p.135; and 10 May 1883.

<sup>&</sup>lt;sup>47</sup> cited in Anthony Miller, <u>Poverty Deserved?</u>, (Birkenhead, 1988), p.34.

C.S.Loch recommended the recruitment of superior salaried officers capable of installing a "good and efficient system of administration".<sup>48</sup> Unfortunately, the financial weakness of provincial Societies carried the danger of forcing them to appoint inappropriate, inexperienced agents, apt to get "flustered and irritated" which did not alleviate the COS's "reputation for dealing harshly with applicants".<sup>49</sup> Oxford COS appealed for public recognition that they were not "hard-hearted" but merely "often misunderstood".<sup>50</sup> At Brighton, Mr J.M. Heathcote hoped forlornly that the time had passed when "the Charity Organisation was looked upon as a hard-hearted oligarchy, who assumed the offices of both poor-law guardian and policemen, but failed to perform the duties of either".<sup>51</sup>

COS administrative costs led to their finances frequently becoming the butt of public comments.<sup>52</sup> It was not generally acceptable for the COS's Francis Peek to dismiss as "foolish" public perceptions that "the total amount of money relief given in one year was only equal to the Charity Officer's salary".<sup>53</sup> The <u>Liverpool Lantern</u> expressed incredulity that the Liverpool CRS had contrived to spend £1000 in distributing £1600 of relief and argued that the CRS omission of various subsidies in the published figures meant the reality was even worse.<sup>54</sup>

<sup>&</sup>lt;sup>48</sup> C.S.Loch Report on Visits to District Committees, (London, 1881).

<sup>&</sup>lt;sup>49</sup> Charity Organisation Reporter, 26 May 1881, p.125.

<sup>&</sup>lt;sup>50</sup> Annual Report, Oxford COS, (1878), p.6.

<sup>&</sup>lt;sup>51</sup> Brighton Herald, 2 December 1876.

<sup>&</sup>lt;sup>52</sup> e.g.<u>Charity Organisation Reporter</u>, 20 October 1875, p.123; and <u>Charity Organisation Reporter</u>, 19 July 1876, p.126.

<sup>&</sup>lt;sup>53</sup> Francis Peek, <u>The Uncharitableness of Inadequate Relief</u>, (London, 1879), p.11.

<sup>&</sup>lt;sup>54</sup> <u>The Liverpool Lantern</u>, January 4, 11, 18, 25; February 1, 22; and March 1, 1879.

Whether or not press attacks of this nature were always completely accurate, they did nothing to alleviate the Charity Organisation movements' reputation for having a pitiless approach or to improve public response to their financial appeals.

Although Birkenhead COS had the assurance of being told by London COS that their business was "being conducted" with "increased vigour and efficiency", Wirral observers were less impressed.55 Birkenhead COS had to refute "the objection that was urged against them more than once in the newspapers ... that the amount distributed bears no proportion to the cost of the administration".56 Letters to the local press in 1879 scorned the high Birkenhead COS overheads and hinted at their mishandling of donations.<sup>57</sup> These criticisms were well-timed and not easily answered as the COS Accounts that year had to be published unaudited following administrative chaos. Some years later, the Birkenhead News reported that the COS could expect public criticism for spending "£180 in making investigations prior to the distribution of £80 in charity".58 Diagram 1 is an organisation-chart for Birkenhead COS and is reasonably typical of a medium-size provincial COS with annual descriptions and donations totalling some £100's. It will be noted, from Diagram 1, how the army of worthy individuals, all apparently actively involved in the various COS Committees, contrast with the low level of funding, of which more than one half was spent on the agent's salary and associated expenses. Although this typically high ratio of provincial COS administrative cost was generally a fair target for public ridicule, Societies could hardly be criticized about paying lavish salaries. The agent of a medium-size COS, such as at Birkenhead, received an annual

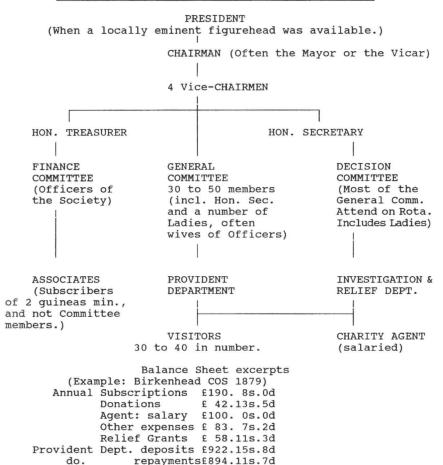
<sup>55 8</sup>th Annual Report, London COS, (1877), p.16.

<sup>&</sup>lt;sup>56</sup> 8th Annual Report, Birkenhead COS, (1879), p.7

<sup>&</sup>lt;sup>57</sup> Birkenhead News, 2 August, and 16 August 1879.

<sup>&</sup>lt;sup>58</sup> Birkenhead News, 23 February 1884, p.2.

#### DIAGRAM 1. MEDIUM-SIZED COS ORGANIZATION-CHART



#### Notes.

- 1. In some COS's all unsalaried officers served on the General Committee which in smaller Societies was identical to the Decision Committee.
- 2. Day to day collecting for the Birkenhead Provident Department was mainly by Lady visitors, with the co-ordinating administration by the Agent. When provincial Societies lacked sufficient volunteers to maintain a Provident Department they encouraged the poor to use other thrift agencies.
- 3. The Agent usually undertook the investigative work, with volunteers used as appropriate in support.

salary of about £100.<sup>59</sup> In contrast, a relieving officer in a union of modest size, who was probably the nearest Poor Law equivalent, would expect around £150 per annum, with an assistant on a yearly salary of £50.<sup>60</sup>

Southampton COS also suffered tepid support and eventually expressed the "sincere hope that the people of Southampton would rally round the Society, and give it all the help it needed and so thoroughly deserved". 61 They ridiculed frequent assertions that they "were hard and inquisitorial" claiming that these complaints invariably originated from a person "who for very sufficient reasons was unwilling to have his circumstances investigated". 62 Southampton COS Committee remained "surprised and grieved, after sixteen years' strenuous advocacy of principles which they all genuinely hoped would have been adopted by .. their fellow townsmen, ..to find their supporters numbered less than one hundred".63 Leamington COS's frail subscription-list led them "to remove to a less expensive house" for their offices.<sup>64</sup> Later, they appealed publicly about their miserable level of support and in a vain attempt to bring themselves "more prominently before the notice of the general public" changed their annual meeting to October. 65 Reading COS, with their minuscule operations, were astonishingly described by London COS as a "vigorous Association".66 When asked in their early days by the Rev S.C. Gordon, who would pay for the "machinery of their

<sup>&</sup>lt;sup>59</sup> e.g. 8th Annual Report, Birkenhead COS, (1879), p.15.

<sup>&</sup>lt;sup>60</sup> Statement of Accounts, Dorking Poor Law Union, 12 months ending Lady Day, 25 March 1882, p.8.

<sup>61 10</sup>th AR, Southampton COS, (1885), p.10.

<sup>&</sup>lt;sup>62</sup> Eleventh Annual Report, Southampton COS, (1886), p.10.

<sup>&</sup>lt;sup>63</sup> R.H.Crocker, op. cit., p.38.

<sup>64 10</sup>th Annual Report, Leamington COS, (1885), p.13.

<sup>65 14</sup>th Annual Report, Leamington COS, (1889), p.10.

<sup>66 6</sup>th Annual Report, London COS, (1875), p.11.

Society?", the Reading COS confidently responded that they "would leave the question to the public".<sup>67</sup> Their confidence was to be misplaced. With the Society's annual subscriptions regularly dipping below £50, the most robustly committed Reading COS supporters had to acknowledge that they were not being generally accepted as a social panacea for rectifying the shortcomings of the poor.

# 5. Applicants receiving COS relief and its overall value.

The essential precursor to any possibility of a favourable COS response was that the applicant had been thoroughly investigated and categorized. No one in the COS doubted "the usefulness, and indeed the necessity, of the careful investigation which always precedes any other action on the part of our Committees". 68 According to the COS nothing had fostered pauperism more than the widespread erroneous belief that Christian duty was fulfilled by giving relief haphazardly. Dr Griffin, of Southampton COS, claimed that if organized principles were pursued, there would be "no hardship in practically abolishing outdoor relief, for there is no contingency against which there is less difficulty for the poor to make provision than sickness". 69 COSs warned their investigators about those people who had allegedly been so spoiled by careless charity as to resent enquiries. COS representatives were urged to acquaint themselves diligently "with all the circumstances of distress" because "imposters living among the poor" made a comfortable livelihood by "deceiving simple-minded and carelessly benevolent people".70 Provincial COSs accepted fluctuations in applicant numbers phlegmatically and with an underlying optimism. When numbers increased they were said to confirm an increased local awareness about the social good being

<sup>&</sup>lt;sup>67</sup> Reading Mercury, 21 February 1874.

<sup>68 19</sup>th Annual Report, Birkenhead COS, (1890), p.5.

<sup>&</sup>lt;sup>69</sup> Southampton Times, 15 January 1876, p.8.

<sup>&</sup>lt;sup>70</sup> Mrs B.Bosanquet, (1899), op. cit., pp.226-7

provided by the COS. On the other hand, a downward numerical drift was "an index that the commercial depression" was lessening.<sup>71</sup> Numbers of applicants applying to the COS were also influenced by the tone of response they might expect. The Oxford COS report for 1889-90 explained how applications had been reduced from 445 during the previous year to only 385 currently. This was interpreted by the COS as indication that the poor were becoming aware that COS administration had knowingly become "somewhat sterner". For further proof, Oxford COS pointed proudly to their record of having helped only 64.4 per cent of applicants in 1889-90 compared with 67.9 per cent in 1888-9, 73.1 per cent in 1887-8 and 77.9 per cent in 1886-7.<sup>72</sup> Birmingham COS were convinced that investigation needed to be "so thorough that those whose cases will not bear inspection do not care to go to the Society" with the result that "only a very small percentage are reported as 'not a case for relief".<sup>73</sup>

Table 1 shows the average annual number of the deserving poor relieved by provincial organising Societies compared with the numbers relieved outdoors by the nearby Poor Law institution. The gross value of the various forms of COS relief is also displayed as a percentage of the Poor Law out-relief at each location. Generally, COS relief is seen to have been relatively small, both as regards the number of applicants they assisted, and in the value of their relief. During the 1880s, Oxford COS developed a relief-scale which became comparable with the outdoor doles available at the nearby Incorporated Parishes workhouse. Constraints on outdoor doles practised at this union contrasted with the more typical responses from the nearby Headington workhouse, with which the Oxford

<sup>&</sup>lt;sup>71</sup> 13th Annual Report, Southampton COS, (1888), p.5.

<sup>&</sup>lt;sup>72</sup> <u>Annual Report, Oxford COS</u>, 12 months ending 30 September 1890, p.3.

<sup>&</sup>lt;sup>73</sup> Charity Organisation Reporter, 1st January 1879, p.2. See Table 3 of this paper and related discussion.

TABLE 1

NUMBERS RELIEVED ANNUALLY AND VALUE COMPARISONS
BETWEEN PROVINCIAL COS's and POOR LAW UNIONS.

Data Sources for periods between 1870-1890.	Poor Law Average annual out- relief Numbers.	COS Average annual Numbers relieved.	Gross annual value of COS relief as per cent of Poor Law outrelief Note (b)
Birkenhead COS and PL union.	3,394	444	1.7
Birmingham COS and PL union.	8,951	630	2.7
Brighton COS and PL union.	4,293	322	1.5
Leamington COS & Warwick PL.	2,290	613	3.4
Liverpool CRS and PL union.	8,409	10,632	14.0
Man.& Sal.DPS and PL unions.	8,519	1,202	6.0
Oxford COS and PL union.	460	144	37.3
Reading COS and PL union.	1,165	58	1.3
Southampton COS & PL union	2,656	144	3.5

Notes: (a) The tabled annual average PL values are derived from Parliamentary Accounts and Papers, or from the PLB and LGB Annual Reports and Appendices. Data for the provincial organising Societies were compiled from their annual reports, minute books, or related documents.

(b) COS monetary values used in calculating the relative percentages in the fourth column include the cost of the various forms of relief provided by the particular Society, i.e. grants, loans, pensions, etc. See section 6 of this paper.

COS and its University sympathizers has "less close" relationships.<sup>74</sup> granted £2,172 in outdoor relief during the 12 months ending Michaelmas 1890, which was more than three times the amount provided by the Incorporated Parishes union.<sup>75</sup>

Table 2 summarizes the annual values of relief provided to the average successful applicant at various locations in Poor Law outdoor relief, and by the nearby Society attempting to organise charity. Assessment of what this relief represented on a weekly scale is hindered because provincial COSs rarely disclosed the average periods over which a deserving applicant might expect to be assisted. However, it has been argued elsewhere that four weeks can be reasonably taken as being most typical. Comparison between the average unit value of Poor Law doles and the relief from organised charities is further complicated by ambiguities concerning whether relief was provided for an individual or was to be shared between a family. In general, Poor Law statistics focused on individuals, with the father, mother, and children each being listed as paupers. In contrast, COS relief was usually provided to the head of the deserving family who alone appeared on their list. This implies that more people actually shared the benefits of organised charity than is indicated in Table 1. By the same

Societies would have been proportionately less than those shown in Table 2.

assumption, the unit values of the relief per person from provincial organising

The COS ridiculed the allegedly mischievous "haphazard trickle" of a few

<sup>&</sup>lt;sup>74</sup> C.Violet Butler, Social Conditions in Oxford, (London, 1912), p.195.

<sup>&</sup>lt;sup>75</sup> BPP 1890, (c 303), LXIII, p.17; and (c.i.303), LXIII, p.17.

<sup>&</sup>lt;sup>76</sup> Robert Humphreys, "The Poor Law and Charity: The Charity Organisation Society in the Provinces, 1870-1890", (LSE, University of London Ph.D. thesis 1991), pp.229-230.

ANNUAL VALUES OF POOR LAW OUTDOOR RELIEF AND THE ANNUAL VALUES OF RELIEF PROVIDED BY A NEARBY COS TO AVERAGE DESERVING APPLICANT FOR PERIODS BETWEEN 1870-1890.

Data Sources	Poor Law Outdoor relief: applicant\year,	COS Relief applicant\year
Birkenhead COS and Poor Law union	54s. 3d.	7s. 6d.
Birmingham COS and Poor Law union	34s. 0d.	10s. 9d.
Brighton COS and Poor Law union	48s. 7d.	9s. 0d.
Leamington COS and Warwick PL union	48s. 10d.	5s. 11d.
Liverpool CRS and Poor Law union	36s. 11d.	4s. 1d.
Manch. & Sal. DPS Poor Law unions	39s. 5d.	22s. 4d.
Oxford COS and Poor Law union	47s. 10d.	49s. 7d.
Reading COS and Poor Law union	36s. 9d.	9s. 10d.
Southampton COS & Poor Law union	46s. 4d.	29s. 5d.

Notes: The tabulated values of Poor Law and COS relief are the mean of the annual values provided to the average deserving applicant, during the period 1870 and 1890, for the years when the particular provincial Society was functional. COS relief values include grants, loans, pensions, and costs of other relief forms. See section 6 of this paper.

shillings normally given in Poor Law outdoor doles. They delighted in contrasting, by implication, the supposedly more substantive COS support always "wisely

applied" to a recipient together with an appropriate dose of moral instruction.<sup>77</sup> Indications are that this COS propaganda was unrealistic and misleading for provincial Societies. Some exception to this generality may be claimed for Manchester and Salford District Provident Society (DPS), and for the Oxford COS, both of which provided a greater unit value of relief than most COSs. But even in these two locations, their relief does not bear close scrutiny as being any guarantor of self-sufficiency.

For example, if the average annual DPS relief of 22s.4d.(twenty two shillings and four pence) in Table 2 is equated to relief of 5s.7d.(five shillings and seven pence) for a four week period, and is assumed to have been shared by an average family numbering between four and five people, then each individual in the family would have benefited weekly by about 1s.3d(one shilling and three pence). Making the same assumptions for Oxford COS, their average annual relief of 49s.7d. provided average benefits to each of the individual beneficiaries of 2s.9d. for four weeks, some of which was expected to be repaid. Doubt about the adequacy of even these relatively generous amounts of relief is raised in the light of Booth's findings on poverty in London, and Rowntree's in York. In Booth's opinion, a weekly "bare income" of between 18s. and 21s. was needed by a "poor" moderate family "living under a struggle... to make both ends meet", while Rowntree calculated that a "minimum weekly expenditure" of 21s.8d. was needed by parents with three children to maintain "physical efficiency". Harlock's evidence suggested that Poor Law doles, which as we have seen were

<sup>&</sup>lt;sup>77</sup> Mrs B.Bosanquet, (1899), <u>op. cit.</u> pp.161 and 200. Also Francis Peek, <u>op. cit.</u>; C.S.Loch, <u>How to Help Cases of Distress</u>, (London, 1883), pp.6-9; Sophia Lonsdale, <u>The Evils of a Lax System of Out-door Relief</u>, COS Conference paper, (London, 30 April 1895).

<sup>&</sup>lt;sup>78</sup> For discussion on family size: Robert Humphreys, op cit, pp.230-231.

<sup>&</sup>lt;sup>79</sup> C. Booth, <u>Life and Labour of the People of London</u>, Vol.1, (London, 1902 Edn.), p.33; and B.S.Rowntree, <u>Poverty</u>, A study of Town Life, (London, 1922 Edn.), p.351.

generally of greater value than COS relief, were not only insufficient, but "impossible".80

When compared with the relief provided at Manchester and the Oxford, provincial COS benefit levels generally appear paltry. To take further examples, using the same assumptions regarding the numbers of individual beneficiaries and the weeks over which benefits were provided, the average weekly relief from Birkenhead COS would have been worth 5d.(five pence) per person, from Birmingham COS a little over 7d., and from Brighton 6d. Although the scale of Poor Law out-relief doles varied across England, there was typically a provision of between 2s.6d. and three shillings for adults, with an additional shilling or 18d. provided for each child.<sup>81</sup>

When forced on to the defensive, COS publicists stoically claimed that they should not be judged in terms of their own monetary disbursements and hinted mysteriously at allegedly substantial, though unquantifiable, support provided by their sympathizers. But these vague claims were incompatible with the widespread impecuniosity of provincial COSs, some of which admitted their inability to support applicants they themselves judged to be deserving of assistance.<sup>82</sup>

# <u>6. COS categorisation of applicants and miscellaneous COS methods of relief to the deserving.</u>

COS enquiries centred not merely on the applicant's own personal circumstances but involved their whole family. It was recommended that "the

<sup>80</sup> BPP 1910, (c5074), LII, pp.60-1.

<sup>&</sup>lt;sup>81</sup> The Minority Report of the 1909 Poor Law Commission, Part I, "Break up the Poor Law and Abolish the Workhouse", Fabian Society Edn., (London, 1909), pp.36-7; Anne Digby, Pauper Palaces, (London, 1978), pp.161-2. The average weekly dole per outdoor pauper, including men, women, and children, throughout England and Wales, between 1870 and 1889, was one shilling, nine and one half pence: K. Williams, From Pauperism to Poverty, (London, 1981), p.170.

<sup>&</sup>lt;sup>82</sup> Examples: <u>21st Annual Report, Brighton COS</u>, (1892), p.5; <u>10th Annual Report, Southampton COS</u>, (1885), p.10; and <u>14th Annual Report, Leamington COS</u>, (1889), p.10.

charity worker's first question should be" to assess the capacity of each family member "for endeavour, for training, for social development, for affection" and to recognize that should anyone in the family be able-bodied, that this was "in itself a resource to be developed".83 Information was also extracted about earnings at the applicant's last employment, reasons for leaving the job, previous addresses, debts, rent, references, saving club membership, childrens' ages, whether children were at school or working, cleanliness of the home and whether reasonably maintained, how deserving applicants might best be "thoroughly helped", and which relatives should be persuaded to assist.84 Investigations were claimed to occupy about one week, during which time some limited COS help may be provided, but where cases appeared destitute they were directed immediately to the workhouse and no further interest taken.85 According to the COS, each application "obliged" an agent "to make three to five calls in different directions"; then, until the applicant "was again self-supporting or until referred to the guardians" they continued to be visited twice weekly, once before the "meeting of the Committee to ascertain progress, and afterwards to convey assistance

<sup>83</sup> Mary E. Richmond, The Long View, (Philadelphia, 1930), p.189.

<sup>&</sup>lt;sup>84</sup> C.S.Loch, <u>The Charities Register and Digest</u>, (London, 1890), p.ix. The "minute investigation" into the "circumstances and antecedents" applied to applicants at anti-outdoor relief Poor Law unions can be seen as a precursor for these COS procedures: B.Leighton, <u>Pauperization: Cause and Cure</u>, (Shrewsbury, 1871), pp.4-5.

<sup>85</sup> Charity Organisation Society, 26 May 1881, p.124.

awarded".86

Although the investigatory responses were by no means identical, there is a broad indication from Table 3 that, apart from the three largest conurbations, provincial COS's maintained broad ratios between the "assisted", the "referred", and the "not assisted", in the order of 0.5:0.2:0.3 respectively. Data from Liverpool, Manchester, and Birmingham implies that in each of these large cities, a greater proportion of applicants were assisted. This was contrary to the practice of London COS, which assisted relatively few applicants.

The overall values of provincial COS relief discussed in Section 6 of this paper were the averages for each locality covering a range of benefits provided by the particular organising Society. Some of the component details of the overall values will now be discussed. In spite of a general paucity of funds, provincial Societies devised a miscellany of relief-modes including: grants in cash and kind, loans, hospital tickets, emigration help, employment assistance, coal funds, "special case" pensions, railway tickets, soup kitchens, cocoa rooms, penny dinners, convalescent facilities, cast-off boots and clothing, tools and equipment, blanket funds, factory employment, and response to mendicants.

According to COS theory, relief should never take the shape of regular doles and should always form part of a definite "plan" for the permanent benefit

<sup>&</sup>lt;sup>86</sup> 12th Annual Report, Birkenhead COS, (1883), p.7. For an impression of COS investigations in the USA, see: M.B.Katz, <u>In the Shadow of the Poorhouse</u>, (New York, 1980), pp.75-7.

TABLE 3
PERCENTAGES OF TOTAL APPLICANTS WHO WERE ASSISTED, NOT
ASSISTED, AND REFERRED BY VARIOUS PROVINCIAL SOCIETIES

Data Period	SOCIETY	ASSISTE D Note (a) per cent	REFERR ED Note (a) per cent	NOT ASSISTED per cent
1872-90	Birkenhead COS	58	16	26
Note (b)	Do.	50	19	31
1873-89	Birmingham COS	72	12	16
1872-90	Brighton COS	45	13	42
1876-90	Leamington COS	61	23	16
1876-85(c)	Do.	51	31	18
1875-90	Reading COS	42	22	36
1879-90	Oxford COS	49	20	31
1877-90	Southampton COS	37	28	35
1875-90	Liverpool CRS	69	14	17
1871-90(d)	Manchester & Salford DPS	82	-	18
1879+1980	London COS	34	22	44

Notes. (a) The percentages of applicants falling into the three categories "assisted", "referred", and "not assisted", were calculated from the total number of applicants over the period stated in the first column.

(b) The second line of data for Birkenhead COS provides the percentages when the two exceptional distress years 1886 and 1887 are excluded from the 1872-90 period.

(c) At Learnington, in the second half of the 1880's, few applicants were refused some relief although for many this was restricted to a grant for bread and soup. Alternative summary data is provided in the table for the period 1876-85 when this procedure had been less in evidence.

(d) The Manchester and Salford DPS data refers only to applicants entered by the Relief Board of the DPS Visiting, Relief and Investigation Department.

of the recipient.<sup>87</sup> Nevertheless, in spite of the COS aversion to grants because of their characteristic similarity to Poor Law outdoor relief, they remained the most commonly used form of provincial COS benefit. It was Birkenhead COS's claim that their weekly grants were, "2/-(two shillings) for a single man not with his parents; 3/- for a man and wife, or man and mother: 4/- for a man, wife and small family; 5/- if the children were more than four, ... and something more in the case of sickness".88 When the number of claimants increased, as at times of exceptional distress, the limited Birkenhead COS funds necessitated reduction of their relief scale to 1/- for a single man; 2/- for a man and wife; 3/- where there were one or two children; and 4/- if there were three children or upwards. Benefits continued to be occasionally augmented for sickness, and in cold weather a weekly one cwt of coal.<sup>89</sup> Birkenhead COS financial accounts, over an eighteen year period, suggest that in reality average grants were sometimes even less than the foregoing figures. 90 Croydon COS admitted that the value of their weekly grants were only 1s.6d.(one shilling and six pence), with an additional 6d. for each child.91

In the late 1870s, Oxford COS decided to restrict the numbers receiving their grants. Consequently, in the 1879 financial year, only 56 applicants received grants and these had a total annual value of £70.0s.9d.<sup>92</sup> As the number of cases assisted by Oxford COS again increased in the 1880s, the Rev W.A. Spooner emphasized that the greater costs had mainly been satisfied "by the Committee

<sup>87</sup> H.Bosanquet, (1914), op. cit., p.64.

<sup>&</sup>lt;sup>88</sup> Letter from C.T.Gostenhofer to John Polson of Westmount, Paisley, 3 December 1886.

<sup>89 14</sup>th Annual Report, Birkenhead COS, (1885), p.6.

<sup>90</sup> Robert Humphreys, op.cit, pp.250-252.

<sup>&</sup>lt;sup>91</sup> Charity Organisation Review, November 1890, p.441.

<sup>&</sup>lt;sup>92</sup> Annual Report, Oxford COS, 12 months ending 30 September 1879, p.12.

itself', with few cases "recommended to the Guardians for help; fewer for private persons, fewer to institutions". By 1886-7, the annual number of Oxford COS grants had crept up to 146, costing a total of £227.1s.10d. Numbers were again reduced by tighter investigation and the unit value increased. By 1890 the typical grant supplied by Oxford COS in the course of a year approached 42s.3d, which if assumed to be spread over four weeks, gave a weekly family benefit of around 10s.7d. Oxford COS then became concerned because higher grants "commonly meant a corresponding increase in the time and trouble devoted to a case". Compared with most other provincial COS's the grants from Oxford COS were munificent. Nevertheless, it is questionable whether even these grants could be assumed as any guarantee that a recipient would achieve independent respectability at a time when the Oxford labourer's weekly wage was around fourteen shillings. The common of the course of the second course of the course of the course of the second course of the course

Interest-free loans were considered preferable to grants. They were seen to encourage individual responsibility and had the great theoretical attraction for penurious COS's of being recoverable assets.<sup>97</sup> Provincial COS loans fell into two broad categories. Some were in the form of tools or domestic equipment like "wringing, mangling, and sewing machines" by which the applicant could earn

<sup>93</sup> Oxford Chronicle, Supplement, 28 November 1885.

<sup>&</sup>lt;sup>94</sup> Annual Report, Oxford COS, 12 months ending 30 September 1887, p.23; and 12 months ending 30 September 1890, p.26. (numerical error of applicants in original document)

<sup>95</sup> Annual Report, Oxford COS, 12 months ending 30 September 1888, p.3.

 $<sup>^{96}</sup>$  E.H.Hunt, <u>Regional Wage Variations in Britain, 1850-1914</u>, (Oxford, 1973), pp.20 and 62.

<sup>&</sup>lt;sup>97</sup> For examples of COS enthusiasm for loans as a means of relief: <u>9th Annual Report, Reading COS</u>, (1882-3), pp.6-7; <u>5th Annual Report, Southampton COS</u>, (1880), p.7.; <u>8th Annual Report, Leamington COS</u>, (1883), p.11.; <u>Annual Report, Oxford COS</u>, (1876), p.4.

wages. 98 Other loans were monetary and intended to carry an applicant through temporary distress.

Despite the ideological advantage of loans, they were not popular with all organising Societies, largely because of repayment uncertainties. Liverpool CRS were hesitant about providing loans because, "not infrequently" they failed "to recover the money". Southampton COS Committee eventually became apprehensive about loans conceding that "where distress is general, and due to causes over which the distressed have no control ... some of the loans granted by the Society were in arrears ...". Elsewhere, Leeds COS, Bristol COS, and the Croydon Charitable Society, either "made no loans" or made "very few". 102

Lending blankets through the winter months was a practice adopted by some COS's from earlier Provident Societies. Blankets were a form of loan having the advantage of being relatively easy to recover. He Birmingham "Blanket Loan Fund" typified others in being managed by a Committee of COS females. Their activities were usually featured in COS reports describing how the Society's officers investigated the applicants' worthiness and distributed the

<sup>98 55</sup>th Annual Report, Manchester and Salford DPS, (1887), p.20.

<sup>&</sup>lt;sup>99</sup> e.g. Liverpool CRS loans in 1887-8 totalled £18, which was less than 1% of all relief. <u>25th Annual Report, CRS</u>, (1887-8), p.7.

<sup>&</sup>lt;sup>100</sup> Charity Organisation Review, November 1890, p.429.

<sup>&</sup>lt;sup>101</sup> Eleventh Annual Report, Southampton COS, (1886), p.7.

<sup>&</sup>lt;sup>102</sup> Charity Organisation Review, November 1890, pp.422, 427, 428, and 441. Also Charity Organisation Reporter, 26 May 1881, p.126 re. difficulties with loans at Exeter COS. In contrast, Aberdeen found loans "very useful", p.127.

F.Rivington. Also, Minutes of the Society for the Relief of the Aged and Industrious Poor of Oxford, 22 November 1827.

Annual Reports, Birkenhead COS, (1883-7); Annual Reports, Birmingham COS, (1878-9); 11th Annual Report, Southampton COS, (1886); and Annual Reports, Manchester and Salford DPS, (1870-85).

blankets to those approved by the "Ladies". The essentials of the Birmingham activity were included in a COS annual report:

- 1. Blankets "given out" in October and "rented at 6d a winter or 3d for a shorter period".
- 2. Each recipient "signed a paper on obtaining the blankets".
- 3. Blankets were collected in May of the following year to be "steamed and purified" with working expenses defrayed from the Blanket Fund.
- 4. 100 pairs of blankets were purchased initially and "marked so as to be recognised in the pawn shops". 105

Leamington COS organized a Coal Fund, partly as an attempt to achieve some degree of liaison with other charitable agencies. The COS collected donations, organized tickets, obtained sixpences from applicants, and arranged coal deliveries. Then the COS decided that the other charitable agencies could not be trusted to co-operate responsibly without appropriate COS "restraint" on their ticket distribution. A Leamington Spa Courier correspondent ridiculed how an applicant for a coal-ticket had become the "victim" of repeated COS enquiries, "....and this is charity". 107

Initially, pensions had been frowned upon by the COS but their stance was later modified to encourage long-term support on condition it went only to carefully chosen "special cases". A "special case" was a "deserving person"

<sup>&</sup>lt;sup>105</sup> 9th Annual Report, Birmingham COS, (1878), p.5.

<sup>&</sup>lt;sup>106</sup> 12th Annual Report, Leamington COS, (1887), pp.12-3.

<sup>&</sup>lt;sup>107</sup> Leamington Spa Courier, 29 March 1890, p.3.

e.g. Annual Reports, Oxford COS, (1875), p.4; (1877), p.4; (1884), p.6-7. For background to COS change of attitude on pensions: 27th Annual Report,

whose circumstances made them unsuitable for treatment under the "ordinary rules of the Society", and who justified charitable relief rather than being pauperized. Description Each case was personalized and frequently made the focus of a special COS financial appeal. Oxford COS concentrated on: (a) the aged, partially or wholly unable to work, (b) respectable widows with young children, (c) confirmed invalids, and (d) orphans. By the later 1880's "special case" pensions monopolized Oxford COS activities. At the end of the decade, they accounted for £635 out of their gross income of £1,115.

Southampton COS reserved pensions for those who, "in spite of age and ill-health, have succeeded in keeping themselves out of the workhouse". Such cases had in the past apparently been supported by a circle of friends but gifts had been irregular and fluctuating in value. Southampton COS saw their role as that of collecting variable gifts from well-wishers, marshalling them into a regular small pension, and delivering it weekly together with a COS homily. By 1887 the gross annual value of pensions paid by Southampton COS reached £89.12s.9d. shared

London CO, (1895), pp.8-15.

<sup>&</sup>lt;sup>109</sup> Annual Report, Liverpool CRS, (1873-4), pp.7-8.

Annual Report, Oxford COS, 12 month ending 30 September 1885, p.5.

Annual Report, Oxford COS, 12 months ending 30 September 1890, p.23. Cambridge COS, greatly influenced by its University membership, strongest at Trinity College, also favoured pensions. Henry Sidgwick regularly provided substantial donations to the local COS pension fund.

<sup>&</sup>lt;sup>112</sup> 4th Annual Report, Southampton COS, (1879), p.7-8.

between "eleven old deserving persons". Although the Southampton COS, like their peers elsewhere, resented the comparison, their weekly dole of around three shillings was precisely what the eleven pensioners might have expected from the Poor Law in outdoor relief. Southampton COS confessed that were "sufficient aid forthcoming they could readily, and would gladly, double and treble the recipients of this fund". Leamington COS pensions had few pretensions to adequacy. They gave one shilling weekly, to "meet the wants of persons who from a position of comparative affluence, have by misfortune, fallen into distress". 114

COS "special case" provision tended to be class-divisive through being mainly reserved for the fallen middle-class, or at least, the "cream" of the working-class. When recipients were elderly the assistance virtually became a COS life-pension. As such, it contained the very faults of value-inadequacy, permanence, and deterrence to an independent life-style, which were repeatedly targets for COS allegations about Poor Law outdoor-relief. By 1890 even provincial COS's were accepting that they had moved perilously close to duplicating aspects of the Poor Law system they so despised. Oxford COS recognised that "the number of pensions calls for serious consideration" because "unless they were given with great care they tend inevitably to discourage persons

<sup>113 12</sup>th Annual Report, Southampton COS, (1887), p.6.

<sup>&</sup>lt;sup>114</sup>8th Annual Report, Leamington COS, (1883), pp.10-11, and David C.Ward, "Deformation of the Gift: The COS in Leamington Spa", (University of Warwick M.A. thesis, 1975), pp.48-9.

<sup>&</sup>lt;sup>115</sup> Mrs B.Bosanquet, (1899), op. cit., pp.221-5, C.L.Mowat, op. cit., p.98.

from making provision for old age, to lower wages... and, in short, to reproduce the recognised evils of an indiscriminate administration of out-door relief'. 116

Other forms of relief such as jobs in non-commercial factories and the provision of under-priced soup were frowned upon by London COS. Provincial COS's that drifted into offering these types of support made the excuse that each applicant was subject to rigorous scrutiny. Such excuses did not wash with London COS. They remained adamant that the mere presence of such facilities encouraged "elaborate dole-giving" as they believed it was impossible to guarantee adequate investigation. In London's opinion, should soup-kitchens and the like be considered unavoidable, they must be established on "a commercial basis" with "diversions" like free dinners for children perceived as "unnecessary and inadvisable". C.S. Loch maintained that all charity must be meted out sparingly and that certain things should be done only, "with very great precaution". Assistance should be limited to that which was "individual, personal, temporary, and reformatory".

In spite of London's objections, some COSs in the provinces did operate

<sup>&</sup>lt;sup>116</sup> Annual Report, Oxford COS, 12 months ending 30 September 1890, p.4.

<sup>&</sup>lt;sup>117</sup> Charity Organisation Review, April 1887, p.174.

Report of COS Special Committee Soup Kitchens, Children's Breakfasts and Dinners, and Cheap Food Supply, (London, 1887), p.19-20; earlier COS Reports on associated subjects included those published in 1871 and 1877.

<sup>&</sup>lt;sup>119</sup> The Charities Register and Digest, (London, 1882), p.26.

<sup>120</sup> K. Woodroofe, op. cit., p.39.

facilities such as soup kitchens. Liverpool CRS provided 123,312 quarts of sago soup at one half-penny per quart during the 1870-71 winter. Only 4,476 quarts of the more expensive meat soup costing one penny per quart, were sold. A correspondent to the Liverpool Lantern described the sago variety as a "sort of lumpy material of a bluish yellow tinge, and looked very much like bill-sticker's paste ... the sort of stuff that Uncle Sandy used to feed his pigs ...". During the Dock labourers' stoppage of 1879, Liverpool CRS kitchen-staff were required to exert "great circumspection ..... to avoid giving relief to those on strike".

Most forms of provincial COS relief were ostensibly intended to orientate applicants towards soon becoming independent. To this end, it was common practice to issue hospital-tickets to deserving sick people. Some Societies went further and developed their own convalescent schemes.<sup>124</sup> The outstanding example was the Manchester and Salford DPS's Convalescent Home established

<sup>&</sup>lt;sup>121</sup> 8th Annual Report, Liverpool CRS, (1870-1), p.8; also 17th Annual Report, Liverpool CRS, (1879-80), p.9, for details of soup distribution in the adverse 1879-80 winter. Croydon COS operated soup kitchens, "one penny being charged for a quart of soup and two pounds of bread": Charity Organisation Review, November 1890, p.441. Also see Charity Organisation Reporter, 10 July 1879, p.178, for reference to Leamington COS soup kitchen.

<sup>&</sup>lt;sup>122</sup> Liverpool Lantern, 1 March 1879, p.323.

<sup>123 17</sup>th Annual Report, Liverpool CRS, (1879-80), p.7.

<sup>&</sup>lt;sup>124</sup> e.g.<u>3rd Annual Report, Leicester COS</u>, (1879), p.5, for their scheme of "country-lodgings" for convalescents.

in Southport after their building appeal had attracted £3,783.17s.0d.<sup>125</sup>

Provident departments were developed by some provincial organising societies in the belief that "the good done to the indigent classes by this system is incalculable". COS visitors were each assigned a number of poor homes from which to collect small monetary deposits, "of any sum not including halfpence". Interest was rarely provided, nor was any administrative cost deducted. Birkenhead COS Provident department visitors were said to make around 30,000 calls in 1879. Compared with many provincial Societies the Wirral-based COS were well endowed with volunteers but it was never easy for them to attract sufficient for their needs. 129

The Manchester and Salford DPS was a doyen amongst provincial Provident Societies. Their principles, sacrosanct since 1833, were an unmistakable influence on COS's such as Birkenhead. Even then the number of DPS volunteers willing to undertake direct visiting of the poor gradually diminished. The hundreds of enthusiastic visitors envisaged by DPS founders in 1833, had by 1871 dwindled in

<sup>&</sup>lt;sup>125</sup> 44th and 45th Annual Report, Manchester and Salford DPS, (1876 and 1877), pp.6-7.

<sup>&</sup>lt;sup>126</sup> 8th Annual Report, Birkenhead COS, (1879), p.7.

<sup>&</sup>lt;sup>127</sup> 10th Annual Report, Birkenhead COS, (1881), p.7. also see Birkenhead COS Minute Book, for sample of Birkenhead Provident Society Card.

<sup>&</sup>lt;sup>128</sup> 8th Annual Report, Birkenhead COS, (1879), p.7.

e.g. 10th Annual Report, Birkenhead COS, (1881), p.7; and 16th Annual Report, Birkenhead COS, (1887), p.6. Also refer to Charity Organisation Review, April 1887, pp.174-5, for additional difficulties at times of economic blight

number to only twenty-five and by 1890 to a mere half-dozen.

## 7. Summary

Powerful individualistic propaganda, and support from influential elites, created an aura of COS authority on social affairs which has persisted for more than a century. In reality, inadequacy and contradiction prevailed among COSs in the English provinces. They were generally shunned by Poor Law guardians, philanthropists, the clergy, and by the poor themselves. This left scant chance for the Government's intended close working relationships between official relief and organising Societies they had believed would be capable of marshalling the alms of the voluntary sector.

Provincial COSs suffered persistent disappointment by the inadequacy of response to their appeals for active lady visitors and for financial support. Although COSs ridiculed the frugality of Poor Law doles, the relief provided to the deserving poor by provincial COSs was generally of less substance. In attempts to explain this situation, provincial COSs implied nebulously that a great deal more relief, which they constantly found quite impossible to quantify, was supplied, under their direction, by bodies sympathetic to their ideals. But such coyness was foreign to the COSs propagandist nature. It certainly did not convince their peer group in London. A broadly-targeted editorial in the Charity Organisation Review castigated provincial COSs because persistently they could not "fail to contrast" the self-congratulatory claims of provincial COS committees

concerning the "vast amount of work done", with the reality when turning "to the body of the report, and see that a number of persons, small in proportion to the place, have been relieved by food tickets or a very small amount of money". London COS emphasized the clear danger that provincial COS reports and meetings would be viewed publicly as affairs of "much butter and little business".

The historiographical impression of a widespread network of provincial Charity Organisation Societies, each actively co-ordinating the activities of other local relief agencies, has been shown to be largely illusory.

<sup>&</sup>lt;sup>130</sup> Charity Organisation Review, July 1885, p.311.

#### LONDON SCHOOL OF ECONOMICS

#### ECONOMIC HISTORY DEPARTMENT WORKING PAPERS

#### 1992

- Competing Notions of "Competition" in Late-Nineteenth Century American Economics
   Mary S. Morgan
- New Light Through Old Windows: A New Perspective on the British Economy in the Second World War Peter Howlett
- Social Risk and Social Welfare in Britain, 1870-1939 Paul Johnson
- Textile Factories, Tuberculosis and the Quality of Life in Industrializing Japan Janet Hunter
- European Emigration 1815-1930. Looking at the Emigration Decision Again Dudley Baines
- Scale Bias & State Building: an Historical Perspective on Government Intervention, Political Systems & Economic Performance in Tropical Africa Gareth Austin
- 7. Class Law in Victorian England Paul Johnson
- The Instituto Nacional de Prevision Social and Social Insurance Reform in Argentina, 1944 to 1953 Peter Lloyd-Sherlock
- 9. Human Capital and Payment Systems in Britain, 1833-1914

  Dudley Baines, Peter Howlett, Paul Johnson
- 10. Much Ado About Little Robert Humphreys

