Helping the Poor

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Friendly visiting, dole charities and dole queues

Robert Whelan

based on research by

Barendina Smedley

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For my mother Violet Whelan
who was born in Hammersmith in 1914
and remembers Sister Lizzie

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Introduction

Hand-outs and Leg-ups

The charity, if charity it may be called, of doles and patronage is mean and delusive... But the charity of personal help and organised good sense calls out the best efforts of giver and receiver.

C.S.Loch[1]

In 1914 George Bernard Shaw's play *Pygmalion* introduced to the public the character of Alfred Doolittle, a dustman with original views on welfare:

> DOOLITTLE
>
> I'm one of the undeserving poor: that's what I am. Think of what that means to a man. It means that he's up agen middle-class morality all the time. If there's anything going, and I put in for a bit of it, it's always the same story: 'You're undeserving; so you can't have it.' But my needs is a great as the most deserving widow's that ever got money out of six different charities in one week for the death of the same husband. I don't need less than a deserving man: I need more. I don't eat less hearty than him; and I drink a lot more ... Well, they charge me just the same for everything as they charge the deserving.[2]

Modern audiences, who would scarcely be shocked by Eliza's use of 'bloody' in the famous tea-party scene, might find this harder to follow, since the idea of making any distinction between the deserving and the undeserving poor has vanished from modern welfare policy. In 1914, however, audiences would have picked up immediately on the reference to one of the main strands in the discussion of 'the social question', which could be said to have dominated the debate on the relief of poverty for hundreds of years.[3]

From the time of the Protestant Reformation, when the monasteries were dissolved and the church's role as the main provider of welfare was curtailed, the responsibility for meeting the needs of the sick and needy had been shared between charitable associations, formed by civic-minded men and women, and the poor law. One important question which welfare providers set themselves to address, from the time of Elizabeth I, whether they were in the public or the private sector, was how to deal with 'sturdy beggars', those who could work but preferred to remain idle if they could get a hand-out.

For hundreds of years both poor law guardians and charitable trustees struggled to find ways to ensure that help went only to those

who needed it, while those who could stand on their own feet were encouraged to do so. To err by being too open-handed would result in the corruption of those on the border between self-sufficiency and dependency by turning them into paupers. To err in the other direction would mean that cases of genuine need would be left to suffer. It seems to be an eternal dilemma, and we are still wrestling with it. Each generation places the emphasis differently, and there are certainly few grounds for believing that we have made a better job of it than our ancestors.

One of the most frequently heard criticisms of the modern welfare state is that it contains perverse incentives which lead to welfare dependency. The feckless, the idle and the improvident are actually treated better than the prudent and the industrious—what used to be called 'the working poor'. People who are struggling to pay their way and support their families can find that their next-door neighbours enjoy a more comfortable lifestyle by staying in bed all day.

Fear and Loathing of the COS

If we were looking for an example of a system at the other end of the spectrum which treated the poor harshly and imposed rigorous conditions on any assistance given, many welfare analysts would cite the Charity Organisation Society. Founded in 1869, it epitomised, from the very start, the view that alms carelessly given are worse than no alms at all.[4] It urged people to think before giving money to those requesting assistance, and it instigated a rigorous policy of enquiring into the backgrounds of applicants, and pursuing every alternative before parting with a penny. The Charity Organisation Society was constantly accused of hard-heartedness. In an oft-repeated phrase, it was said to be all organisation and no charity, more concerned with detecting fraud than with meeting needs.

Towards the end of the nineteenth century, as support for a universal welfare system overwhelmed the old fears about pauperising low-earners, so the COS found itself becoming the object of intense criticism by the advocates of alternative approaches. It has since attracted to itself all the opprobrium directed against systems which were thought to leave people to 'stew in their own juice' rather than compromise the sacred principle of independence, in the same way that all stories about bad landlordism in the 1960s tended to get attached to Peter Rachmann. In the 1960s and 1970s, when welfare statism was at its height, the COS was demonised as the epitome of everything that was cruel, paternalistic and (worst of all) judgmental in welfare policy. It became inescapably linked to a policy of separating the deserving from the undeserving poor, which was regarded as

thoroughly discredited and morally objectionable. Writing in 1967, T.H. Marshall admitted that he found it hard to be objective about the COS, as their philosophy was 'repugnant to the modern mind',[5] while David Owen, in his magisterial history of English philanthropy, described the COS as an organisation whose 'procedures and tactics seem unbelievably dated and ... so contrary to the direction in which the British community was to move that sympathetic understanding does not come readily'.[6]

However, the 1980s saw the growth of scepticism regarding the rights-based, cradle-to-grave welfare model of the post-war world, and a willingness to consider other options. At the same time, scholars have begun to re-appraise the COS, in an attempt to separate fact from demonology. In their book *Philosophy, Politics and Citizenship*, published in 1984, Raymond (now Lord) Plant and Andrew Vincent argued that we should consider 'what they actually said',[7] rather than making unfavourable assumptions about what members of the COS believed. In many cases, as Plant and Vincent were able to show, the leading lights of the COS were by no means as dogmatic and extremist as their critics had made them out to be. There have been other scholarly studies since then, most notably Jane Lewis' book on the COS and the Family Welfare Association (which it became in 1946) *The Voluntary Sector, the State and Social Work in Britain*.[8] However, this book epitomises a tendency to treat the COS as an intellectual phenomenon, creating a history of the Society based on journal articles, books and conference speeches, as if theorising was all they did. Had this been the case, the COS would not have been so influential—nor so controversial. It is just because the theory resulted in well-organised and highly influential social work practice that the COS stirred such strong emotions. If we want to understand the COS, it is not enough to read their literature; we need to get a feeling for what COS workers actually did when confronted by a person requesting assistance. Did they confine themselves to a stern lecture on temperance and a copy of Samuel Smiles' *Self-Help*, as the stereotype would suggest? Or were they more supportive than their critics would lead us to believe?

Fortunately for us, the COS left behind an enormous archive, much of which is now housed in the London Metropolitan Archives. Although not complete, the wealth of material allows us to paint a fairly detailed picture of the ways in which COS committees responded to the needs of people in their areas. The aim of this study is to show that, for members of the COS, philanthropy was very far from being a matter of theory only. Unlike many modern charities, they did not investigate social problems only to pass the responsibility for solving them on to

someone else. COS workers, who for most of the period we are looking at were almost all volunteers, gave a great deal of time to listening and responding to their clients, trying to get to the root of a problem which often lay hidden behind multiple manifesting symptoms, and striving to find the best way forward for those particular people in their particular circumstances. Most importantly, they developed the technique of 'visiting', which entailed getting to know people and their circumstances before making plans. They are credited with the development of 'casework', which is at the heart of modern social work practice.

Turning the Ship Around

The view that our present welfare structures are sound, and that all that is required is for the government to raise taxes to fund them more generously, has all but disappeared. Dissatisfaction is widespread, not only with the standard of service provided, but with the way in which the very means of allocating resources seems to have driven a large sub-section of the population into 'social exclusion' or underclass status. Politicians of all major parties promise welfare reform, but so far the rhetoric has outstripped the delivery. The welfare state is often compared with a tanker at sea, vast, cumbersome, and taking so long to turn around that, even when the commands have been given, there is no perceptible change of direction for a long time. At the moment, however, the problem seems to be that the officers on the bridge have no clear idea of which port the vessel is heading for.

The situation will not be improved by piecemeal reforms, tinkering with the system to buy off this or that pressure-group interest, or cutting a few services to stay within huge global budgets. What is required is a thorough-going overhaul of a vessel which has now sprung so many leaks that it needs to go into dry dock. We need to consider alternative models of welfare provision, and that entails looking back to the time before our peculiarly monolithic welfare state not only took upon itself the provision of many services which had formerly been supplied by private bodies, but did so in a way which allowed of only one method of delivery, for the whole population, right across the country.

Competition in Welfare

In the nineteenth century, when the state was still the minor partner in welfare provision, the majority of those in need of help through a difficult patch would have turned to the thousands of charitable, mutual aid and self-help bodies which constituted the Victorian

voluntary sector. These organisations, dependent upon private funding, operated in a competitive environment: those which could attract the most donations would flourish, while those which failed to impress donors would go under. The performance of charitable agencies was closely scrutinised and their aims compared and analysed in a way which is quite foreign to the voluntary sector today.

This book focuses on attitudes towards 'doles', a word which probably requires some explanation now. A 'dole', in charitable terminology, is a hand-out of some sort. It may take the form of cash given in response to begging ('something for a cup of tea'), or, more prudently, tickets to be exchanged for a meal, some blankets or coal. Essentially, it is something for nothing. From the dissolution of the monasteries, when the responsibility for the relief of poverty could be said to have passed from the church to private citizens, people had been well aware of the dangers of doles. According to W.K. Jordan, the historian of early English philanthropy, the dole was regarded as the characteristic of medieval charity—the gift of food or money at the monastery gate, often to celebrate a feast day or the funeral of some great man. The amount of hospitality dispensed from some ecclesiastical premises on major religious festivals was enough to keep the party going for several days, attracting what Jordan described as 'unruly swarms of beggars from a half dozen nearby counties'.[9] The civic-minded citizens of Tudor England, as well as later generations of philanthropists, wanted to get away from this. Charitable aid was supposed to restore the recipient to a position of self-sufficiency, not perpetuate what we now call welfare dependency. Hence the emphasis on education, which, as Jordan and other historians have shown, emerged very early on as a major strand in philanthropic activity. If young people could be fitted to participate in a modern, capitalist economy, this would be laying an axe to the root of poverty. We are still using the argument about giving a man a fish.

In spite of all this, however, the dole did not disappear from charitable work. When a workman needs to redeem his tools from pawn to take up a job offer, or a poor man needs a gangrenous leg amputated, it is too late for a lecture on the advantages of a grammar-school education. Thoughtful, charitable people throughout the centuries have been struggling to meet needs and alleviate suffering in a variety of ways, aware that some methods have fewer side effects than others, but also aware that, in this workaday world, we sometimes have to muddle along and do our best with imperfect knowledge. As G.K. Chesterton famously remarked, if a job's worth doing, it's worth doing badly.

However, the nineteenth century saw the development and expansion of a very old tradition, that of charitable visiting, as an

antidote to doles. Visiting societies were founded on the notion that helping the poor entailed getting to know them, befriending them, advising them and supporting them—just as you would do if your own friends were in trouble. Doles were kept to a minimum, and in some very strict cases, such as Mrs Ellen Ranyard's Bible-women, banned altogether. For the purposes of this book, then, we have taken the Charity Organisation Society as an example of the visiting charity, and the Lord Mayor's Mansion House Fund of 1885/6 as an example of the dole charity.

This is, of course, an over-simplification. There were not, in reality, two distinct sets of charities. Most visiting charities would give out something to those being visited, be it a religious tract or a ticket for a sack of coal. Similarly, there were very few charities which gave out money or goods without making any enquiries at all as to the real circumstances of the applicant. However, the Charity Organisation Society and the Mansion House Fund of 1885/6 probably come as close to representing two polar opposites as we could get. The COS kept gifts to an absolute minimum, while the Mansion House Fund did little except pass out fistfuls of money. The furious spat which broke out between representatives of the two bodies was especially important as it occurred at a time when the state was edging closer towards the role of universal provider, first of education, then of pensions, then of national insurance then of .... virtually everything. Unfortunately the raft of post-war legislation which gave us the cradle-to-grave, rights-based welfare state we have today took as its model the dole charities, and ignored the painfully acquired experience of nearly four centuries of English philanthropy.

Section 1: The Visiting Charity

The Charity Organisation Society

Charity owes all its graciousness to the sense of its coming from a real friend
Octavia Hill [1]

1

The Organisation of Charity

There are two main principles to be observed in any plan for raising the poorest class in England. One is that personal influence must be brought strongly to bear on the individuals. The other that the rich must abstain from any form of almsgiving.

Octavia Hill[1]

The nineteenth century charitable enterprise in England was very large. There were bodies to meet every conceivable need: charities for the poor, the sick, the disabled, the unemployed, the badly-housed, charities for the reclamation of prostitutes and drunkards, for reviving drowning persons, for apprentices, shopgirls, cabbies, costermongers, soldiers, sailors and variety artistes. 'For the cure of every sorrow ... there are patrons, vice-presidents and secretaries' wrote Sir James Stephen in 1849. 'For the diffusion of every blessing ... there is a committee.'[2]

The Times was able to report in 1885 that the combined incomes of the London charities alone came to more than the revenues of several European governments,[3] and in 1895 a survey of middle-class household expenditure found that the average household spent ten per cent of its income on charities—a larger percentage than any other item except food.[4]

However, the size and wealth of the sector brought its own problems. Many worried that the generosity of donors was being abused by a class of professional scroungers who knew where to go for hand-outs. There was also serious concern about overlapping in terms of aims: Frank Prochaska, the historian of English philanthropy, found no fewer than five charities established in the 1870s with the aim of cheering up the English Sunday.[5] Geographically, there was a concentration of some types of charitable activity—particularly teaching hospitals—in London, and an even more intense concentration of settlement houses, housing societies, working men's institutes and missions in East London. East London was to the Victorians what Africa is to us: the place where you go to do good works. As a result, it was said that throughout large areas of the East End there was a mission on every street. They were run by the established church, by non-conformists including Jews and Roman Catholics, and by devout

individuals like Dr Barnardo, who were attached to no church at all. The charity world of the nineteenth century was highly competitive: organisations were competing for the support of the public, and whichever ones could show the most striking results would be assured of the largest incomes.[6] There was a real danger that charities would boost the numbers of their clients by giving assistance indiscriminately, when it might better have been withheld.

The Birth of the Charity Organisation Society

It was to tackle this danger that the Society for Organising Charitable Relief and Repressing Mendicity was formed in April 1869, adopting the shorter form of Charity Organisation Society (COS) in the following year.[7] The aim was, as the name would suggest, to co-ordinate the activities of different bodies offering assistance, both charitable and public, in order to prevent 'overlapping'[8] and to detect the frauds who were going from one body to another with the same story—like Doolittle's widow who 'got money out of six different charities in one week for the death of the same husband'. The COS was not originally intended to be a relief agency. That is to say, it would not give out goods or money itself, but would try to put applicants in touch with whoever was best placed to meet their particular needs. This soon proved inadequate, and 'by the end of the second year of its existence, the Central Council had come to the conclusion "to advise Committees to give relief themselves in the last resort"'.[9] However, cases for which long-term assistance would be required were usually referred to the guardians of the poor law, as not being suitable for charitable support. Poor, elderly people in need of pensions and those with serious disabilities were usually regarded as being in this category.

In trying to establish a division of labour between charities and the poor law, the founders of the COS were reflecting a widespread concern of the time. On 20 November 1869—a few months after the foundation of the COS—George Goschen, President of the Poor Law Board, published his famous Minute,[10] which sought to do the same thing. In fact, the Goschen Minute chimes so perfectly with the aims of the COS[11] that it has always been assumed that Goschen drew it up in consultation with the COS founders. The Minute argued that, in order to prevent duplication of effort, charities should concentrate on those tasks which the poor law was forbidden by law from undertaking. For example, as the poor law was designed only for those who were absolutely destitute, no help could be given to those who were working, even though they might be on the verge of destitution

themselves. The guardians could not redeem tools or clothes from pawn, assist in purchasing tools or clothes, pay rent, or pay fares. These were, therefore, suitable roles for charitable bodies. (The case records in Appendices 1 and 2 will demonstrate just how frequently the COS carried them out.) There was, in theory at least, to be no overlap between charity and the poor law. They were meant to operate in separate spheres, to avoid a situation in which charitable donors might find themselves subsidising a public authority, and in which the poor law guardians might find their position *vis-à-vis* applicants for relief being undercut by undeclared support received from charities. Like all COS rules, this one was broken where circumstances required it,[12] but the principle remained an important one.

The Goschen Minute went on to make the very important point that, if the plan were to work, 'there should be every opportunity for every agency, official or private, engaged in relieving the poor to know fully and accurately the details of the work performed by all similarly engaged'. However, as the Poor Law Board had no funds at their disposal for collecting and publishing information in this way, such work would have to be carried out by the private sector. This was the task which the COS set itself. The aim was to have district committees in each poor law district, and within a year of its foundation there were COS district offices in 12 poor law districts; by 1872 there were 38, and the number soon settled at just over 40. The speed with which the co-operation between COS district committees and their poor law guardians got off the ground can be seen in the appendix to the *Twenty-Second Annual Report of the Poor Law Board*, published in 1870, in which several poor law boards submitted accounts of the way in which they had already been approached by the newly formed 'Society for the Organisation of Relief'. However, co-operation, on the part of the guardians, was voluntary, and some were more co-operative than others. In Kensington and Lambeth every poor law guardian was *ex officio* a member of the COS district committee, and in St George's, Hanover Square, five of the COS committee members were elected to the board of poor law guardians, to join three other members who were already there. In Islington, however, there was no co-operation, and C.S. Loch, who began his career with the COS on the Islington committee, reported that: 'out-relief is lavishly given; and so long as the present policy of the Board prevails, closer co-operation with them is impossible'.[13]

The Importance of Visiting

The structure of the COS was federal: each district committee was expected to share the aims of the Society and reported to the Central

Council, but enjoyed considerable autonomy in the way in which these aims were pursued. The district committees raised their own funds, had their own patrons, and developed their own particular approach to the task of improving 'the condition of the poor by the organisation of charitable relief'.[14]

One thing on which everyone in the COS agreed was the need to have the fullest information possible on each case before taking any decisions. 'A doctor cannot prescribe for a patient unless he first examines him.'[15] Failure fully to understand a situation would lead to the wrong sort of help being given. A COS member gave an example of this in an article for the *Charity Organisation Review* in 1885. The case concerned Mr Jones, a skilled carpenter and mechanic, who was continuously out of work. While his wife was earning they were able to manage, but when children came, and Mrs Jones was unable to work, troubles began to pile up. Because they were a steady, church-going couple, they were supported by the clergy, by a mission-woman and by the local mothers' meeting, but eventually 'the charitable persons wearied of giving' and the COS was called in. The COS visitor soon found out why Mr Jones was out of work: he would not get out of bed in the morning. He had lost every job for this reason, even though friends had taken to going to his house in the morning to try to get him up, 'but he always went back to bed when they left him'. The whole family ended up in the workhouse.

> Would it not have been better in the beginning to have investigated why a skilled carpenter was always out of work, then to have refused charity, and simply to have urged the man to the moral effort, which would then have saved him? The charity given only encouraged him in his habits of sloth.[16]

To have the fullest information meant not only possessing all the details of the applicant's case, but understanding his or her relationships with family, employer, landlord, church, clubs and other institutions. It was from the conviction that people had to be regarded as part of a community rather than isolated individuals that the investigative approach grew. It was not just a case of detecting frauds—although that did come into it—but of finding the best source of assistance for that person. C.S. Loch, the famous Secretary of the COS from 1875 to 1914, summed up his approach in two 'Principles of Charity'. The first was: 'No work of charity is complete which does not leave behind it an increased power, moral, physical or economical'. The second was: 'The family, not the individual, must be treated as the unit ... social bonds must be maintained and utilised'.[17]

Collecting accurate information soon became the principal focus of COS committees. Initially each committee employed an agent whose job it was to take down the details from any applicant, make the

necessary checks with landlords and employers, and then report to the committee. The committee would decide what action, if any, was to be taken, and the decision would be reported back to the applicant. However, committee members soon decided that they needed to have more direct contact with applicants for relief. In 1877 the Marylebone committee was telling its subscribers that giving money was not enough:

> There is urgent need of persons willing to visit in particular parts of the District, or to take charge of particular cases, so as to enlist the sympathy and aid of the benevolent by full and well authenticated statements of the circumstances, and also to bring the nature and value of the Society's aid to the knowledge of the poor, and to establish with them personal relations of kindly interest.[18]

Because of the importance of visiting to the COS, it may be as well to say a few words about this phenomenon of voluntary action which came to dominate the world of charitable work in the latter part of the nineteenth century. Visiting the poor to comfort them in their distress was not a new idea. It is enjoined upon the faithful by scripture, and had been regarded as an important part of the Christian lifestyle for hundreds of years. However, the eighteenth century saw the emergence of visiting societies which put it on a more formal and organised basis, such as the United Society for Visiting and Relieving the Sick (1777) and the Benevolent or Stranger's Friend Society (1785). As Frank Prochaska, the historian of English philanthropy, puts it:

> What the charities added to customary practice was system ... Dividing the districts into streets, and the streets into households, they assigned visitors to each district[19]... Armed with the paraphernalia of their calling—Bibles, tracts, blankets, food and coal tickets, and love—these foot soldiers of the charitable army went from door to door to combat the evils of poverty, disease and irreligion.[20]

The superiority of women as visitors soon became apparent and led to the founding of specifically female visiting charities, such as the Lying-In Charity of Tottenham (1791), the Female Friendly Society (1802) and the Ladies Royal Benevolent Society (1812), which was able to boast Queen Charlotte as its patroness. Most visiting charities were small and parish-based, and by the middle of the century almost every London parish church had its own visiting society.[21] However there were some much bigger players in the field, like the Metropolitan Visiting and Relief Association (1843) and the Society for the Relief of Distress (1860). By 1870 the London City Mission was making a staggering two million visits a year,[22] and in 1904 an attempt to discover the number of visitors engaged in social work in London alone produced an estimate of approximately 10,000.[23]

With such a large number of organisations, it was inevitable that

there would be variations in their methods. Some were 'dole' charities—they gave out money, coals, food or clothing. Others took a very firm line against doles, most notably Mrs Ellen Ranyard's Bible-women, whose importance rests, in part, on the influence they had on the COS when it emerged some years later.

Walking through the notorious London slum of St Giles in 1857, Mrs Ranyard was struck by 'the misery of our sisters there' and conceived the idea of employing working-class women, who would feel at home in the courts and alleys, to raise the sisters by selling them bibles.[24] The first Bible-woman, Marion Bowers, was employed on a six-month trial basis, at ten shillings a week, and sent into the 'most appalling recesses' of Soho on this somewhat unpromising mission. By the end of the first month, 'despite rebukes, threats, and a "bucket of filth" thrown over her, she managed to sell, on instalment, seventy Bibles'.[25] Ten years later there were 234 Bible-women working in London, selling not only bibles but food, clothing, furniture and coal. Mrs Ranyard believed that 'Nothing is valued but what is paid for',[26] so not only was nothing given away, but there was no credit either. 'Teach us better habits', she has her clients saying in an imaginary conversation. 'Show us how we may become self-reliant, and lift us up to listen to your BOOK out of our depths of woe'.[27]

In 1859, only two years after Mrs Ranyard's project had begun, her book *The Missing Link* came into the hands of the 21-year-old Octavia Hill, who was deeply impressed by it:

> It is an account of the Bible women ... They are quite poor women, sent by ladies to sell Bibles, to teach and help and cheer the very poorest people... They give nothing away, but get people to buy beds and clothes, for which they pay gradually. They encourage women to take a pride in keeping their children and homes neat; and, living among them, can do so much.[28]

Octavia Hill was one of the founder members of the COS, and the key figure in the development of its very first district committee in Marylebone. Her work in the management of working-class housing, for which she became famous, had begun in 1864, five years before the foundation of the COS, so she was already fully convinced of the value of getting to know the poor in their own homes, and of the vital importance of not giving them anything for nothing.

In this respect, the tradition of visiting developed by the COS followed Mrs Ranyard's model. 'You cannot learn how to help a man, nor even get him to tell you what ails him till you care for him',[29] wrote Octavia Hill when she was appealing for more COS volunteers in 1875, and caring, in this context, meant offering 'the friendship which has little to do with outward gifts, and much to do with human sympathy, little with the dispensing hand, much with the helping one'.[30]

The original idea, at the founding of COS, seems to have been that

the paid agent would take down the details of cases and would then check out references with landlords, employers and others. At the same time, the visitor responsible for the street or court where the applicant for assistance lived would go to the home for a less formal and more friendly meeting, as a result of which she (it was almost always a lady) would be able to advise the committee on the best sort of help to give.[31] The agent's role as a fact-checker was not underestimated, but the volunteer visitor, as a cultured person, would bring 'to bear on the case a fresher and more personal sympathy than a paid agent ordinarily possesses'.[32] Most of the visitors, it was envisaged, would be members of other visiting societies like the Society for the Relief of Distress or the Metropolitan Visiting and Relief Association, or would be district visitors attached to local churches. (This was not an unreasonable assumption, given the considerable overlap between members of COS committees and those other bodies.[33]) In 1878 the St James and Soho COS was still relying on 'the clergy of all denominations, the Scripture readers, members of sisterhoods and district visitors'[34] to carry out the bulk of it. However it soon became apparent that this would be inadequate. The calibre of the visitors—'the living links binding your committee with the poor', as Octavia Hill put it[35]—was crucial to the success of the whole COS venture, since from these visitors would come both the detailed knowledge and the sense of trust on which the outcomes of the cases would depend. Furthermore, one of the key COS principles was to bring together those who had enjoyed the advantages of education and social connections with those who had not. For this reason, an over-reliance on the paid agent might be counter-productive:

> ... there are unfortunate persons who will only disclose their real history to ladies and gentlemen of standing and occupation; and they trust that there will always be found members of the Society ready to take up such occasional cases of peculiar interest or intricacy, and to treat them with the tact, the delicacy, and the attention which may be expected from persons of either official experience, or social position, or both combined.[36]

Nor was it realistic to rely heavily on members of other organisations. This was partly because the reputation of the COS for hard-heartedness made some visitors unwilling to co-operate with them.[37] More to the point, these other agencies would have cases of their own to deal with, while some of the COS cases, as will be seen in Appendix 2, required a tremendous investment of time. A single case might involve short-term financial assistance, convalescent help for a tubercular invalid, training for a young man—the possibilities were very nearly endless. Such cases required repeated visiting, preferably by an experienced visitor who was familiar both with the family's

history and with their earlier experiences with the COS. This style of casework was extremely labour-intensive, and absorbed as much voluntary assistance as was forthcoming. 'We want to have a visitor in charge of every case', announced the Poplar report for 1884. 'For some a man will do the work best, for most perhaps a lady. Two or three families at a time will be quite as much as one person can manage so as to do them any good'.[38] Given the volume of cases the COS was by that time dealing with, this meant having a large body of dedicated COS visitors.

There was also the question of the quality of the visiting. The COS was, as we have seen, a federal structure in which the various district committees were allowed a considerable degree of autonomy. However, members of COS Central were keenly aware of the fact that their organisation had many critics who would pounce on examples of bad practice to discredit the whole organisation.[39] Given the crucial importance of the quality of the visiting, there was a need to bring it under the organisation's direct influence, to make sure that adequate standards were maintained.

The way in which visiting was to be carried out became a major theme of COS debates, featuring in many publications. A report in 1877 by Octavia Hill[40] and Alsager Hay Hill (no relation) laid down enlightened guidelines which contradict the stereotype of the COS as a group of high-handed toffs lecturing the lower orders:

> ... poor persons shall not be visited unless on some definite errand, or unless acquaintance has been previously made with them; or... unless there is some special reason for believing that the visit will be acceptable. There are, perhaps, few things that would tend more directly to the development of a healthy tone between all the classes than for it to be recognised that well-to-do strangers should no more knock at the door of a working man without some distinct object or introduction than they should at the door of one in their own rank in life.[41]

In 1883, the Central Council reproduced in its annual report portions of a circular letter which they had sent round to the district committees. It set out what might be expected of a person undertaking 'committee work', and it made clear the central position which visiting held in the COS approach. The committee member could be expected to provide, first and foremost:

1. Regular assistance in the general work of a District Committee, even though it be only for a few hours on a day or two in the week. Attendance at Committee, with a view to learning and then helping in its work. Additional Hon Secretaries are greatly wanted in several districts.
2. To visit those who have been helped by the Committee. These persons (in some respects not unlike their betters) are often without the commonest ideas of thrift in food, dress, &c.; often incur ruinous expenditure, especially on such occasions as funerals; and are often ignorant of the most ordinary

requirements of sanitation and cleanliness ...

3. To visit those who have been helped, so as to insure that the aid given may be really beneficial, and to exercise a personal influence over them, so that (if possible) it may certainly be so.
4. To visit those whom the Committee have not been able to help with money, or whom the committee have thought it best 'to leave to the Poor Law', but who possibly might be influenced by friendliness and watchfulness.
5. To take charge of individual cases, seeing that the relief required for them, sometimes for a long period, is procured and carefully administered.
6. To visit and befriend those who are in receipt of pensions.[42]

No fewer than five of the six requirements involved visiting. By the same token, the 1884 *Annual Report* for Kensington announced with some pride that:

> Nearly all the members of the Committee have been frequently brought into personal communication with the poor. The following analysis of the Committee will make this clear. Of the whole list of nominal members, amounting at present to fifty, thirteen are active members of local Charitable Associations, six are Poor Law Guardians, and nine are in the habit of visiting the poor for the information of the Committee. The attendance of so large a body of members, most of whom have other pressing occupations is, of course, at times irregular, but it is observed that, as a rule, those members who attend most frequently, and on whom consequently the responsibility for the discussions of the Committee chiefly falls, are those who are brought into the most frequent contact with the poor outside the Committee.[43]

This is a striking claim, not least because Kensington was one of the richer, grander committees; its membership included a number of titled persons. Yet it is clear from this passage that they felt that those who had daily dealings with the poor were most fit to make decisions regarding cases—that the most important members of the committee were those who engaged in personal visiting. In the same year Poplar COS was describing its ideal visitor as:

> ... a firm friend of those in her care, ... always on the look-out for new chances and openings for them, always determined that they shall be the better for passing through her hands. She will put a new heart into the hopeless, and make life worth living for the downcast.[44]

This was a tall order. What makes it all the more surprising is the fact that the people doing it were volunteers, and very often affluent people who could have been enjoying a life of leisure.

Volunteers and Paid Staff

The COS aimed to be, as far as possible, a truly voluntary body. The district committees were entirely composed of volunteers, assembled from various sources. In some districts all local clergy were *ex officio*

members of the COS committee, in others they were approached individually and asked to join. The 1888 *Annual Report* of the Central Council gave a detailed picture of one committee (unfortunately not named), which consisted of: various local clergymen, one of whom was the chairman; the wife of a Congregational minister and the daughter of the principal of a large Baptist institution; three people who were also on the local poor law board of guardians; two who were on the committee of the school board; the almoner of the Society for the Relief of Distress and the secretary of the Metropolitan Association for the Befriending of Young Servants; other members who were connected with the Society for the Relief of Distressed Widows, the Society of Friends of Foreigners in Distress, a boys' orphanage and another charity; 'there are no local tradesmen or working men on the committee'. In addition, there were several lawyers and one doctor who could be consulted, several ladies to look after pension cases, and others to visit 'old' cases. Most committee members lived in the district.[45]

From the earliest days it was plain that some paid help would be needed, particularly to keep the office open during the long summer holidays which middle- and upper-class Victorians were so fond of taking. Most district committees employed an agent, who drew between £45 and £95 per annum, according to the district, a fundraiser or collector who received 'poundage' (a fixed percentage of the amount he brought in), and, perhaps, an accountant, a housekeeper, or an office-boy.[46] Everything else was initially done by volunteers, and, as we shall see with the accounts of COS casework which follow, being a volunteer for the COS was a time-consuming business. Some would come in to the office for only a few hours a week, but many made it into almost a full-time commitment. The most demanding position was that of hon. secretary, who would be responsible for considerable amounts of correspondence, as well as the formulation of policy and its execution, and what we would now call public relations.

In areas where there was still a mixture of rich and poor, these positions could be filled by local people. However, by the second half of the nineteenth century the complaint that London was being segregated by social class, so that the rich and poor scarcely saw each other, was already being heard.[47] In some districts it proved necessary to bring in outsiders to run the committees, and sometimes it proved impossible to find anyone prepared to fill the demanding role of hon. secretary, which was virtually a full-time position requiring considerable dedication and skill.[48] As a result, in 1881 the decision was taken to employ paid secretaries for those district committees where no volunteer could be found. Hackney and Poplar, both very poor areas, had the first paid district secretaries in 1882-83.[49] Salaries of between

£100 and £150 per year, depending on the area,[50] were paid from central funds, and secretaries could be moved around from one district to another. In 1887 the Central Council created another paid post, that of district visitor, to ensure the better running of district committees by fostering what we would now call best practice. The idea, which was explicitly spelled out, was to prevent poorly performing committees from bringing down the reputation of the organisation.[51] In 1898 the role of paid workers progressed even further. In response to a report submitted to the Central Council by the Special Committee on District Secretaries, it was decided to appoint two new 'Organising Secretaries' at the cost of £400 per year. As their title implied, they were expected to deal with organisation, rather than casework or administrative duties.

Most COS members took a realistic view of the increasing use of paid staff. 'Large as is the amount of unpaid work given freely ... for the welfare of mankind, it is almost invariably found necessary to have a nucleus of paid labour to fall back upon', was the observation of the Wandsworth and Putney committee in 1884.[52] However, the frequency with which the practice of using paid secretaries was defended in COS publications gives some idea of the uneasiness which some members must have felt about departing from the voluntary ideal. The justification was the volume of work:

> ... even the pious founders of our Society, while conscious of the enormous forces of evil and mischief against which they placed themselves in array, did not entirely realise ... the length of time, and the amount and complication and persistency of effort that would be needed in the struggle, before a single step could be gained.[53]

However the increasing use of paid staff was not a sign of the failure of the vision of the 'pious founders', but rather the reverse. The number of serious and committed volunteer workers was increasing as the demands upon the Society increased, and more workers needed more support. The 1894 *Annual Report* was able to boast of 'the increase in the number of the active volunteers of the Society, the steadfastness with which they work for it, and the growth in ability and judgement which their treatment of cases indicates', putting the number at between five or six hundred working every week.[54] The same year saw the launch of a successful campaign to recruit more volunteers, including press advertising, which led to an estimate of 800 - 900 volunteers in the following year.

As the number and the responsibilities of the volunteers increased, so the need for training became more apparent. Goodwill was not enough: enthusiastic volunteers could actually do harm if they blundered into unfamiliar situations and took the wrong decision. The

COS *Annual Report* for 1888-9 called for 'students and teachers of charity, poor law and social economy' to counteract 'blundering goodwill and confused endeavour'.[55] The need for formal training was recognised, and in 1895 Mrs Rose Dunn-Gardner, a leading light in the COS, published her paper *The Training of Volunteers* in which she argued that training should be regarded as a vital part of the work of every COS committee, not something to be fitted in when time allowed. Training would turn COS offices into 'Schools of True Charity', and the secretary of such a school should not even worry if his students left the COS to work elsewhere: 'he will pride himself on the number of workers ... whom he can afford to send out as missionaries'.[56]

The COS duly set up a Committee on Training, which called, in its first report, for an ambitious programme which would form 'the nucleus of a future university for the study of social science, in which all those who undertake philanthropic work should desire to graduate'.[57] Thus, in 1903, the COS set up its School of Sociology and Social Economics, which was in fact a school of social work. In her essay on the history of the School, José Harris has shown how its initial rather modest programme of lectures for clergymen and COS visitors had, by 1910, turned into a much more ambitious academic programme involving one- and two-year courses for professional social workers. In 1912 the School of Sociology became part of the newly-formed Department of Social Science and Administration at the London School of Economics.[58]

The distinction between volunteer and paid worker was becoming less clear-cut, and in truth it had never been rigid. Employees were expected to show the same commitment to the ideals of the COS as the volunteers, and to work '*con amore* and with a certain amount of "enthusiasm of humanity"' as a COS publication of 1903 put it.[59] According to Miss L. Sharpe, hon. secretary of Islington COS:

> As to the difference between volunteers and paid workers, it is very difficult to distinguish, because all good paid workers on the COS are volunteers, and do much more than they are paid for'.[60]

Not all COS members were happy with the way things were going, however, and Mrs Dunn-Gardner herself, the author of the important paper on training, resigned in protest at the appointment of a paid secretary in Lambeth. She felt that, with sufficient training, volunteers should have been able to handle the work.[61] Nevertheless, in spite of increasing professionalisation, the control of the Society remained in the hands of the volunteer members, and COS was essentially a voluntary operation right up to the outbreak of the First World War, and probably for some years after that. Although the use of paid staff increased as the years went by, and there were complaints

after the First World War that changes in the structure of society made it more difficult to find volunteers who could commit themselves to long and regular hours, most committees continued to rely on voluntary workers until the end of the 1930s.

Who was Undeserving?

Of all aspects of the rather elaborate approach towards welfare which COS developed, none was more notorious than the division of the poor into 'deserving' and 'undeserving'. They were famous for it in the nineteenth century, and it remains, for many welfare commentators today, the one thing they remember about the COS. In a book published in 1966 Bentley Gilbert accused them of practising a sort of welfare Calvinism: the terms 'deserving' and 'undeserving' were said to have been used to distinguish 'those who could be redeemed and those who could not, the elect and the damned'.[62]

Table 1
Charity Organisation Society, All District Committees, Cases Assisted and Not Assisted, January to June 1885

Cases not assisted		
Not requiring relief or withdrawn	1,539	
Undeserving	457	
Ineligible	2,022	
Referred to the poor law	1,096	
TOTAL		5,114
Cases Assisted		5,631
GRAND TOTAL		10,745
Cases not assisted as a percentage of the total		48%
Cases dismissed as 'undeserving' as a percentage of all cases not assisted		9%

Source: *Charity Organisation Review*, 1885, various editions

However, the use of the term 'undeserving' was never as widespread in the COS as its critics have made out, and it faded out quite early in the Society's history.[63] In 1885 the COS began to publish a monthly journal, the *Charity Organisation Review*, which contained a summary in each issue of all cases dealt with by the district committees, which by this time numbered 39. Cases were divided into 'Assisted' and 'Not Assisted', with sub-divisions giving the type of assistance rendered or the reason for refusal. Table 1 gives a breakdown of cases assisted and not assisted in the six-month period of January to June 1885,

inclusive.

Almost half of those who applied were not assisted at all, but only nine per cent of these were turned down on the grounds that they were 'undeserving'. However, from September 1885 onwards the category of 'undeserving' disappeared, to be replaced by 'not likely to benefit'. Shortly afterwards the breakdown of the 'Not Assisted' category was abandoned.

However, whether the terms 'deserving' and 'undeserving' were used was not really the point.[64] The essential characteristic of the COS approach was its selectivity: not all those who asked would receive. For as long as their original ideals were maintained, COS committees reserved the right to discriminate, however unpopular it might make them. Returns for 1913-14 show that only 45 per cent of applications on which a decision was made were in favour of assistance,[65] and as late as 1938-39 the figure was only 54 per cent.[66] This was not due to hard-heartedness, as critics maintained, but to the conviction that not everybody asking for assistance was in a position to benefit from it, and that to give relief heedlessly was to make a bad situation worse. As C.S. Loch put it, the question 'is not whether the person is "deserving" or "undeserving", but whether, granted the facts, the distress can be stayed and self-support attained'.[67] So, for example, a man who is poor because he is addicted to drugs or alcohol will not benefit from cash handouts, as he is extremely likely to spend the funds on his addiction. (This point might seem too obvious to need making, were it not for the fact that the state welfare system today ignores it.) However, although the COS has often been accused of being 'judgmental'—the dirtiest word in the modern welfarist's lexicon—the important consideration for them was not whether someone had been bad in the past, but whether they were going to make an effort to be good in the future. As a contributor to the *Charity Organisation Review* put it in 1914:

> those who deserve least sympathy sometimes need it most ... the immediate issue should be dealt with on its merits, and we should not assume that it has no merits because there is a record of previous convictions.[68]

Organisation and Relief

The COS is widely credited, even amongst historians of social policy who are antagonistic towards its ideals, with pioneering the approach to social work which is known as 'casework'. The view that people cannot be helped in isolation from their families and environment, and that all relevant facts about a person's predicament need to be taken into account before making decisions, are at the very heart of current

social work practice. For this reason, as Robert Pinker puts it, 'the history of modern social work begins with the foundation of the Charity Organisation Society'.[69]

However, the COS workers themselves had a different scale of priorities. For them, helping individual cases was of less importance than 'organisation', which meant, to them, much more than just acting as a go-between for the poor law guardians and assorted charities. It meant developing a more scientific and effective approach to the alleviation of poverty, and encompassed theoretical as well as practical work.[70] Without this, it was feared that COS would sink to being just another relief agency, which was definitely not the plan. C.S. Loch and those at the centre of the COS tried to impress upon the committees the importance of keeping 'organisation' to the fore:

> to offset the danger of too great absorption in lesser matters, it must be impressed upon the learner [that] casework is mainly to be used as a means of organisation, and that 'the improvement of the condition of the poor' as a whole is a much nobler and more far-reaching object than the relief of a certain number of cases of distress.[71]

This emphasis was in vain. As the COS and its casework[72] became better known, so more and more cases were piled onto the largely voluntary body of workers, until charity organisation came to look like an unachievable luxury. By 1913 it was admitted that casework took up most of the Society's time and efforts,[73] and, in a paper read at a COS conference and published in the *Charity Organisation Quarterly* in 1931, one member complained that 'we are defeated by our own zeal and efficiency. We have become the handmaiden of everyone who finds his duty to his neighbour too difficult and wants to be relieved of it'. He added that: 'a social worker who does nothing but relief is in danger of losing perspective'.[74]

In the rest of this section we will be looking at the ways in which COS workers tried to keep their sense of perspective in relief work, with particular reference to the Fulham and Hammersmith district committee. Beginning with the formation of the committee in 1871, we will be following the fortunes of the Fulham and Hammersmith COS up to 1909, the year of the publication of the Poor Law Report, and roughly the time at which the last of the extant Fulham and Hammersmith casebooks (see Appendix 2) were opened.

2

Preaching the 'Gospel of Social Reform' in West London

Philanthropy does not consist merely in contributing to charitable institutions and serving on committees, but also in exercising much thought and labour for the sake of people who either cannot or do not think or study for themselves.

Annual Report, Fulham and Hammersmith COS, 1899

The Fulham and Hammersmith committee of the Charity Organisation Society was one of the earliest district committees, founded in 1871, only two years after the COS came into being. It took on the responsibility for dealing with a geographically large and socially heterogeneous area which would undergo profound demographic changes during the latter half of the nineteenth century.

As late as 1850, both Fulham and Hammersmith were little more than tiny villages nestled amid the market gardens which for more than a century had supplied Westminster with spinach, strawberries and other desirable foodstuffs. By the 1870s, however, the inexorable outward growth of London had reached Fulham, while Hammersmith was becoming both a dormitory suburb and an industrial centre, including engineering works, distilleries, mills, boatyards and pumping works. For a number of reasons, however, including a lack of major local landowners interested in large-scale speculative developments, the area did not become socially prestigious. Its modest terraces housed, in general, a lower-middle-class population made up of small businessmen and clerks, many of whom used the Metropolitan Railway (which reached Hammersmith in 1864) or omnibuses to commute into central London. The proximity of the West London railway and a number of brickworks also attracted casual labourers, including Irish immigrants who settled around Brook Green. The growth of public transport meant that the population of the area increased dramatically during the period 1870-1900, especially in Hammersmith. In short, although it had its relatively refined enclaves, most of the population of Fulham and Hammersmith ranged from modestly respectable to poor and not very respectable at all. Hence the continuing lament of the F&H district committee about its inability to interest local people in becoming involved with the COS. A perusal of

the addresses of committee members reveals that many (although by no means all) came from outside the area. With effort, the local population could be persuaded to subscribe a modest sum, or perhaps to co-operate with the COS through membership of a friendly society. They were not, however, 'persons of leisure', and it was unrealistic to expect them to attend day-time meetings, or to be able to contribute much time as COS volunteers.

In its first year, 1871-72, the F&H committee already included 58 individuals, including a 'Decision Committee' of 13.[1] There were two hon. secretaries, Major Cotes and Miss Emma Howes. There was also a Finance Committee made up of two members; the number would later rise to three.

In their first annual report, the committee described their daily routine for the benefit of potential and actual subscribers:

> The method of working is as follows:—Tickets are furnished gratuitously to all householders on application at the Office, and these tickets [i.e. investigation tickets] should be given to all mendicants in lieu of money. The statement of any applicant for relief, who comes to the office with or without a ticket, is taken down by the Agent, who after a thorough investigation of the case, makes a written report of it; this, having been entered in a book (for future reference), is then submitted to the [Decision] Sub-Committee, who hold their meetings every Wednesday evening, when the case is disposed of. The applicant is then informed of the decision. Any applicant in a starving condition is immediately supplied with bread. The general meeting, consisting of all the members, meets on the first Wednesday of the month, at 5 p.m., for the general business of the Committee and for dealing with the more important cases referred to them by the Sub-committee. If, however, one of the Committee's tickets be proffered and refused, the name and address of the mendicant should if possible be ascertained and forwarded to the office, in order that the case may be investigated; if found deserving, the person is assisted, if on the other hand the person is an impostor [*sic*], a report of the case is sent to the Central Office for the Council to deal with as it may seem best to them.[2]

The Economy of Cleanliness

Thus the agent was taking down case information, there was a strong emphasis on investigation tickets, and no mention at all of personal visiting by committee members as a means of carrying out either investigation or relief. Yet the committee also set out at some length, and for the benefit of subscribers, their 'Principles of Relief', which included an appeal for visitors who could instruct the poor in a more wholesome way of life:

> To benefit the Poor permanently, careful and thoughtful personal service is much more requisite than alms. To teach the Poor the economy of cleanliness, and of good cookery, and the necessity for providence and temperance, would really benefit many who are now encouraged in their squalid and improvident

> habits by indiscriminate charity; and the Committee hope to find that ladies and gentlemen who can take up this most important work will be induced to come forward.[3]

In their second year of operation the Fulham and Hammersmith committee found it necessary to state once again exactly what the COS did and did not do, presumably to counter arguments that the COS 'are a relief society spending three or four times as much in machinery as they do in relief'.[4] They explained that they were not just another relief organisation, doling out aid indiscriminately. Rather, they undertook 'auxiliary work' ('organising' the activities of local charities and associations) and 'preventative work' (suppressing mendicity and fraud).

> Of these two [auxiliary and preventive work] the preventive is far the more costly,—for the investigation of an undeserving case costs, as a rule, far more time and trouble than a deserving case; though the Committee believe that the result fully repays the expenditure,—as not only is a saving of charitable funds effected in the interests of the deserving poor, but good is also in many cases done to the applicant, who, through the discovery of the imposture, is forced to work for his or her livelihood, instead of living by preying upon the public.[5]

This emphasis on curtailing begging and countering fraud is particularly typical of F&H committee pronouncements during their first decade of operations, and the 1876 F&H *Annual Report* includes several exciting accounts by the agent of the ways in which he has managed to turn mendicants over to the police.

The F&H committee was on a weak financial footing in its first decade—a problem, in fact, which was to afflict the district, in one way or another, throughout its first four decades. The underlying issue was the inability of the F&H committee to raise adequate funds from the local community—a source of some frustration, because, while the district was less prosperous than the wealthiest parts of the West End, it was far from destitute, and the committee doubtless felt that many of the local inhabitants should be able to part with a few shillings at the very least. However, for most of the 1880s the F&H balance sheet revealed that far and away their greatest source of funds was the COS Central Council.

By 1882 the committee had discovered that it was easier to coax people into contributing money for a specific project than for the overall work of a COS district committee. Hence the annual reports increasingly list a number of 'assisted cases', and the special donations given to fund them. Some of the donations came from major philanthropists such as the Duke of Westminster, the Duke of Bedford, or various Rothschilds, but the majority came from present or future members of the F&H committee. More ominously, at least a third of

the annual subscribers in 1882 appear either to have been members of the committee, or relatives of committee members.

1885—14 years after the formation of the F&H committee—was a year of momentous changes. The *Annual Report* announced that:

> Miss Howes, who has been connected with the Committee from the time of its first formation, has felt herself obliged by the pressure of home duties to resign the post of Hon Secretary ... during the printing of this report Miss MacGregor has resigned the office of Hon. Secretary.

Miss MacGregor had been one of two hon. secretaries for only one year, but losing Miss Howes' services must have been a considerable jolt, although the report added consolingly that '... Mr Scarth, the present [i.e. new] Hon. Secretary, is well known in the Society for his valuable services in connection with its Convalescent Department'. However prominent he might have been within the central organisation of the Society, Leveson Scarth had not served on the F&H committee before; he may even have been viewed as something of an outsider. (Committee reports later give his address as Bournemouth.) There is also a hint elsewhere that he may have spent too much time involved in casework, letting 'organisation' languish. For the first time, there were no vice-chairmen appointed, and the finance committee was partially reformed.

This all gives off an air of something like panic. Changes in personnel could, and did, cause great disruption within district committees. Such disruption is both an index of the importance of voluntary workers at this point, and an illustration of the dangers inherent in depending so greatly on volunteer administrators.

'Methods of Work' in 1886

In 1886, the F&H committee once again set out its 'Methods of Work' in a careful and complete statement which differs, both in content and in tone, from the equivalent statement of 1872. It provides a useful background to the extant case records, and thus is worth quoting in full:

> The members of the Committee, many of whom are well known in the neighbourhood, meet together on Wednesdays and Fridays, at 11 a.m., 'to consider cases', as it is technically called. This means to talk over sympathetically and kindly the circumstances of distress which have come to their knowledge during the previous week, and to ascertain how matters are progressing with any persons who may have been visited, or in any way helped, on former occasions. The *modus operandi* is as follows:—The individual in trouble through hard times, sickness, or whatever cause, comes to the office and has a good talk with one of the Members of the Committee, who is present there for the purpose. Their story in all its particulars is taken down in writing, and a printed form is invariably sent to the Clergyman of the parish, with a special

> request for his advice, and asking for any knowledge at the disposal of the Parochial District Visitor, if there is one. The enquiry is first put into the hands of a competent enquiry agent, working under the Committee, who by degrees has obtained a useful and exact knowledge of the neighbourhood and, when possible, a Member of Committee calls to see what can be done. In this way an endeavour is made to gather into a focus for the Committee Meeting, all the information possible to be obtained—acting on the idea that distress, as distinct from mere poverty, is a condition of illness which needs careful and painstaking remedy. Nothing becomes plainer to those who work amongst the poor, than that this remedy is not easy to find, and when found, that it is often difficult to apply. One person alone cannot find the remedy,—it needs the laying together of many heads and the taking council one with another,—the difficulty strikes people in different lights, and each may make suggestions of greater or less value.[6]

Enquiries were still in the first instance being made by the paid agent, but members of the committee take down cases, and 'when possible' a member of the committee—not simply a volunteer—calls 'to see what can be done.' (It is, of course, possible that most of the volunteers who were keen enough to carry out this sort of visiting were already committee members.) This illustrates the active working role undertaken by committee members—an impression wholly borne out by the F&H extant case records, covering several decades, which show the hon. secretary and committee members heavily engaged in the everyday handling of casework. The suppression of mendicity, meanwhile, is not even mentioned.

1888: A Paid District Secretary

One of the most intriguing references to committee affairs in Fulham was made by H.V. Toynbee. In 1888, Toynbee was sent by COS 'Central' to serve as the paid district secretary of Fulham and Hammersmith, possibly because the district was seen as a problem area requiring urgent help. He remained there until about 1892. In his statement to the Special Committee on District Secretaries, which reported to the COS Central Council in May 1897, he wrote:

> [In 1888] I found that there was a fairly large Committee, but that things were in a very disorganised condition, and that there had evidently been a good deal of friction among the members, which was still in evidence. This, I think, was chiefly owing to the work, especially the finances, having been allowed to slide, which gave occasion for fault-finding. This, however, soon disappeared when matters began to get into shape and there was someone responsible for the conduct of the office. By degrees the finances were placed upon a sound footing, and members of the Committee and others helped largely with the case work, setting the Secretary [i.e. Toynbee] free to a certain extent to devote himself to organisation.[7]

It seems likely that Toynbee started a number of fresh initiatives in Fulham and Hammersmith. The 1888 F&H *Annual Report* announced

proudly that a 'Lady Guardian' (probably Mrs J.L. Henniker) was serving on the F&H committee 'and thus acts as an intermediary between the two bodies'. This, clearly, was a conscious COS strategy at the time, further increasing their co-ordinating abilities with respect to other welfare-related organisations.

An employment sub-committee had been formed in May 1887 to help find work for widows and the incapacitated—not, it should be noted, for able-bodied men, who were expected to be able to find work themselves. Subscribers were called upon to do their part to support the committee:

> It may be mentioned that among others, the Committee have the following on their books at the present time, needlewomen, dressmakers, washerwomen, charwomen, cooks, laundresses who will take in work, and men for odd jobs.[8]

In the winter of 1887-88 'a special canvas' was made which resulted in £100 of new donations and subscriptions. The report added encouragingly that:

> Much good can be done in this way [ie. through carefully targeted giving] by inducing people to help themselves and training them in habits of foresight and providence. That this training is needed is evident from the fact that only 104 or about one sixth of the applicants who could have joined clubs belonged to them at the time of their application. Many, it is true, said they had been in clubs, but had run out of them for one cause or another.

Indeed, encouraging applicants to save seems to have been a major focus during Toynbee's time in Fulham & Hammersmith. There was a concerted effort to gain the trust of local friendly societies and clubs. As Toynbee put it in his list of successes during his time at Fulham:

> One other matter should be mentioned, and that is the co-operation effected with working men. As the outcome of one or two Conferences, members of Friendly Societies were selected to attend an evening Committee, which had the effect of removing prejudices, and of making the Society much better known among the working classes in the District.[9]

Meanwhile the committee was continuing to carry out casework, very much along the lines set out in the 'Methods of Work' listed in the 1886 *Annual Report*. One of the most distinctive 'voices' in the extant F&H case files is that of Mrs Rowland Hunt, who was a member of the F&H committee from at least 1889 through to the division of the two committees, and thereafter a member of the Hammersmith committee until at least 1909—a total of not less than 20 years. She was probably the mother of Rowland Hunt MP, who represented the Ludlow Division of Shropshire from 1903-1918 as a Unionist. Inevitably, more information is available about him than it is about her—or, oddly, about her husband, also named Rowland Hunt. The family was apparently a Catholic one. Educated at Eton and Magdalen College, Cambridge (a college which had long taken a relatively relaxed

attitude towards Catholic students), Rowland Hunt Jr had also served with Lovat's Scouts in South Africa and was a Major in the City of London Rough Riders. His only publication was a pamphlet on import duties and Imperial Preference called 'Free Trade or Freedom: Which?' His *Who's Who* entry, however, concentrated upon different obsessions: he hunted with the Eton College Beagles and the Trinity College Beagles for two years each, the Wheatland Hounds for ten years, and the Shropshire Hounds for three years. However little information may be available regarding his mother, Mrs Rowland Hunt, this perhaps at least suggests the sort of world in which she moved.

It is worth pausing briefly to observe the way in which Mrs Hunt and other committee members became personally involved in case-work. The first phase of the Manley case (see pp. 137 - 139) which was opened in 1887 provides one example. Mrs Hunt was the main visitor in the case, preparing numerous reports in her own inimitable style and obviously providing considerable emotional support for Mrs Manley and her children. Mr Toynbee, secretary of the F&H committee, signed and presumably directed a great deal of the correspondence. Mr Scarth, who was representing the Society for the Relief of Distress as well as serving as chairman of the COS, also visited Manley 'and had a long talk with him'; he continued to take an interest in the case. (It is interesting to note the differing impressions which Manley left on members of the committee: while Mr Scarth was 'rather favourably impressed', Mrs Hunt was immediately sensitive to Mrs Manley's downtrodden appearance, and wanted to speak with her alone. The resulting meeting revealed that Manley was violent and a fraud, and took the case in an entirely new direction.) W. E. Batty, who was consulted in his role as local rector, was also a long-time COS committee member. Mrs Beatrice Batty, a committee member, also visited Mrs Manley, at one point trying to persuade her to go to the workhouse when the COS felt this was the best solution to her family's problems. Mr and Mrs Henniker, who were involved with the case, were both long-serving COS committee members; as was mentioned above, Mrs Hennicker was also a poor law guardian. Perhaps the most striking point, however, is that there appears to have been no one involved on the COS side of the case who was not a serving or recent committee member.

By 1889 Toynbee was still serving as secretary, Leveson Scarth (listed as living in Bournemouth) was chairman, and Lt Col W.H. Wright, of Belgrave Road SW1, had been selected as vice-chairman. (Wright and his wife would continue to serve on the F&H committee, and then the Hammersmith committee, until 1906; Mrs Wright would be hon. secretary from 1896 to 1906.) The size of the committee was

expanded, and an even larger group of members were included in a new category, that of 'Associates'. Of the 46 associates, 31 were members of the clergy; seven were women. Presumably the 'Associates' category included supporters of the work of the F&H district committee who were either unwilling or unable to undertake the more serious responsibilities—including regular attendance at monthly meetings—which were a part of committee membership.

New initiatives announced in the 1889 *Annual Report* included the formation of classes in connection with the Home Arts and Industries Association. Classes were held in a workshop near the F&H district office; they met for five evenings a week in the winter. Boys were invited to enhance their future career prospects by learning brass work, bent iron work, wood carving, and carpentry. Within the first year 20 boys joined; according to the report, more would have done so had it not been for lack of space in which to teach them. Furthermore:

> Efforts are being made to start a branch of Juvenile Foresters, as it is felt that the promotion of thrift amongst children is a valuable remedial measure likely to be productive of future good.[10]

The great talking-point in 1891 appears to have been the reorganisation of Dr Edwards' and Bishop King's Charity, a local seventeenth-century foundation with substantial assets. The trustees of the charity had proposed a plan to modernise and streamline its operation which included, among other things, doles of fuel in winter. The F&H committee, unsurprisingly, were quick to propose an alternative plan which ran much more along COS principles. The trustees withdrew their initial plan and proposed another. Complicated negotiations ensued. Against this background, the Hammersmith vestry decided to amalgamate all its smaller charities and to organise a board of trustees to administer them—a good example of the reason why the COS found it necessary to build strong ties with the local clergy.

Meanwhile the Juvenile Foresters were proving a success, with 40 or 50 members already signed up and meeting on a weekly basis. Inspired by this, the committee considered setting up a new friendly society especially for women—not least, as the committee pointed out, because there were so many laundries in the area, where women were earning and hence ought to be saving.

In 1892, Toynbee was moved away from F&H to take up work as a district secretary in Vauxhall. He was replaced by another district secretary, Austin Ward, who remained with the committee until October 1894 when he was replaced, after a certain amount of confusion, by Mr Larken.[11]

The 1892 *Annual Report* was notably full and professional. It announced, among other things, the strides made by the F&H

committee in winning the trust of local friendly societies. Various members of 'Friendly and Trade Societies' had been invited to a COS meeting on the subject of women's benefit societies, and had taken part in 'an animated discussion'. Thereafter:

> two Conferences were held of Members of Friendly and Trade Societies to discuss the work of the Committee with a view to remove, if possible, any misunderstanding which might exist as to the real aims of the Committee. On each occasion several points of interest were raised and debated at length, and there is reason to believe that the conferences have not been without good results. At the second conference several members were nominated to serve on the Committee, and of these five were ultimately made members. An evening meeting at 8pm was held during the winter months to suit the convenience of these members. It is decided to resume these meetings during the coming winter.[12]

The friendly society members on the committee were probably Mr Dennis, Mr Jennings, Mr Luck, Mr McArthur, and Mr Morling. (It is possible to pick them out, in fact, because in that year there were exactly five new members whose names were preceded by 'Mr' rather than being followed by 'Esq.'—a minor but revealing sign of ingrained social distinctions at work within the district committee.) Dennis went on to serve on the committee for four years, Jennings for six, Luck for two, McArthur for six, and Morling for three. They may have been replaced by other friendly society officers, but it is hard to tell.

Meanwhile the reorganisation of Dr Edwards' and Bishop King's Charities continued to provoke new plans and counter-plans. The membership of the Junior Foresters was not increasing as fast as might have been hoped. Nevertheless, in 1892 the committee took the bold move of establishing the Fulham & Hammersmith Benefit Society. It is interesting that they chose to do this rather than work through an existing benefit society, and also interesting to speculate what the friendly society officers on the committee might have thought of it. Information about membership was available from the F&H district office, along with a number of cheap and instructive tracts on everything from savings to sanitation. The new benefit society was headed by Mrs Churchill Babington, widow of a distinguished classical scholar and ornithologist who had long been a fellow of St. John's College, Cambridge; she served as hon. secretary in 1894 and 1895. Her two fellow trustees were members of parliament. It was hardly an indigenous working-class organisation, and it seems to have vanished within a decade or so.

As mentioned above, Mrs Wright (wife of Lt Col Wright, the chairman) had become hon. secretary in 1896, serving first alongside fellow hon. secretary Miss Coe, and then in 1897 with A. H. Smith, a district secretary. In the *Annual Report* for 1897, committee meetings

are advertised as taking place at 11 a.m. on Wednesdays and 3 p.m. on Fridays, a development which must have made attendance difficult for any working people. The main concern of the year, however, seems to have related to the district committee's office and the need to move to cheaper, perhaps more convenient premises.

The Split Between Hammersmith and Fulham

In 1899, the F&H district experienced perhaps the most important change which had taken place since its creation in 1871. The Fulham & Hammersmith Poor Law Union had recently split in two in response to the demographic growth of the area, notably Hammersmith. In 1899 the district committee of the COS followed suit.

The F&H district committee had never found it easy to attract an abundance of committed volunteers, and splitting the organisation also split the limited pool of talent. The first (1900) list of officers and committee for the Fulham COS included some of the most dedicated workers from the joint organisation. It is fortunate that the two committees co-operated. Larken, chairman at Fulham, attended the Hammersmith committee meetings; Wright, chairman at Hammersmith, attended the Fulham committee. The help of the medical advisers and of Miss Curtis, the chief district nurse, was also shared between the two committees.

Nevertheless, Hammersmith's annual report strikes a somewhat forlorn note in the first year of the split. After noting that 'some of the inhabitants of Fulham' had decided on the need for a separate committee, they went on:

> We of the Hammersmith Committee may be pardoned a word of regret for the colleagues we have lost. We miss many familiar faces. Mrs Henniker, whose long association with this committee, even from its foundation, and position as a Guardian, makes her loss keenly felt...

In Hammersmith, 1903 saw the end of the practice of listing 'Associates' separately from the rest of the committee. It seems possible that this acknowledges the decline in what had, at times, seemed the almost *ex officio* support of many local clergymen and other prominent people. While there were encouraging signs—for instance, the president of the Conference of the Society of St Vincent de Paul was keen to co-operate with the COS, and in fact attended Hammersmith committee meetings 'as often as he can find time'—the report generally struck a more sombre note. It appealed for new volunteer workers, even those who could give only 'one or two mornings or afternoons' to the work. It went on to say that: 'The Committee has more than ever at the present moment need of trained volunteer workers, as it has recently sustained serious losses'.[13]

The 1904 Hammersmith report was hardly more cheerful. True, the committee was working in close co-operation with other local groups:

> We are glad to be able to report that we have been in friendly co-operation with the District Nurses, the West London Hospital, Lloyd's Patriotic Fund, The Incorporated Soldiers' and Sailors' Help Society, the Soldiers' and Sailors' Families Association, the Society for the Relief of Distress, the Invalid Children's Aid Association, the Children's Country Holiday Fund, the Royal Association in Aid of the Deaf and Dumb, the Local Clergy, Guardians, and Relief Committees.

But levels of local support were still depressingly low, and the committee had lost still more valued members:

> We next have to mention the resignation of Mrs Wright as Honorary Secretary, a post which she has so ably held for the last nine and a half years, but which she now feels herself obliged to relinquish... This leads us to feel the need we have for fresh workers, to carry on this Gospel of Social Reform and Right Living.[14]

It may have been necessary to take on more paid workers during 1904; certainly the recorded expenditure on salaries, £147, is much higher than usual.

Lack of continuity continued to cause problems for the Hammersmith committee. In their 1905 *Annual Report*, they complained that:

> As far as getting into touch with other organisations in the district we have laboured under great disadvantage by reason of several changes of Secretaries. For though some members of our Committee have done all they could to keep up the continuity of the relief work, it is almost impossible to attempt to carry out new schemes when there are changes in the Secretary in charge of the office. We are hoping for better things this year ...[15]

In 1906, the *Annual Report* commented once again that: 'The committee cannot but feel that it is largely owing to these changes [of personnel] that the work of Charity Organisation makes so little advance in Hammersmith'.[16] In 1906 Lt Col Wright resigned as Chairman after 14 years service, and in the next year he was forced to resign from committee work because of ill health. At the same time his wife, Mrs Wright, resigned from committee work, and Miss Linging, 'one of the oldest members', died.

By 1907 Hammersmith had a new secretary, A. B. West, but the personnel changes were far from finished, and were all too obviously doing serious harm to the work of local charity organisation. As the *Annual Report* put it:

> We regret that owing to many changes in the office our work has been in some measure checked. We have not come into the close touch with the clergy, and nonconformist ministers that we desire; nor with the Guardians of the Poor, and the various Charities of the District.[17]

First the hon. secretary was 'called away', and then resigned. 'We should be grateful if some volunteer would undertake the duties of hon. secretary, so that the work [regarding thrift] might be carried forward,' the committee declared somewhat desperately. It appears that no volunteer was forthcoming. In 1908, the office had to be closed temporarily for reasons unrelated to all these developments, and this apparently placed even greater pressure on the remaining committee members and other workers. (It is, however, worth mentioning that the extant case records show everyday business carrying on very much as usual during this rather fraught period.)

Something had to be done. 1908 saw a drastic restructuring—and, it appears, a turn for the better. On 31 March 1908, the committee suspended operations. The *Annual Report* for 1908 announced:

> We have to record the formation of a new Committee, consisting partly of old members, many of whom have given years of service to the cause of Charity Organisation in Hammersmith and elsewhere, and partly of new members. Both are welcome. Experience, and fresh views combined, when accompanied with a will to serve, should make us, so we hope, a living means of help to those for whose needs we exist.[18]

The Mayor of Hammersmith, Mr S. Bewsher, was selected as president—a new office—of the Hammersmith COS.[19] A new secretary, Miss Marshall, was found, while G. N. Walsh, vicar of Hammersmith, agreed to serve as chairman. Thus ended 1909, on a relatively positive note, and thus ends this account of nearly four decades of COS activity in Fulham & Hammersmith.

Who Sat on the Committee?

Finally, it might help us to understand the workings of this particular district committee of the COS if we knew who actually sat on it. To this end, a complete list has been compiled[20] of all committee members for the period discussed here—1872 to 1909[21]—together with a simple breakdown of the membership into certain obvious categories, *viz.* women (spinsters and matrons), clergy, military men and other males. Following the split of 1899, it is the Hammersmith committee which is followed, since the surviving casebooks described in Appendix 2 are from Hammersmith rather than Fulham. The results are shown in Figures 1 and 2 (pp. 37-38).

Certain obvious points emerge. The first is the steep decline in committee membership, from the heady early days when it numbered over 50 people, to 27 in 1899 at the time of the split, and down to 19 by the end of the period. This decline was the result of the withdrawal of men from the committee, although their places were increasingly taken by women. Men constituted 98 per cent of the committee in

1872, but only 48 per cent by 1909. This reflected trends in the COS as a whole, which came to be increasingly run by women.[22] As Frank Prochaska has shown,[23] philanthropy offered women opportunities for organisation, co-operation and executive decision-making which would not have been available to them elsewhere in Victorian society, and it is scarcely surprising that women should have come to the fore in an organisation in which Octavia Hill played such a prominent role. However, the really striking change in the F&H committee which leaps out at us from the figures is the withdrawal of the clergy. It was always the policy of the COS to involve the local clergy of all denominations, because they came into direct contact with so many cases of distress, and because almost every church had its company of visitors which COS would like to have co-opted. However, clergy participation fell from a highpoint of 59 per cent of the committee in 1878 to only five per cent in 1900, and remained low thereafter. The loss of contact with the clergy was partly explained by administrative difficulties in the office, particularly after the split of 1899,[24] but the fall in clergy numbers predated the division of Fulham and Hammersmith by 15 years. It coincided with, and may have been related to, the increasingly politicised position of the COS Central Council with regard to public policy debates over welfare issues such as old age pensions—to which the COS was resolutely opposed. Clergy may have been unwilling to associate with an organisation perceived as unsympathetic to the poor.[25]

The Fulham and Hammersmith committee contained no well-known characters, and it is difficult to retrieve even the most basic biographical information about members, but certain rather obvious points emerge from the list. The background of most committee members was solidly middle- to upper-middle-class rather than aristocratic. Most of the men were people who were already, in their professional lives, involved in organising or overseeing other people, whether they were in the clergy, the military, colonial administration or some other field. Many committee members had connections with Cambridge University. A surprising number of surnames are repeated, suggesting that COS involvement was often transmitted through families; additional information concerning the married women's maiden names would probably underscore this point. Concerning most of the members, however, we can say little more than that they were the sort of people who were prepared to devote a good deal of their time to helping their less fortunate neighbours in West London a hundred years ago—and that is saying quite a lot.

Figure 1
Fulham & Hammersmith District Committee of the Charity Organisation Society, 1872 -1909, Numbers

Figure 2
Fulham & Hammersmith District Committee of the Charity Organisation Society, 1872 -1909, Groups as a Percentage of the Total

3

The Fulham and Hammersmith Committee and Its Cases

And the 'fitting action' which a Charity Organisation Committee pledges itself to secure, what is that? It may be anything from sheer inaction, because no good result can follow from any action of ours, to a most complicated plan for a whole family. *A Short Explanation of the Charity Organisation Society*[1]

According to its critics in the field of social policy studies, the COS was rigid, hard-hearted and preachy. Given the view which prevailed until quite recently that nothing that preceded the fully-fledged post-war welfare state could have anything good about it, except in so far as it could be said to have ushered in the aforesaid welfare state, this is not surprising. However the criticisms of the COS did not begin with late twentieth-century academics: they were almost as fierce in its own heyday.

'I know it is the fashion to call it cold, and formal, and inquisitive, and slow, and 50 bad things' Octavia Hill told a meeting of the Fulham and Hammersmith COS in 1889, 'but I can tell you this about its work. I do not know it in this district, but I dare to say that if you want to see really wise, sufficient, helpful almsgiving, you will find it, if anywhere, at your Charity Organisation Society's committee' (p. 165).

Although a member of COS Council and a founder member of the first COS district committee in Marylebone, Octavia admitted that she had no detailed knowledge of the working of Fulham and Hammersmith COS, so the question arises, was her confidence justified? Were the activities in the area surrounding Fulham Palace, where she gave her speech, truly 'wise, sufficient, helpful'? Fortunately we are in a position to answer these questions, owing to the large and well-catalogued archive of the COS which is now stored in the London Metropolitan Archives. This has been studied for this publication, with particular reference to the activities of Fulham and Hammersmith COS.

In order to know whether the claims made by COS for itself, or the charges levelled against it by its critics, were true, we need to know more of how they actually responded to requests for help. Fortunately, we have a pretty good idea of how cases were handled, thanks to the

survival of record books and casebooks from the last part of the nineteenth century.

Appendix 1 contains details taken from the record books of approximately 190 cases opened by Fulham and Hammersmith COS during one year from 1 November 1879 to 31 October 1880. The record books were kept by the agent or enquiry officer (EO) and contain brief details of all cases which he would have presented to the committee at their regular meetings, followed by the decision as to what form assistance should take, if any.

Who Was Undeserving?

What do they tell us? To take the most famous aspect of COS work first, on what grounds were cases dismissed as 'undeserving' (or ineligible or not requiring relief, which amounted to the same thing)? In almost all of these cases, the grounds for not helping were related to alcohol consumption. 'Couple both drink and their home is dirty' (1746) would have been sufficient reason to refuse help in some cases; in others, the alcohol dependency resulted in more serious problems: 'the wife came to the office drunk and was very abusive' (1767); 'a drunken bad man'—applicant's own wife says 'they could live very comfortably if her husband would act right' (1772); Mr Morgan had abandoned his two daughters of nine and ten at a railway station, from which they had wandered off and never been seen again (1830); while Miss Owen (1846) had her request for help to emigrate turned down because her former landlady said she used to get drunk and bring men back to her room—'she is a bad young woman and where she gets the money from to spend in drink she cannot tell' (it sounds as if the landlady had a pretty good idea). Mr Reynolds' request for 'temporary assistance' was also unsuccessful when the Rev. Jameson, whom he had given as a referee, reported that he had tried to give Reynolds jobs such as cleaning carpets, but Reynolds had pawned Jameson's carpets and spent the money on drink (1798). Herr Dr Urbain Rack—'he drinks and his wife is immoral'—was revealed to be a fraudster living in a house full of piles of food, with a sign outside saying Doctor of Hygiene' (1896). In one particularly interesting and unusual case (1770), a magistrate at the police court asked COS to investigate the claims of an unemployed Irish woman to see if she deserved help from the Poor Box. COS found that she was a drunken, violent shoplifter charged in court 15 times over the past six years.

Although it is easy to be dismissive about the Victorian preoccupation with the demon drink, alcohol abuse was a far more serious problem a hundred years ago than it is now, and COS agents and visitors took seriously any signs that people might be digging them-

selves into a deeper hole by their fondness for the bottle. 'When I was going down the road to visit them the man came out of a Public House in the neighbourhood with a can of beer' wrote the agent in his report on the application from the Tilletts (1800). 'I followed him and seen him take it into his home, this was at 10 o'clock in the morning, Mrs Tillet's mother was one of the most disreputable characters in North End Fulham and it is well known that she was the ruin of many young girls in the neighbourhood.' Before making this discovery, however, the Tilletts had already been given 5*s*. In view of the criticism that was often made of the COS, that they delayed giving urgently needed relief while they made their laborious enquiries, it is worth noting that several of the cases dismissed as undeserving or ineligible, both in the record books and in the casebooks which we will be considering later, had already received some emergency help.[2]

In almost all of the cases which were dismissed for reasons other than drink problems, people were found to have given false information (1784, 1788, 1818, 1821).

Referred to the Poor Law

We find in the record books another group of cases which received no direct help from the COS because they were considered more suitable for poor law relief, and were referred to the relieving officer (RO). Once again, the grounds for these decisions reveal the underlying principles which would have been common to COS district committees. Some of these poor law recommendations were for drink-related problems (1738, 1872, 1875, 1894), but most of them were cases requiring long-term assistance which the COS was not set up to give, like Mr Upton, 50, out of work for three weeks with rheumatism and a 60-year-old wife (1836), or Miss Blair, a 75-year-old spinster (1868). Miss Booth, a 56-year-old governess, made dark allegations of fraud, slander and attempted poisoning, but admitted she had been in a lunatic asylum for four years. When visited by the COS agent she was 'busy painting a likeness on a piece of china of Mr Plimsoll late MP for Derby, and it was certainly beautifully done' (1851). COS committees were principally interested in helping people through a bad patch, and restoring them to independence. Although there were exceptions, and some COS committees administered privately-funded pensions, they tended to avoid cases of this sort.

How did Fulham and Hammersmith COS Help?

Which leaves us with the cases—the majority in the record book—which *were* helped by the Fulham and Hammersmith COS. What can we say about them? There is the odd flash of light relief, like

Mr Rudkin, a former station master from Suffolk who had inherited £300, spent it, then wrote to Sir Charles Dilke MP asking to be appointed as his musician (1825), but most of the cases reveal people struggling in adverse circumstances to make ends meet, and sometimes not quite making it. To the credit of the committee, they seem to have provided swift and sensible assistance in most of the cases.

A bricklayer with a young family had been out of work for 11 weeks due to slackness in the trade, and had been forced to pawn his tools. His employer was prepared to take him back immediately, so 'I brought the case under the notice of the Hon. Sec[retary] who advanced the money to redeem the tools from pawn he went to work the same day' (*sic*) (1776). This took nine days. A hawker with a young family had been off work for 12 months due to illness, during which time his horse had died. His 14-year-old son was not able to pull the cart fully-laden so he needed a donkey. COS paid for it. This took ten days (1801). A cabman with a wife and 13 children needed to purchase another horse as two had recently died in accidents. COS made a grant of £6 10*s*, with Rev. Graham offering £4 as he was so impressed that the man did not take his cab out on Sundays (1890). This took 18 days.

Getting More Than Was Asked For

The case of Mrs Friend, a widowed laundress with three young children, shows COS in its best light. She had applied because she had been told 'she might get a few tickets for meat or coals', but COS took it further than that. They contacted the Benificent Society, who gave £1 towards purchasing 'an ironing stove and irons' (topped up by another 10*s* from COS) so that she would be able to work at home while one of her children was ill (1750). It was not unusual for COS to help by giving something other than what the applicant asked for, on the grounds that the immediate need might be a symptom of an underlying problem.[3] This was the whole purpose of the investigative approach.

The response to Mr Parker shows COS in a less attractive light, to some modern critics, at least. He was a hawker who had been out of work for four months due to illness, and needed some money to get started again. He had been a drinker but had been 'steady' for a while. COS lent him £2 to be repaid at 2*s* per week, but a condition of the loan was that his daughter had to give up hawking and go into service (1797). COS committees would not have hesitated to use their leverage to push applicants in a direction which they felt was best. This could be regarded as imposing middle-class values, but the committees were well aware of the dangers of life on the streets for young women, as the

earlier case of the misses Hodges and Garden, 'both Hammersmith girls', showed. 'I got the above named two girls away from the Italian Organ Grinders and took them to Miss Donkin 17 Argyle Road who takes them to a Home at Highgate', the agent reported (1709).

Twenty-seven Casebooks: a Unique Survival

The accounts in the record books are necessarily brief, recording little more than the personal details of the applicant, the nature of the request, and the decision taken. They show little of the distinctive COS methods of investigation, or of the visiting, on the quality of which the whole enterprise depended. However, the COS archive yields another valuable resource for the understanding of Fulham and Hammersmith COS: a small group of casebooks—27 in all—which appear to have survived by accident. Casebooks were meant to be destroyed within 20 years of closure, and many more were lost when the files were 'weeded' in 1961-2. These 27 casebooks represent the most substantial set of pre-Great War casebooks to survive in the COS archive, and some of them are the oldest to survive from any district committee. The first was opened in 1887 and the last in 1909. (By way of comparison, a few casebooks survive from Camden/Islington/Hackney/City and Tower from 1896, and a few from Greenwich and Lewisham from 1897. The earliest Lambeth and Southwark casebooks to survive date from 1926, and the earliest from Westminster and Kensington from 1954.) The Fulham and Hammersmith casebooks therefore provide us with an unprecedented insight into how the committees handled cases, particularly the more difficult ones.

The F&H casebooks consist of case-logs and supporting documentation. The case-log generally sets out what was done as a result of each application for help (e.g. visits, correspondence sent and received, decisions taken by the local committee); the supporting material might include information about convalescent homes or other establishments, newspaper cuttings, and other related material. The casebooks differ from the record books in that they give a blow-by-blow account of the development of each case, from the time the applicant came into the office or the case was referred by someone else, to the day it was closed. They reveal the tremendous amount of work which went into these cases, some of which went on for decades and covered more than one generation of the same family. Indeed, it may be because of the length and complexity of these cases that the casebooks have survived: of the 26 cases actually examined (number six was too decayed to open), 17 reached into the 1920s or beyond; one includes material from the 1940s. It would probably be a mistake, therefore, to regard these cases as typical. However, they do demonstrate the extent

to which COS supporters were prepared to sacrifice time, money and effort in the interests of people who were, in many instances, very difficult to help. The cases are described in Appendix 2 (p. 137), which the reader may feel is somewhat long for an appendix. However these are only very brief summaries of the main points of the cases, which fill large files. The Manley and Fitchett casebooks (nos.1 and 3) run to more than one hundred pages each. By looking at the number of visits made, and the amount of time spent liaising between all the parties involved, we come to appreciate the dedication of the COS visitors. Mrs Rowland Hunt and her colleagues must have been allocating several days a week to this demanding and sometimes unpleasant work, which required perseverance, tact, sympathy, firmness and good judgement.

Certain very obvious points emerge from the casebooks. One is the extent to which COS lived up to its initial promise to organise charity: the committee rarely handled a case completely on its own, if other charities could be involved. The co-operation between COS and bodies like the Society for the Relief of Distress (SRD), the Children's Country Holiday Fund (CCHF) and the Invalid Children's Aid Association (ICAA) was so close that it is sometimes difficult to tell who exactly was doing what in these cases. It probably didn't matter much, as there would have been considerable overlap between the committees and probably between their funders.[4] The ICAA, for example, was set up by A.D. Graham, a member of the Fulham and Hammersmith committee from 1883-85, and Miss G. Child, a committee member from 1907-8, was described as the ICAA representative. Other organisations were brought in as and when required: the Society of St Vincent de Paul if the applicants were Catholics (no. 5), or regimental charities for military men and their dependents (no. 12). COS liked to co-fund, for example in the Roper case (no. 14) in which they matched a grant from the Deaf and Dumb Society, but COS retained the management of the case and accepted full responsibility if things went wrong, as with the Fitchett case (no. 3). An important aspect of COS's work, which emerges in these accounts of co-operation, is the extent to which it was used to vet applications to other charities. Its investigative skills were recognised by other bodies, including, as we have seen, the magistrates court (see above p. 40).

The Fitchett case (p. 140) is particularly interesting because it demonstrates certain core elements of the COS approach. First of all, although the case is largely about helping the son John, who was 16 when the case was opened in 1894, the original application was for his sister Rosina, who was about to give birth to an illegitimate child. Rosina went to her aunt in the country and COS had nothing more to do with her, but the agent had noticed John, who was almost blind,

when visiting the house, describing him as a 'strong, healthy boy and ... a very good scholar when he could see'. The agent reported that he wanted to learn to be a basket maker.

At this point the formidable Mrs Rowland Hunt became involved as the COS visitor and reported that John looked very miserable: 'he has nothing to do and no interest in life'. From then on, the COS input was directed towards helping John to acquire skills which would enable him to be self-supporting. They involved the Gardner's Trust, and contributed themselves. COS made every effort to persuade the family to contribute something, but John's parents resolutely refused to pay a penny. In spite of this, when Mrs Fitchett found out that John was earning, and had not told her, she made a great fuss, and COS had to intervene to sort out his payments to his mother. The amount of effort involved in getting John into the different training establishments is not apparent from the summary of the case, which is one of the largest of the casebooks, but it proved to be in vain. Towards the end of 1902, when the COS involvement had already lasted for nearly nine years, Mrs Hunt found out that John was not benefiting from his training. He was described as dull and unwilling to learn. This put COS in an embarrassing position with regard to the Gardner's Trust, who were contributing on the understanding that John was to become independent. COS closed the case down and returned the unspent portion of the Gardner's Trust money. This was not because John was 'undeserving', but because he was not benefiting. COS committees were not sentimental about this.

The Fitchett case illustrates another key COS principle which emerges again and again in the casebooks—the view that people should not be 'pauperised' by being given something for nothing. The visitors and agents would go to great lengths to establish the resources available to a family, and then work out what proportion of the cost of convalescence, or whatever it was they were seeking, they should pay themselves. Usually the amount requested was very modest, but we find several cases where offers of help were withdrawn if the families would not make their contribution. In 1933 George Darbon (no. 20), whom COS had been dealing with since 1906 and who had shown himself to be reliable, refused absolutely to contribute towards the cost of his abdominal belt on the grounds that 'he has lived in Hammersmith all his life and thinks he deserves it'. This cut no ice with COS who abandoned their attempts to get the Hospital Sunday Fund involved. The Cox case (no. 9) was even more revealing. In 1896 Mr Cox withdrew his application for convalescent care when COS asked him to contribute. Three years later an application on his daughter's behalf was withdrawn for what looks like the same reason. In 1923, by

which time they had 15 children, a further application for general help was withdrawn when COS suggested applying to the poor law. Finally, in 1935, COS managed to persuade Mrs Cox, now a widow, to pay 5*s* towards the £4 cost of her dentures. It had taken nearly 40 years to get the family to accept any responsibility for their own treatment, and the breakthrough occurred within a few years of the introduction of the cradle-to-grave welfare state which would give people everything for nothing.

As we have seen in the Fitchett case, the COS were not completely inflexible about this. They must have felt that it would have been unreasonable to withhold help from John, a blind teenager, because his parents were irresponsible. However, in the Farley case (no. 24), COS appear in a less flattering light, refusing to pay for Ada Farley's treatment for TB in Margate, apparently under the impression that her husband (who had deserted her) should contribute. Ada's application was strongly supported by Sister Lizzie but COS decided to 'adhere to former decision'. Sister Lizzie was a well-known and highly respected character in Hammersmith in the early part of the twentieth century. She was an Anglican nun, known to be ready to help anyone and selflessly devoted to the poor. To ignore her strongly-worded request looks more like stubbornness than firmness. To make things worse, when Ada applied for a surgical boot for her tubercular leg three years later, the hospital almoner was still insisting that her husband was earning enough to pay for it. A few months later Sidney Farley was charged with assaulting his wife with a razor and trying to strangle her when she woke him up to go to work. She was finally granted a separation order from this drunken lout on whom various charitable agencies felt she should have been able to rely for support.

One interesting feature of the casebooks is the extent to which COS committees were prepared to help cases who, by conventional standards, would have been regarded as 'undeserving'. For example, COS gave a lot of support to Harry Bryant, a young amputee, despite believing him to be the father of his sister's child (no. 15). Harry was provided with no fewer than three artificial legs, all of which were problematical and the last of which fell apart just as he completed the payments. In the midst of this, he was kicked in his good leg by a horse and had to be provided with crutches. Perhaps COS decided to turn a blind eye to the rumours of incest on the basis that he had enough bad luck to cope with.

However, it would be hard to find any case which more clearly showed COS operating against the stereotype of casting out the 'undeserving' than the Little case (no. 23). This fantastically complicated case involved the co-operation of COS committees in the

City, Whitechapel, Islington and St Pancras, as the Littles lurched around London from crisis to crisis, resisting all attempts to straighten them out. By the time they moved to Shepherd's Bush and came within the remit of Fulham and Hammersmith, the file was enormous. They had drunk their way through Mrs Little's considerable inheritance, neglecting their daughter, while each blamed the other for their misfortunes. And yet, in spite of the hard line on drinking which we noted in the record books, COS continued to try to do the best for them, believing that they really wanted to change. When Little was threatening to leave the parsimonious clergyman in Ross-on-Wye with whom the COS had placed him, even if it meant walking from Herefordshire to London, they sent him £1 with the message: 'You must trust us too—for we have helped you out of some of your worst difficulties and intend to stand by till things are all right again'. This is very touching, considering that most people would long since have given up on this very trying couple, and shows COS in the best light, supporting even very difficult cases in their hour of need.

Finally, the casebooks reveal just how inadequate are the attempts to list COS responses to cases under the simple headings of 'helped' and 'not helped', as in the table on p. 21. The committees sometimes put a great deal of work into meeting requests which were then withdrawn, as the applicants changed their minds. For example, in the Manley case (no. 1), COS made great efforts to arrange convalescence for Manley's daughters Edith and Maude, only to find that both girls had gone to live in the country. Then there was Mrs Durban (no. 4) who couldn't make up her mind if she wanted to live in Canada or not. When she asked for help to emigrate a second time, COS set to work on her behalf, but then she found herself a job in London and decided to stay. In these cases it could be said that COS didn't help: a request had been made which was not met—but not for want of trying.

Did It Do Any Good?

And so we come to the most important question of all. What did all this amount to? Did the distinctive COS approach to welfare provision actually solve problems and leave people restored to independence, as was their aim?

It would be a neat ending to this chapter to be able to claim that the case records and the casebooks reveal a long line of satisfied customers, helped over their difficulties by wise counsel and tactful support. Of course, this is not the case. There are many failures recorded here. First of all, in spite of their careful investigations, COS were certainly imposed upon by people whom, in retrospect, they probably wished they hadn't supported (nos. 1, 2, 19). A lot of their

efforts came to nothing, either because of what they would have called 'faults of character' or owing to circumstances completely beyond anyone's control. The Curtis case (no. 26), in which the COS went to great lengths to secure training and employment for three young men, had every sign of being a success—until the Great War and latent tuberculosis killed off all three (after which their father lost his reason).

Yet there are some bright spots amid the general gloom; cases where COS intervention may well have secured much happier and more productive lives for individuals. These include Case 20, where a 10*s* loan enabled George Darbon to buy stock and a pair of scales in order to enhance his vegetable business; later in the case, the man was too prosperous to merit PAC help, and objected to the COS's estimate of his income. He may have gone away from the last application grumbling about the unreasonableness of the COS, but they had clearly had a positive impact on his circumstances. And although the Baker case (no. 10) is poignant, it becomes clear when reading between the lines that COS help, although it couldn't solve all the family's problems, at least allowed the disabled son of a violent female alcoholic to become a successful tailor who was ultimately able to take his place at the head of his family.

However, critics of the COS would point to the failures, which are more frequent here than the successes, as evidence that the COS approach did not work. Many of these people were not restored to independence. Some had to be handed over to the poor law after multiple failed attempts. But surely the relevant question to ask is not, why did the COS not achieve one hundred per cent success rates, but would these people have been more successfully helped under a different welfare régime? Would their problems have been lessened by, for example, a rights-based, state welfare system such as we have today? This is a question to which we shall be returning in the conclusion to this book.

Section 2: The Dole Charity

The Mansion House Fund

Let us avoid the dole system. We have seen it, some of us, at work among our people in its old-fashioned form, eating out the heart of our men and women, corrupting, degrading, and impoverishing the homes of hundreds, destroying the family life which should be the joy of England, and the thrift that might be its strength.

Octavia Hill[1]

4

From West End to East End

Half the poverty and sufferings of our neighbours is due to ignorant help. Goodwill is a force and not a guide—ignorant benevolence is as destructive as crafty malevolence.

Samuel Barnett[1]

The Marylebone district committee of the Charity Organisation Society was not only the first, it was the most influential and celebrated in the Organisation's history. The formation of the committee was set in motion by the Rev. Freemantle, the rector of St Mary's, Bryanston Square. He was a dynamic and forward-looking clergyman who had already done much to revitalise the life of his parish, and when he heard of the new organisation, he wanted to bring its influence to bear on charitable work in his parish.

Rev. Freemantle was a friend of Lady Ducie, who had become one of the staunchest supporters of Octavia Hill's work in providing affordable housing for the working classes. In 1869, when the Marylebone district committee was set up, Octavia had been managing property for five years. Although she was still almost unknown and without influence, Lady Ducie urged Freemantle to ask Octavia to join his committee. Octavia had been at the meeting to launch COS in Marylebone, attended by no less a figure than Archbishop (later Cardinal) Manning, the leader of the Roman Catholic church in England, and was very excited when she learned that Rev. Freemantle wanted to speak to her. 'May some power inspire me with intellect and speech!' she wrote to a friend. 'I have hardly a hope that they will place me on the Committee. I shall try boldly; but I think no ladies will be admitted.'[2] She was wrong about this, and in October 1869 Octavia became a member of the committee which she was to turn into the fullest example of the COS ideal at work in the relief of poverty.

Setting Up the System

Rev. Freemantle had already decided that he wanted to bring some order into the way in which his parish distributed charitable relief. Like virtually every parish of every denomination in London, his had a team of volunteer visitors, who appear to have been operating without very much method or control. He therefore established

another committee, the St Mary's Relief Committee, which was entrusted with the distribution of all the parish's charitable funds. Whenever anyone sought relief from the parish, the case would be investigated by the Marylebone COS, using the services of the district visitors. A report would be given to the Relief Committee, who would decide either to help or to refuse assistance, The decision would be conveyed to the applicant by the visitor, who would also administer any aid which was being given. Octavia was on both committees, and acted as the link between them. After two or three years, a further refinement was added. It was felt that the effective organisation of charity in Marylebone should also involve the guardians of the parish poor law, so that statutory and voluntary bodies could co-operate, first of all in eliminating fraudulent claims from applicants who were going from one body to another, and also in order to provide the best possible solution to the problems of those applying for aid. The guardians said they would not deal with a whole host of visitors—there were already 35 in the parish—but only with one representative. That representative was Octavia Hill, who was now acting as the link between four groups of people: the poor law guardians, the COS, the St Mary's Relief Committee and the district visitors.[3] It represented a great deal of careful, detailed work for her, which she was happy to undertake, but there were tensions. Octavia took a very definite line on the giving out of relief, which some of the visitors, who were actually dealing with the poor, and even some of Octavia's own committee members, found hard to stomach. As her brother-in-law Edmund Maurice put it in his biography of Octavia, published just after her death: 'Her sympathies with the enquiry traditions of the [Charity Organisation] Society, and with the restrictions on reckless relief, often startled and repelled some of the more impulsive philanthropists'.[4] One of the curates at St Mary's has left an account of one COS committee meeting at which an old gentleman sitting at the end of the table, and thus beside the applicant, slipped sixpence into the hand of a woman at the very moment when Octavia was explaining to her the reasons for the committee's refusal to grant her request. He was observed and taken to task later, upon which he 'melted into tears for his own delinquency!'[5]

If Octavia could not maintain order on her own COS committee, how much more difficult it must have been to keep the district visitors in line. In November 1875 Octavia wrote to Rev. Freemantle resigning from the Relief Committee, partly because she was disappointed with the performance of the visitors, who seemed unwilling to enforce the hard line. This full-flowering of the COS ideal therefore came to an end after six years, due, in the opinion of Octavia's biographer Gillian

Darley, to Octavia's 'dangerous obsession with detail. She seems to have created an unwieldy structure which ... depended crucially on Octavia herself, queen bee in the midst of it all'.[6] Whilst there is an element of truth in this, we need to remember that, although it is tempting to say that the scheme 'only' lasted for six years, this is actually quite a long life for such an innovative and demanding system. Furthermore, charity organisation in Marylebone did not cease with Octavia's resignation from the parish Relief Committee, although it was probably a bit less co-ordinated. Nor did Octavia withdraw from COS: in spite of her aversion to working through committees, she remained one of the most important members of the COS Central Council until the end of her life.

Bringing the Barnetts Together

It was through her involvement with Rev. Freemantle and the Marylebone COS that Octavia met Samuel Barnett, one of Freemantle's young curates. Before the setting up of the COS committee, Barnett had been in charge of parish relief, and had done his best to bring some order to a chaotic system. When the rector and Octavia began pushing through their reforms, Barnett threw himself into them with gusto. He became Octavia's close assistant and principal cheerleader, offering the slightly older woman what can only be described as hero worship.

When Octavia found that women could be elected to the COS committee, she proposed her young friend, the nineteen-year-old Henrietta Rowland, who was already working with Octavia on what she called her 'industrial experiment'. Octavia was in charge of the houses in Walmer Street and Walmer Place, the worst slums in St Mary's parish, which had been bought by the sisters Julia and Hester Sterling and placed under the management of Emma Cons, later to become famous in connection with her work in establishing the Old Vic as a centre for culture and entertainment of the working classes in South London. Octavia's 'experiment' was to undertake to relieve poverty by finding work for anyone who would take it. She set up a workroom for women, and found work for the men on the various properties she was managing. Boys and girls could become servants and errand-boys. The success of the 'industrial experiment' was such that it was soon extended throughout the parish, and copied elsewhere. Henrietta Rowland became one of Octavia's visitors in order to 'assist the heroine of my life',[7] and was consequently asked to Octavia's birthday party on 3 December 1870, where she met Samuel Barnett.

It appears to have been love at first sight, on his part at least, and

he began to write to her on a regular basis. Henrietta appears to have found nothing unusual in the fact that he was sending her long letters when he was seeing her every day, taking them 'as representing his anxiety for the success of Miss Hill's social experiment, and the consequent frequent supervision of one of her young workers'.[8] She was therefore somewhat taken aback to receive a proposal of marriage from him on 4 February 1872. With his bald pate, shaggy beard and striking lack of physical charms, he was, as Henrietta put it, 'far removed from a girlish idea of a lover',[9] particularly as she thought of him as an old man, although he was only seven years older than herself. It must have been like finding herself on the receiving end of the amorous attentions of the prophet Ezekiel, and Henrietta was certainly inclined to say no. However, to do so at that juncture would have jeopardised Octavia Hill's work in the parish, as one or other of them would have had to resign from it, and Henrietta had such a sense of the importance of what was going on in Marylebone that she regarded its success as 'worth the demand of any sacrifice on the part of either of us'.[10] She therefore told Samuel that she would give him an answer in six months time, and he was not to refer to the matter meanwhile.

The lovesick Samuel agreed to wait six months, but he ignored the other condition and bombarded his *inamorata* with romantic epistles. Before the time was up, she gave in, 'for I had realised that his gift of love was too holy to refuse'.[11] This is scarcely the language of unbridled passion, and we must hope that Henrietta did not get married for the sake of 'Miss Hill's social experiment', but the Barnetts were to enjoy a long and fruitful partnership which made them, both individually and as a couple, amongst the most famous social reformers and friends of the poor in a generation which produced many rival claimants to the title.

'*Corrupted by Doles*'

The young couple both felt called to work in the East End of London, 'that terrible East-end, where the thickest of the battle must be waged'[12] as Octavia Hill put it as she waved them off from Marylebone. The Bishop of London wrote to Samuel offering him the parish of St Jude's in Whitechapel, which he described as 'the worst parish in my diocese, inhabited mainly by a criminal population, and one which has, I fear, been much corrupted by doles'.[13]

The Barnetts, of course, leapt at this unappealing offer. They were married in January 1873 and moved to Whitechapel in March. They soon found out what the bishop had meant by 'corrupted by doles'. A West End parish had been in the habit of sending £500 a year—a huge sum in those days—to the parish of St Jude's, where it had been

'distributed without system', handed out from the vicarage as either cash or tickets for meals, blankets and other good things.[14] Fresh from setting up the first branch of the COS, Samuel Barnett was horrified by this state of affairs and decided to start as he meant to go on: he stopped the handouts and set up a COS committee to investigate every applicant.[15] The effect was dramatic. Mobs of disappointed beggars gathered outside the vicarage on a regular basis, thundering on the door and breaking the windows. A doorway had to be knocked through from the vicarage into the church, allowing the vicar to slip out unobserved to call the police.[16]

Samuel and Henrietta Barnett had not felt called to come to the East End to scatter alms, but to learn to know, to love and to help people who, 'if degraded, are still our brothers'.[17] The list of their achievements is exhaustingly long, and truly astonishing, even in a golden age of philanthropy and social reform. Separately or together,[18] they founded Toynbee Hall, the first of the university settlement houses, where the rich and privileged committed themselves to living and working with the poor; the Whitechapel Art Gallery, which, with no permanent collection, brought beauty into the lives of East-Enders; the East London Dwellings Company, which provided working-class housing in the East End according to the principles they had learnt from Octavia Hill in the West End; the Children's Country Holiday Fund, which sent nearly a million London children 'to gain health and gladness among fields and flowers and on sea-shores'[19] between 1884 and 1918, when Henrietta was writing her husband's biography; and Hampstead Garden Suburb, which was one of the first experiments in urban living to reflect the theories of the garden city, and which still remains one of the most sought-after addresses in London.

Samuel and Henrietta became famous for their work in the relief of poverty and 'social reform'. Their opinions were sought after by policy-makers, and their involvement in any project was sufficient to generate publicity and financial support. Newspapers would describe them as people who had a right to be heard on social questions, as they had thrown in their lot with the poor for so many years. As their fame grew, it was inevitable that they would come to be seen more in connection with their own projects than as members of other organisations, and fault-lines began to appear in some of their early associations. The relationship with Octavia Hill was never quite the same after she wrote Samuel a devastating letter accusing him of weakness and failure to preach the gospel,[20] and the Barnetts' attitude towards the COS became more critical as the years went by.

It has become part of the mythology of the COS, repeated in almost every recent account of the organisation's history, that many of its

early supporters turned against it for being inflexible and failing to move with the times. Octavia Hill is usually cast as the dogmatic theorist, refusing to budge an inch, while the Barnetts are supposed to have become more caring as a result of the years in Whitechapel, and to have abandoned COS principles entirely.[21] This seriously misrepresents the Barnetts' position, because, whilst they were certainly critics of the COS, they were criticising *from inside*. It also says a great deal for the COS that such criticism was aired, encouraged and published to inform debate. This was scarcely the sign of an inward-looking and bigoted group of people.

In 1884 Henrietta was asked to address the COS on the subject: 'What has the Charity Organisation Society to do with social reform?'. She accused the COS of becoming rule-bound and obsessed by procedures: 'Briefly, his heart is not large enough for his body'.[22] She made a number of suggestions to improve the functioning of 'our Society', which included putting less emphasis on statistics, and ended with a vision of reformed COS members keeping 'their eye on the far-away issue, which is the life of man raised to its perfect fulness'.[23] However, it was Samuel's criticisms of the COS which were to attract more attention. In 1894 he had written of the COS in an article entitled 'Christianity and the Charity Organisation Society' that 'its practice is sometimes below its principles' and that 'human beings are too often regarded as "cases"'. As a result of this article, he was invited to read a paper to the COS in July 1895 on 'the shortcomings of our Society'. He identified the most serious shortcoming as 'idolatry'—the worship of the theories of the founding members, without considering the changing circumstances of society and the need to be open to new ideas. In particular, he warned the COS against equating state support with pauperism. Barnett felt that it was not out of the question for the state to support its poorest citizens through, for example, old-age pensions. By opposing this, he warned that the COS 'did not lead public opinion and is not in sympathy with the forces which are shaping the times'.

According to Henrietta, 'the discussion which followed was animated, and for the most part conducted with good temper', except for an unpleasant *ad hominem* attack from C.S. Loch, the Secretary of the COS, accusing Barnett of changing sides in every argument in order to present himself as being 'of the moment or perhaps just a few seconds ahead of it'. This was unjust and discourteous, and Barnett withdrew himself from the affairs of COS Central after this, although he always remained a member of the Whitechapel committee.[24]

The disagreement between Samuel Barnett and the COS was over the role of the state, and the debate surrounding the desirability or

otherwise of a state old-age pension was the flashpoint for fierce fallings-out between many thoughtful philanthropists at the end of the nineteenth century. The COS line—the hard line, as we might say—was that people should save for their old age, and that, if they knew the state would provide for them, it would encourage fecklessness, as well as weakening family ties by relieving people of the responsibility for their relatives. The counter-argument was that many people earned so little as to make saving of any sort impossible, and that, if they had been independent throughout their lives, it was not unreasonable for the state to support them in old age.

Socialism was, for the COS, the great bogeyman, and state pensions were seen as the not-so-thin end of the wedge. Samuel Barnett, on the other hand, was enthusiastic about socialism, and in the 1888 collection of essays by himself and his wife, significantly called *Practicable Socialism*, he argued that: 'There is no principle as yet stated according to which limits of State interference may be defined'.[25] He was opposed to revolutionary doctrines, but argued that there were already enough socialist laws on the statute book, like the Education Act, the Artisans' Dwellings Act and the Libraries Act, to make the progress of the new creed entirely possible. He favoured state involvement way beyond pensions, and as far as he was concerned, the sooner the state took over the welfare roles of not only charities, but also local government, the better it could all be organised. He wanted a national health service on the grounds that : 'The national health is the nation's interest';[26] 'education could be perfected' in state-run schools; and public libraries would be better than charitable or commercial ones because: 'The books will not be chosen to promulgate the doctrines of a sect so much as to extend knowledge, and its management will not be so arranged as to please any large subscriber so much as to please the people'.[27]

Although this may sound perverse, none of this indicated a departure from fundamental COS principles, because Samuel Barnett never wavered from the core belief that every offer of assistance, every service provided, must be judged according to whether it built up or undermined the personal qualities and self-respecting independence of the recipient. He sincerely believed that it would be possible for the state to extend its role, and still to operate on principles developed by philanthropists in the COS and elsewhere. Of course, it all depended on who was administering the programmes, and he urged social reformers to stop forming charitable bodies and 'to throw their strength into national [by which he meant state] organisations'.[28]

While the state has taken on all the roles he recommended, and more, the outcome has not been as he wanted it. To take the rather

obvious example of libraries, Samuel Barnett would be appalled to see the contents of the typical 'municipal' library today, in which 'Literature' is reduced to a few stacks of cheap romances and thrillers, whilst increasing amounts of space are given over to pop videos, CDs and violent computer games. He would argue that the present system comes nowhere near to meeting the requirement he lays down in the very passage about public libraries, that: 'the only test of real progress is to be found in the development of character'.[29]

It is because he never wavered from this belief that accounts of his 'split' from the COS have to be seen as greatly exaggerated. He criticised their methods, and he disagreed about the means of achieving their ends, but he never lost the horror of 'doles' which had been drummed into him by those mobs of angry beggars who tried to break down the door of his vicarage in his early days in Whitechapel.

This was the man who, in the mid-1880s, when he was at the peak of his powers and influence, became involved with the administration of the Lord Mayor's Mansion House Relief Fund in Whitechapel.

5

Lord Mayor Aid

Impatience seems to me the curse of the time; even our benevolence is in such frantic haste; we hurry even to seem *to mend matters, and we make them tenfold worse, and some of us hardly care.*

Octavia Hill[1]

By the second half of the nineteenth century, Britain had one of the largest and most complex industrialised economies in the world. It was subject, as such economies invariably are, to periodic slumps, when slack periods in the trade cycle would lead to large-scale unemployment. At such times, the resources of charities and the poor law were stretched to the limit as they tried to meet the needs of the unemployed on a massive scale, and the usual response was to set up an emergency appeal. These appeals usually came under the patronage of the mayor of the city in which they were taking place. According to the Royal Commission on the Poor Laws, which reported in 1909, it had become routine in the larger industrial cities 'to ask the Mayor to open a Fund whenever there was an outcry as to unemployment'.[2]

The most spectacular, and probably the most successful, of these emergency appeals was that which was launched in response to the 'Lancashire cotton famine' of 1861-65, when over £1,275,000 was collected and disbursed in a way which evoked widespread admiration.[3] However, the most famous appeals were the Mansion House Funds, so-called after the official residence of the Lord Mayor of London, who presided over these enormous outpourings of metropolitan philanthropy. Funds tended to respond to sensational events which produced feelings of shock or sentimentality, although not all were for the benefit of Londoners. In the period 1885-1886, for instance, Mansion House funds raised money for the survivors of a Greek earthquake, a hurricane in St Vincent, the Clifton Hall Colliery disaster, cholera in Spain and the building of a memorial for General Gordon of Khartoum. However, the Mansion House funds which attracted most support, most interest and most criticism were those carried out for the temporary relief of the unemployed during economic slumps.

The Victorian voluntary sector was nothing if not self-critical. It was one of the signs of its vibrancy that those engaged in charitable work

would constantly ask if they were going about it in the right way; hence the vast literature of books, papers, journals and conference proceedings. In March 1885, therefore, a Mansion House committee was set up 'to inquire into the causes of permanent distress in London and the best means of remedying the same'.

The committee concentrated on the East End of London and took evidence from poor law officers, ministers of religion, 'benevolent persons engaged in the relief of the poor', trade unionists, employers and dock officials. They considered structural factors such as changes in the patterns of industry and immigration into the East End, as well as the issues of 'character'—drunkenness, idleness, having too many children—and, of course, 'indiscriminate charity sapping independence, and the unwise distribution of the Poor Law relief'. The committee warned against 'the more or less sensational appeals at seasons of extremely cold weather and the like... as tending to make the poor consider every pressure of circumstances a crisis', and included the following warning in their list of 'Remedies':

> The committee are assured that the spasmodic assistance given by the public in answer to special appeals for what are considered signal cases of depression is really useless in ameliorating the condition of the class to whom it is rendered. More often than not (in spite of the most active watchfulness of almoners) the worthless and importunate receive the money sent into the East-end at such times, while the worthy and retiring are left unaided. The very publicity of the appeals raises claimants for alms, and the administration of money received in answer to them tends to little or no permanent good to the community at large.

The ringing tone of this condemnation of emergency appeals makes what happened next very difficult to understand. The committee presented its report to the Lord Mayor in December 1885, but the events of the next few months are enough to have the historian double-checking dates, to make sure that it was really written before, and not after, the 1886 Mansion House Fund for the Relief of the Unemployed.

The Formation of the Fund

During the last few weeks of 1885 and the first few weeks of 1886 the returns of the Poor Law in London showed a steady, week-by-week, increase in pauperism. There had been an exceptionally hard and long frost, and many trades were depressed. On 29 January a group of working men wrote to the Lord Mayor, Sir John Staples, asking for a meeting, and on 3 February he received a deputation asking him to form a Mansion House fund to relieve the distress of unemployed workers. Ignoring the recommendation of his own committee of inquiry, which had reported only a few weeks before, he agreed, and

asked the Metropolitan Visiting and Relief Association (MVRA) and the Society for the Relief of Distress (SRD) to assist him in forming a committee.

On 11 February 1886, *The Times* reported the first meeting of 'the Mansion-house committee of the fund now being raised by the Lord Mayor, on the appeal of the working men, for the relief of the deserving unemployed in the Metropolis', which had taken place on the previous day. The Fund had already raised over £3,300. The committee sat for two hours. Before beginning 'the practical preparations for the collection and distribution of the fund', however, they first approved a resolution condemning a major riot by unemployed men which had taken place in London's West End the week before.

In approving this resolution, the committee made at least two important points about the nature of the Mansion House Fund (MHF). First, it is difficult to read through *The Times* coverage of the Fund without being struck, in adjoining articles, by the prevalence of civil unrest both within and outside London. Concern about social stability—or rather fear of instability—seems to have been a strong motivation behind the remarkable level of contributions to the Fund. As one of the witnesses before a Mansion House committee of 1893 (when they were considering another fund) put it: 'The Mansion House Fund, 1885-86, was open about 20 days, and collected £19,000. Then the mob broke the windows in St James Street, and in two days it went up to £72,000'.[4] These figures were inaccurate—the Fund exceeded £20,000 on 13 February, two days after the first committee meeting, but did not pass £70,000 before the middle of March. (It eventually raised £78,000.) However, the speaker's recollection of the atmosphere of menace was no doubt accurate.

Indeed, fear of unrest may even have affected the way in which MHF sub-committees distributed aid. Critics of the Fund were to argue that aid was given out in too much of a rush, especially by inexperienced workers and in the earliest weeks, and this may have been prompted by fear of what the poor would do if not 'helped' almost immediately. In other words, panic sometimes rode roughshod over all the wise rules created by the MHF central committee.

Secondly, the resolution demonstrates the committee's awareness that public perceptions of the MHF would be crucial to the appeal's success. It was essential that the Fund was seen to be spent on the 'deserving unemployed', rather than on criminals, revolutionaries, or the otherwise undeserving. Anything else would check the future flow of contributions to the Fund; it would also cast doubt on the competence of the those administering it.[5]

After the resolution was approved, the Rev. Main Walrond, the hon. secretary of the committee, proposed a plan for the organisation of

relief, which was adopted by the committee. Local committees, made up of members of the Mansion House Fund committee, but with powers to add to their number, should 'distribute the money as they thought best according to circumstances, with the aid of the existing agencies'. These local committees would be set up immediately, 'means being taken for constant inter-communication between the committees to prevent overlapping and imposture'. It was further resolved that 'inquiry be made whether labour could be found for those out of work and able to do so'. The first local committees were apparently set up there and then, because grants were made to them immediately. The report concluded with a list of donation, and requests for further donations to be sent to the Mansion House, the Bank of England or Coutts.

On 12 February—the next day—*The Times* reported that the value of the fund had already increased from over £3,300 to nearly £10,000. News of the Fund had been spreading not only amongst potential donors but to potential beneficiaries as well, creating a situation in which a crowd of '300 or 400 persons—many or most of them genuine working men' assembled outside the Mansion House 'with a view, apparently, of making personal application' for funds. The men were advised by the Superintendent of Police to select two representatives who were then shown in to meet with the Lord Mayor. The representatives stressed the need to distribute funds quickly. The Mayor responded by explaining:

> that it would be quite impossible to initiate a system of indiscriminate relief, but that if such of the unemployed men as needed relief would apply by letter their applications would at once be investigated by the local committees which were being formed as fast as possible, and if their cases bore investigation they would be relieved as far as the funds permitted.

Until the local committees were ready to take applications, the Society for the Relief of Distress was supposed to handle this work. The representatives thanked the Mayor and left to report on the meeting to the people outside; they, in turn, gave three cheers for the Mayor and then dispersed quietly. This was not, however, the end of such incidents. Applicants continued to arrive at the Mansion House to present their appeals in person; months later, the Rev. Main Walrond was to admit that on occasion as many as 3,000 people had assembled daily at the Mansion House seeking relief. Local sub-committees were sometimes 'mobbed' in a similar manner, albeit on a smaller scale.

By the next day the balance of the Fund had again more than doubled, rising from nearly £10,000 to over £20,000. By 13 February the committee had 'received many hundreds of applications from

working men'. *The Times* announced that:

> The metropolis is being mapped out into districts by the local committees appointed by the Mansion-house, and the grants will be made through the almoners of the Society for the Relief of Distress and of the Metropolitan Visiting and Relief Association.

First Criticisms of the Fund

On 16 February, criticism of the MHF first began to appear in the correspondence columns of *The Times*. One writer, signing himself 'Civis', reported that the preacher at the church he attended, located near Sloane Square, had received a cheque from the MHF. Since, however, there were few unemployed people in his area, the minister had returned the cheque to the Fund and indeed taken up a collection in church to augment it. 'Civis' warned that not all clergymen would be so scrupulous, and that:

> the committee of the Lord Mayor's fund would do well to enquire whether relief is really wanted before sending money to the clergy or other local authorities.

He further noted that 'nothing tends so much to check the flow of bounty which the metropolis pours forth on such occasions' as the suspicion that the money was being wasted.

More serious criticism came from the Rev. Samuel Barnett—'an old neighbour of the poor, a student of many theories and agencies of relief,' as he rightly described himself. In a long and thoughtful letter, he set out the 'dangers' of the course taken by the MHF:

> To the poor one thousand pounds seems an endless sum. People, therefore, who have hitherto just got on by hard struggling will join the drunken and the idle in applying for a share from the fund. They will waste their time, relax their energies, lose their self-respect, and in the end find themselves poorer. Disappointed expectations induce feelings of bitterness, and a deeper feeling of class antagonism may make future demonstrations dangerous. Relief funds, indeed, have rarely increased good will among men.
>
> The better plan, it seems to me, would be to send money quietly to existing agencies and through persons who by long service have become friends of the poor. The officers of the accredited trade and benefit societies have indeed taken no part in the demand for relief, but they would doubtless give their assistance and be almoners among their own members ....

Barnett stressed that the real problem was chronic poverty, rather than exceptional 'catastrophic' hardship of the sort the MHF was meant to alleviate. Short-term relief would do nothing to help the genuine poor, and might even harm them. Rather:

> This poverty needs a much larger sacrifice on the part of the rich than that involved in any money gift. It needs, first of all, the sympathy of friendship. If, instead of enjoying life in their own well-kept and healthy districts, the rich

> would live among the poor they would understand their needs and be recognised as brothers. They would not then be startled into acts of cruel kindness whenever some agitation revealed the existence of poverty.

First Mention of the COS

References to the COS first became part of this correspondence on 19 February. A letter from M. C. Acworth lamented the fact the MHF had decided to set up new local committees, rather than relying on existing local organisations, not least because funds were apparently being 'scattered broadcast without the pretence of any organisation or guiding principles' by the fledgling local committees. Mr Acworth reported calling in at a COS office 'in a poor district in which I am a visitor'. Here the secretary told him that while applications had been numerous until the last day or two, they had then suddenly dried up, 'the obvious meaning being that it was expected the money would be obtained on easier terms from the rival establishment'. Acworth 'was not surprised' that this was so; he described a printed circular which had been issued by Mr Kenny, a member of the MHF committee, 'requesting persons in necessitous circumstances to apply for relief' from the Fund. Patrick Kenny was the Labourers' Union representative on the committee, and this misjudgement, which resulted in crowds of thousands congregating outside the Mansion House demanding relief and threatening civil disorder, was to become the single most famous blunder made in the whole course of the MHF.

Meanwhile a letter from Frederick Hastings, a Congregationalist minister, also regretted the creation of new committees to distribute the fund:

> There are two reliable unsectarian agencies that might well be trusted with the whole amount raised—the London City Mission, or the Charity Organisation Society. I have had reason to see the value of both organisations.

But the same paper (19 February) also carried a letter defending the MHF. Mr F. Baxter, a member of one of the South London committee's local subcommittees, suggested that critics ought to join in with the work of the Fund, rather than 'waste time' in complaints 'which simply encourage the grumblings and dissatisfaction which are sure to arise in interested quarters, no matter with what wisdom the fund be administered'. This line of argument—that while it is easy to criticise from the sidelines, it is perhaps more useful to get involved—foreshadowed much of the future defence of the MHF. Yet, somewhat remarkably, Baxter also admitted that 'we are fully aware that, despite our best efforts, much of the money may go to the undeserving, while many worthy people will not be reached'.

On 20 February *The Times* printed another report on the progress

of the MHF, which by that time had reached £56,000:

> ... Mr Kenny, the Labourers' Union representative, yesterday began arrangements for turning the vast space [under the arches at Cannon Street] into stores for food and clothes to be given in relief.[6] Steps are being taken by the representative working men to secure the distribution of relief to real working people out of employment, and to exclude the class of persons who prefer charity to work. Already many of this class have received an intimation that workers only will receive aid.

The correspondent went on to suggest that workers might be employed to clean streets or railway carriages in South London. The interesting feature of this report is the way in which MHF briefings apparently sought to appease some of the more basic concerns which had been raised in *The Times* correspondence columns, and which presumably were voiced elsewhere as well. In doing so, those speaking for the Fund either misunderstood or ignored more serious points such as those raised by Samuel Barnett. Indeed, *The Times* report ends with a note regarding the formation of the Greenwich committee of the fund:

> ... placards have been extensively posted intimating that relief will not be given to those in a chronic condition of want, but to those who are affected by the present depression of trade. It is remarkable that, notwithstanding the lack of employment, there is no pressure whatever on the Greenwich and Lewisham Board of Guardians.

One suspects that the COS might not have found anything remarkable in this at all.

On 22 February, *The Times* published a reply from Rev. Main Walrond—hon. secretary of the MHF central committee—to earlier letters from Mr Acworth and Mr Hastings (both of whom had implied support for the work of the COS). Walrond reported that Mr Acworth had become the honorary secretary of a local committee of the MHF. To Mr Hastings' comments, Walrond replied that:

> The Charity Organisation Society are in close and friendly relations with us, and have been from the first. At present, on our local committees, the experience and self-sacrificing work of many of their members are of essential service to us.

Towards broader criticisms of the Fund, he took a similarly conciliatory tone. He wrote, in effect, that while the Fund had 'already made, and probably must still make, mistakes', this was inevitable given the scope and nature of their task. He asked 'not only for the forbearance of our fellow-citizens, but their confidence'.

On 23 February *The Times* reported on the meeting of the MHF committee which had taken place on the preceding day. By that point the balance of the fund had risen to £60,100, of which £18,000 had already been voted to local committees. It was reported that Mr G.

Shipton of the London Trades Council had refused to serve on the committee.

> Many of the trades societies, [Shipton] said, by adopting exceptional efforts, were meeting with their own means the depression experienced by their members, who, rightly or wrongly, believed that the effective plan of helping the industrial classes was by spending money in giving them employment in their various occupations.

Mr J. Burnett, of the Amalgamated Society of Engineers, had written a similar letter stating that unemployment amongst his members was under 3.5 per cent.

The committee went on to make some more general rules about the administration of the Fund:

> They resolved that no part of the fund should be used for the relief of cases of chronic distress, and that as a general rule no relief should be given to able-bodied single men with no one dependent upon them, except as a means of enabling them to obtain employment. No part of the funds ought to be used for the payment of back rent. Relief should not be given to [recent arrivals in their parishes], except after rigid inquiry. Money might be paid to keep a man on his club or to reinstate him when his membership had recently run out. In respectable cases, after inquiry, necessary articles in pawn might be redeemed. The relief given should not exceed 3*s* or 4*s* for an adult and 1*s* for each child, nor more than 10*s* a week for a family, weekly. Money grants should be made only in approved cases. No money should be given to those in receipt of out-door relief, except such as belonged to clubs, in which case arrears might be paid.

It is interesting, however, to see that these rules were being agreed more than a week after the subcommittees had begun their work; the rules may thus reflect problems which MHF workers had already confronted, and indeed criticisms made by them and others. There was also a spirited debate about the propriety of using MHF money to pay men to lay out the Mile End recreation ground, which concluded in a compromise where £1,000 was given under various restrictions, including the stipulation that wages be kept 'below market rates'. When the events of the next committee meeting were reported, however, the funds for the Mile End recreation ground had been returned, apparently being 'too small to be of any value' to the project.

On 27 February, *The Times* published a long report from 'A Correspondent'—the honorary secretary of one of the local committees of the fund. The purpose of the report seems to have been to enhance public understanding of what was being done with the funds, and to reassure donors that their money was being used wisely. The writer reported how his committee was handling 'at least some thousands' of applications to the MHF—he was not sure how many, as 'everyone was far too busy to spare time for counting'. Applications were handed on from the local committee to four local sub-committees, corresponding

to geographical divisions.

> It should be stated that the central committee have (*sic*) left to the local committees very large latitude as to the manner in which the money with which we are intrusted shall be expended. We, for our part, have decided—and I believe our decision will be almost universally approved—that each person applying for assistance shall be visited at his home; that the visitor shall bring up his report to the sub-committee which will sit, if possible, every evening; that the sub-committee shall then vote a certain sum, either in a lump, or extending over several weeks if preferred; and that then the visitors shall carry the sums voted to the applicants' homes. With any less elaborate scheme we are convinced that pity would have a tendency to get the better of discretion. The weak point of our plan is, however, that though we have got the money we have emphatically not got the men.

The writer estimated that a worker could deal with ten cases a day, at most; he also believed that in the first week or two, the committee would have to deal with 4,000 a week. He claimed that he personally would have liked to hire agents, if necessary—'a shilling spent in preventing the misapplication of ten shillings is well spent'—but his committee would not hear of this. Hence he requested that more volunteers come forward. By way of enticement, he noted that:

> Granted that gratitude is only a lively sense of favours to come, at least it is a pleasant feeling to be the object of boundless gratitude, to be told that one has been the means of saving a family from the workhouse, and to see with one's own eyes the good that has been done in each individual case.

He went on to suggest that such outings might bring 'more closely together the two extremes of the body politic', by confronting the poor—who were apparently 'quite incapable of the effort of imagination required in order to realise that the 5*s* which gives them some bread and drippings is a part of the cheque for £1,000 munificently bestowed by Messrs Jones, Smith & Co.'—with their benefactors. He concluded:

> In the interest of the whole body politic, is it not desirable that the visible representatives of the charity of the rich should be presented in as large numbers as possible to the helpless gaze of the long-suffering poor?

In other words, the rich could feel self-righteous and the poor—looking up like hungry sheep—would be pacified by the mere sight of nicely-dressed benefactors. Sensible though the rules outlined by the writer may have been, the emotional logic of irresponsible, Lady Bountiful-type 'charity' was rarely expressed as bluntly in the course of *The Times* correspondence.

On 4 March, *The Times* reported on another meeting of the MHF committee. The fund now stood at £66,000. As usual, the report began with a list of benefactors and the amounts they had given. But then it took a rather unusual turn. The Christchurch and St Saviour's [i.e. Southwark] sub-committee had sent a report to the MHF committee,

stating that:

> with regard to the cases which have been assisted, they feel very strongly that they would have been able to arrive at better results had they been able to impose a labour test. This not being possible they have had to rely upon information which at best could be but superficial, and they are not surprised that in several cases it has proved false. They have reason to believe that in several instances they have been grossly imposed upon, and with very few exceptions they fear that they have not been able to do any lasting or real good.

These were brave words. The local committee laid the blame at the door of the Mansion House itself:

> The committee regret that the restrictions of the Mansion-house committee had prevented their assisting several applicants whom they otherwise would have held to be eligible—*viz*., widows with families, making a brave struggle to keep their homes together, and who would have been much benefited by temporary help. In bringing this report to a conclusion, the committee feel it their duty to state that in their opinion their labours instead of benefiting the district are working great harm. They consider it would have been better to have placed the distribution of the Mansion-house fund at the disposal of existing charitable organisations, the members of which have the proper machinery and ample time for a satisfactory investigation of cases.

Sadly, the letter does not identify these committee members; it would be fascinating to know whether some of them were also members of the COS. We do know, however, that the report of the Christchurch and St Saviour's sub-committee was presented to the meeting of the COS administrative committee held on 18 March, with the assurance that it had been 'virtually suppressed at the Mansion House'.[7] It appears that the correspondence columns of *The Times* were seen, by critics of the Fund, as a good means of by-passing official channels.

The next report on a meeting of the MHF committee appeared in *The Times* on 6 March. By now the fund amounted to £67,400, of which £49,200 had already been disbursed to local committees. The committee members voted some further funds towards various organisations such as the Society for the Relief of Distress and the Jewish Board of Guardians. At this point a deputation from Westminster, headed by the Rev. Canon Furse and the Rev. W. M. Sinclair, requested a grant to the Westminster Philanthropic Society:

> Mr Sinclair made an attack on the Charity Organisation Society, and especially on its Westminster representative, Major Fitzroy. Lord Charles Bruce said that the administration of the fund in Westminster was very satisfactory, and Major Fitzroy was not even on the committee. Though the committee sat at the Charity Organisation Society's offices it had absolutely no other connection with the society in any way.

The application for a grant for the Westminster Philanthropic Society was refused.

Promiscuous Relief and a Whole Street Subsidised

At that point, a letter was read out from C.S. Loch, Secretary of the COS, 'explaining his reasons for declining to join the committee and making reflections on the distribution of the fund'. Eventually the Lord Mayor, in concluding the meeting, announced that:

> they were now coming very nearly to the end of their resources, and unless the weather changed and people got into work a fresh appeal to the public would have to be made, for the operations of the local committees, who were now in full working order, would come to a standstill for want of funds.

If readers of *The Times* were left wondering what Loch had written in his letter, their curiosity was satisfied on 8 March when the paper published the letter in full. On 25 February the Rev. Walrond had written to Loch inviting him to take part in the meetings of the MHF. Loch felt he could only do so as a representative of the COS, and accordingly put the matter before his 'council' (actually first to the administrative committee of the COS, and then to its Central Council) which unanimously concluded that it was 'undesirable' for him to serve on the committee.

Loch wrote that in the earliest stages of the Fund, when it appeared that money was to be disbursed through the MVRA and the SRD, the COS had 'sympathised' with the MHF, believing that those two groups might, 'by comparatively slight changes in their methods of work, be enabled to meet quietly and effectively the existing form of distress'. When it came to the organisation of new local committees, however, '[t]he desire to insure an immediate distribution of the fund would, however, seem to have overruled all other considerations'. Loch lamented the lack of safeguards, the lack of local experienced workers on the committees, and the absence from the committees of members of trade unions and friendly societies 'who might have been most serviceable, both in discovering and aiding the really deserving unemployed'. By the time the central committee of the MHF had published rules for the local committees, much of the money had already been disbursed:

> It was difficult for bodies already embarked upon a system of promiscuous petty relief, and exposed to the stress of demands created by this system, to make a new departure, even where, disheartened by their experience, they were sincerely desirous to do so.

Loch wrote that if he were now to join the MHF committee, it would, 'our council consider, involve a responsibility in regard both to the past and present administration of the fund which they are altogether unwilling to accept'.

Loch argued that too much had been given to:

> the class that has been termed 'the every year poor', and even among the wholly

> improvident, the worthless, and the intemperate. These have crowded around the offices and have, as a rule, received small sums of money or food tickets. Applicants have been relieved wholesale at the rate of 1*s* to 1*s* 6*d* a head; in one case, at least, a whole street was impartially subsidised.

Relief had thus been wasted on those who did not need it—but who might soon develop a dependence on it. 'Expectations have thus been roused which cannot be satisfied' and might lead to further disturbances. Loch felt he could not compromise the reputation of the COS by association with such an obvious *débâcle*.

'*The Scum of the Community*'

Another letter appeared in *The Times* on 8 March relating to the distribution of the Fund. Cyril Jackson was a SRD almoner and member of the MHF local subcommittee for Limehouse. As others had before him, he essentially wrote to request more volunteers to help with examining cases and distributing funds. He admitted that:

> Frauds abound; we have had applications from men actually in work and from men whose employers say they could have work now if they chose, and we have had some of our tickets sold for drink; and yet we have done our very utmost to get the proper inquiries made; but where is the organisation to be found which will do this? Besides the Charity Organisation and the parochial machinery there is none ...

He wanted the West End to send more workers. So far only two had arrived in Limehouse; one was from the COS and neither could give much time. He wrote that the clergy wanted to be 'freed from the unpleasant and unpopular task of making inquiries, and certainly the work is thankless enough'—rather a departure from the comments of 'A Correspondent' some days earlier! But then Mr Jackson obviously had some doubts about the entire enterprise. He concluded his letter:

> We who are working early and late that as little harm as possible may be done by the money of which the advertisement has attracted the scum of the community to our offices, while it has repelled the really deserving class of artisans, will gladly give place to a more excellent way if such can be found.

Jackson's remarks could hardly have coincided more neatly with those of C.S. Loch. Indeed, such comments underscore a point made in COS publications soon after the MHF disaster—that the evident failure of the MHF model might well serve to attract committed but disillusioned charity workers to the COS banner instead.[8] This, in turn, was surely one reason why Loch was so anxious not to be associated with the work of the MHF.

On 8 March Lord Charles Bruce wrote to clarify his remarks as reported in *The Times* on 6 March. He said that the purpose of his comments was to show that MHF grants had been sent to a local MHF

subcommittee, not to the Westminster COS, but that in doing so he did not mean to 'detract from the merits' of the COS:

> which has afforded invaluable assistance in organising local committees for the relief of the unemployed, and which has so kindly in many instances given the use of their offices and machinery to such committees, thereby saving considerable expense and inconvenience. I would further say that without the aid of Major Fitzroy's Charity Organisation Society's Committee, the Mansion-house Committee could not have dealt with the distress in Westminster at all.

He added that he had not made the statement that Major Fitzroy was not a member of the committee, and that such a statement was anyhow erroneous. The fact that he wrote to correct such an apparently minor point is in itself interesting, however, in that it indicates how tense relations with the COS may have become.

On 9 March an anonymous member of a MHF local committee wrote a very short letter in answer to one of Loch's criticisms.

> He states that tickets have been given out promiscuously for small doles of food. It ought to be known that in my district the persons who did this were two agents of the Charity Organisation Society, and that the Committee stopped the issue. The excuse the agents made was that it would 'choke off applicants'.

Not, one might think, a very effective counterblast. Loch, however, clearly took it seriously, for on 10 March he wrote to *The Times* to ask the anonymous committee member to supply the names of the two agents so that 'his charge can then be dealt with'. On 11 March the still anonymous committee member replied. He wrote that:

> my object was to show that well-organised local committees are quite equal to the COS as a medium of distribution; and as the persons I alluded to are trusted agents of the COS, I am not willing to sacrifice them for an error they are not likely to repeat.

But controversy over the relationship between the COS and MHF rumbled on. On 11 March there appeared a letter from Major C.C. Fitzroy, further to the letter of Lord Charles Bruce, about the connection between the two organisations in Westminster. Fitzroy wrote that no separate committee for the distribution of MHF money had ever been formed in Westminster—'with the exception of £20 sent to the Roman Catholics':

> the fund has been solely and entirely distributed by the St. George's and Westminster committee of the Charity Organisation Society in co-operation with the almoners of the Society for the Relief of Distress.

Major Fitzroy had meanwhile attempted to carry on the COS's own work himself, and it was only in that sense that he could be described as 'not' part of the MHF work in the district. Otherwise, the entire staff of the COS office had been working on MHF business.

Another letter published on 11 March came from the honorary

secretary of the Kingsland (Shoreditch) committee of the MHF, who wished to dispel the negative impressions given by the writer (Cyril Jackson) from the Limehouse committee concerning the way in which the fund was being managed. He provided some interesting information about the way in which his local committee had been set up, and went on to claim that 'the action of this ward committee has effectually nipped in the bud any attempt at imposition or fraud'. He gave much credit to the local businessmen and others who had come forward to assist his local committee, and wished that the Limehouse committee had been so fortunate.

> It seems fitting, Sir, that the letter of your esteemed correspondent [from Limehouse] should not stand alone, but that some such statement as I have ventured to place before you should also find a place in your powerful columns. Otherwise, the benevolence of the wealthy in connexion with this fund may be checked before the calamity is dealt with—indeed, while only a mere fringe of it has been touched.

In other words, the almost unbelievable sum of £67,000 had been spent in less than a month without 'touching' more than a 'mere fringe' of the problem, and more money was needed; thus it was important not to criticise the work of the MHF!

COS 'Posing as the Censor of Charitable Efforts'

The longest and most important letter published on 11 March came, however, from Rev. Walrond himself. Walrond's hostility was by now fairly evident. Walrond was himself a member of the Council of the COS, as were several other MHF committee members.[9] He presented himself as being shocked and surprised by Loch's letter, since he claimed he had been unaware that the COS Council had agreed any such thing. His explanation was that, while the total number of members of the COS Council was nearly 200, only 19 of the Council had actually been present at the meeting and approved the letter. He referred to these as:

> a small body of council *habitués*, most of whom know little or nothing about the working of the Mansion House Fund at all, but whose conception of the paramount function of the Charity Organisation Society is that it should always be in view, minding other people's business, and posing as the authorised public censor of all charitable efforts. Nothing has paralysed the usefulness and popularity of the Charity Organisation Society so much as this foolish assumption.

Walrond then set out to show that 'in almost every point' in his letter Loch had been 'in error'. Walrond wrote that the public never would have trusted the clergy-based MVRA and the small SRD with such a large amount of money. Local committees were the best means,

as 'local and neighbourly knowledge concerning applicants, often more quickly and securely than most expert charity agents, arrives at facts'. He admitted though that the value of such committees depended on 'the level of local intelligence and sense of responsibility', which in some districts was 'not a high one'. He claimed that 'a most satisfactory combination' was formed in the localities with members of trade and friendly societies and contrasted this favourably with the record of the COS in involving such people. He suggested that the interval between the formation of the local committees and the transmission of guidance from the MHF central committee was not as serious as Loch had suggested. Walrond then went on to recognise what he termed:

> the great assistance many of the members of the Charity Organisation [*sic*] have been to us in our local committees. It is not too much to say that the efficiency of many such committees has almost entirely depended upon them. It is in this work of personal service in the poorer parts of London that the excellence of the society appears, not in the effectless discussions and criticisms (*severitas otiosorum*)* of its councils.

He then dismissed the rest of Loch's major criticisms—while admitting, for instance, that aid had in some cases been distributed indiscriminately and in undue haste. He argued that it could not have been otherwise under the circumstances. He made reference to the 'committee, which sat during most of last year at the Mansion-house to consider the causes of and the remedies for the permanent distress of the metropolis', and in doing so had 'condemned such exceptional measures, as a Mansion-house relief fund, as not really bettering permanently the condition of the people'. Walrond went on:

> But whether such a fund does not alleviate, and to some degree effectually, the temporary distress of the poor is another question. It was not, however, one the committee had to consider.

He said that he personally believed the Fund had been:

> of the greatest benefit of the poor; that many have been helped by it to tide, so far, over the dragging misery of a bitterly cold season; and that the good that it has done to deserving persons, of which critics know little, greatly outweighs the evil it has done to the undeserving persons, of which critics talk much.

He went on to predict that committees administering future funds of this sort 'will not be able to depart widely from our lines'.

Loch Replies To Walrond

On 15 March further contributions to the debate appeared in *The*

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* The strictures of the uninvolved

Times. The first came from C.S. Loch himself, in the form of another long letter. Loch attacked Walrond's criticisms almost point for point. First, Loch argued that approval for his letter had been received from the COS committee 'in the regular way',[10] and had also been discussed at 'previous and subsequent' meetings of the COS administrative committee. While he accepted that the numbers at the Council were small, he insisted that the criticisms of the Fund contained in his letter reflected 'the views of persons who work hard themselves, and who, by reason of their work, had some right to give an opinion'. At the Council there had been present two honorary secretaries and a treasurer of a local sub-committee of the Fund; three were chairmen of COS committees in poor districts; three were honorary secretaries of such committees; two were past honorary secretaries; and three were almoners of the SRD: 'with hardly an exception, all had means of judging the utility and management of the fund from personal observation'. He provided a similar list of people on the administrative committee. In summary, the only person not serving actively at the time was the famously energetic Octavia Hill, and, as Loch quite rightly said, even Walrond was unlikely to 'term her criticism a *severitas otiosae*'. Loch then went on to note that Walrond had not attended a COS Council meeting since 11 October 1880, and so he could hardly 'assume the position of a judge' in respect to COS organisation.

Loch obviously found Walrond's dismissal of the MVRA and its religious connections ridiculous—'if he plead the inability of the clergy to undertake the work of relief on an emergency, I can have no more to say'. He then spoke up warmly for the SRD almoners and their ability to help in crisis conditions—not least because they already possessed local knowledge and experience:

> Some further changes would have been necessary, but offhand to form new local sub-committees is to meet an emergency by disbanding the regular army of almoners and creating a new volunteer force on the chance that the regulars will consent to join the ranks in spite of the changes.

Loch next questioned Walrond's statement that trade and friendly society members were involved in the Fund's subcommittees. He asked Walrond to supply number to back up these assertions.

Loch attacked the idea that basic rules had been transmitted swiftly and effectively to local sub-committees. Indeed, he stated that he had been present at the 'special committee held at the Mansion-house on the 19th of February' at which the rules for the local subcommittees were drafted.

> They were, with [two or three] exceptions, taken word for word from the rules of the Wandsworth and Clapham local sub-committee, which I had with me, and

> which I myself laid upon the table. Those rules had only been adopted by that sub-committee two days before, not as the most complete, but as all that was possible under the circumstances. They were not in any sense 'the result of observing which rules worked best'. A glance at them will show how extremely insufficient they are to serve for guidance in an emergency.

One interesting facet of this comment is that it shows how closely involved Loch had been with the earlier phases of the Fund's activities. Loch went on to move beyond debates over specifics to question the more basic ideas underpinning the MHF appeal:

> Members of the Charity Organisation Society argue that the results which have followed from the creation of the fund have been only those which there was every reason to anticipate. The Mansion-house committee on the causes of permanent distress foretold such results ... No one for a moment doubts that relief will alleviate distress, nor that some part of the thousands contributed to the fund will reach the unemployed, whom all heartily desire to assist. But, after all, the question of 'permanent distress' is the most important. Will this fund tend to prevent the creation of that 'residuum' which is (I quote from the Mansion-house report) 'content to work as little as possible and is almost always in distress', or will it have the reverse effect? It is easy to alleviate distress, but the problem, which has to be faced with the utmost strength of the community, with its most entire devotion, and with the firmest and most honest grasp of the realities of life, is how to prevent the silting and sinking of that 'residuum', and to save 'the many who are utterly thriftless and careless and who never have a sixpence in hand to meet a time of unusual calamity'. Appealing to the verdict of the Mansion-house committee, of which Mr Walrond was an active member, we say that the fund has made the state of things worse and not better, and that it was possible to have relieved the distress with a private and effectual charity, which was, for a time at least, almost altogether lost sight of.

Loch stressed that while members of the COS 'have joined in it', the COS 'is not responsible for the administration of the fund. As some opprobrium is being cast upon it on the ground of its responsibility, it is necessary to state this explicitly.' This last comment surely sums up a major reason why Loch was so anxious to distance himself and the COS from the MHF.

More Money Needed

On 16 March the Lord Mayor himself wrote to *The Times*, not to intervene in the debate in an explicit way, but rather to announce (as adumbrated in an earlier *Times* report) that the Fund was renewing its appeal to the public.

> The prolonged severity of the weather and the consequent slackness of trade still keep large numbers of steady, honest, and respectable working men from earning a livelihood, and, as a result, they and their families have to seek temporary aid from such a Fund as that which has been recently raised by the munificence of the public at the Mansion-house.

He did not doubt, he wrote, that the appeal would again elicit a generous response. Yet some of the criticisms must have been worrying the MHF committee, for he added that:

> I have personally assured myself that the Fund is being efficiently administered, and that a vast amount of good has been and is being done among many thousands of families, who, but for the timely aid they have received, would have suffered the keenest privations during this most bitter weather. In this belief I have consented to make this fresh appeal.

No wonder Walrond and others were so sensitive to censure at this time.

On 20 March *The Times* carried a report on the previous day's meeting of the MHF committee. The balance of the Fund by that time amounted to £74,242, of which nearly £5,000 had come from the Mayor's new appeal. Various grants were made to local MHF sub-committees.

COS Workers accused of being 'Informers for Another Body'

On the day of that meeting, the Rev. Main Walrond was back in *The Times* correspondence columns with long letter, slightly hysterical in tone, in which he moved from defending the MHF to hurling ferocious criticism at the COS. He excused himself on the charge of not having attended a COS meeting since 1880 by writing that he was:

> with many others who are its best workers, a defaulter. We have become wearied with the profound tediousness of their discussions and rediscussions and their inoperativeness.

He wrote that Loch had advocated administration of the MHF by SRD almoners only because, by Walrond's calculations, two-thirds of SRD almoners were COS workers, and hence 'Mr Loch's plan would simply mean administering the fund by the Charity Organisation Society'.

Then he launched into a fairly vicious critique of the COS which is worth quoting at some length:

> The Charity Organisation Society ought to be the body to whom at such a time the public could trustfully commit their liberality. Its district offices ought to be the rallying point of local benevolent agencies, who might unite them for consultation and for the administration of relief. But the society is too unpopular; and why? Not because of the work of its district committees as a rule, for the usefulness of the society in such committees, the thoroughness of what they do (notwithstanding many mistakes and much unnecessary pedantry), is year by year conciliating more and more of local interest and support. The unpopularity comes, as I ventured to say in my last letter, from the ever intrusive meddlesomeness and presumptuousness posing as the 'authorised public censor of all charitable efforts' of the council. And no greater example of this can be shown than what has been done by the council in relation to the

> Mansion-house fund. Workers of all kinds, clergy of the Church of England and of Nonconformist bodies, almoners of the Society for the Relief of Distress, district visitors, guardians of the poor, and others were daily working side by side on the local committees of the fund. Some of the workers were of opinion that it would have been better to have had no fund at all. Others that the methods of administration upon which the central committee of the fund had decided upon were not the wisest. But almost all were working with great self-sacrifice; and many were being brought closer together from the fact of being united in charitable service; and, as I know, the Charity Organisation Society, by the proved experience shown by its members in administrative work, was winning golden opinions from men formerly ignorantly prejudiced against it. When, suddenly, without a word of warning, the council and administrative committee, who it appears from Mr Loch's letter had been some time preparing it, pour forth a scathing condemnation of all the work of the Mansion-house Fund in every detail. No explanation is asked of the Mansion-house Fund committee; no word sent to the members of the council of the Charity Organisation Society on the Mansion-house committee or to others working on the local committees.

Walrond does not really engage with the point that Loch's criticisms echoed those of other correspondents in *The Times*' columns who had been involved with the Fund, or indeed other writers in other papers. He does, however, go on to suggest that COS workers on MHF sub-committees:

> were all the time acting as informers for another body; were taking notes and supplying the council of the Charity Organisation Society with matter to frame an indictment against the very persons who had intrusted them with offices of trust and responsibility.

In conclusion, he pointedly suggested that the public 'be slow to give credence to an accusation which has utilized in such a manner evidence received in such a way' (i.e. by experience gained working on the local sub-committees!).

His letter was immediately followed by one from Octavia Hill. She voiced her regret at learning that a new appeal was to be made on behalf of the MHF. She noted that:

> The mistakes in [the fund's] administration are, I venture to think, quite inevitable in the distribution of a huge fund suddenly called into existence, intrusted to committees hastily formed, and acting under the impression that the money is to be swiftly disbursed.

She then went on to list three purposes to which the fund might be devoted exclusively, 'which would in some degree mitigate its evil effects'. First, she wanted a large portion of the money to be used for 'small weekly allowances for chronic cases of the old or incurable'—dealing with long-term poverty, rather than the emergency relief envisioned by the MHF. She offered that the COS might administer such payments, review the cases every three months, and 'send the

money by volunteers who would form a link between rich and poor'. Secondly, she hoped that the unemployed might be divided into two classes: those whose work had really been suspended by some temporary cause should 'be relieved, if possible, with some labour test, and on distinct condition that they find and join some club, or show providence in some form'. As for the others—those who 'by depression or change of trade have no near prospect of work'—these should be:

> helped only in some radical and thorough manner, such as emigration, migration, apprenticeship of sons, employment of daughters, [or] assistance to start in some other branch of work. A good, quiet talk with a man will often show what he himself feels will permanently set him in an independent course. And the finest of our English workmen need not be ashamed to come forward and talk over with those to whom sudden misfortune has not come how he can be thus helped to start afresh, though he does and should despise intermittent and non-effective doles.

On 25 March, a brief letter from C.S. Loch appeared in *The Times*:

> Mr Walrond in his criticisms of this society has travelled far from the issues raised in my letter of the 4th inst. May I be allowed to close a controversy, which has been the more unpleasant to me because my opponent is a personal friend, with the expression of hope that our correspondence may lead to the general adoption of some more settled and recognised policy for meeting exceptional distress should it occur in a future year?

The Correspondence is Closed

The final letter in *The Times* debate was published on 27 March. In it, E. Peters wrote that as he was:

> one of the eight persons who are charged by Mr Walrond ... with 'pretending to offer their help to the Mansion-house Fund committee', and 'all the time acting as informers for another body', perhaps you will allow me to say a very few words in reply.

He went on to note that whatever their doubts, the COS had really tried to co-operate with the MHF:

> The fact is that I and many other members of the Charity Organisation Society took part in the distribution of the Mansion-house Fund with the hope of being able to do something to minimize the harm we felt it must do by utilizing as far as possible our organization and our experience. We regretted its existence, and for my part I heartily concur with Miss Octavia Hill in the belief expressed in her letter to you 'that the regret will be shared by all those who have worked long among the poor and know them well and by the poor themselves'.

He argued that such people were surely bound, in the interest of the poor, to observe the facts as they worked on these local subcommittees:

> and to give our society, by communicating them, the means of arriving at the truth regarding the results of the great experiment that has been tried, and

> making known their judgement to that portion of the public which looks in some measure to the guidance of the Charity Organisation Society in such matters. That is what Mr Walrond calls 'posing as the authorized public censors of all charitable efforts'.

Peters went on to suggest that Walrond's language was provoked by his being:

> not a little biased by the irritation caused by a public criticism of proceedings in which he took part with the very best intentions, as all would admit. *Tantaene animis coelestibus irae*?*

And on this hopeful note, the debate vanished from *The Times*' correspondence columns.

'*Conduit Pipes for the Bestowal of Doles*'

The Times, however, continued to take an interest in the activities of the MHF. On 5 July, when the frosts were a fading memory and the Fund was ready to close its accounts, *The Times* devoted a leading article to the subject of the MHF appeal. The article noted that the remaining money in the fund had been turned over to the SRD, the MVRA, and the Metropolitan Public Gardens Association, and praised this decision. The paper mentioned the 'singular gentleness and discretion' of the SRD and the MVRA—'if they can be criticised at all, it is for a want of ambition and determination to widen the extent of their territories'.

The Times calculated that 21,000 or 22,000 families—not fewer than 90,000 people—had been 'succoured' in the City and South London alone. 'Upon no body of managers has a more tremendous responsibility been thrown', the paper asserted, adding that:

> if any shoulders and consciences could fitly have sustained the load, they who accepted the Lord Mayor's invitation to act as almoners would have been the men.

But then the time came to weigh up the net effect of the appeal. Here *The Times*' judgement, which obviously reflected elements of the earlier correspondence, was a stern one, worth quoting at some length. The paper tended to agree with the COS:

> With sorrow it must be confessed that the result has exhibited at least as much of failure as of success. Allowance has always to be made for errors in every benevolent enterprise. They are comparatively unimportant when they can be traced to personal ignorance or carelessness. Subsequently such can more or less be obviated or corrected. Short-comings in the administration of the Mansion-house Fund have been inherent in the nature of the task undertaken. The

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* 'Can heav'nly minds such high resentment show?', John Dryden's 1697 translation of Virgil's *Aeneid* Book 1, line 11.

> committee-men for other divisions would not deny it, and the sub-committee for North and West London definitely records its belief that the satisfactory working of a Mansion-house relief fund for the entire town is impracticable. It testifies to the misapplication of the fund to the support of 'a large number of the idle and improvident', and it does not appear hopeful that security is available against similar abuses in the future of relief distributed by a body like itself. Without effective investigation, or the connexion of alms-giving with a protective test in the shape of task-work, honest inability to earn a livelihood cannot, it is convinced, be distinguished from mere unwillingness to labour. Committees, central or local, organized in haste, do not possess the means of piercing through deception or of improvising employment. The only way in which the indispensable securities can be provided is manifestly through institutions dating from before the period at which the exceptional misery has to be mitigated.

Meanwhile the MHF almoners, whatever their good intentions, could 'be little better than conduit pipes for the bestowal of doles'. *The Times* noted that 'periods of stagnant trade and masses of unemployed industry' were no longer 'exceptions to the natural order', but rather a recurring evil which could be anticipated, and for which institutional plans ought to be made. Hence the importance of putting existing institutions in charge of such appeals, provided such institutions were able to develop the 'reserve of expansiveness and flexibility' to deal with catastrophic events. Those existing associations:

> ... may well be assured that no future Mansion-house Committee will, with the recollection of recent deficiencies, compete with them for the office. If established organisations are not always proof against the wiles of professional mendicants in ordinary seasons, a haphazard system of almoners swept together on the footing of that last winter, to feed a starving population, has been acknowledged by themselves to be an infallible means of sowing broadcast the seeds of class pauperism.

Some more general remarks about charity followed, again stressing the pernicious moral and practical effects of doles:

> A good almoner struggling with destitution for which hard times are to be condemned rather than individual improvidence will not wear the demeanour of a parish overseer. On the contrary, he will be the more courteous because his relations to the objects of the bounty are only occasional... Above all, he will not scatter his aid so promiscuously as, in benefiting the actually impoverished, to lead their neighbours to feel themselves aggrieved by exclusion from the fertilizing shower. Charity distribution which does not pauperize is an art; and no sudden growth like the Mansion-house Committee and its sub-committees could be expected to learn it in a moment.

The Times stressed, in conclusion, that the only solution was to have a scheme in place which could deal with occasional catastrophes without turning their results into an 'incurable disease'.

The Fund Winds Down

On 24 July, *The Times* reported on the penultimate meeting of the MHF committee.[11] The total amount subscribed had been £78,629, of which £2,009 remained to be parcelled out to the three organisations listed in the previous *Times* leader. The Rev. Main Walrond submitted statistics relating to relief in fifteen of the districts. There had been some 40,950 applicants, of which 31,153 had been relieved—each one, according to Walrond, representing a family averaging four persons. The average period during which persons relieved had been out of work was 4½ months. The average relief was 13*s* 1*d*, and the proportion of expenses of management to each case was 8*d*.

In the meeting, Walrond argued against disbursing the funds to existing agencies. Any system other than the one employed by the MHF 'would tend to the overlapping of charity and to great local jealousy and discord', although:

> In any future fund there ought to be some little time allowed to lapse between the receipt and distribution of relief, so as to perfect the machinery. In the present instance the riots caused great excitement, the Mansion-house was surrounded by as many as 3,000 people daily applying personally for relief, and a member of the committee indiscreetly issued thousands of application forms for transmission to the Mansion-house.

He refused to admit, as *The Times* had done, that there was anything wrong with the idea of the MHF *per se*. Yet he was not allowed to have the last word. When Walrond concluded his remarks, the subcommittee responsible for Greenwich, Deptford and Lewisham:

> recorded their opinion that the establishment of a large relief fund had many drawbacks which must be weighed against the undoubted benefits afforded in individual cases, and the public distribution of large sums of money by hastily-organised committees was far less directly beneficial to the distressed and was attended with far more injury to the morality and self-respect of the poorer classes than if it were made in a more private manner by existing relief agencies.

Two other local subcommittees, however, spoke more favourably on the work of the MHF. Finally, the Lord Mayor closed the proceedings. After receiving a cordial vote of thanks from the committee, he said that he was sure that the motive of the committee in starting the fund, and of the public in giving so generously to it:

> had been a good and laudable one, and even the difficulties which had beset them and the mistakes they had made in the distribution might be beneficial in showing, in any future emergency, what should be done and what avoided. He believed that a great deal of good had been rendered to many thousands of families, but they would have effected mischief if they had led the labouring classes to imagine that each winter such a fund would be started to meet their necessities. The present fund was merely a temporary expedient which might

never be repeated.

The Mayor had indeed identified the main result of the MHF—it had provided valuable lessons about what should be done and what should be avoided during future 'emergency' appeals. *The Times* coverage and correspondence had helped to ensure that these lessons were taught in a very public forum, and there were to be no more Mansion House Funds run on these lines. In October 1887, for instance, the Lord Mayor sent a letter to the newspapers regarding the 'distress' once again afflicting the London poor. In it, he wrote that:

> It was the unanimous opinion of the Council that in the best interests of these deserving persons it would not be wise to open, as was done nearly two years ago, a central fund for relief. It was felt that it would be impossible, even by the most careful administration, to prevent much of the money collected going to the idle and undeserving.[12]

Instead, he asked that concerned persons sent money direct to the SRD, the COS, the MVRA, the Jewish Board of Guardians, etc. It was a striking *volte-face*.

The Final Meeting and Report of the MHF Committee

On 6 November *The Times* reported on the final meeting of the committee, at which the certified accounts were received, and a 'long and elaborate report as to the operation of the fund was adopted and ordered to be printed and circulated'. With commendable restraint the mayor, who had, by an accident of timing, found himself playing the Bob Geldof role in what almost all concerned by now regarded as a disaster, said that 'the fund would always remain to him a most interesting recollection of his year of office'.[13]

On 18 November 1886, *The Times* published the substance of the final Report of the Mansion House Fund committee.[14] The fund had raised a total of £78,629 7*s* 5*d* .The committee members, who must by this stage have become heartily sick of the well publicised problems and the equally public criticism of everything they had attempted, decided to put a brave face on it:

> the committee have good grounds for believing that the grants given by them saved many respectable men, ready and willing to work but unable to obtain employment, from for the first time seeking aid from the Poor Law, and so perhaps becoming pauperised for life.

However, they went on to urge extreme caution before attempting any other such fund. Firstly, because if funds were regarded as annual events, it would discourage thrift among the working classes, and would encourage the immigration into London of even more unskilled labourers, convinced that, even if they could not find work, they would

be supported by charity. Secondly, because in practice it was almost impossible to distinguish between 'exceptional, intermittent, and permanent distress', and the latter should be dealt with by the poor law anyway. Finally, and most importantly, they pointed out that the problems which had beset the fund from its earliest days were the result of a complete lack of any recognised system for distributing the money:

> It is impossible for a committee, when money is pouring in rapidly and public expectancy is urging prompt distribution, to extemporise such a plan.

The solution they proposed was:

> the prompt establishment in each metropolitan Poor Law Union of some central body which would be the natural local representative in regard to charitable efforts of the inhabitants of the union. The establishment of such bodies would, it appears to the committee, be a useful help to the prudent distribution of charity at all times, but at a time of emergency or of a Mansion-house Relief Fund it would be invaluable.

This is interesting because they were describing the exact mission of the Charity Organisation Society. The COS was already well-established and well-known by 1886. It had district committees and offices in all of the London poor law unions. It was set up specifically to co-ordinate charitable work and prevent overlapping. It had well-established systems in place for considering applications and administering relief. So why were the MHF committee calling for the setting-up of a body which would be a carbon-copy COS?

It is tempting to assume that they were by this time so sick of criticism from C.S. Loch and other COS representatives that they had decided to ignore the existence of the COS altogether, but this would not be the whole story. Back in February, when the Lord Mayor had first decided to set up a Mansion House Fund, he had approached the Society for the Relief of Distress and the Metropolitan Visiting and Relief Association to join him in forming a committee—not the COS. In the early days, before the MHF district committees were in place, the SRD actually handled the distribution. The line taken by the MHF committee—that the sums of money they were disbursing were too large to be given over to any existing organisation—hardly rings true. If the whole amount had been handed over to the COS, or split between COS, SRD and MVRA, it is difficult to see how they could have made a worse hash of it than the MHF committees.

An Unpopular Movement

The reason for sidelining the COS even before the public sniping had begun, in spite of the fact that it had all the necessary machinery in

place, was probably because, as Rev. Walrond had admitted (p. 76), they were just too unpopular. To a certain extent they gloried in their unpopularity, seeing it as a badge of rectitude. Octavia Hill boasted of being 'one of the first leaders in an unpopular movement'[15] and begged to be 'included, if I may be so honoured, in any unpopularity or censure which may be heaped on it'.[16] The members of COS were justified in priding themselves on being prepared to be unpopular if that was what was needed to stand against trends which they felt to be damaging, but there is no doubt that this almost perverse pride in their unpopularity undermined their mission to act as a focus for charitable work. When there was a fund with the modern equivalent of several million pounds to dish out, it would probably have been politically inadvisable to involve them too closely, even though they were the ideal organisation to administer it. This was their misfortune, and the misfortune of the Lord Mayor's 1886 Mansion House Fund for the Relief of the Unemployed.

6

The Aftermath

The Mansion House Fund, its terrible mistakes and failures, have occupied us a great deal ... The City Missionary at Deptford says that, if the money had been thrown into the sea, it would have been better.

Octavia Hill[1]

The COS Delivers Its Verdict

The final report of the Mansion House Fund was published in November 1886. The same month saw the publication of another report on the Fund which took a considerably less charitable view of its effects: it was called *On the Best Means of Dealing With Exceptional Distress*, and it came from a special committee of the COS.[2] The COS committee had spent June and July hearing evidence from 24 people, most of whom had been involved with the administration of the Mansion House Fund, and many of whom were also involved with the COS, including one honorary district secretary. One interesting thing to emerge from the pages of evidence is the extent to which COS workers on the ground were helping with the MHF, even as their leaders were engaged in internecine warfare over it. The offices of the Soho and Marylebone COS had been used as the district offices of the MHF, and we know from *The Times* correspondence that Westminster COS had made over both premises and staff to MHF (p. 71). Most of the COS people admitted that they thoroughly disapproved of the whole thing, but had become involved in order to limit the damage,[3] although without much effect. The COS tradition of careful inquiry had been impossible, owing to the numbers presenting and the undercurrent of civil disorder. 'There was no time for all these things. The public cried out for immediate distribution[4]... On the whole, the investigation, I felt, was rather a farce[5]... The scrimmage was so fearful sometimes, that I feared that I should have to call in the police to keep order'.[6] Most of the witnesses confirmed that the MHF's own rules governing the distribution of funds were also ignored. They had arrived too late, when distribution had already begun, and in any case the crowds of applicants made any sort of discrimination impossible. The fund had been intended for those who were temporarily out of work because of the downturn in trade, and 'chronic cases' of permanent poverty were meant to be excluded. However, most of the

witnesses had admitted that chronic cases had been helped, and one said that 'we should have had difficulty in finding anyone to participate if we had excluded chronic cases altogether'.[7] In Newington, however, the rules had been ignored in a way which made the relief less easy to obtain, because a labour-test had been imposed.[8]

Although this inquiry was set up by the COS, which was already known as a critic of the Mansion House Fund, the witnesses were not all hostile to the Fund. They were asked the question: 'In the event of next winter being a severe winter, would you recommend the establishment of another Mansion House Fund?' Of the 24 witnesses, three expressed no view, seven were not opposed to another fund, six were strongly against it, and eight were in favour only if there were severe modifications to the way in which it operated. The changes which most required were that the money should be distributed through the COS or other existing organisations, and that there should be a labour-test.

'The Brutal Generosity of Gifts'

November 1886 saw the publication of another critique of the Mansion House Fund which was probably regarded by the Fund's promoters as more damaging than the report of the COS committee. Samuel Barnett's long article on 'Relief Funds and the Poor' was published in the *Nineteenth Century*. It considered attempts to relieve poverty in general by putting the MHF under the microscope and discovering that it contained within its structure every failing that had ever been attributed to 'indiscriminate relief' or doles. Furthermore, because of the amount of money involved, and the scale of the publicity surrounding it, these failings had assumed gigantic proportions, like particularly noxious weeds suddenly transplanted into a palm court.

Barnett identified three causes of poverty, and argued that the MHF had exacerbated all of them:

1. faith in chance
2. dishonesty
3. 'the unwisdom of so-called charity'.

The MHF had encouraged *faith in chance* by putting into people's minds the idea that, whether they worked or not, there would always be some money available for them as a handout. This weakened the resolve of those on the border between self-sufficiency and dependency, who felt that 'the chance of a gift out of so big a sum was too good to be missed for the sake of hard work and small wages'.[9] The way in which the Fund was administered strengthened this reliance on luck rather than industry. Working without proper guidelines and under pressure,

MHF committees were completely unpredictable in the way in which they allocated funds. 'In the same street one washerwoman was set up with stock, while another in equal circumstances was dismissed'.[10]

The MHF encouraged *dishonesty* as a means of getting round the rules of the Fund, so that 'visitors were deceived, committees hoodwinked, and money wrongly gained, while the better sort of poor, failing to understand how so much money could have had so little effect, hold the officials to have been smart fellows who took care of themselves'.[11]

The Fund demonstrated the devastating effect of '*foolish charity*'. Barnett wrote that there were already many people working in the East End who were trying to help the poor to raise themselves by strengthening character and inculcating high ideals. These people had seen their patient work of years destroyed by the 'brutal generosity of gifts given often with little thought or cost ... The fund of charity, like a torrent, swept away the tender plants which the stream of charity had nourished'.[12]

Samuel Barnett's opinions on the Mansion House Fund were not theoretical. From the time the Fund had been announced, he had made Toynbee Hall, the settlement house which he had established two years before, into the centre of relief for Whitechapel. The staff and students had helped him to administer the Fund, which he did according to his own principles, regardless of the rules laid down by the organising committee. He refused to give out 'doles', and insisted on a labour-test. Work was offered to 850 men, but only accepted by 339. There was, predictably, resentment at the fact that Rev. Barnett was making people work for something that was being given away in neighbouring districts: 'Call this charity ... We will complain to the Lord Mayor, we will break windows'.[13] Fourteen years after moving away from Marylebone, Barnett was still applying Octavia Hill's principles and saying: 'how much less cruel is regular sternness than spasmodic kindness',[14] but even the formidable Henrietta admitted she would have given way under the circumstances: 'How often that winter without Mr Barnett I would have jettisoned the "principles" and brought a temporary happiness into those sad faces by the gift of nice bright half-crowns all round, but he, ever wishful to redeem characters, stood resolute'.[15]

In her biography of her husband, Henrietta told of the immense damage which this 'regular sternness' did to their work in the East End. There was a widespread feeling amongst disappointed applicants for relief that they had missed out on something that was theirs by right because of Rev. Barnett. The Barnetts felt that the work of years had been undone, and, amidst the spiteful mutterings against them

and the Toynbee men, there was real heartbreak:

> Can we forget Mrs Hubbard's words as she wept over her dead baby whose life might have been saved? 'They said it was no use a-sending to the Church, for you didn't never give nothing though you spoke kind.'[16]

A Ransom Paid by the West End

Samuel Barnett found the experience of the Mansion House Fund a profoundly distressing one. It indicated to him that, in spite of all the theorising, in spite of all the decades spent in attempts to 'organise' charity, nothing was really progressing.

> The only resource [for the relief of poverty] twenty years ago was a Mansion House Fund, and the only resource available in this enlightened and wealthy year of our Lord is a similar gift thrown—not brought—from the West to the East. The paradise in which a few theorists lived, listening to the talk at social science congresses, has been rudely broken. Lord Mayors, merchant princes, prime ministers, and able editors have no better means for relief of distress than that long ago discredited by failure.[17]

The Fund had undermined the independence and self-respect of the poor, without even being enough, in spite of the huge sums involved, to actually relieve poverty. Because it had been 'scattered broadcast' on the needy and the idle alike, the level of support given in each case had been inadequate to help those who really were in desperate straits. What to do next?

Barnett was in no doubt about the existence of real poverty, which he felt was increasing so rapidly as to threaten the social order. 'The social question [meaning the relief of poverty] is rising for solution... and the gift of £70,000 is looked on as a ransom and perhaps an inadequate ransom'.[18] He argued that what was needed was not just a change in the habits of the poor, but in the habits of the rich as well. He questioned the acceptance of a system in which 'it is assumed to be absolutely within a man's right to live where he chooses and to get the most for his money'.[19] Barnett blamed the segregation of rich and poor into separate districts, and the competition inherent in 'market forces' which drove down prices to the consumer, for creating conditions in which even the most respectable of the poor had nothing to look forward to but want, insecurity and the workhouse at the end of their days. This sounds like a call to full-blown socialism, but, as usual with Barnett, he failed to pursue it. Instead he ended his long essay by calling for Christian renewal:

> When rich men, knowing God, realise that life is giving, and when poor men, also knowing God, understand that being is better than having, then there will be none too rich to enter the kingdom of heaven, and none too poor to enjoy God's world.[20]

Not everyone was prepared to wait. The 'social question' was, as

Barnett warned, moving up the agenda, and the evident failure of the Mansion House Fund made at least some people consider whether private charitable appeals could be expected to cope with cyclical unemployment in a major industrial economy. There were no more Mansion House Funds along the lines of 1886. In 1888 the Lord Mayor appealed for £20,000 to set the unemployed to work 'upon gardens and pleasure grounds in Camberwell and elsewhere', but the fund was hedged about with all sorts of restrictions 'designed to minimise the inevitable mischief of relief works'. It was a flop and only a quarter of the money was subscribed.[21] The two last funds, of 1892-3 and 1903-4 (the latter organised by Samuel Barnett and the Bishop of Stepney, amongst others) were completely different, amounting to little more than small-scale labour colonies. According to William Beveridge, the fund of 1903-4 'begins the last stage in this history' of private attempts to deal with large-scale cyclical unemployment. Work was provided on farms in Essex for 467 heads of families from Stepney, Poplar, Bethnal Green and Shoreditch. Visits to London to see their families were limited. They were not given any hand-outs or 'doles', it was simply a question of being guaranteed work over a slack period. 'The principal of making relief less attractive than industry was recognised and applied by the device of rustication.' (This is a roundabout way of saying that most Londoners would prefer the most fetid slum in the East End to 'fresh air' and the 'countryside'.) In spite of this, the take-up was far beyond expectations and admission to the scheme had to be limited. 'The main effect', according to Beveridge, 'was to demonstrate the magnitude of the problem to be solved'[22]—which, in turn, raised the question of state intervention.

7

Moralities and Mathematics

There is no principle yet stated according to which the limits of State interference may be defined.

Samuel Barnett[1]

'Shall we never hear the last of that colossal folly—the Mansion House Fund?' asked the *Pall Mall Gazette* at the beginning of 1887. 'It crops up with the pertinacity of a family spectre'.[2] The Fund was certainly to haunt philanthropists and social reformers, to a degree that was out of proportion to its size. Admittedly, £70,000 was a great deal of money to squander in the 1880s, but given the scale of charitable operations in the last part of the nineteenth century, and the propensity of so many charities to give out 'doles', the notoriety of the Fund is remarkable. It achieved a legendary status by seeming to embody every criticism which had been made of dole charities since the dissolution of the monasteries. 'There are men still living among the unemployed of today who can recall with regret those golden days,' wrote William Beveridge in 1909. 'There are men experienced in observing and dealing with distress who say the East End and South London have scarcely yet recovered from the demoralisation of that orgie *(sic)* of relief'.[3]

But what was the alternative? As we have seen, Samuel Barnett, who was one of the most profound and influential thinkers on 'the social question', saw the failure of the Mansion House Fund as an indicator of the much more serious failure of efforts to 'organise' charity. Whatever the theorists were writing in the publications of the Charity Organisation Society, when the crunch came, it was the same old failed methods which were applied. For this reason, Barnett welcomed an extended role for the state in health, education, pensions and the arts.[4] He felt confident that statutory bodies, ably administered by dedicated men and women, would be able to assist the needy without demoralising them with doles.

It is peculiar that a man as intelligent as Samuel Barnett could not see the obvious dangers of pursuing such a course. Statutory bodies are spending public money. They must be accountable to parliament and, ultimately, to taxpayers. They must therefore act in accordance with easily understood rules governing how the money can be spent. Flexibility is limited: people who are in a certain condition are entitled

to relief, people who do not conform to the template are not. This is a poor way of distinguishing between those who would benefit from immediate assistance in the form of benefits, and those who might better be denied such assistance in their own long-term interest. As Barnett put it himself: 'Systems must adopt rules; friendship alone can settle merit'.[5] Statutory bodies are not very successful at offering friendship.

The Webbs and Fabian Socialism

Barnett was supported in his desire to see the state extend its influence by Sidney and Beatrice Webb, the proponents of Fabian socialism and of the London School of Economics, whose influence over British social policy was to be immense. It has become almost traditional to see the Webbs as representing the antithesis of the COS approach,[6] particularly as Beatrice was a member of the Royal Commission on the Poor Laws, which reported in 1909, and, together with her husband Sidney, was the author of the minority report. The commission's majority report was largely written by Helen Bosanquet, by that time the leading exponent of the COS philosophy, and reflected the views of COS members who formed a majority on the Commission. For a long time it was customary to caricature the relationship between the two, with the majority supposedly representing a Victorian propensity to grind the faces of the poor which was on the way out, and the minority calling for a humane, modern welfare system. As more recent scholars have shown,[7] the gap between them was not that wide, and the Webbs were certainly not favourably inclined towards the idle and the feckless.[8] In their own way, they were just as moralistic and judgemental as the COS.

In her autobiography *My Apprenticeship*, published in 1926, Beatrice gave an account of the COS which was one of the most damning things ever written about the organisation, and which was all the more powerful as she was able to speak as a one-time COS visitor (in Soho) and a rent collector in a block of model dwellings in the East End which was run along Octavia Hill lines. She described an organisation which had embraced such a rigid set of individualist values that it had painted itself into a corner and become completely ineffective. The COS discouraged thoughtless charity with such vigour that Beatrice believed it was enough to put people off giving anything at all. It tried to organise other charities, but came across as so hard-hearted that other charities were not willing to co-operate with it. In trying to discriminate between the deserving and the undeserving poor, COS turned its visitors into 'a body of amateur detectives, in some cases initiating prosecutions of persons they thought to be

impostors, and arousing more suspicion and hatred than the recognised officers of the law'.[9] And what was the result of all this investigation? Having found the truly deserving cases, these people would then be told that they did not qualify for COS help, because they required long-term support. 'The one door opened by these "friends of the poor" to all those they were unable to help privately... was that of the workhouse'.[10] *

According to Beatrice Webb, COS never had or could have had the number of visitors and the level of resources necessary 'to cope with the vast ocean of poverty that had somehow to be dealt with',[11] and yet—and this was the critical point in her analysis—COS opposed action by the state which could have commanded the means to address the problem. COS insisted on dealing with cases on an individual basis, guided by the belief—'it may almost be called an obsession'[12]—that poverty was caused by the feckless almsgiving of the rich, without considering what we would now call structural problems—the fact that some people just could not earn enough to support themselves and their families in a competitive capitalist economy. 'In their opinion, modern capitalism was the best of all possible ways of organising industries and services; and if only meddlesome persons would refrain from interfering with its operations, the maximum social welfare as well as the maximum national wealth would be secured for the whole community'.[13]

Why Are the Many Poor?

The Webbs, of course, were of another view. They wanted to re-organise society along the lines of Fabian socialism, and regarded the attempts by COS to patch up individual lives as pointless, akin to mopping up the bathroom floor while the taps were still running. Beatrice Webb recorded in her diary a disagreement she had with Octavia Hill, when she told Octavia that she should be keeping better records for statistical analysis, and Octavia replied that there was far too much of such 'windy talk', and what was needed was 'for men and women to go and work day by day among the less fortunate'.[14] Nothing could better illustrate the difference between the Webbs, who wanted to work from the top down, and the COS, working from the bottom up. The Webbs believed that the answer to the question 'Why Are The Many Poor?' (the title of the very first Fabian Society tract) was to be found in structural problems to do with the operation of the labour market, not in the lavish almsgiving of the rich or the abuse of the poor law.

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* Appendices 1 and 2 demonstrate the extent to which Beatrice Webb was caricaturing the work of the COS.

When it came to moral judgements, however, the Webbs could be as stern as the COS—and often a lot sterner. As Gertrude Himmelfarb has pointed out in her comparison of the majority and minority reports of the Poor Law Commission, one of the big differences between them was in their attitude towards compulsion. The minority report was much more keen on measures of social control, reflecting Beatrice's own view that: 'It is no use letting the poor come and go, as they think fit, to be helped or not ... Destitution must be prevented and where necessary penalised as a public nuisance'.[15] Indeed the Webbs, like most Fabians, opposed insurance-based welfare schemes, on the grounds that they might be rewarding bad behaviour. It gave to sick and unemployed people a cash benefit which they could spend 'as they chose'.[16] They were unenthusiastic about the National Insurance Act of 1911 for that reason, and Beatrice did her best to talk Lloyd George and his advisers out of it, on the grounds that:

> any grant from the community to the individual ... ought to be conditional on better conduct and that any insurance scheme had the fatal defect that the state got nothing for its money—that the persons felt they had a right to the allowance whatever their conduct.[17]

Winston Churchill Sells the Pass

The Fabians were not the only people to spot this important flaw, now known as moral hazard, in insurance-based schemes. Winston Churchill, as head of the Board of Trade, considered the point, but was characteristically bullish about it:

> I do not feel convinced that we are entitled to refuse benefit to a qualified man who loses his employment through drunkenness. He has paid his contributions; he has insured himself against the fact of unemployment, and I think it arguable that his foresight should be rewarded irrespective of the cause of his dismissal, whether he lost his situation through his own habits of intemperance or through his employer's habits of intemperance... I do not like mixing up moralities and mathematics.[18]

Churchill was effectively admitting—correctly, as it turned out—that a state-run welfare system would find it difficult to make judgements based on 'character': it would simply be a matter of handing over money on certain conditions.

However, the question of whether insurance-based schemes were preferable to other systems was something of a red herring, because unemployment insurance was never established on actuarially sound principles, and, as the years went by, the temptation to widen its scope, and to give people benefits they were not entitled to, became too much for the politicians. As the twentieth century welfare state expanded, so the element of entitlement became stronger. By the time

William Beveridge drew up his famous Plan, which gave us the fully fledged, cradle-to-grave, rights-based welfare state which we are struggling to manage today, most of its essential elements were already in place. In spite of the fact that Beveridge himself recognised the danger of undermining personal responsibility by replacing it with a 'right' to be supported, the raft of post-war legislation which the Plan inspired made the situation even worse.[19] Not only did the whole system expand, it became remarkably monolithic. Whereas earlier measures of state welfare had tried to build on and work with the voluntary sector's contribution, post-war welfare was designed to marginalise all other providers. The 1911 National Insurance Act had worked with the friendly societies; post-war, the friendly societies were to have no role as serious providers of health care. The 1948 National Health Service Act spelt the end of the voluntary hospitals, while the 1946 Children Act brought childcare under the control of the state. Other measures were equally exclusive of the private sector. There was little left for voluntary organisations to do which would be of any real significance in welfare provision, so many of them responded by becoming sub-contractors to the state. Thus, the 'voluntary' sector today still delivers meals on wheels and cares for children and the elderly, but it is mostly paid for out of our taxes. The important thing is that there is no alternative model of provision: the competition between different sorts of charities, and between charities and the poor law, which characterised relief work in the nineteenth century, has all but vanished. Everything is done in the same way—the state's way. This is all the more serious because the state has gone down the route of the dole charities, giving out benefits as a 'right', and creating the same problems, on a more gigantic scale, as the Lord Mayor's Mansion House Fund of 1886.

We are way beyond Winston Churchill's hypothetical case of the 'qualified man' who has 'paid his contributions' and gets the sack for being drunk. People who have never worked, never paid any contributions, and made themselves incapable of work through substance abuse or imprudent childbearing, will all be supported throughout their lives by the state—which is to say, by those of us who have not behaved in the same way. The perverse incentives of the system are notorious. The never-married, never-employed single mother, with several children by various men, will be given priority in the allocation of social housing over the single-earner married couple on a low income, who may be stuck in bed-and-breakfast accommodation for years. This is the result of prioritising 'need', considered as an isolated condition unrelated to behaviour, and ignoring 'character'. Indeed, the idea of considering or judging any

man or woman on the basis of 'character' now seems as quaint as muffins. The Webbs had worried that an insurance-based welfare system would have the effect of rewarding bad behaviour; they could scarcely have foreseen the extent to which the fully-fledged welfare state, long after all pretence at insurance principles had been abandoned, would be actively encouraging and underwriting lifestyles which they would have had no hesitation in condemning as flagrantly immoral.

Structures or Character?

When Tony Blair's New Labour government was elected in 1997, there was much talk of reforming welfare. New Labour was heavily influenced by developments in the Democrat party in the USA, and it was widely believed that Blair would follow Bill Clinton's lead in ending 'welfare as we know it'. A windfall tax on the utilities was to finance a welfare-to-work programme which would leave the unemployed with no choice but to buckle down and accept one of various options—with 'not working' definitely not one of the options.

However, New Labour's attempts to reform welfare have been a disappointment. The numbers of people moved back into work have been small, and most of them probably owe their re-entry into the jobs market to the strength of the economy. A high proportion of those who moved off benefit and into work have been found to be back on benefits within three months.[20] The attempts to get single mothers to work were feeble and not pursued with much vigour. Even the very modest attempt to redress the bias against married-couple families in the fiscal system by ending some lone-parent benefits was so controversial that it did lasting damage to the credibility of the two ministers concerned—Harriet Harman and Frank Field.

In his book *An End to Welfare Rights,* David Green relates the failure of Labour's welfare policy to the way in which the government regards problems such as poverty and unemployment as the result of 'barriers'. People are not working, it is said, because they lack adequate childcare, or because they are in a 'poverty trap', whereby they would lose more in benefits by taking a job than they would gain in wages. However, the effect of these 'barriers' is often exaggerated—as in the case of childcare—and the poverty trap is not a barrier, in the accepted sense, at all. If people decide they can make more money by remaining idle than by working, they deserve to be criticised because they have chosen the worse course, when no one forced them to do so.

New Labour has followed in a tradition, which is now several decades old, of blaming poverty almost entirely on structural factors,

whilst ignoring 'character'. People may be poor because they have been irresponsible in their childbearing and family relationships, or because they have chosen to live on low levels of benefits instead of increasing the labour-market participation of the household, or because they engage in self-destructive behaviour which makes them unemployable. None of the so-called barriers to employment are insuperable, because people respond in different ways to the same obstacles. Some lone parents work hard to be self-supporting, some families make up for the fathers' loss of a job by putting wives and even children into the labour market, and there is a marked discrepancy between the tendency of different ethnic groups to claim benefits.

Green recommends that national insurance should be abolished, as it maintains a fiction that benefits are based on insurance principles, and that the 'right' to support from the state should be replaced by an obligation on the state to help people who have fallen on hard times in such as way as to restore them to independence. Such help should be discretionary because:

> apart from their reliance on benefits, claimants often have little else in common. The causes of their dependence are numerous and each requires a more personal service than the modern social security system has ever provided.[21]

What they require, in short, are the services of a friendly visitor trained in the COS approach, capable of assessing character, motivation and the relative significance of the behavioural and structural causes of welfare dependency in particular cases.

Alas, no such cadre of helpers now exists.[22] Although the COS played a major role in the development of social work as a profession requiring skills and training, it is obvious that, for a long time now, social work training has been run along very different lines. Under the mercifully soon-to-be-defunct Central Council for Education and Training in Social Work (CCETSW), social workers were prepared for their task in ways which seemed designed to render them unfit to operate in the real world. Structural issues surrounding race, gender and other politically correct causes assumed supreme importance, whilst the idea that social workers should help their clients to modify their habits and develop the skills necessary to participate in mainstream society seemed to have evaporated entirely. The reform of welfare will entail the reform of social work, and one option we might consider is taking it away from the state (certainly in so far as training is concerned) and returning it to the voluntary sector, where it began.

Middle-class Morality and Underclass Immorality

As we began this book with Alfred Doolittle, we might as well end with him. In Bernard Shaw's *Pygmalion*, Doolittle's views on the need of the

undeserving poor for handouts to fund their drinking and provide for them in their idleness attract the attention of a wealthy American philanthropist, who leaves him £4,000 a year. As a result, Doolittle falls victim to 'middle-class morality': the woman he is living with insists that he must marry her and become respectable. Many people who know the story from its musical version will be familiar with the refrain 'Get Me To The Church On Time'.

However, a welfare system which actually functions along the lines recommended by Alfred Doolittle has not resulted in a rush to church. On the contrary, it has funded the growth of the underclass, a socially and economically devastating phenomenon which politicians are struggling vainly to control. According to Charles Murray, who developed the concept, the three distinguishing characteristics of underclass status are (1) failure to participate in the workforce (2) out-of-wedlock childbearing and (3) criminal activity. Murray has increasingly come to regard the second as the most important indicator, as it feeds the other two, and although New Labour has softened the language by speaking of 'social exclusion' rather than underclass, it has recognised the problem by setting up a special Teenage Pregnancy Unit to try to tackle this distressing phenomenon.

T.S. Eliot wrote that: 'It is always desirable that a part of the education of those persons [in] .. the superior political grades of society, should be instruction in history'.[23] Rightly or wrongly, Tony Blair is suspected of having little interest in history, and his government's actions certainly show scant awareness of what it has to teach us.[24] However, in the field of welfare reform, as in every other area, we can always learn something from the generations which have gone before. In Chapter Three we saw that the cases which came to the attention of the Fulham and Hammersmith district committee of the Charity Organisation Society did not show a one hundred per cent success rate, or anything like it. However, the important question to ask is, what would have happened to those people under our present welfare system? The Littles (p. 154) would have been given sufficient financial assistance to pursue their downward spiral into alcoholism; the blind teenager John Fitchett (p. 140) would have been sent on endless training courses, no matter how little he profited by them; and social workers would no doubt have tried to keep the abusive John Manley (p. 137) together with his wife and children on the grounds that the Children Act 1989 advocates 'family preservation'. The Victorians may not have got it right all the time, but neither do we.

If we want to bump-start the project of welfare reform, which seems to have stalled in Britain, we could begin by trying to incorporate into modern welfare policy some of the lessons learned, by trial and error,

by previous generations of social reformers. Instead of ridiculing the attempts of charitable people in the nineteenth century to sort applicants for relief into those who could be helped and those who could not, we could start to tailor any help we give to an individual's needs, treating that person as part of a family or community, and, when necessary, refusing material assistance where it is most likely to prove destructive. This might help to shrink the underclass and re-establish independence as the goal of welfare policy.

Appendix 1

Applications for Relief Received by
the Fulham and Hammersmith District Committee of the COS,
November 1879 - October 1880

The following table summarises approximately 190 cases opened by the F&H COS between 1 November 1879 and 31 October 1880, based on surviving record books (specifically, portions of London Metropolitan Archives A/FWA/HF/B1/2-3).

The structure of the table reflects the way in which the material is actually presented in the record books.

The record books differ in many ways from the casebooks in Appendix 2. They cover a shorter time-period, are far more standardised, and contain different types of information, and for these reasons need to be treated rather differently. The table contains information under eight headings:

1. **Case number:** case number assigned in the record book. Where cross-references are given in the record book, these have been included. Where case numbers 'skip' or are repeated, this reflects the numbering in the record book.
2. **Date:** the date on which the case was taken down into the record book. Dates of cases do not always run in serial order.
3. **Name:** the name of the applicant (s). Where the name has proved difficult to read, this is indicated with (?).
4. **Assistance requested:** a literal transcription of what is written in the record book.
5. **Case sent by:** a literal transcription of what is written in the record book.
6. **Decision:** in most cases, a literal transcription of what is written in the record book. The name of the presiding official is sometimes very hard to read. On occasions where the decision is unsigned but the handwriting is easy to recognise, the name of the presiding official has been supplied.
7. **Benefit Society:** 'no' indicates that the applicant was not a member; 'n/a' indicates that no information was supplied. Otherwise the information is given as in the record book.

8. **Notes:** The basic facts of the case are summarised. Material in quotation marks is quoted from the agent/ enquiry officer's own report. In a few cases, fairly lengthy quotes have been supplied in order to illustrate points about the COS district committees' working practices.

The record books were apparently kept by the agent/enquiry officer (EO). In places they illustrate imperfect literacy; on occasions, they are sloppy and inexact. In particular, the cases just prior to case number 1877 are incomplete, and case 1878 apparently marks the arrival of a new agent/EO, or at any rate a 'new' person keeping the records. There are points where the voice of the agent/EO is very apparent—exonerating himself from blame, casting particular doubt on the *bona fides* of an applicant, or alternatively favouring another applicant's case very strongly. There are also a very few cases showing the F&H committee pursuing enquiries on behalf of Central Office. While these do not fit the normal format, they show another important aspect of local enquiry work, so they are included here.

Appendix 2

The 27 Extant Fulham and Hammersmith Casebooks

1. The Manley Case

COS is initially 'taken in' by a disreputable but intelligent male applicant, John Manley, and helps him to redeem his clothes from pawn in order to be able to start work again. Some of his references do not check out, and when he refuses to allow any further enquiries to be made, he is told that he cannot be helped further. It is then discovered that he is a violent drunk who has abused his wife and children, and the COS then concentrates on helping them. His wife is persuaded to go into the workhouse until Manley can be found and charged with desertion. COS later assists his disabled son Henry by finding him a place in a home, but Henry declines to take it as he is doing well in a job. COS then tries to arrange convalescent care for two of the daughters, but they both leave London to go into service before this can be done. COS refuses to purchase a set of tools for another son, John Jr, to set up as an upholsterer, on the grounds that he should seek work with a firm and not self-employment.

In **May 1887** an application was received from John Manley (37), who was living with his wife and six children (aged 3 - 16) at 52 Coningham Road, Fulham. He asked for financial assistance on the grounds that he was unable to earn his living, having pawned absolutely everything, including his clothes, to pay for food. The COS agent called and found him wearing nothing but a blanket. He had missed three job offers in the ten weeks he had been confined to the house in this state. The family lived in two rooms, which were clean, but contained no furniture apart from a table and two chairs. Everything else, including the bedding, had been pawned. Up until the previous Christmas he had worked in an insurance office. He had resigned owing to poor health, and had since made an irregular income by doing bits of insurance and other financial services, but had not worked in the previous two months. He now had the offer of other positions, but was unable to accept owing to his lack of suitable clothes. The next day the agent redeemed his clothes from the pawnbrokers, and sent a telegram to the employer who was offering him a position, confirming that Mr Manley would attend for interview later in the day. References were taken up from previous employers which were satisfactory. Manley was given a part-time job and said he would be applying for others.

The agent delivered a dress to Mrs Manley. Mr Scarth, the almoner of the Society for the Relief of Distress, visited for a long talk with Manley, and 'was rather favourably impressed', inviting him to come to the office the next day to meet the committee. Manley objected when he found that enquiries were being made about him, declined to supply further information, and threatened to resign his position if enquiries had been made to his employers. He was told that the case was therefore at an end.

By this time, two of his previous addresses had been checked by North St Pancras and Highgate COS and Wandsworth and Putney COS, only to find that he was unknown at both. 'The houses are above the class such as your Applicant would occupy by himself.'

Meanwhile, Mrs Rowland Hunt had visited and formed the opinion that the Manleys' problems could be 'accounted for by the character of the man. He strikes

me as utterly without the smallest idea of providence or thrift and with a cork-like lightness of heart that prevents his suffering much where most people would be in despair.... I think he is the sort of man who would lend his own last guinea or borrow his friend's with an equally light heart.' Manley talked incessantly, but Mrs Hunt felt that 'if I could see his wife alone and win her confidence I should find she has a great deal to endure'. Manley visited the office again to have a talk with H.V. Toynbee, the District Secretary. He had not yet started work, but was still looking around. He 'does not appear to realise his position in the least'.

In July Mrs Hunt visited again and found that Manley had walked out, after seriously assaulting his wife and wrecking their rooms. He was a drunk and prone to terrible rages. Mrs Manley had obtained a separation order from him once before, when she had gone into the Twickenham workhouse. At Mrs Manley's request, Mrs Hunt wrote to Dr J.A.. Kingdon, John Manley's 'guardian'. Kingdon replied saying that the family had not long been out of the workhouse, and 'the sooner they go back the better, there will be some training, some education attended to there. It will neither be agreeable to me to write, nor edifying for you to read the story. John Manley the father by birth belongs to a higher social grade than his wife, whom he married secretly under age, both I believe under age. This was their first error. You may guess what have been the vicissitudes of their course since.'

Mrs Hunt and others tried to persuade Mrs Manley to go into the workhouse, at least while her husband was being pursued, but she refused. Mrs Hunt took Mrs Manley to the Society for the Protection of Women and Children, who put her in touch with their solicitor. He said that he could do nothing unless she could supply Manley's address, which she was unable to do. She finally agreed to go into the workhouse. COS placed one daughter in service, and one son with a family of shopkeepers, whom they paid two shillings a week for board. In **April 1888** Manley was brought before the magistrates and charged with desertion. He was reprimanded and allowed to take his wife and children out of the workhouse. Manley's uncle offered to help the children 'of my bad nephew'. The family were thought to have moved out of the district.

In **September 1894** an application was received to assist John Manley's son Henry, now 16, a 'cripple, easily led astray by bad boys, earns nothing'. (Manley had by now absconded again.) Henry had been up before the magistrate on a charge of stealing a goldfish, but was let off. A Mrs Prynne, who was already employing his sister Edith, asked COS to help in getting Henry into a children's home - the National Industrial Home for Crippled Boys in Wright's Lane, Kensington. There was no vacancy at the home for five months, so COS agreed to get Henry into one of the Homes for Working Boys, and to pay for him for the first few weeks until he became self-sufficient. In **March 1895** Henry was offered a place in Wright's Lane, but declined on the grounds that he had been working in a confectioners and bakery in Hampstead since the previous November, they were teaching him the trade, and he felt he was better off there than in the Home.

In **July 1995** Marianne Ince, a district visitor from St Thomas' Church, asked COS to help with the provision of convalescent aid for the Manley's daughters Edith (24) and Maude (15). Edith was suffering from anaemia and had been obliged to give up her position in service; Maude was suffering from enlarged glands. The COS agent visited the family and found them living in three rooms, clean and neatly furnished, but with rent unpaid since January. Some of the children were by now earning, but Mrs Manley was not working but received 7*s* 6*d*

a week from her brother-in-law. Mr Manley had not been heard of for seven years. The agent also visited a Mr Hallett who had employed Maude and recommended her to the COS. A week later the Halletts employed Edith and took her into the country, so the convalescent aid was no longer needed. Meanwhile Mrs Hunt was again visiting Mrs Manley, and finding her 'in her usual mood of self-pity and very difficult to make understand'. Mrs Manley was now asking for medical assistance herself, but Mrs Hunt found that she was receiving advice from the vicar and another woman, and seemed to be playing them off against each other. Mrs Hunt felt that they needed to get together as 'it is no use us being all at odds over the case'. Mrs Hunt then went to see the secretary of the West London Hospital with a view to having Maude examined, with a possible convalescence at Margate. However Mrs Hallett then decided to employ Maude as well, and to take her into the country. 'Mrs Manley wishes me to thank you very much for all the kind interest and trouble you have taken in the matter...'. The case was then marked 'Withdrawn'.

In **November 1895** Marianne Ince again contacted to COS, on the advice of her vicar, asking them to assist John Manley's son John junior, now 23. He had been working as an upholsterer for Druce and Co in Baker Street, but had left because he was being used mainly to move furniture which was too heavy for him, and saw no prospect of advancement. Marianne Ince requested that the COS pay for a set of tools for him, so that he could work on his own account. The COS agent paid another visit to Mrs Manley and found her three rooms almost bare, and the rent unpaid since June. Mrs Manley was depressed and had been depending on hand-outs from her brother-in-law, whose patience was wearing thin. Mr Small, the vicar, offered ten shillings, on the grounds that John junior was 'an industrious young fellow', but COS took the view that the boy should be employed by a firm, and not seek self-employment. They refused to handle the gift.

There is a curious postscript to this caselog. In **July 1900**, five years after Fulham and Hammersmith COS had closed the last of the files on the Manley family, a letter arrived from North St Pancras COS, responding to a request for information of **May 1887**, 'with apologies for not having done so before'. The material from St Pancras revealed that Manley had been seeking assistance in **1875**, but enquiries revealed that he had borrowed money which he had not repaid, and that his previous landlady described the Manleys as very disagreeable, bad payers, extravagent and untrustworthy. Mrs Manley was said to drink a good deal of brandy.

Case no. A/FWA/HF/B2/1 (4995)

2. The Biggs Case

COS provides convalescent dinners to a sick carman for a fortnight, after which he returns to work. They learn later that he is a fairly unpleasant character, and the latter part of the case indicates that the family fell apart.

On **2 January 1891** a 24-year-old carman for a coal company called Biggs applied for assistance. He had been out of work for three months owing to rheumatism, possibly the result of the damp house he was living in. He was married with a baby daughter, and was suffering from malnutrition. COS provided convalescent dinners for a fortnight and urged him to join a club (mutual aid society) to provide against ill health in the future. Mr Hammond, husband of one of the COS committee members, offered to pay his entrance fee. Biggs promised to join the Hammersmith Sick Club.

The file contains material from a related case dealt with by Kensington COS. In **1915** Mrs Biggs applied for assistance. Her husband had deserted his family and gone to Canada after spending five years in prison. He was a drunk and a wife-beater. The daughter had two small children and by 1927 her marriage had broken down. Case finally closed in **1938**.

A/FWA/HF/B2/2. Case no. 7431.

3. The Fitchett Case

Efforts are made over nine years to help a blind young man to become independent.

In **March 1894** COS were approached by the Fitchett family of Latimer Road in Notting Hill, asking for a letter recommending their daughter Rosina to the Queen Charlotte's Lying In Hospital. Rosina was 18, a housemaid, single and very near to giving birth. The COS visitor found that the Fitchetts kept a small sweetshop, Mr Fitchett had given up his work nine years previously owing to an accident, and they had seven children, some of whom were earning. Their home was 'not too tidy and only sparingly furnished', but, when visiting, the agent found that their 16-year-old son John was almost blind and would soon lose his sight altogether. The agent described him as a 'strong, healthy boy and .. a very good scholar when he could see' who wanted to learn to be a basket maker.

Rosina went to her aunt in the country, so the COS had no more to do with her, but concentrated instead on helping John. Mrs Rowland Hunt visited the family and reported that John looked very miserable, 'he has nothing to do and no interest in life'. COS secured admission for John to the London School for the Blind in St John's Wood, where the fees would be £15 per year. The Gardeners' Trust agreed to pay £10 per year, with COS making up the balance. The School required 'a large outfit of clothes for John' which his mother said she could not afford. Mrs Dalton, who had been helping the family before the COS became involved, organised a sale of work to provide John with the necessary clothes, on the understanding that the family would pay it back in instalments.

However, in spite of persistent attempts to get the Fitchetts to contribute towards their son's education and training, Mrs Fitchett always maintained it was impossible. COS interviewed the employer of Rosina (whose child, Minnie, was now being brought up by her grandparents—not an uncommon arrangement at the time) and found that she was earning about 12 shillings a week. As Mrs Fitchett had claimed she was earning only eight shillings the COS became suspicious about the information she had supplied about the children, and took all of the details again in November 1898. In spite of the fact that several of the children were by now grown-up and earning, Mrs Fitchett could not be prevailed upon to pay anything at all.

In **January 1899** John complained that he was not being properly taught at the School for the Blind, and that his basket-making skills were still so rudimentary that he would not be able to make a living at it. He said that the teacher was seldom in the class for more than five minutes and left the boys in the charge of monitors, of whom John was one. The COS reporter—probably still Mrs Hunt—saw the hon. secretary of the Gardners Trust, and they both decided that the matter must be raised with Captain Webber, the Head Master. Captain Webber called the teacher in to the meeting and told him that John must be given more personal attention, and that he must spend all of his time basket-making and not making seats for chairs of cane. John reported that his situation improved after this meeting.

In **July 1899** John's time at the Blind School came to an end, but he was still unable to earn a living as a basket-maker. After approaching several places where he might receive further training, COS managed to get him in to the Kensington Institute for the Blind, where the fees of five shillings a week would be met by the Gardner's Trust. Henry Smith, the manager of the Institute, told COS that John needed to apply himself more, and that his previous training had been of little value. John was soon earning between four and five shillings a week from his work. His mother was angry when she found he had been earning for some time without telling her. COS took up the matter and made him agree to hand over at least 3*s* 8*d* a week. In June of **1902** the manager of the Institute promised to start teaching John willow work, so that he would be proficient by the time he finished at the Institute in December. The COS visitor (presumably still Mrs Hunt) went to see the manager in December to check on progress and made a worrying discovery. First of all Mr Smith did not want to say anything. Then: 'I persuaded him to tell me about Fitchett on the understanding that he was not to be quoted to his [Committee]. He says that the man has never made any real effort to improve - when first he tried the willow work he seemed interested but soon went back. He has not the perseverance which will ever make him succeed. He really can only make one kind of cane basket and these are not wanted in very large numbers unless there is a special order and then it is not fair for the other men that only one man should do the work. By this time Fitchett ought to be able to do general work and so be a help to the Institute as well as himself. I explained that this [illegible] had received a grant from Gardner's Trust on the understanding that he now was being trained for work by which he could support himself and that we were placed in an awkward position if we had to report that he was only doing wood chopping—the Manager quite saw this—but said he was sure that every effort had been made that could be made and that it was Fitchett's own fault.'

In February of **1903** Mr Smith came to visit the COS 'as there had been a good deal of misunderstanding and they thought it could best be cleared up by a personal interview'. Attempts to teach Fitchett willow work had proved a failure, owing to his being 'a rather dull and slow-brained youth'. He was allowed to continue with his cane work until the stock of baskets grew too large, and was then put on to wood-chopping. His basket-making skills were still only those of an 'improver'—i.e. he could weave the baskets but not shape them. In view of the failure, the Institute would only charge COS for the half-year—£6 10s. COS paid the bill, returned the unused money to the Gardner's Trust, and the case came to an end.

A/FWA/HF/B2/3. Case no. 9661.

4. The Durban Case

COS help widow to emigrate to Canada by lending the money for clothing, boots, and a trunk; and making her travel arrangements. Although she did not remain in Canada for long, she eventually managed to find what appears to have been a satisfactory situation in London. The applicant was apparently a very indecisive and scatterbrained woman, unable to cope without help, and the COS certainly provided her with good advice and kept an eye on her progress when she was back in London.

In **March 1894** Mrs Durban, a 39-year-old childless widow, applied for assistance to emigrate to Canada. Her husband, a Thames lighterman, had died

of influenza, having been out-of-work for 18 months before his death. COS had previously helped Mrs Durban's brother-in-law to emigrate to Canada and she wanted to join him. COS agreed to help and loaned £4 for clothing, boots and a trunk, as well as making the travel arrangements. Mrs Durban was to repay the loan out of her earnings in Canada as soon as possible.

In **April 1900** the case was re-opened Mrs Durban was back in London, having become ill in Canada, and needed a job. She had to be chased for the repayment of the loan. By June she wanted to go back to Canada, but seemed very indecisive. In March 1903 she again said she wanted to return to Canada, but in April 1903 her case was closed as she had found a satisfactory situation in London and was happy. The loan had been repaid.

A/FWA/HF/B2/4. Case no. 9665.

5. The Mara case

COS provides convalescent and general help to a poor family. Mr Mara was on several occasions given funds to buy coal and nourishing food. COS arranged his convalescence in Bournemouth, including paying the rail fare, co-ordinating their help with that of SVP. One of his children is given a holiday, which the COS co-ordinated with CCHF. The family appear to have been 'bad managers' as the COS put it, but not actually dishonest; COS/SVP were anxious to prevent the Maras from becoming dependent on continual help.

In **February 1895** a 27-year-old bricklayer called Mara applied for help during a period of illness. He had been out of work for three months, and wanted money for new-laid eggs, fresh milk and Scotch whisky (he claimed to be a teetotaller and 'does not like the spirit but it does him good'). COS paid for food and coal. In April he went to a convalescent home in Dover courtesy of the Bricklayers' Society.

In **January 1903** Mara, by this time the father of four children, applied again for help recovering from illness. He had been supported by the Society of St Vincent de Paul (SVP), an agency of Catholic laypeople, but complained that 'he thinks he would have got more had he been a Protestant'. The SVP tell COS that they are 'getting rather tired of him' as he seems to be slipping into dependency. However, they are prepared to pay for him to go to Bournemouth for a break in the sea air. Mara got a job in Bournemouth and moved his family there for two years. He then returned to London, saying he could not earn enough there.

In 1907, by this time the father of six children, he requested help with rent. COS applied to the Children's Country Holiday Fund (CCHF) for help. In June 1910 COS arranged a country holiday through CCHF for the delicate eight-year-old daughter.

Case no : A/FWA/HF/B2/5 (COS 10409)

6. Case not viewed owing to poor condition.

7. The Daisley Case

COS provide general help for Mr Daisley, a bricklayer and his family, with grants of money to reclaim pawned items and to pay rent. When Daisley's son-in-law Taylor applies, the COS help with grants of money and medical help. Taylor, however, appears to have been an unpleasant man, out for what he could get, and critical of the COS once they began to investigate his circumstances in any depth.

In March 1895 a 54-year-old bricklayer called Daisley applied for help. He had eight children, four at home, and had been out of work for seven weeks. Rent was

overdue and furniture had been pawned. The family was described as 'respectable'. COS gave £1 towards redeeming the furniture, £1 towards redeeming his tools and £1 towards the rent. Daisley returned to work at 30s. per week.

In 1909 there was an application from John Taylor, Daisley's son-in-law, who had injured himself whilst working as a porter and had run up debts. COS initially provided grants and medical help, but became disillusioned with Taylor, who in turn became loud in his criticism of COS. When COS suggested applying for poor law relief Taylor withdrew his case.

A/FWA/HF/B2/7. Case no. 10522.

8. The Frith Case

COS twice rejects applications, the first time due to the applicants bad reputation, the second time because Mrs Frith apparently had enough money and was simply inclined to 'make the worst of things'.

In **March 1896** a 43-year-old painter called Frith applied for money to get his wife's sewing machine out of pawn. Frith had been out of work for 18 weeks as a result of falling down the stairs at a Beanfeast—'he may have had a little too much'. Enquiries revealed that the couple were dishonest. They had 'flitted' from earlier lodgings, Mrs Frith had borrowed money from Lady Harriet Dunscombe which she had not repaid, and they had two children whose existence they had concealed from COS. COS decided not to help.

In **June 1930** there was another application, this time from Mrs Frith who was 90, having lost her husband three years before. Enquiries revealed that she was already being supported by her children and the local church, so COS declined to help on the grounds that she had enough money.

A/FWA/HF/B2/8 Case no. 11416.

9. The Cox case

COS rejects application for convalescent help when applicant refuses to pay his share of the cost; applicant withdraws two further applications because he resents questioning; his widow is given a grant for dentures 40 years later.

In **August 1896** Mr Cox, a 42-year-old labourer with eight children and a wife working as a washerwoman, applied for convalescent help. He had been out of work for seven weeks with Bright's disease and dropsy. He withdrew his application when COS asked him to contribute towards the costs at an appropriate level.

Three years later he applied again for convalescent help for his daughter who was suffering from dyspepsia. Application was withdrawn after Mrs Cox was questioned by the committee.

In **1923** the couple applied for 'general help' They now had 15 children. When it was suggested that they might apply to the poor law guardians they withdrew their application.

In **1935** Mrs Cox, now a widow, applied for help with dentures. These would cost £4. COS arranged for the Metropolitan Hospital Sunday Fund to contribute £1, and offered to pay the rest if Mrs Cox contributed 5*s*. She agreed.

A/FWA/HF/B2/9 Case no. 35/181.

10. The Baker Case

COS decides not to offer grant to female applicant when it is discovered that she drinks. COS later helps her son William to find work and a safe place to live. The later part of the case shows that by 1930 William had prospered financially and was ready to assume his role at the head of the family—COS help was clearly a success. In the case of the daughter Florence, COS kept an eye on the situation to ensure that she had a place to stay and suitable care until such time as she could be assessed.

In **July 1897** Mrs Baker, a 35-year-old woman with five children, separated from her husband, applied for help to take lessons in cookery to improve her job prospects. She had already bought a sewing machine on credit, all paid for. The local vicar had already helped her but would not recommend her to COS as she drank. COS decided not to help.

The case was re-opened in **November 1910** with an application for maintenance for Mrs Baker's son William. He was 17 and had trained as a wallpaper designer, but his mother had thrown him out, as she had done his elder brother. The caselog states that 'her temper came on four years before after illness and illness was the cause of her taking to drink'. COS found William a place to stay at a home for working boys and offered to defray expenses. William's father promised to give 2*s* 6*d* a week if William were in work. The Home found William a temporary job and he began looking for something better.

In **1930** there was another application, this time for William's sister Florence, aged 36, who was still living 'completely under her mother's thumb' and had suffered some sort of breakdown. Mrs Baker died at this time and Florence went to live with her sister who was 'also dull but her husband is sensible'. Florence was seen by the District Lunacy Officer, and William, by this time a tailor, spoke to a magistrate about her. Arrangements were made for Florence to be admitted into a home.

A/FWA/HF/B2/10 Case no. 12361.

11. The Dunn Case

COS takes an interest in the upbringing of a 'mentally deficient' girl and boy, helping to arrange examinations for them. Whilst COS follows the case closely, it is the poor law guardians who ultimately arrange care. Thirty years later COS tries to get the other children to support their mother but they refuse. It is not clear what the outcome was.

In **November 1897** an application was received to help to place Louisa Dunn, aged 20 and described as 'an imbecile', in a home. In **1902** a similar request was received for her brother Frank, aged nine. The poor law guardians arranged for Frank to be admitted to a home, but 'One of our visitors who is interested in the mentally deficient is visiting the girl Louisa and trying to teach her needlework'.

In **December 1932** Louisa's mother, now 68 and a widow, applied for a pension. She had no savings as she had spent everything on her family. COS tried to persuade her other children to support her but they refused. COS then advised Mrs Dunn to apply to the Public Assistance Committee but she was unwilling to do this. It is not clear what the outcome of the case was.

A/FWA/HF/B2/11 Case no. 72689

12. The Whitlock Case

COS gives a poor family small grants over a number of years, and later assists a female applicant to buy dentures.

In **October 1899** an application was received for help for Mrs Whitlock (22) while her husband and baby were ill. Henry Whitlock was a painter's labourer. The whole wider family were poor and Mrs Whitlock's brother had consumption, causing them great expense. The vicar agreed to give food coupons and to help with the rent if COS would help. COS tried to get Henry into a convalescent home, and gave small sums to Mrs Whitlock.

There was another application in **September 1911.** The Whitlock's youngest child (of four) had just died, Henry had been out of work for six months with illness, and they were struggling to pay funeral expenses. There is a suggestion that Mr Whitlock is workshy, and he refuses to say who he is working for, but Mrs Whitlock is hard-working. She and all the children belong to the Temperance Society. She is pregnant. COS gives occasional grants (e.g. 7*s*).

There was a re-application in **July 1924.** Henry Whitlock had died two years before of illnesses caused by his war service. Mrs Whitlock was a member of the Brook Green Slate Club and had life insurance with Scottish Legal. She was having her teeth extracted to deal with gastric trouble, and wanted help with dentures. COS committee paid part of the cost, obtaining the rest from Mr Whitlock's regiment and other charities.

A/FWA/HF/B2/12 Case no. 13985

13. The Arber Case

COS provides grants, and offers to provide a new artificial leg, for a woman whose leg had been amputated. COS also helps to find her plain sewing to do. A re-application, 30 years later, is refused.

In **October 1900** an application was received from Fanny Arber, a 53-year-old childless widow, who had lost a leg as a result of being run over by a bus in Piccadilly Circus on Mafeking night. She had been supplied with an artificial leg but it did not fit. COS offered to pay for another one, but it seems she changed her mind and was reconciled to the first leg. COS supplied small sums of money and provided plain sewing, apparently through individual members of COS committee and their social circle, to help her over her recuperation period.

In **April 1930** Mrs Arber applied again for 'general help'. She was 83 and working as a housekeeper. As she was already receiving help from the Church Army, COS decided she was not badly off and should apply to the Public Assistance Committee if necessary.

A/FWA/HF/B2/13 Case 14839.

14. The Roper Case

COS at first refuses to help deaf-mute couple due to bad references, but later provides small cash grants and tries to find employment for male applicant and some of his children.

Albert Roper, a 32-year-old wheelwright, and his wife Alice, 30, were both deaf-mutes. They had three children, and, in **July 1901**, they applied for 'general help'. Albert had been laid off owing to the introduction of machinery, but his former employer said he was lazy and late for work. He was also said to be betting 5*s* or 6*s* a week, and was improvident. COS decided not to help.

There was a re-application in **September 1909.** Roper's 13-year-old daughter

Alice acted as interpreter, and explained that he had been late to work because he didn't hear the hooter. He had worked as a odd-job man but left due to food poisoning. Alice asked if COS could get his brother to pay their arrears of rent. COS gave money for food and contacted the brother, who agreed to pay the rent.

COS continued to provide small cash sums and put an advertisement in the *Church Times* seeking work for Mr Roper. COS matched a grant from the Deaf and Dumb Society and helped with rent when the family moved to a new flat.

In **1911** the Roper family were still reporting similar problems, and the casebook shows that COS no longer considered it worthwhile trying to keep the couple together 'as they have, for some considerable time now, failed to make adequate provision for their already large family' (they had eight children). The new policy was to help the children. COS arranged for Alice to receive training so that she could go into domestic service, then provided her with clothes when she had a job. Unfortunately she ran away from her new job. Her employers said she was 'always crying', although she worked well. The case ends at this point.

Case no: A/FWA/HF/B2/14 (15171)

15. The Bryant Case

COS gives Harry, a young amputee, help with finding somewhere to live, help with training for a new career, provides small sums of money and help with three new artificial legs. While it appears that COS believe Harry to be the father of his sister's child, they continue to help him, taking into account the positive references which he and his family are given.

In **December 1904** Harry Bryant, a 21-year-old surgical instrument maker with an artificial leg, applied for help during a period of unemployment. He lived with his mother, a 52-year-old widow, and three other children. The mother drank, but the children were described as 'good and hardworking'. COS tried to find him work or training (e.g. at a polytechnic in motor repair/driving), provided small weekly payments to the family and helped Harry to move into his own home. Harry's mother accused him of having an incestuous relationship with his sister, but the neighbours said the mother was the problem.

By **May 1905** Harry had qualified as a driver, but developed TB. COS said they could not help further and gave him a pair of boots, whilst trying to convince him to go into the workhouse infirmary.

The case was re-opened in **June 1909** when Harry needed a new leg. References taken up showed that he paid his rent on time. It was agreed that Harry would save small sums with COS to pay for the new leg. COS arranged for the new leg to be fitted, but by the following March he was in trouble for overdue rent. Meanwhile COS had contacted the Society for the Protection of Women to look at their records. There was a suspicion that Harry was the father of his sister's child.

In **1925** Harry, now married with four children, asked for 'help to get letters for an artificial leg', although he still owed money for the earlier COS leg. The Mayor of Hammersmith was trying to help him raise the funds. COS met the Mayor to tell him that they had 'very serious' information about Bryant, although they refused to say what it was. COS received good references for Bryant and his wife and agreed to pay part of the cost of the leg, with Bryant paying the balance. In November Bryant was kicked in the leg by a horse and asked for help for a few weeks whilst being unable to walk. COS provided crutches, some money and a

Christmas parcel. Bryant repaid the loan for the leg.

In **December 1930** Bryant, now 42 and an odd-job man with six children, needed yet another leg. COS lent him the money which he repaid, but the leg fell apart in **1933**, just as he finished paying for it.

Case no: A/FWA/HF/B2/15 (COS10113)

16. The Maddison Case

COS provides information and occasional help for a 'problem family' in an extremely complex case. However, Mrs Maddison's difficult attitude and the COS's suspicion of deception in the case sometimes lead them to refuse help.

In **1905** William Madison, a 43-year-old carman, and Rosina, his 34-year-old wife, were referred to COS by the Invalid Children's Aid Association (ICAA). Their son William (six) had been operated on at Great Ormond Street hospital for curvature of the spine, and needed to recuperate. The parents could only pay part of the cost as they were struggling with doctors' bills. COS received good references from their previous landlord and from the local baker—'not drinking people'. The boy was sent to Broadstairs with ICAA sharing the costs with the family.

In **1916** Mrs Maddison, now a widow (her husband had committed suicide in 1914) and mother of five children now aged between three and 22, applied for further assistance. She was distressed to be behind with her rent and her children suffered from various ailments. COS took up references which were good for William (now 17) but Mrs Maddison was described by her former employers as 'an exceedingly troublesome woman who never fully stated what she meant to say', and failed to come to work regularly. The borough council, where Mr Maddison had been a sweeper prior to his suicide, reported that it had been mentioned at the inquest that 'other members of the family showed signs of being weak minded'. On the other hand, the local shopkeeper said that Mrs Maddison always paid her way, and would do without things rather than get into debt.

There were other references to Mrs Maddison's eccentric behaviour, and COS was involved in correspondence as to whether the smaller children should be taken into care. COS wrote to Great Ormond Street to say that, although Mrs Madison behaved strangely, she was not a threat to her children, and COS promised to keep an eye on the family. They provided a 'letter' to give one son a four-week stay in a home to recuperate.

Mrs Maddison's son John (12) wrote a begging letter to the Prince of Wales in 1919 and COS were asked to advise. 'Mrs M is one of the most difficult to deal with probably in the experience of any Committee. She has been helped by countless agencies, all of whom find her difficult and it generally ends in Mrs M withdrawing and trying elsewhere'. COS recommended that the family should be helped to buy a surgical boot at £6 6*s*, and agreed to share the cost with Mrs Maddison as the Prince of Wales had not replied.

There were further applications involving Mrs Maddison, her sister and the children in this immensely complicated case which involved co-operation between several agencies over a period of 25 years.

Case no: A/FWA/HF/B2/16 (COS 17083)

17. The Frampton Case

COS helps an epileptic man to get away from his violent home and to receive training, not least because the visitor, Mrs Hunt, seems to take a particular interest. COS did not continue with the case, due to an apparent misconception that epilepsy can be 'cured' by the proper regime.

In **June 1895** COS received an application from William Frampton. Aged 25, he had worked as a postman for 13 years, but was out of work owing to his epilepsy. He was living with his parents, but his father was a violent drunk who abused his wife and children. The visitor in this case, Mrs J.M. Hunt, took the view that the most important thing was to get Frampton away from his father. Through the Sisters of the Holy Innocents, she arranged for him to go to Sussex to stay with a family called Beale, but this was not a success. Beale was a drunk and his wife's mother had been publicly dipped in the village pond as the family were 'dissenters of the most horrible Sect'. Mrs Hunt then arranged for Frampton to go to the Chalfont Colony, where COS secured a special rate for him, contributed towards the cost (with further contributions from his father) and also obtained £2 for him from the Bishop King's trustees.

William learnt boot-making at the Colony and left sometime in **1897**, but by **May 1899** he wanted to return. He had a good reference from his employer but was having more fits. Mrs Hunt told him she would try to get him back to the Colony, but COS refused further support on the grounds that 'it has been proved that Chalfont failed', and William was unwilling to apply to the poor law guardians. In **1900** he still wanted to get back to Chalfont, and had persuaded an aunt and uncle to pledge money if he could get in again. The case ends suddenly here.

Case no: A/FWA/HF/B2/17

18. The Savage Case

COS provides medical assistance of various types to members of a poor family. During the earlier cases, they receive small sums of money, as well as financial and administrative assistance in arranging visits to convalescent homes for three of their nine children. In the later cases, Mrs Savage is given financial assistance which allows her to stay at a convalescent home.

In **November 1905** COS received an application on behalf of Richard Savage, aged eight. His father Alfred, 46, a labourer, had been out of work for two years owing to ill health. His mother Isobel, 42, had a well-off sister who was unwilling to help. There were eight other children, all living in three rooms. Richard had a growth in his throat but could not be operated on until he was stronger. He had been away for one month, but needed longer. COS decided to raise the money and applied for a place in a convalescent home. Richard caught chickenpox, his tonsils were removed, but he was too ill to travel. The Salvation Army gave £1.

Meanwhile an application had also been made for convalescence for Richard's sister Lottie, aged 12; she needed clothes, too, as hers had been pawned. (COS gave small sums at various points to help the family with everyday needs.) COS gave Lottie money for a railway pass, and a ticket to convalesce at Friends' Convalescent Home for Children, Worthing. She was given some clothes; and her mother was given some money to buy a night-dress and cloth from which to make up underclothes.

There was a re-application in 1912, asking for convalescent help for daughter Isabel. Her father was by this time lame and unable to work. Her mother was

charring. Good references were received, and COS arranged convalescence for Isabel. Wimbledon COS suggested a new convalescent home, checked her references and found them good; she went to the new convalescent home.

There was a further re-application in 1926. The mother, by this time a widow, was suffering from general and nervous debility following influenza. She needed convalescent care, so COS helped her children to pay for this.

In 1927 COS responded positively to another request for convalescence, but declined a repeat request in 1929 as they were unable to obtain a medical opinion in favour of convalescence and took the view that Mrs Savage was coming to regard it as her holiday. However, COS did arrange for Mrs Savage to go to a convalescent home in 1930.

Case no : A/FWA/HF/B2/18 (COS 17578)

19. The Smith Case

In a complex case involving a difficult family, COS helps to organise and fund convalescent stay for a child, provides small grants, and seeks to find suitable employment for one of the daughters. Otherwise, the bad attitude of the Smiths keeps getting them in trouble.

In **December 1905** an application was received on behalf of a child called Mary Ann Smith who was ill with pneumonia. Her parents, Thomas, a beer bottler, and Florence, who was disabled, were living in two rooms with four children. There was no overdue rent, but 'a good deal' of pawn tickets 'for rent and keep'. They had formerly belonged to sick and benefit clubs but had 'run out' (apparently due to long-term sickness). However, they 'intend to begin again'. In the previous week they had received tickets from St Mary's Church and 7*s* from St Mary's Hospital, where husband and child were both being treated as outpatients. It was one of the doctors at St Mary's, Capt. G.A. Webbe, who reported the case to COS. He evidently took an interest in Mary Ann and wanted to help her. He wrote to COS that he 'had not had a good report of the husband from a foreman at the hospital under whom he used to work. He would be glad if we would make enquiries.'

The visitor found the Smiths' home 'very humble in appearance' but respectable. Mrs Smith called at the office. They wanted 'a little temporary help' to send the sick child to a convalescent home. The hospital said Smith was not strong and was sometimes out of work but respectable. Capt. Webbe said upon receiving the COS report that St. Mary's Hospital would send the child to a nursing home from their fund, but would COS please give the family a little money to buy better food and clothes for the girl, who was consumptive. COS arranged a letter to admit the child to hospital in Ramsgate. Capt. Webbe offered to pay for the place at the hospital, as well as the railway fare. COS gave Mrs Smith 10*s* to buy clothes for Mary Ann and also an order for boots. She returned the next day to say that the clothes had cost 14*s* 1*d* and she had been obliged to sell her table to buy food. COS gave her 7*s*. It was decided (**February 1906**) that Webbe would contribute a sum monthly from the hospital's fund, while the COS would pay the rail fare and what they had already laid out for clothes.

In **March 1906**, despite saying before that this was the last time she would call, Mrs Smith visited COS again. She said her husband had been out of work for seven weeks, but that he would have a job after Easter at the Houses of Parliament under Bowdell the contractor, for which he would get 27*s* a week. He had now pawned his boots and could not go out to look for work. The next day COS decided

to 'relieve for 22 weeks (excluding boots) on verification of work'. In July, when Mary Ann was due to come home, COS discovered that the family had moved to another area. The Smiths had been ejected from their home due to 30*s* rent arrears, and their landlord told the COS visitor that when people gave things to the Smiths for their children (e.g. clothes) the Smiths sold the items. In addition, 'the man used to visit the Robin Hood P[ublic] H[ouse] and that the woman liked her drops'. The case log commented that 'the family circumstances seem to have altered very much since we took up the case ... Lambeth is very anxious to know further particulars'. Thus, in **November 1906** the case papers were sent to Lambeth COS.

In **July 1907** Thomas Smith applied for assistance to take up a job he had been offered, having been in the workhouse since November with his family. COS give him 1*s* train fare, but decided not to give money without a 'definite promise of work'. In **March 1908** Mrs Smith applied for help in finding a job, as she had been in the workhouse for two years. She had four surviving children, of whom three were in an infirmary. COS rejected the application, feeling that it should be handled by the poor law guardians. Holy Trinity Parochial Relief Committee became involved, and were allowed to consult the papers on the case, now held by Lambeth COS.

In **November 1917** there was a re-application—this time to Kensington COS. Thomas (41) was a carman, Florence (40) was disabled, there were three surviving children, although one daughter was in an infirmary. Three children (including Mary Ann, the girl whom COS helped before) had died of consumption. The application was for 'help to get a home together'. The Smiths had not lived together for eight years. Smith was so often sent home ill that 'his employer appears to keep him more out of pity than anything else'. Their 12-year-old son is 'a perfect terror, utterly out of hand'. The18-year-old daughter was married to a soldier and working at a munitions plant, but did not help the family. The house in which they lived was 'used for immoral purposes'.

On **16 November 1917** there was a home visit. The visitor found a 'wretched looking house with most unattractive inmates ... the Smith's room is in the front on top and the atmosphere was too terrible for words. The window was shut and Mrs Smith was cooking a bloater [cured herring], which if it proved to taste anything like it smelt must have been death dealing! The room had rather more furniture than one usually finds in furnished rooms but it was very broken down type and the bedding was very dirty. There are two beds and Thomas [the husband] sleeps in a single one by himself'. But elsewhere the visitor received good references for the Smiths, except for one landlady who said they had left with rent unpaid, and owing her money she had lent them, and had dealt with other shopkeepers the same way. Mrs Smith had found a new house which she would have liked to live in. COS lent Mrs Smith money in order to buy furniture on a hire-purchase scheme, but later Mrs Smith claimed that she was robbed on the way home and wanted more money. The Committee clearly thought this was a scam and did not want to assist further in the case.

There was another application in **1925**. By this time there were two children left at home, one ten, the other six. A Mr and Mrs Braybrooke, for whom Smith had been doing some work, thought he was too thin and 'take pity on him' by giving him food parcels. A COS home visit revealed that the Salvation Army had been helping them. COS decided to leave the case to the poor law guardians and reported to the Braybrookes. In the course of the enquiry, it emerged that the

Smiths had not been telling the truth about the medical advice they had received. Mr Smith has been claiming that the doctor did not want him to go to the infirmary to cover up the fact that he simply did not want to go there; he had claimed to be treated in hospitals which had not treated him, etc.

There was a re-application in **1929**. Mr Smith was ill. Worse still, Mrs Smith 'had got herself into great difficulty and couldn't face the results and left home with only sixpence in her pocket, wandered off, slept on the Embankment and after three days was taken to Newington Hospital by a policeman and is very ill there ...there is some idea that she tried to commit suicide ...' (She had been using some rent/insurance money left with her by two friends, and was unable to return it.) Mrs Smith stayed in hospital and COS followed the case. In addition, their invalid daughter Nellie (attending the Clinic for Nervous and Difficult Children) needed help with training as a domestic. COS decided to help pay for an outfit for Nellie, and an interested person found her a place to work. COS would not pay Mrs Smith's debts but 'were very anxious for Mrs Smith to feel she had some friend to go to when she was up against things'.

COS prompted the poor law guardians to send Mrs Smith away for convalescence. On **15 July 1929** a letter was received from Mrs Smith thanking Miss Koyden (?) but also asking for more help. COS chased the guardians about clothes for Nellie. Nellie turned out not to be suitable (the training home said she was 'stupid' and shirked all work) and was sent home. COS made great efforts to find a training establishment for her, but she found a job in a cocoa factory and seemed happy. By **February 1930** Nellie had been sacked from the factory for being 'lazy and untruthful', and went on to have 'a dozen unsuccessful jobs'. The family was still living in one room, and the health inspectors were concerned about this, especially as Nellie was sharing a bed with her younger brother. There was no clear outcome to the case

A/FWA/HF/B2/19

20. The Darbon Case

COS refuses an application from a couple, but later agrees to make a loan to the man which helps him with his business. A further application falls through owing to the man's 'unpleasant' character.

On **3 May 1906** an application was received via the district nurse on behalf of George and Elizabeth Darbon. George (37) was a bricklayer's labourer and Elizabeth (37) could not work because she had been ill. There were six children, aged 12 years to ten weeks. They lived in two rooms and owed rent, as well as owing the baker nearly £1; and having 'a lot' of pawn tickets. They belonged to a 'doctor's club', but George had been off work for seven months due to an accident when a barrow fell on his ankle while he was selling flowers and doing rag-and-bone work. Since her last confinement Elizabeth had been very ill with an abscess. 'Man looks in the best of health, a dark foreign looking fellow, the wife who also came to the office impressed secretary favourably.' It was decided almost immediately that this was a poor law case and no enquiries were made.

On **17 October 1907** there was a new application. George had done well as trader of various sorts, but misfortunes (injured ponies, influenza, his wife's confinement) all happened at once. He wanted to borrow money to buy scales to sell potatoes, and to build up his stock. He was willing to repay it weekly. COS received positive references and his relatives wrote saying they were too poor to help. COS

decided to give 10*s* for the scales, and to lend 10*s* for the stock, 8*s* of which was to be repaid as a relative had sent 2*s*. By 30 March 1908 they had repaid entire loan.

There was a re-application in **1933**: George was 64, working as a builder's labourer; his son was 27 and working in a fish shop, and there were two working daughters. He wanted an abdominal belt. 'He is very disgusted that the Public Assistance people will not supply him with a belt. He has lived in Hammersmith all his life and thinks he deserves it. He does not like the idea of asking charity-help.' It turned out that the Public Assistance Committee 'do not like him' (according to Mrs Darbon) and thought their income was too high to need help.

COS wrote to the hospital saying that they found Darbon an unpleasant man and that he did not need the money. However, in January they decided to apply to the Hospital Sunday Fund on his behalf for the belt, if he would pay in instalments. Darbon refused to pay and withdrew his case.

Case no : A/FWA/HF/B2/20

21. The Tilly Case

COS provides convalescent care for several members of a middle-class family fallen upon hard times. Convalescent help is arranged for daughter Edith, including fund-raising from relatives and friends and outright grants from the COS. It also seems clear that the COS provides some sense of friendly support for Mrs Tilly during a period when she lost her husband and daughter in fairly rapid succession. In the later part of the case, the COS seems to regard Mrs Tilly and her begging letters with a rather touching bemusement.

In **June 1906** COS received an application on behalf of Arthur Tilly (45), a proof-reader, his wife Mary (50), a secretary, and his two daughters Edith (24), a nursery governess and Grace (19), a typist. They owed one week's rent and there were debts to the butcher and baker, but no pawn tickets. A vicar in Norwich had redeemed their sewing machine from pawn. Arthur and Edith were both consumptive. Edith was a Roman Catholic convert, and two priests had paid for her to be at sanatorium in Bournemouth for six weeks. Grace had tubercular glands, and needed fresh air and nourishment but could not leave her place. The district nurse said they were 'such very nice superior people, quite above asking for charity'. One former employer volunteered to put a 'mite' towards any fund to help.

COS agreed to pay for Edith to convalesce for two weeks. Edith had to change houses due to first one not being appropriate. After Arthur's death in **July 1906** COS gave 10*s* to Mrs Tilly. Edith was sent to a new sanatorium, to which mother would contribute 2*s* 6*d* a week (having given up one of their rooms) as well as paying for the washing. They also get Arthur's former employer to pay towards this. Then something odd happened—Mrs Tilly removed Edith from the hospital without telling COS, but then took her back. The committee say they will pay for two weeks more. Edith seems to be dying. There is an issue about how much longer the committee will help pay for her. They do not want Edith's last days to be full of concern about money, but on the other hand they cannot afford to keep her in the home indefinitely.

Edith wrote to Grace about how depressing the sanatorium was—'the conversation here is nearly all about dying'— and saying she wanted her mother to take her away. COS agreed to help to the extent of 10*s* per week to pay for Edith at home, but she is too ill to travel.

Mrs Caroline Eyres wrote to COS enclosing a begging letter which she had received from Mrs Tilly, to whom she had previously given money. (Mrs Eyres is the successor to the squire in Mrs Tilly's old parish.) COS felt she ought to be able to manage on what she and Grace earn, and told Mrs Tilly that they discouraged begging letter. There is a note in the file: 'I think the woman is chiefly genuine, but am not sure that she is not feeling she can safely depend on charity. [Miss] C W A[rmstead]'.

On **13 March 1907** Edith died. The committee decided to find out what Mrs Tilly's arrangements were, and to help if her insurance did not cover anything. COS returned some money given on behalf of the case. In 1909 it appeared that Mrs Tilly has been asking Mrs Eyres for help again.

In **1931** there was a re-application. Mrs Tilly, by now 84, wanted help with her rent and a doctor's bill. COS decided that no help was needed. In **1933** there was a further re-application. COS visited Mrs Tilly who had become increasingly eccentric. She was described as having hair and eyebrows dyed jet black, and was wearing a man's collar and black bow tie, a loose woolly jumper and skirt and a large marabut fur [i.e. feather boa] put on back to front with the two ends sewn together, forming a sort of halter. COS contacted the St. Barnabas Vicarage where she was described as 'a very good asker for help'; according to the visitor, Mrs Tilly had received a 'considerable amount of help from our necessitous gentlewoman's fund ... the workers here advised me not to place too much reliance on what Mrs Tilly told me.'

COS wrote to local clergy warning them that Mrs Tilly was constantly writing appeal letters, although not in any need. As the visitor wrote: 'I think it must be a source of endless amusement to her, and it is probably her chief recreation'.

Case number: A/FWA/HF/B2/21

22. The Sayers Case

A poor family receives various grants of money from the COS, which also helps to administer grants to them from other sources. In addition, the COS attempts to find employment for one of the children.

In **July 1906** an application was received for 'help while husband is in hospital'. John Sayers (36) had worked at a timber-yard until 12 months previously. His wife Elizabeth (33) did charring at St. Mary's College. They lived in three rooms with five children. They had nearly £3 in pawn tickets and there was 33*s* owing for rent. They had been referred by Mr Salter, who had promised to help with the fees for Brompton Hospital if COS would help too. The Sayers had a good reference from their landlady who has known them for ten years. She thought the best solution would be to put some of the children in a home. Mrs Sayer was well liked at St Mary's College 'though she isn't a Catholic!' The college had helped her with clothes. The children appeared bright and well-behaved.

COS gave 7*s* 6*d* per week for four weeks while Mr Sayers was in hospital, then 5*s* for two weeks. COS tried to get the son an apprenticeship, and arranged for the hospital to fund Mr Sayers directly. In **October 1906** he was released from hospital as fit for work but given a grant of £3 at 5*s* per week from the hospital to buy food, etcetera.

Soon after he fell ill with pneumonia. His son was working at Lyons in a temperature of 90 degrees (tea drying) and his parents are keen to have him

apprenticed instead. Mr Wright wrote an extensive note to file about the case, setting out ideas for funding, and sensible suggestions, e.g. the boy and his schoolmaster should be interviewed to find out his aptitudes/interests. The secretary interviewed the boy who wanted to go into motoring. His headmaster said that the boy was 'obliging', with no great book ability but he could draw well—perhaps he could be a carpenter?

There was a new scheme to get the boy into an architect's office. Dr Sadler gave £1 to be administered by COS to ensure that Mr Sayers had food and milk. The case was closed in **February 1907** without resolving the question of apprenticeship, but in the same month the COS became involved again. The log states that 'we can do no more' but shows that the COS was helping to administer a guinea given by Sadler. COS also granted small sums. The case was closed again at the end of April, with Mr Sayers still out of work and unwell. COS clearly felt that, as the case would go on like this, the poor law guardians should deal with it.

There was a re-application in **1921**. John, now 50, was consumptive and had not worked for years. Elisabeth was a cleaner; John was a railwayman/labourer/ex-soldier; Benjamin an ex-soldier; Alice was working in an office; Leonard (seven) had been excluded from school. It looks as if two boys had died of consumption. The family were not in debt but needed convalescent help for Leonard. They had received help over the years from various sources, including the London Biblewomen & Nurses Mission, St Paul's Church, and the Allen Street Benevolent Committee, but none of these could help again for various reasons. The boy had good references from school, and COS gave a small sum. It is not completely clear how this was resolved.

In **1929** there was a re-application. Leonard Sayer was now out of work and anxious to get into the Gas, Light & Coke Company, but his chest was weak. His doctor, however, felt that he did not need convalescence, and COS dropped the case.

Case no: A/FWA/HF/B2/22

23. The Little Case

The Little family receive considerable help, both from the COS and other charities/individuals. The COS found Mr Little a job, and they enabled him to take it up by providing rail fares, clothes, and numerous loans of money (only some of which he paid back). They twice worked hard to find Mrs Little an appropriate home and encouraged her to take it up. COS helped to provide healthy meals for their daughter Eva when she was ill. They took a continuing interest in their overall well-being and drew on personal connections in order to find jobs for Mr Little. The results, however, were not impressive. The Littles were well-educated, intelligent people who had started out with many advantages, and had basically lost everything through problems with 'character' (drunkenness on the part of Mrs Little; laziness on the part of Mr Little). While the COS valued the good references initially given for Mr Little, comments later in the case reflect a feeling that the Littles had already been given a considerable amount of help and had not really done much with it.

In **June 1907** George Little, a 41-year-old ironmonger, applied to St James Soho and St Giles COS for assistance for 'work'. He had last been employed nine years ago (1898): his reason for leaving work was that he 'stayed away'. His wife Selina (41) 'can teach music'. They lived in one room with a daughter, having lost two other children.

There was a lengthy statement from Mr Little: 'Our troubles and present position are due to drink. We have both given it up and signed the pledge and hope to make a fresh start.' George had been brought up in the country near Southampton where he trained as an ironmonger, then moved to London. 'My record to this point is clear and good. I married 11 years ago ... the daughter of James Ingham who for 50 years had been an attendant at the British Museum, had a pension, was an original shareholder in the Civil Service Stores and held the lease of 26 Marchmont Street. He left this lease, his furniture, and £250 to his daughter. He drank and my wife's two brothers drank (one has since died) but not so as to interfere with his work. I saw him drunk only two or three times. My wife began drinking very soon after our marriage and was the cause of my losing my work at the Stores. We then bought a shop in Kenton Street, now pulled down, but my wife's drinking ruined us here too and we lost the £50 spent on it in a year. We ran 26 Marchmont Street as a boarding house for young men. I did the housework and cooking and my wife helped. We had no servants but at one time were taking £10 a week and should have continued to make a success of this but for my wife's [illegible] and noisiness when in drink. I tried hard to keep her from it but failed, and then in despair began to drink myself. We spent as much as 21*s* a week in drink alone. Finally three years ago we took 18 Queen's Street (near Shorts Gardens) coal and chandlers shop but my wife's memory was failing and she had no head for business and this too was a failure and given up about one year ago. Then in November 1906 the crisis came and after three months hard drinking on my wife's part she was locked up nine times in about three months—we were ejected on 23 November. My wife had been remanded at Clerkenwell for medical examination as it was thought she was insane but she was certified sane and the Salvation Army people took her for one night to the Hanbury Street Shelter and then sent her to 17 Highbury Terrace c/o Ensign Campbell, a home for inebriates. She was there close on six months. I removed her on Whitsun Eve (18 May) as I had work and wanted to start a home again.' Mrs Little stayed with his sister but 'fretted very much'. Mr Little moved to a boarding house, supported his wife and boarded out the child too. He worked in a Salvation Army shelter and then for Holborn Borough Council, doing cleaning/night-watchman jobs. He wanted to get back the lease of Marchmont Street, and the furniture he had left with someone.

Note in the file: 'Little speaks like an educated man and gave a straightforward account of his life. He does not whine or complain of his wife or seek to evade his responsibilities towards her. Her memory is practically gone and she has not enough sense, he says, to avoid the temptations of old associates ... He keeps her at home as much as he can and is teaching her to knit. He himself can turn his hand to anything and is just now refooting Eva's socks. He is very shabby and this is against him in seeking work but he does not wish to ask for clothes unless on loan. His hope is to get regular work and take his wife away from central London. He is quite willing that any enquiries we think necessary should be made and speaks gratefully of Mr Hobhouse and Mr Matthews' kindness during the last few months.'

Inquiries were made which verified Little's story, and COS district committees in City, Whitechapel and Islington were approached. Mr Matthews said that he trusted Little, and that Mr Hazell of Hazell Watson & Viney (a printing company which appears to have had close contacts with the COS) would guarantee his honesty up to £10. St. Giles Christian Mission advertised him in *Ironmonger* but

without success. Little attended All Saints Mission—'not that I am particularly religious, but I want to get my wife better friends'—but refused offers of money. The Foundling Hospital had taken action against them for failure to pay the rent for Marchmont Street and their officer had seen Little drunk, although not for more than six months. St Pancras COS obtained a good reference from a previous landlady.

In **June 1907** Miss Eubank made a home visit: '[Mrs Little] lives in a [illegible] low house next to a Public House. Her room, which is not very large, is mostly filled up with a huge mahogany table and sideboard. She has also a large bed, quite a common one, a large glass, several pictures, and books and a dog and a cat. The room was not very tidy and the little girl's clothes might have been cleaner and her hair better brushed. She is a poor white-faced little thing who gave one the impression of having been neglected. She was very unhappy when she stayed with her aunt, who has a large family, and Little thought they have not been overkind to her and that she had been frightened. Little is devoted to her and this is the reason he took her away. The child seemed fond of her mother, and her mother of her. The mother takes her to school every day and she is quick and learns easily ...' Mrs Little used to do featherstitching in the Salvation Army home but she thinks she could cut and sew plain garments. 'Mrs Little constantly spoke of the lowness of her neighbourhood and of all its inhabitants, and as I was leaving remarked that a lot of their trouble was due to her husband's dislike of work. He had never really worked except at the present moment when he was compelled to and that had been a great drain on her private money as she was always having to draw on it.'

Mr Little's sister Mrs Ash, who took care of Eva before, was visited in High Barnet. She said her brother married Selina 'knowing that she drank and that it was in the family to do so. Her father had never let her have more than 6*d* in hand when she went out for this reason.' Mrs Ash had implored her brother not to marry. She would not say whether he was fond of his wife or only wanted the money. Mrs Ash was willing to help, including giving them the £1 she recently lent them. She had taken care of Eva for ten weeks free of charge. Eva was 'a nice child but rather spoilt and very dirty and it took Mrs Ash a long time to get her clean.'

Mrs Marden at Marchmont Street blamed everything on Mr Little and said he never did any work. 'If Mrs Little has two half pints she gets locked up, but he can hold gallons and not shew it.' Mrs Marden is 'a roughish sort of woman, of a low type, but she seemed to be giving her honest opinions.' COS decided that Mrs Little should go to the Salvation Army again, and that the child should stay with her aunt for six months while Little sorted himself out.

Mrs Ash wanted to be paid to take child, but Mr Ash would not have her. Mrs Little went to a Salvation Army home. The committee asked Mrs Ash to take the child for 5*s* per week and advertised in the *Temperance Chronicle* and the *Church Times* for work in the country for Mr Little. Mrs Ash tried to find Eva a home with her friend Mrs Anthistle, who took in children for the Children's Country Holiday Fund (CCHF) and would do it for 5*s* per week.

A vicar in Hemel Hempstead was consulted by COS but said that sending Little there was not advisable as unemployment was a problem, especially for farmhands. But the Rev. F.H. Lovibond (Ross-on-Wye, Herefordshire) wanted a caretaker for two months to look after his rectory, poultry, etc, and it would be nice

if he could play the harmonium for the services. (Little could play the harmonium) COS wrote recommending him and Lovibond agreed. COS provided new clothes and paid the railway fare. Lovibond interviewed Little and decided to employ him; he would pay his fare back to London and Eva could accompany him. Mrs Ash offered to provide clothes for Eva, and Mr Little got a top-hat and frock-coat in addition to his other clothes. Little left for Ross-on-Wye on 3 August. COS paid for both rail fares and provided boots for Eva.

On 26 August, Mr Little wrote to COS: 'I am sorry to have kept you waiting so long without a letter, but I have been waiting so as to be able to send you the money I owe you and also a better report of the place. Mr Lovibond does not bear at all a good reputation as to paying his way, he paid me 5*s* short this last week or I should have sent your money ... he found fault with me ... because I did not come home until ten o'clock at night, I did not leave home until seven o'clock in the evening to do my shopping and also to fetch some milk for him from a farm some distance away from here; had I arrived home in any way the worse for drink or had in any manner mishandled myself during the time I have been here I could have understood it, at any rate he gave me notice to leave at the end of this week, but I told him this morning that I should expect him to pay me the salary due up to the end of the term I was engaged for (namely six weeks) so he has withdrawn the notice and of course I shall fulfil the term as agreed. I am sending you a copy of the *Ross Gazette* of last Thursday's date, it contains an a/c of two county court summons against him for non-payment of his debts, so I reckon I had better not stay with him any longer than I can help.' The newspaper article describes an order against Lovibond in cases relating to two overdue bills (including one for wine).

COS decided to get a new place for Little and to help him return to London. Little continued to repay debts to COS. COS visited in September to see Mrs Little in a home where she was doing washing and appeared well, although upset at not knowing where her husband and daughter were—Little had not written to her. Mrs Little told the COS visitor that 'she once had Little up for ill-treating her but that this was some time ago'. Little wrote to COS about how bad his position was in Herefordshire and threatened to walk to London with Eva. The COS told him not to do this: 'You must trust us too—for we have helped you out of some of your worst difficulties and intend to stand by till things are all right again'. COS sent Little £1.

In **November 1907** Little returned to London and visited the COS with Eva. He explained that he did not write to Mrs Little due 'to some most unsuitable questions put by Mrs Little to Eva' before they left for the countryside. Little felt that he couldn't get a job in London because, although he was well-dressed, he was living in dirty rooms and could not get clean. Little found various odd jobs, mostly provided by Mr Hobhouse at Holborn Council. In December Mrs Little left the Salvation Army home to live with Little again in a very bad area around Seven Dials.

On 20 December Eva's teacher wrote to COS saying that Eva had come to school for two or three days with no breakfast; the teacher had given her some bread and salt butter. The teacher offered some money to help and thought that Little should get a pedlar's license. (COS didn't think this was a good idea.) A great amount of correspondence followed in which various people reported on Little and his well-being, while COS and others attempted to find a suitable position for him outside London. Hobhouse co-operated with COS in keeping an eye on the family, including

finding Mrs Little work playing and teaching music at the Church Army Headquarters. She was now dressing dolls and getting 1*s* per day and her tea; both the Littles were playing organ and piano at various local events. They claimed to be getting on well, but a pensioner in their house said that they were telling tales against each other, with Mrs Little saying that Mr Little had lived off her money for ten years, and Mr Little saying that Mrs Little had come out of an inebriates' home.

Meanwhile the COS were still trying to arrange a job in the country. The family's circumstances worsened, with Little looking dirty and not having work. By the end of January the pensioner in the house said that Mrs Little had 'broken out again'; she had made a disturbance at the church and had come home at one o'clock at night; she had also made a disturbance and used bad language in the street. Little told the COS the same thing, mentioning that 'anyone visiting his wife was likely to be insulted'. Church groups did not wish to help Little unless his wife could be sent to a home. Family and social connections came into play, e.g. Eubank: 'I asked a friend of mine, Miss Elwes, to make inquiries at her home in Gloucestershire as to the possibilities of getting Little onto a farm there'. Monica Elwes got her brother to visit: 'Miss Elwes has another friend in [the area] whom she would ask to bicycle round all the neighbouring farms if the COS would like him to do so'.

COS visited various temperance homes and tried to get Mrs Little back into one. A COS home visitor found Little still in bed after noon and looking dirty. Little and Mrs Little came to the COS office, where Little said he wanted to go to a place in Norfolk which had been found for him. He added that 'if Mrs Little broke out really badly and got locked up again he should have to apply for a separation order as Eva was getting too old for such scenes'.

The COS spent months trying to get people to visit Mrs Little to convince her. In March, Mr Matthews visited Little and was 'very much disappointed with him. He was very off-hand and said he did not wish to go and work in the country for nothing and he thought he was being exploited by various people'. He was still doing odd jobs, either for the Borough of Holborn or the Church Mission, or the Franco-British Exhibition. Little was not repaying his debts to COS or to Hobhouse. By **October 1908** Little had taken to drink again, as had Mrs Little. Eva was clearly neglected and the NSPCC became involved. Mr Little was rude about COS/Hobhouse and blamed COS enquiries at the Exhibition for losing him his job.

At this point, the Littles moved to Shepherd's Bush, and the case came within the remit of the Fulham & Hammersmith COS. A new cover page in the logbook gave details of the case at that point, with an application on **15 February 1910** for 'nourishment for Eva'. George, by this time 44, was out of work; Selina (44) was 'much given to drink ... was charged at West London Police Court last Thursday week and was discharged'. They had £4 or £5 worth of pawn tickets, and owed money for food.. Eva (eight) had had measles and could not attend school. The references from their landlady and the landlady's daughter differed slightly but both agreed both Littles were still in drink. A visitor found both parents are doing knitting, at which Mr Little was very proficient. The visitor told Mrs Little of a friend who used coffee to avoid drink; Mrs Little said she liked coffee, and when she hadn't had food even a little drink upsets her. Eva's teacher was visited; she wanted the child to be sent away but George was unwilling.

COS arranged convalescent dinners for Eva through the school, and arranged

a 'temperance visitor' for Selina. Mrs Little, however, was soon locked up for theft, having stolen £1 4*s* from the landlady while drunk. COS attempted to get Mrs Little sent to a home for inebriates rather than to prison, but she was sentenced to three weeks imprisonment at Holloway. Meanwhile the landlady was giving Eva her breakfast and tea. A visitor noted that a flea-infested dog slept in the bed with father and child. At this point COS decided to 'leave case to the Poor Law'.

In **1928** there was a new application to find 'work for Mrs Little'. George (62) was unemployed and had terminal cancer (according to his doctor) but didn't know it. Mrs Little had had kitchen jobs and was receiving relief from the poor law guardians. Eva (26) was by now married and living elsewhere. However, Mrs Little's home was not clean. 'They kept cats and the cats had most consideration. The room was made objectionable by them.' COS decided to consult with the relieving officer about what to do, and the case ended without a clear outcome.

Case no: A/FWA/HF/B2/23

24. The Farley Case

COS administers grants to female applicant suffering from tuberculosis, but fails to provide convalescent or financial assistance.

On **29 October 1908** an application was received to enable Ada Farley (28) to stay at the Royal Bathing Hospital, Margate to receive treatment for TB, from which she had suffered since the age of 15. She had been deserted by her husband, Sidney, and had applied for a separation order, but had filled in the wrong paperwork and, as a result, had lost her 'outdoor relief' from the poor law guardians. Her three children had all died in infancy. She was receiving a pint of milk daily from the church. She had been staying with her parents since coming out of hospital the previous July.

Sister Lizzie, a nun attached to the South Street Mission who had also been involved with the Little case, told COS that she knew Ada and Sidney and had the highest respect for both. The Mission had given Ada work for a time to give her nourishment. 'The husband had been in the South African war, and Sister Lizzie believes he must have had a sunstroke', for a very little drink seemed to go to his head, 'then he behaved like a madman, where sober he was a very decent sort of fellow.' Sister Lizzie thought Margate hospital might admit Ada without payment; her own organisation did not have enough money.

Sidney Farley came to COS and said he would pay 1*s* per week towards his wife's expenses, and more if he had work. COS thought he would not make much effort to seek work. COS resolved for nurses to visit and Miss Curtis to report. Sister Lizzie insisted that help should be given soon or Ada would (according to her doctor's report) be permanently disabled. COS decided to try to get her into an infirmary and consulted the poor law guardians. It is not clear why COS would not help Ada to go to Margate, especially as she was getting steadily more ill. Sister Lizzie insisted, saying that Ada's relatives could provide some money. COS 'adhere to former decision'.

In **1911** there was a re-application for a special boot for Ada, presumably for her tubercular knee. Ada was unemployed, described as emaciated and listless, and receiving 4*s* 6*d* a week from Sidney: 'I don't suppose he cares whether I have food or not'. Sister Lizzie wrote another letter supporting her, but the lady almoner at the hospital felt that Sidney should be able to buy the boot with his wages, and hence the guardians would not. She thought the Provident Surgical Appliances

Society might be able to help with the cost. In **May 1912** the *West London Observer* reported that Mr Farley had been charged with assaulting his wife and a separation order had been granted. The court allowed her 10*s* per week.

In **1935** there was a new application from Ada, aged 55, for 'general help'. She was receiving a widow's pension, but her brother and father who had been supporting her had recently died. The application came via Artillery House, an umbrella organisation under which a number of Royal Artillery organisations, including a benevolent fund, operated. She had applied to them for help and they contacted COS to find out what to do. COS recommended that the regiment should make a grant for shoes etc. and agreed to administer the Artillery House payments.

Case number: A/FWA/HF/B2/24

25. The Chappell Case

COS provides small cash grants to family, and provides reports which enable other charities to help.

On **9 July 1895** a request was received for 'convalescent aid for Ellen', aged 7, the daughter of Joseph and Annie Chapell. Joseph was a labourer and Annie a laundress. Some rent was owing, as well as other debts and pawn tickets. Ellen had suffered from inflammation of the lungs in January, followed by flu, and 'has not been the same since'. Her parents wanted to send her on a holiday with the Children's Country Holiday Fund (CCHF) and would pay 2*s* if Ellen had a doctor's certificate. The family's references were good, including one from Miss Wicks at the general store, who was owed 14*s*. (The COS visitor wrote that 'Miss Wicks is one of my best sources of information in that neighbourhood and can be relied upon'.) Miss Coltman, Secretary of the Hammersmith CCHF, wrote that Ellen is 'a nice little girl but the two boys are dreadful characters'. Ellen was sent on a CCHF holiday, without her brothers, with the family paying 5*s* and to a convalescent home in Hastings.

There was a re-application in 1901 for convalescent and general help for Joseph, who had been out of work for six weeks due to illness. Annie had been off work to nurse her husband, and they had run through their small savings, pawning everything possible. Once again the couple had good references, especially Annie. On 11 January COS 'handed Mrs Chappell 2*s* 6*d* interim relief'. However, on 11 January COS decided that, as Joseph was not a member of any club, the best course would be for him to 'go to the Infirmary so that the Guardians can send him to Bath Hospital' [as recommended by his doctor.] When this was explained to Joseph the next day he refused, saying he had never applied for poor-law relief and would not do so now. On 15 January Mrs Chapell visited COS to 'beg' the committee to send her husband to Bath as this would allow her and her eldest son to work. However COS decided to adhere to the previous decision and closed the case.

There was a re-application on 10 April 1906 for 'fresh air treatment for Lizzie', the Chapell's 10-year-old invalid daughter. She had been referred by Miss Johnson of Lizzie's invalid school. Lizzie had 'something wrong with her hip' and her chest was bad. She may have had consumption. Annie would pay 'a little' towards sending Lizzie away. The Invalid Children's Aid Association (ICAA) contacted COS about a boot which Lizzie needed. Mrs Trunch, a district visitor who had known the family for some time, visited the home to find out the family's sources of income.

COS recommended ICAA to send Lizzie away for a holiday, but Lizzie missed her chance because a lady whose identity was unknown arranged for her to have a break in Leamington at the same time. This stay only amounted to ten days and did her no good, but the ICAA subsequently arranged for a holiday in Broadstairs. The ICAA also agreed to repairs to her boots. There were further applications for boots for Lizzie in **1907** and **1908**. In the first, COS advised the ICAA to supply the boot, with the family paying 2*s* per week. In the second, they advised applying to the Hospital Sunday Fund through the local vicar; and if necessary a further application to the Ragged School Union. The family were to contribute 1*s* per week

In **February 1909** there was a re-application for 'convalescent help for rheumatism' on behalf of Joseph. His hands and feet were swollen which made it hard for him to work. COS decided to 'try to get man to Bath' after working out what the family could contribute towards the fare, but there was a bad report that Chappell was 'most insolent and abusive' when applying for medical order. COS organises all the details with the hospital at Bath, the certificate of poverty, vaccinations and new clothes. The family were to pay 1*s* per week. Joseph went to Bath on 16 April and returned before 20 May. The family were never able to pay anything towards his fare.

In **July 1909** there was a re-application for convalescent aid for Lizzie, now 14 and showing signs of consumption. COS applied to the St Vincent de Paul Society (SVP) for help (the family appear to be Catholics). Lizzie's parents would pay something weekly if she could be sent away. Good references from the vicar and school teacher. COS reported to ICAA that the family could not contribute, and forwarded the application to Hospital Sunday Fund. In November 1910 there was yet another request for boots for Lizzie. COS told ICAA that the parents could not pay anything, but that COS could not assist further.

By **1938** the Chappells were being fed by Invalid Kitchens. In the following year they were evacuated from London after the outbreak of the Second World War. Joseph died in 1942 and Annie went into a home.

Case no: A/FWA/HF/B2/25

26. The Curtis Case

COS helps to find work and provide holidays for several young men, although sadly they all die very young (two of them in the Great War). Convalescent help would probably have been provided for other family members, but Mr Curtis was unwilling to allow the COS to make enquiries at his place of employment. In the later phases of the case, it is clear that Mrs Curtis feels she can obtain good advice from the COS.

On **23 April 1909** Wandsworth and Putney COS received an application for assistance from the Curtis family, consisting of William, 56, a baker, his wife and six children. Three children had already died. The family had sold their bakery 14 years before to move closer to London and their relatives, but financial problems followed. The children were delicate and the mother ill. Their neighbour said that William was hardworking but his wife used to drink and children were neglected. The doctor who attended one of the dead children said the Curtis family were 'a dirty lot'. There was a good deal of correspondence between Shoreditch COS, Bristol COS, and Westminster COS, exchanging information on the history of this family. COS found work for John (15) with Spottiswoode and Co the printers. COS

also tried to find a job for Harold (13), arranged for Cyril (16) to go to London Diocesan Seaside Camp and tried to get one of the other children into a convalescent home in Broadstairs.

A home visit in **April 1913** found Mrs Curtis with a new baby: 'she is still feeling a little sad that she has had another baby, it is now four months old, she says it is frightfully delicate, she has to take it backwards and forwards to the Victoria Hospital; it is still wrapped up in cotton wool; the poor little thing seems to be very little wanted in the family; she told me that these babies who are not wanted generally live. There is no doubt that she is doing all she can for the child; she says that its elder brothers are very fond of it.' Cyril was now working for a mason, and John was doing well and paying money into a savings-bank. COS tried to find work in the country for Harold who was 'very jerky and nervous'.

There was a new application in **July 1914** for convalescence for Mary (daughter, no age given). COS recommended to the Invalid Children's Aid Association (ICAA) that her father could pay 5*s* per week.

In **April 1915** the family moved and the case came to Hammersmith COS. Mary's convalescence was still an issue, and William Curtis had been ill for weeks with rheumatism, sciatica and anaemia. His doctor thought he should go away. There was another home visit: 'Mr Curtis seemed a very nice superior sort of man... but looked ghostly white and worn'. COS agreed that convalescence was needed and liaised with 'Central' to arrange a place at a convalescent home. COS lent money for the fare. When Curtis returned he repaid some money and felt he had been helped by the home.

In **1917** there was an application for convalescence for Evelyn, aged four. The request came from the ICAA, but COS reported to them that they could not assist because Mr Curtis had refused to allow enquiries to be made at his firm.

In **1919** there was a re-application for convalescence for Evelyn. By this time two sons, John and William, were dead, apparently in the Great War. Once again COS could not act because Curtis would not allow them to speak to his employers—he said that his manager was a funny sort of man, and if anyone came round making enquiries he would lose his place.

In **1924** Mrs Curtis visited COS. Her husband was by this time in an asylum. Some time before she had bought a bungalow in the country which she rented out, but she had been having trouble collecting the rent from tenants. She could not pay a solicitor, so COS gave her the address of Poor Man's Lawyer at the People's Hall, Latimer Road.

In **1928** Mrs Curtis was back asking for help to find work for her daughter Dorothy in the country, as traffic upset her nerves. Dorothy, an epileptic, was living at the Chalfont Colony, but had not had fits for two-and-a-half years. The COS visitor said of the family that 'they all appear to suffer from nerves'. The application was withdrawn soon afterwards for no reason, although perhaps Mrs Curtis found work for Dorothy without COS.

Case no: A/FWA/HF/B2/26

27. The Podmore Case

COS repeatedly either provide or help to co-ordinate convalescent care and holidays for various members of this poor family, both through their own grants and through liaising with other charities, and helped to find work for one of the children,

although he later rejected the work, feeling he was being 'swindled'.

On **16 August 1894** an application was received for convalescent help for baby Sarah, who had jaundice which had affected her sight. Her doctor believed the only way to save her sight was to send her away, as the family had no relatives to help. The case had been referred by the West London Hospital, together with an offer of 15*s* to help. Sarah's father Harry (33) was an umbrella maker, and there were four other children. COS received good reports regarding the family and decided to 'board out Mother and child' with Mrs Charman at Littlehampton. Mr Podmore was to pay 3*s* towards this. By October the baby was much better—'as fat as a pig'—and the mother 'is loud in her praises of Mrs Charman'.

On **3 February 1896** there was a re-application for a convalescent home for Sarah, now blind. The family could pay 1*s* per week, and COS offers to pay half the remaining cost, the balance to be paid by the Invalid Children's Aid Association (ICAA). Sarah went to Lady Brassey's Home at Bexhill, and returned in September, much improved.

There was a re-application on **14 May 1909**, this time referred by the Children's Country Holiday Fund (CCHF), for a free holiday for Mary, aged nine. Mr Podmore by now had gout, rheumatism, a weak heart, and suffered from fits. Mrs Podmore had had influenza and bronchitis. Business was bad, and Mr Podmore could hardly work. The poor law guardians were keeping Sarah, now 15, at Brighton but the family find it hard to contribute their 1*s* per week.

COS made a home visit and obtained good reports from Mr Bush of the London City Mission, also from local clergy and from the teacher who said that the children were clean but poorly clad. The doctor recommended convalescent treatment for Mrs Podmore. COS recommended one month's free holiday for Mary, and themselves arranged for Mrs Podmore to go to Cranbrook; she was given two vests, two chemises and a petticoat. COS paid the fare. Later Mrs Podmore called in 'much better for treatment and gained five pounds in a fortnight—still suffers from rheumatism'.

There was a repeat performance in **May 1910**, when CCHF referred to COS a request for another holiday for Mary, who was described as 'very delicate'. The doctor at her school recommended that Mary be sent away for a month. Once again the reports were favourable—'known to RO [the Relieving Officer] as respectable, struggling people'. COS recommended the holiday.

At the same time Edward Podmore (14) asked for help to find work—'his schoolmaster says that he is a conscientious boy, but has a brain below the average' so COS contacted the Boys Country Work Society, who found him a position on the Seaford Grange Fruit Farm in Pershore. COS advanced money for his clothes and rail fare, which he could repay when in work. St Thomas's Church also contributed, at the request of COS. COS then arranges more clothes for him in response to a letter. He returned to London for his sister's wedding, then, in **November 1912**, he visited COS and said that he did not want to go back to the country as he thought he was being 'swindled'—'boy is quiet but firm'. He then found a job in a Hammersmith leather-works.

Case number: A/FWA/HF/B2/27

Appendix 3

The Charity Organisation Society by Miss Octavia Hill

A paper read at a meeting of the Fulham and Hammersmith Charity Organisation Committee on 1 February 1889 at Fulham Palace

The Charity Organisation Society, as I understand it—and I am proud to say I have been a member of it since 1867*—has two great functions: one is to bring together all the charitable agencies of a district, and get them to act in concert, so that there shall be no overlapping of almsgiving; the second is to induce the donors in a given neighbourhood to consider every cause of poverty so thoroughly as to decide in what way, if any, the poor person can be thoroughly helped. The first of these two functions is one mainly of good will and of organisation, but the second is a very difficult business, and calls for the best powers of heart, and soul, and head.

For, think of it for a moment: the man, or woman, or child is poor for some cause. Either he has got into some place where there is no need of the special power he has, out of the groove where his value would be marketable, and it wants sympathetic imaginative consideration to see to what he should be put, or he is worth no one's money; he is ill and needs cure, or he is idle, or ignorant, or bad tempered, and needs—my friends, what does he need? If any member of our own family or circle is at fault, has got crooked with himself or the world, is hopeless, or listless, or impatient, or incapable—do we find it easy to put things right? We must not help too much, or he becomes dependent; we must not help too little, or he loses hope; we spend in watchful, ever more continuous tenderness year after year, thankful if, after long seasons, we find him better. Do we expect to deal more easily, more rapidly, with those who are farther off, and whom we love and know less? Can we cure their deficiencies, nerve their endeavour, discipline their self-control, spur their idleness, by just a swift gift or so? And if we do not improve them by the gift, must we not do them harm? I am quite awed when I think what our impatient charity is doing to the poor of London: men, who should hold up their heads as self-respecting fathers of families, learning to sing like beggars in the streets—all because we give them pennies; those who might have a little fund in the savings bank discouraged because the spendthrift is at least as abundantly helped when time of need comes; women standing gossiping or quarelling, dirty and draggled about the doorsteps, while we are cooking at school for their children the dinner they should be preparing each in the tidy home; others going out to work because we are providing the *crêche* instead of leaving the care of baby to its mother. Is family life forgotten that we seem determined to set up all manner of great institutions with charitable subscriptions, instead of encouraging each member of the family to do his or her work? There is hardly a single necessity of life we do not half take upon ourselves the duty of providing—coal tickets, bread tickets, blanket charities, free breakfasts, dinners under cost price, boot charities, free medical attendance, free lodging in refuges, free schooling, free convalescent aid, free holidays in summer for the children. What is there that we *do* expect a father and mother to provide for their children?

And how strangely we seem to feel, as if this fitful almsgiving were the only sign of human help we saw our way to give. A burst of charity, a growing sense of duty has come over us, and God be thanked for it; but is this the best form we can give

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* The COS did not come into existence until 1869. Octavia must have been thinking of one of its predecessor bodies, probably the London Association for the Prevention of Pauperism and Crime.

it? Where is the honest manly sympathy? Where the exchange of ideas? Where the natural neighbourliness which makes the friendships in our own class? And why are the friendships with our poorer neighbours to be so different? Where, even, to put the standard lower, is any intelligent, sufficient, well-considered effectual money help? If anywhere, I think you will find it done by the Charity Organisation Society of the district, or done by those who have learnt in the school of the Charity Organisation Society. I know it is the fashion to call it cold, and formal, and inquisitive, and slow, and fifty bad things; but I can tell you this about its work. I do not know it in this district, but I dare to say that if you want to see really wise, sufficient, helpful almsgiving, you will find it, if anywhere, at your Charity Organisation Society's committee. And I will tell you another thing. We are often told that it is harder and more rigid at the centre than in the districts. Well, I have sat week after week and year after year at Buckingham Street, and I can honestly tell you that I have learnt many a lesson from the men there. I hear much talk among charitable people, which grieves me often, as to what will bring in money, and what will do particular institutions or funds good; about what subscribers like, and what the poor like; but at Buckingham Street, whether it is the abuse that has purified the body or not I do not know, but I *never* hear more than one question asked about a course of action—not will it be liked, but will it do good? There is none of that contemptible and most cruel pandering to the confused hopes of the poor ignorant people, but only a thought of how the things will really tell on their lives when the sharp test of experience separates the true and abiding from the specious and the temporary.

Impatience seems to me the curse of the time; even our benevolence is in such frantic haste; we hurry even to *seem* to mend matters, and we make them tenfold worse, and some of us hardly care. If we could but believe that all our poor are in our Father's hands, that we are called to work with Him for them in His own not hasty but quiet untiring way, steadily as to a known goal, hopefully as to one appointed, and to be sure that we must work so that when the winds blow and waves rise what we have built may be proved to be founded upon a rock.

What sort of work is this which does not crumble with the wild elements as time goes on? It is that which is done by true and good men for and with their fellow-citizens and neighbours, often quite unconscious, spirit acting upon spirit, conscious only of the desire to serve, to know, to love; it is such as will come of personal work face to face with the most forlorn you know in this great London; the friendship which has little to do with outward gifts, and much with human sympathy, little with the dispensing hand, much with the helping one. When all the vanity, and haste, and presumptions are gone, then the friendships we form, and the influence we have spread, shall be making men and women better, and so leading on to their being happier too.

Notes

Introduction: Hand-outs and Leg-ups

1 Loch, C.S., *Charity Organisation*, Occasional Paper No. 40, London: Charity Organisation Society, 1893, p. 4.

2 Shaw, B., *Pygmalion*, (1914), Harmondsworth: Penguin Books, 1965, p. 59.

3 Even the Fabian Society, of which George Bernard Shaw was a leading member, published a Tract in 1894 which argued that, in considering reform of the Poor Law, 'the first step... must be the adoption of a radically different treatment for the deserving and the undeserving'. [Oakeshott, J.F., *The Human Urgency of the Poor Law*, Fabian Tract No. 54, quoted in Rooff, M., *A Hundred Years of Family Welfare: A Study of the Family Welfare Association (Formerly Charity Organisation Society) 1869-1969*, London: Michael Joseph, 1972, p. 48.

4 'It is an evil thing to be charitable for the sake of giving careless and idle relief to one's feelings.' [Archbishop of Canterbury, *The Science of Charity*, Occasional Paper No. 19, London: Charity Organisation Society, p. 1, quoted in Lewis, J., *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Association since 1869*, Aldershot: Edward Arnold, 1995, p. 32.

5 Marshall, T.H., *Social Policy in the Twentieth Century*, 2nd edn, London: Hutchinson, 1967, p. 167, quoted in Green, D.G., *Benefit Dependency: How Welfare Undermines Independence*, London: IEA Health and Welfare Unit, 1998, pp.31-32.

6 Owen, D., *English Philanthropy 1660 - 1960*, Cambridge, Mass: Harvard University Press, 1965, p. 216.

7 Vincent, A. and Plant, R., *Philosophy, Politics and Citizenship*, Oxford: Blackwell, 1984, p. 98, quoted in Green, *Benefit Dependency*, 1998, p. 32.

8 Lewis, *The Voluntary Sector, the State and Social Work in Britain*, 1995.

9 Jordan. W.K., *Philanthropy in England 1480-1660: A Study of the Changing Pattern of English Social Aspirations*, London: George Allen and Unwin, 1959, p. 119.

Section 1

1 Hill, O., *Homes of the London Poor*, London: Macmillan, 1875, p. 111.

1: The Organisation of Charity

1 From Octavia Hill's paper 'The Importance of Aiding the Poor without Almsgiving', delivered to the Social Science Association in Bristol, 2 October 1869, and quoted in Darley, G., *Octavia Hill: A Life*, London: Constable, 1990, p. 116.

2 Stephen, J., *Essays in Ecclesiastical Biography*, 2 vols., London: 1849, i, p. 382, quoted in Prochaska, F., *The Voluntary Impulse: Philanthropy in Modern Britain*, London: Faber and Faber, 1988, pp. 39-40.

3 *The Times*, 9 January 1885; quoted in Owen, D., *English Philanthropy 1660-1960*, Cambridge, Mass: Harvard University Press, 1965, p. 469.

4 *Statistics of Middle-Class Expenditure*, British Library of Political and Economic Science, Pamphlet HD6/D267 (undated: 1896?) Table IX. Quoted in Prochaska, F.K., 'Philanthropy', in Thompson, F.M.L. (ed.), *The Cambridge Social History of Britain 1750-1950*, Vol. 3, Cambridge University Press, 1990, p. 358. Prochaska also cites a survey of working class and artisan families of the same decade which found that half of them were weekly subscribers to charity, and about a quarter also donated to church or chapel. (*Family Budgets: Being the Income and Expenses of Twenty-Eight British Households, 1891-1894*, London, 1896, p. 75.)

5 Prochaska, *The Voluntary Impulse*, 1988.

6 As Frank Prochaska puts it: 'they competed for the custom of the poor'. [Prochaska, F., *Women and Philanthropy in 19th Century England*, Oxford: Clarendon Press, 1980, p. 106.]

7 The longer title was retained for more formal purposes until 1910 when it was changed to the Society for Organising Charity and Improving the Condition of the Poor—dropping the unpopular 'detective' role.

8 'It becomes almost needless now to enlarge on the evils of "overlapping"—that is, of various charitable agencies covering the same ground whilst ignorant of each other's proceedings..."' Hill, O., *Homes of the London Poor*, London: Macmillan, 1875, p. 110.

9 'It was not such a simple thing as had been imagined to organise charity, especially since so-called "charity" had by no means made up its mind that it needed organisation, and it was seen to be a necessity that in certain cases committees should take the responsibility of procuring themselves the help which they had decided ought to be given. It is important, however, to remember that it was not with this intention that the COS was founded.' [*A Short Explanation of the Charity Organisation Society*, Occasional Paper, No. 22, 3rd series, London: Charity Organisation Society, 1904, p. 3.]

10 Goschen, G.J., The Goschen Minute, Relief to the Poor in the Metropolis, 20 November 1869. It was published as Appendix A, No. 4, to C. 123, *Twenty-Second Annual Report of the Poor Law Board, 1869-1870*, 1870.

11 The significance which the COS attached to the Goschen Minute can be deduced from the fact that, when it went out of print, the COS reprinted it as Occasional Paper No. 24.

12 For example, in her history of the COS, Madeline Rooff gives an example of the COS co-operating with the guardians to provide a pension for a 'very respectable old woman' in order to keep her out of the workhouse. The guardians paid 4*s* per week, while the COS raised the balance from private sources. [Rooff, *A Hundred Years of Family Welfare*, 1972, p. 55.]

13 Loch, C.S., 'Report on Islington', made to the COS Council on 6 February 1882, quoted in Rooff, *A Hundred Years of Family Welfare*,1972, p. 55.

14 This 'declared object' of the COS is quoted in Rooff, *A Hundred Years of Family Welfare*, 1972, p. 252.

15 *A Short Explanation of the Charity Organisation Society*, 1904, p. 5. As the Wandsworth and Putney District Committee put it in its *Annual Report* of 1872: 'The main agency, and that which may be termed the keystone of the system, is personal investigation into every case brought to the notice of the Society.' [p. 4.]

16 'Why I joined the Charity Organisation Society: A Chapter from a Lady's Autobiography', *Charity Organisation Review*, July 1885, pp. 306-09.

17 Quoted in Rooff, *A Hundred Years of Family Welfare*, 1972, p. 258.

18 *Annual Report* of the Marylebone COS, 1877, p. 6.

19 The early annual reports of the Hackney district committee of the COS (1872 to at least 1877) contains lists of 'visitors' and a street-by-street guide of their districts, which generally included about four or five streets per visitor.

20 Prochaska, *Women and Philanthropy*, 1980, p. 98. Chapter Four, 'In The Homes of the Poor', is the classic account of visiting charities.

21 'When Samson Low Jr compiled his figures in 1850, he counted only thirty-six [London] parish churches which did not [sponsor a visiting society]; most of these were in rich neighbourhoods where charitable workers were in little demand.' [Prochaska, *Women and Philanthropy*, 1980, p. 104.]

22 *The Thirty-Fifth Annual Report of the London City Mission*, London, 1870, pp. vii-viii, quoted in Prochaska, *Women and Philanthropy*, 1980, p. 104.

23 This survey was described in the *Annual Report* of the COS Central Council, 1905, p. 19.

24 Ranyard, E., *London and Ten Years Work in It*, London, 1868, p. 7, quoted in Prochaska, *Women and Philanthropy*, 1980, p. 126.

25 Prochaska, *Women and Philanthropy*, 1980, p. 127.

26 Quoted in *The Quarterly Review*, cviii, 1860, p. 15, and in Prochaska, *Women and Philanthropy*, 1980, p. 128.

27 Ranyard, E., *The Missing Link or Bible-Women in the Homes of the London Poor*, (1859) New York: Robert Carter and Brothers, 1879, p. 138.

28 Letter to Miss Baumgartner, 5 December 1859, in Maurice, C.E. (ed.), *Life of Octavia Hill As Told in Her Letters*, London: Macmillan, 1914, p. 171.

29 Hill, O., *Letter to My Fellow-Workers: Work Among the Poor During 1875*, London: privately printed, p. 7. An extract from the Letter (which was privately circulated to Octavia Hill's supporters) was published in the 1876 *Annual Report* of the St George's and Westminster COS.

30 From Octavia Hill's 1889 address to the Fulham and Hammersmith COS, see p. 165.

31 'Investigation ... is done best by a good paid officer ... The finishing touches of investigation, the little personal facts, the desires and hopes, and to a certain extent the capacities of the applicant, no doubt a volunteer visitor would learn more thoroughly, but that can always be done separately from the preliminary and more formal inquiry.' Hill, 'A More Excellent Way of Charity', *Our Common Land*, London: Macmillan, 1877, pp. 65-66.

32 Hill, *Homes of the London Poor*, 1875, p. 118.

33 Rev. Main Walrond, the hon. secretary of the Mansion House Fund, estimated that two-thirds of the almoners of the Society for the Relief of Distress were also workers for the COS (see p. 76).

34 *Annual Report* of the St James and Soho COS, 1878, p. 6.

35 Hill, O., 'A More Excellent Way of Charity', *Our Common Land*, 1877, p. 66.

36 *Annual Report* of Chelsea COS, 1873, p. 5.

37 In May 1876 Octavia Hill used a speech to a meeting of district visitors and clergy to urge them all to get involved with their local COS committees, but a few months later she was complaining that very few had been prepared to co-operate: 'There are of course a certain number who have co-operated heartily, but as a rule... they are for the most part going on with their ill-considered relief very much the same... and reproaching the Charity Organisation Society that *it* is not relieving largely!'. Hill, 'District Visiting' and 'A Word

on Good Citizenship' in *Our Common Land*, 1877, p.100.

38 *Annual Report* of Poplar COS, 1884, pp. 132-33.

39 'At first there were many committees doing very indifferent work. Unpopularity resulted from this, an unpopularity in some degree justified.' [Loch, C.S., *The Development of Charity Organisation*, private paper circulated to members of COS district committees, 1 June 1903, p. 3.]

40 Octavia Hill had already made it a rule for the fellow workers who assisted her in housing management that they must not cross the threshold unless they were invited in by tenants.

41 COS Report of Committee, 1877, *A Re-consideration of pamphlet C. 86*. Quoted in Rooff, *A Hundred Years of Family Welfare*, 1972 p. 251.

42 *Annual Report* of the COS Central Council, 1888, p. 6.

43 *Annual Report* of the Kensington COS, 1884, p.53.

44 *Annual Report* of Poplar COS, 1884, pp.132-133.

45 *Annual Report* of the COS Central Council, 1888, p. 6.

46 Rooff, *A Hundred Years of Family Welfare*, 1972, p. 314.

47 '"Oh yes", I am told, "you will find gentlemen of leisure attend committees in the West, but the poor districts are too far out of the way." Out of the way! Yes, so out of the way that we must set the need very distinctly before rich volunteers, or they will never come across it now that the poor and rich are so sadly divided into different neighbourhoods.' From Octavia Hill's *Letter to My Fellow Workers: Work Among the Poor During 1875*, London: privately printed, p. 8.

48 Octavia Hill used her *Letter to Fellow-Workers* for 1875 to appeal for secretaries: 'Do you know what people tell me? That they don't expect to find honorary secretaries for the thirty-seven district committees willing to work steadily and who have time to spare! ... But do you mean to tell me that among the hundreds who have no professional work, young men of rank or fortune, older men who have retired from active work, there are not thirty-seven in all this vast rich city who care enough for their poor neighbours to feel it a privilege to give a few hours twice or thrice weekly or even daily to serve them?' [London: privately printed, p. 7.] In July 1876 she was still asking: 'Are there no men of leisure, with intellect and heart, who will come forward? I have known no such urgent need as this in the many years I have spent face to face with the poor since I came to London—the need of advice, of sympathy, of thoughtful decision for poor man after poor man, as he comes up to our offices at a crisis in his life.' Hill, O., 'A more excellent way of charity', *Our Common Land*, 1877, p. 101.

49 Rooff, *A Hundred Years of Family Welfare*, 1972, p. 59.

50 Rooff, *A Hundred Years of Family Welfare*, 1972, p. 314.

51 *Annual Report* of the COS Central Council, 1888, p. 6.

52 *Annual Report* of Wandsworth and Putney COS, 1884, p. 155.

53 *Annual Report* of Marylebone COS 1896, quoted in the *Annual Report* of the COS Central Council, pp. 29-30.

54 *Annual Report* of the COS Central Council, 1894, p.13.

55 Quoted in Harris, J., 'The Webbs, the COS and the Ratan Tata', in Bulmer, M. *et al* (eds.), *The Goals of Social Policy*, London: Unwin Hyman, 1989, p. 34.

56 Dunn-Gardner, R., *The Training of Volunteers*, read to the Council of the Charity Organisation Society on 26 November 1894 and published as Occasional Paper No. 46, 1st series, 1895.

57 First Report of the Committee on Training, adopted by the Council of the Charity Organisation Society, 12 December 1898, and published as Occasional Paper No. 11, 2nd series.

58 The complex issues raised by this merger between an offshoot of the COS and the LSE, which was seen as the creation of Sidney and Beatrice Webb, who espoused very different views on social policy, are well explored by José Harris in 'The Webbs, the COS and the Ratan Tata', 1989. See also Robert Pinker's essay 'Social work and social policy in the twentieth century: retrospect and prospect', p. 88, in the same volume.

59 Occasional Paper: *The Report of a Charity Organisation Committee*, 1903.

60 Confidential Report of the Special Committee on District Secretaries, May 1897, p. 11.

61 Lewis, *The Voluntary Sector, the State and Social Work in Britain*, 1995, p. 59.

62 Gilbert, B.B., *The Evolution of National Insurance in Great Britain*, London: Michael Joseph, 1966, p. 52.

63 'As early as 1874, W.E. Forster... took the chair for the COS's annual general meeting and assured those present that the Society was not guided by strict and rigid principles of political economy, confining relief only to the deserving.' Lewis, J., *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Association since 1869*, Aldershot: Edward Arnold, 1995, p. 55 citing 'Annual General Meeting', *Charity Organisation Reporter*, 25 March 1874, p. 230.

64 For example, in the record books of Hammersmith and Fulham COS (see Appendix 1) the terms 'undeserving' and 'ineligible' are used interchangably to describe applicants who were refused assistance on the grounds that they drank (e.g. cases 1764/1767/1770/1772/1773, all dealt with within a nine-day period

in Jan/Feb 1880) and also on the grounds that they had given false addresses (e.g. cases 1784 and 1788, both reported on 18 February 1880).

65 Rooff, *A Hundred Years of Family Welfare*, 1972, pp. 90-91.

66 Rooff, *A Hundred Years of Family Welfare*, 1972, pp. 146-47.

67 Taken from Loch's article on 'Charity' which appeared in the 10th edn of the *Encyclopaedia Britannica*, 1902-3, quoted in Rooff, *A Hundred Years of Family Welfare*, 1972, p. 47.

68 From 'What we mean by inquiry', *Charity Organisation Review*, New Series XXXV, January 1914.

69 Pinker, R., 'Social work and social policy in the twentieth century: retrospect and prospect', in Bulmer, M. *et al*. (eds.), *The Goals of Social Policy*, London: Unwin Hyman, 1989, p. 86.

70 'Organisation is a great deal more than asking questions and making inquiries. It means education, it means obeying laws, it means learning by experience. It means everything that helps people, or societies, or nations to do their work in the best possible way.' [*A Short Explanation of the Charity Organisation Society*, Occasional Paper No. 22, 3rd series, London: Charity Organisation Society, 1904, p. 2.]

71 Occasional Paper No 11, second series, 1898, quoted in Rooff, *A Hundred Years of Family Welfare*, 1972, pp. 252-53.

72 The term was first used in the COS *Annual Report* for 1882.

73 COS *Annual Report*, 1912-13.

74 Lloyd, T.E., 'Ideals of social service', *Charity Organisation Quarterly*, Vol. 5, 1931.

2: Preaching the 'Gospel of Social Reform' in West London

1 The Annual Reports were finished in October of each year. References to the '1873 committee' relate to the committee serving from October 1872 to October 1873—i.e., the one documented in the 1873 report.

2 *Annual Report* of the Fulham & Hammersmith COS, 1872, pp. 2-3.

3 *Annual Report* of the Fulham & Hammersmith COS, 1872, p. 6.

4 *Annual Report* of the Fulham & Hammersmith COS, 1873, p. 3.

5 *Annual Report* of the Fulham & Hammersmith COS, 1873, p. 5. The F&H extant case files bear witness to the truth of this claim, at least as far as cost is concerned.

6 *Annual Report* of the Fulham & Hammersmith COS, 1886, pp. 3-4.

7 The Confidential Report of the Special Committee on District Secretaries, May 1897, p. 30, in A/FWA/C/A1/11/1.

8 In 1885, Hackney COS put advertisements in local papers asking for people to send needlework to be done by respectable women who could thereby earn some money; it was apparently a success.

9 The Confidential Report of the Special Committee on District Secretaries, May 1897, in A/FWA/C/A1/11/1; see also the *Annual Report* of Poplar, Bow & Bromley COS, 1879, p. 559 (of the volume), which provides an interesting and possibly unique list of local friendly societies and 'clubs' and the number of applicants who were, or had been, members of each.

10 The Confidential Report of the Special Committee on District Secretaries, May 1897, in A/FWA/C/A1/11/1; see also the *Annual Report* of Poplar, Bow & Bromley COS, 1879, p. 559 (of the volume), which provides an interesting and possibly unique list of local friendly societies and 'clubs' and the number of applicants who were, or had been, members of each.

11 Austin Ward was the author of the COS publication *Examples and Results of Defective Casework*, January 1898.

12 *Annual Report* of the Fulham & Hammersmith COS, 1892, pp. 9-10. The reference to meetings in the winter is interesting. It may be that COS district committees (rather than the 'decision committees') did not always meet in the summer, as many of the members were away from London.

13 *Annual Report* of the Hammersmith COS, 1903, p. 5.

14 *Annual Report* of the Hammersmith COS, 1904, p. 6.

15 *Annual Report* of the Hammersmith COS, 1905, p. 5.

16 *Annual Report* of the Hammersmith COS, 1906, p. 4.

17 *Annual Report* of the Hammersmith COS, 1907, p. 4.

18 *Annual Report* of the Hammersmith COS, 1908, p. 4.

19 The Mayor of Hammersmith features in one of the extant F&H case-files (A/FWA/HF/B2/15, p.146-47, opened 1904), contacting the COS with reference to helping an amputee purchase a new artificial leg.

20 For reasons of space, it is not possible to include it here. The list can be accessed on our website www.civitas.org.uk. Any further information on individual committee members will be gratefully received by the author.

21 For the three years 1886-88 the committee membership was listed on the inside front cover of the annual reports. These covers were removed when the reports were bound for the COS Central Council library, so it has been necessary to make estimates for these years.

22 'Undoubtedly also, at the present time, the number of men serving on the District Committees and representing them at Council or

serving as Hon. Secretaries, is much fewer than it was ten or fifteen years ago.' *Annual Report* of the COS Central Council, 1900, p. 9.

23 See e.g. Prochaska, F., *Women and Philanthropy in 19th Century England*, Oxford: Clarendon Press, 1980.

24 'We regret that owing to many changes in the office our work has been in some measure checked. We have not come into the close touch with the clergy, and nonconformist ministers that we desire...' *Annual Report* of Hammersmith COS, 1907, p. 4.

25 'The theory and practice of the Charity Organisation Society ... found small acceptance among the Christian Churches', according to Beatrice Webb. [Webb, B., *My Apprenticeship*, (1926), reprinted Cambridge: Cambridge University Press, 1979, p. 203]. See also Chapter 1, note 37.

3: The Fulham and Hammersmith Committee and Its Cases

1 *A Short Explanation of the Charity Organisation Society*, Occasional Paper No. 22, 3rd series, London: Charity Organisation Society, 1904, p. 1.

2 'People don't starve while the Society makes its inquiries. The district committees have full power to give interim help, and they frequently do give it when, from the circumstances of the case, a prompt settlement is impossible.' [Loch, C.S., *Charity Organisation*, Occasional Paper No. 40, London: Charity Organisation Society, 1893, p. 3.]

3 'Charity is a great deal more than giving people what they want. It may mean refusing, it may mean giving them something quite different.' [*A Short Explanation of the Charity Organisation Society*, Occasional Paper No. 22, 3rd series, 1904, p. 1.

4 Rev. Main Walrond, the hon. secretary of the Mansion House Fund, estimated that two-thirds of SRD almoners were active in the COS (p. 76).

Section 2

1 Hill, O., 'A few words to fresh workers', *The Nineteenth Century*, 26 September 1889, p. 455.

4: From West End to East End

1 Speech to the students at Toynbee Hall, 1892, quoted in Barnett, H., *Canon Barnett: His Life, Work and Friends*, London: John Murray, 1918, Vol. II, p. 237.

2 Hill, O., letter to Florence Davenport Hill, 9 June 1869, in Maurice, C.E., *Life of Octavia Hill As Told in Her Letters*, London: Macmillan, 1914, p. 254.

3 Octavia gave a detailed account of the way in which her system worked in a report to the Local Government Board in January 1874. It was subsequently published under the title 'Co-operation of volunteers and poor-law officials' on Hill, O., *Homes of the London Poor*, London: Macmillan, 1875, pp. 143-61.

4 Maurice, C.E., *Life of Octavia Hill as Told in her Letters*, London: Macmillan and Co., 1914, p. 260.

5 Barnett, H., *Canon Barnett: His Life, Work and Friends*, London: John Murray, 1918, Vol. I, p. 29.

6 Darley, G., *Octavia Hill*, London: Constable, 1990, p. 120.

7 Barnett, *Canon Barnett*, Vol. I, 1918, p. 35.

8 Barnett, *Canon Barnett*, Vol. I, 1918, p. 37.

9 Barnett, *Canon Barnett*, Vol. I, 1918, p. 37.

10 Barnett, *Canon Barnett*, Vol. I, 1918, p. 38.

11 Barnett, *Canon Barnett*, Vol. I, 1918 p. 53.

12 Hill, O., *Letter to My Fellow-Workers: Work Among the Poor During 1872*, London: privately printed, p. 4.

13 Barnett, *Canon Barnett*, Vol. I, 1918, p. 68.

14 Barnett, *Canon Barnett*, Vol. I, 1918, p. 89.

15 Barnett, *Canon Barnett*, Vol. I, 1918, p. 83.

16 Barnett, *Canon Barnett*, Vol. I, 1918, p. 84.

17 Barnett, *Canon Barnett*, Vol. I, 1918, p. 84.

18 'The Barnetts were ... a double-star-personality, the light of the one being indistinguishable from that of the other.' [Webb, B., *My Apprenticeship* (1926), reprinted Cambridge: Cambridge University Press, 1979, p. 211.]

19 Barnett, *Canon Barnett*, Vol. I, 1918, p. 179.

20 Darley, *Octavia Hill*, 1990, pp. 235-6.

21 Beatrice Webb gave an exciting account of 'the controversy between the rigid voluntaryism of the Charity Organisation Society, on the one hand, and on the other, the empirical socialism of Samuel and Henrietta Barnett' in her autobiography. According to Mrs Webb, the breakaway of the Barnetts from 'the narrow and continuously hardening dogma of the Charity Organisation Society sent a thrill through the philanthropic world of London'. [Webb, B., *My Apprenticeship*, (1926), reprinted Cambridge: Cambridge University Press, 1979, pp. 214 and 207.]

22 Barnett, H., 'What has the Charity Organisation Society to do with social reform?', in Barnett S. and H., *Practicable Socialism* (1888), New York: Books for Libraries Press, 1972, p. 162.

23 Barnett, 'What has the Charity Organisation Society to do with social reform?', (1888), p. 172.

24 Barnett, *Canon Barnett*, Vol. II, 1918, pp. 266-69.

25 Barnett, S., 'Practicable socialism', in Barnett, S. and H., *Practicable Socialism*, (1888), p. 196.

26 Barnett, 'Practicable socialism', in Barnett S. and H., *Practicable Socialism*, (1888), p. 198.

27 Barnett, S., 'Sensationalism in social reform', in Barnett S. and H., *Practicable Socialism*, (1888), p. 185.

28 Barnett, 'Sensationalism in social reform', (1888), p. 185.

29 Barnett, 'Sensationalism in social reform', (1888), p. 185.

5: Lord Mayor Aid

1 Hill, O., 'The Charity Organisation Society', Occasional Paper 15, London: Charity Organisation Society, 1889, see p. 164.

2 Royal Commission on the Poor Laws, Cd. 4795, 1909, Appendix XIX, quoted in Owen, D., *English Philanthropy 1660 - 1960*, Cambridge, Mass: Harvard University Press, 1965, p. 512.

3 See Henderson, W.O., *The Lancashire Cotton Famine 1861 - 1865*, Manchester, 1934, quoted in Owen, *English Philanthropy*, 1965, p. 512. The famous Goschen Minute, issued by the President of the Poor Law Board in 1869, singled out the cotton famine as an example of a time when 'the Poor Law authorities and the administrators of charity ... worked together with great success'. [Appendix A, No. 4, to C. 123, *Twenty-Second Annual Report of the Poor Law Board, 1869-70*, 1870.]

4 Quoted in Barnett, H., *Canon Barnett: His Life, Work and Friends*, London: John Murray, 1918, Vol. II, p. 235.

5 Names of those on the initial Committee include the Lord Mayor, Lord Charles Bruce, Hon. C. W. Premantle, Mr Henry Goschen, Mr Alderman Cowan, Mr Alderman & Sheriff Evans, Mr Sheriff Clarke, Sir Walter Farquhar, General Sir Richard Wilbraham, Vice-Admiral Somerset, Major-General F. C. Trevor, Mr F. C. Carr-Gomm, Colonel Haygarth, Rev. Canon Erskine Clarke, Mr J. H. Allen, Mr David Howard, Mr Henry Hardcastle, Mr Patrick Kenny, Mr T. S. Lemon, Mr. L. T. Caye, Rev. Main Walrond, and Mr Soulsby. At the first meeting, the following were co-opted: the Bishop of London, Lord Brabazon, Cardinal Manning, Lord Revelstoke, Mr Alfred de Rothschild, Mr C. G. Arbuthnot, Mr Chatfield Clarke, and Mr F. Baxter.

6 It has not been possible to find any other references, either in *The Times* correspondence or in the Corporation of London Court of Common Council records, to aid provided in kind; it remains

unclear whether such aid was actually given to the MHF in the form of clothes etc., or whether it was purchased with cash gifts.

7 Administrative Records of the Charity Organisation Society, meeting of the Administrative Committee held on 18 March 1886, A/FWA/C/193/19.

8 The 1887 Annual Report of the Council of COS reported that the Fund had been in one respect very advantageous to the Society. It had been 'an opportunity of making acquaintance with the experienced workers in other fields of labour among the poor'. Distributors who had previously been very hostile to the Society, when, 'at the end of the distribution they found that the vast majority of the applicants would be in exactly the same plight as they were at the beginning,...saw the force of the Society's doctrine, that relief, to be worthy of the name, must be adequate, and became, as one said "converted sinners as regards the COS."'

9 These included Colonel Sanford, Mr Hamilton Hoare, Sir W. M. Arthur, Canon Erskine Clarke, Mr Brooke Lambert, Admiral Somerset, and Mr Fremantle.

10 The Council minutes of the meeting on 1 March 1886 record that:

> The Secretary [C.S. Loch] drew attention to a minute of the Administration Committee, which was to the following effect, *viz*: '(The Secretary) drew attention to a notice in the papers stating that he had been appointed a member of the Central Committee of the Mansion House Fund. The Committee were of the opinion that it was not advisible that the Secretary should join the Mansion House Fund Committee, and he was instructed to write and explain the reasons.' He made a statement on various points bearing upon the relief of distress which were referred to in the minutes of the Administrative Committee. He read the drafts of two alternative letters that might be sent to the Mansion House Fund. The draft of the first letter was, on the motion of Mr Freshfield, seconded by Mr Peters, approved, *nem. con*., subject to some modifications. It was ordered to be sent, and was referred for final settlement, to the Secretary and Mr Freshfield.

The Minutes then move on to other matters. (A/FWA/C/A1/8, COS Council Minutes, 1 March 1886, pp. 90-92.) However, the authorisation for Loch's letter was controversial within the COS. The Council meeting on 29 March had to deal with a motion submitted by Rev. Walrond to the effect that if there were to be a public attack by COS on any other agency, the notice of the meeting at which it was to be discussed would call attention to this, and members of the Council known to be connected with the other agency would be specially requested by letter from the Secretary to attend. The motion was ruled out of order because it had not previously been submitted to the Administrative Committee, but the Council meeting on 5 April debated a motion from Mr Hamilton

Hoare, stating that: 'It is not desirable that letters should be sent to the press, criticising the proceedings of other associations, without the sanction of the Council, given at a meeting the notice of which specifies the action proposed to be taken'. The Administrative Committee moved an amendment to this: 'That it is the opinion of the Administrative Committee that as a rule, important letters reflecting on the proceedings or constitution of other associations, should not be sent to the papers, without the sanction of the Council, except in cases of clear urgency'. The motion and reply were both accepted. The reply was clearly a face-saving measure for Loch, who had obviously not obtained agreement from the Council, at least for sending the letter to *The Times*. The degree of concern within the COS can be guaged from the attendance at these meetings. COS Council on 1 March had consisted of 20 people (not 19, as Walrond stated); on 29 March, of 56 people; and, on 5 April, of 45 people. Twenty was not an unusual number of attendees, but 56 certainly was.

11 The *Charity Organisation Review* (July 1886, pp. 254-55) gives a somewhat fuller account of the discussion at this meeting, and summarises the COS split with the MHF. The author was unable to avoid the tone of 'I told you so', when recounting the way in which the Fund had run into problems which had been predicted by the COS, and concluded: 'Need further justification be sought for that much-abused *severitas otiosorum*?' Rev. Walrond's jibe (see p. 73) still rankled.

12 The letter was reproduced in the *Charity Organisation Review* for November 1887, pp. 419-20.

13 In fact, the Lord Mayor had admitted, as early as May 1886, that the criticisms of the fund were justified: 'it *had* tended to do mischief: and the large sum ... had brought forth thousands of applicants who, in many cases, were unworthy of help'. His remarks were reprinted in the *Charity Organisation Review*, [May 1886, p. 173] in an item which began: 'The Lord Mayor has let the cat out of the bag'.

14 Extensive searches through various archives have failed to discover any copy of the final report. The author would be pleased to hear from anyone who knows of the whereabouts of an extant copy.

15 Quoted in Darley, G., *Octavia Hill: A Life*, London: Constable, 1990, p. 127.

16 Hill, O., 'The Charity Organisation Society: An address delivered at the Annual Meeting of the London Charity Organisation Society on 23 April, 1891', COS, Occasional Paper No. 20.

6: The Aftermath

1 Hill, O., Letter to Mrs Edmund Maurice, 28 February 1886, from Maurice, C.E., *Life of Octavia Hill as Told in her Letters*, London: Macmillan and Co., 1914, pp. 468-69.

2 *On The Best Means of Dealing With Exceptional Distress: A Report of a Special Committee of the Charity Organisation Society*, London: Cassell and Co., November 1886. The report runs to xxvi pages, followed by 135 pages of minutes of evidence.

3 On 28 February 1886 Octavia Hill wrote to her sister Emily: 'Mr Alford has taken up the matter strongly, and, tho' *deeply* deploring the fund, has undertaken to administer it in his parish and St Mark's. He has a very good Committee. Miranda and I attended the first meeting. I hear that the working-men on the Committees, especially those who represent the Oddfellows and Foresters, are the greatest help in the only four parishes where any order is attempted. As a rule, the most utter confusion prevails; and the crowd of regular roughs awes some into giving them soup tickets!' [Maurice, *Life of Octavia Hill*, 1914, pp. 468-69.]

4 Testimony of Mr J.R.J. Bramly, previous hon. secretary of Lewisham COS, Mansion House Fund representative in Lewisham. Mr Bramly went on to speak of the 'ragamuffin' section of population 'blackmailing' the public by parading through the streets and breaking windows.

5 Testimony of Mr T. Mackay, hon. secretary of the Mansion House Fund for St George's-in-the-East.

6 Testimony of Mr A. P. Fletcher, hon. secretary of Marylebone COS, almoner for the Society for the Relief of Distress, and local almoner for the Mansion House Fund, p. 12, Q. 195.

7 Testimony of Mr Fletcher, as above, p. 4, Q. 61.

8 Testimony of Mr T. Gage-Gardiner, almoner of the St Saviour's Union in St Mary's Newington.

9 Barnett, S, 'Relief funds and the poor', in Barnett, S. and H., *Practicable Socialism: Essays on Social Reform*, (1888), reprinted New York: Books for Libraries Press, 1972, p. 35.

10 Barnett, 'Relief funds and the poor', (1888), p. 35.

11 Barnett, 'Relief funds and the poor', (1888), p. 36.

12 Barnett, 'Relief funds and the poor', (1888), pp. 31, 37.

13 Barnett, 'Relief funds and the poor', (1888), p. 33.

14 Barnett, 'Relief funds and the poor', (1888), p. 45.

15 Barnett, H., *Canon Barnett: His Life, Work and Friends*, London: John Murray, 1918, Vol. II, p. 235.

16 Barnett, *Canon Barnett*, 1918, Vol. II, p. 236.

17 Barnett, 'Relief funds and the poor', (1888), p. 40.

18 Barnett, 'Relief funds and the poor', (1888), pp. 23, 40.

19 Barnett, 'Relief funds and the poor', (1888), p. 41.

20 Barnett, 'Relief funds and the poor', (1888), p. 47.

21 From an account in 'Notes of the Month', *The Charity Organisation Review*, September 1888, pp. 397-98.

22 Beveridge, W.H., *Unemployment: A Problem of Industry*, London: Longmans, Green and Co., 1930 (1st edn 1909), pp. 159-60.

7: Moralities and Mathematics

1 'Practicable Socialism', in Barnett, S. and H.O., *Practicable Socialism: Essays on Social Reform* [1888], Freeport, NY: Books For Libraries Press, 1972, p. 196.

2 Quoted in the *Charity Organisation Review*, March 1887, p. 96.

3 Beveridge, W.H., *Unemployment: A Problem of Industry*, London: Longmans, Green and Co, 1930 (1st edn 1909), p. 158.

4 'The best things gain nothing by being made private property; a fine picture possessed by the State will give the individual who looks at it as much pleasure as if he possessed it.' Barnett, 'Practicable Socialism', (1888), p. 199.

5 Barnett, 'Relief Funds and the Poor', (1888), p. 34.

6 Beatrice Webb certainly encouraged this view, referring in her autobiography to: 'the enemy—the Charity Organisation Society ... we fought each other's views to the death'. [Webb, B., *My Apprenticeship*, (1926), reprinted Cambridge: Cambridge University Press, 1979, p. 195.]

7 E.g. Vincent, A.W., 'The Poor Law Reports of 1909 and the Social Theory of the Charity Organisation Society' in Gladstone, D. (ed.), *Before Beveridge: Welfare Before the Welfare State*, London: IEA Health and Welfare Unit, 1999.

8 'Both reports agreed on a penal system of work camps for the intractable "residuum", that is to say those who refused to perform any work.' [Vincent, 'The Poor Law Reports of 1909 and the Social theory of the Charity Organisation Society', 1999, p. 68.]

9 Webb, *My Apprenticeship*, (1926), p. 203.

10 Webb, *My Apprenticeship*, (1926), p. 203.

11 Webb, *My Apprenticeship*, (1926), p. 204.

12 Webb, *My Apprenticeship*, (1926), p. 200.

13 Webb, *My Apprenticeship*, (1926), p. 206.

14 Webb, *My Apprenticeship*, (1926), p. 279.

15 Letter to her sister, March 1911, quoted in Himmelfarb, G., *Poverty and Compassion: The Moral Imagination of the Late Victorians*, New York: Vintage Books, 1992, p. 377.

16 *The Public Organisation of the Labour Market: Being Part Two of the Minority Report of the Poor Law Commission*, London, 1909, p. 302, quoted in Himmelfarb, *Poverty and Compassion*, 1992, p. 374.

17 Webb, B., *Our Partnership*, Drake, B. and Cole, M. (eds.), London, 1948, p. 417, quoted in Himmelfarb, *Poverty and Compassion*, 1992, p. 376.

18 Churchill manuscript 'Notes on Malingering' addressed to H. Llewellyn Smith, 6 June 1909, quoted in Himmelfarb, *Poverty and Compassion*, 1992, p. 383.

19 See Green, D.G., *An End to Welfare Rights: The Rediscovery of Independence*, London: IEA Health and Welfare Unit, 1999, p. 46.

20 Labour's election pledge in 1997 was to get 250,000 young people aged 18-24 off benefit and into work. By the end of October 1999, 'the New Deal had enabled 144,600 young people to find work... Closer inspection revealed, however, that of the 144,600 jobs, only 106,870 were "sustained". In 37,710 cases, the young people had returned to benefit, jobseekers' allowance, within three months. No figures were provided for others who had returned to benefit, but after a longer period of employment. In a period of labour market strength, this was a high figure.' [Smith, D., 'Welfare and Work' in Smith, D. (ed.), *Welfare, Work and Poverty: Lessons From Recent Reforms in the USA and the UK*, London: Institute for the Study of Civil Society, 2000, p. 27.]

21 Green, *An End to Welfare Rights*, 1999, p. 75.

22 One of the causes of the disappointing results from Labour's New Deal welfare-to-work programme was the failure to find sufficient numbers of 'personal advisors' with the necessary skills to steer claimants away from dependency.

23 Eliot, T.S., *Notes Towards the Definition of Culture*, (1948), London: Faber and Faber, 1962, p. 88.

24 The almost complete absence of any historical dimension from the contents of the Millennium Dome, a New Labour flagship project, would seem to confirm this.

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