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The Case Against the Charity Organization Society.

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The Charity Organization Society Blocks the Way.

It is surprising to find that the most strenuous opposition to almost every scheme for social betterment comes from a body of people who are devoting their lives to that very purpose. Why have charity organizers resisted and denounced the proposals of General Booth's "Darkest England" scheme; of Mr. Charles Booth's Old Age Pensions scheme; of all the various schemes for providing meals for hungry school children; of the Old Age Pensions Act of 1908; of every scheme for "school clinics"; of every scheme for providing for the unemployed? Why did they object to the proposals of the Minority Report of the Poor Law Commission, the most masterly scheme ever brought forward for co-ordinating the forces against destitution, the very object they have themselves in view?*

Those of us who are keen that the public sense of responsibility should be awakened with regard to destitution must feel that this opposition on the part of "charity experts" is of the utmost importance, and I want it possible to trace it to its source and to see what it has to do with the organization of charity.

"The Greatest of These is Charity."

And first of all, what do we mean by charity? It is hard to say how much the Christian laudation of the virtue has to answer for. The current misinterpretation of the thirteenth chapter of the First Epistle to the Corinthians has set a seal of merit and respectability on free gifts that becomes very mischievous if it serves to accentuate the human weakness of preferring impulse to science and generosity to justice.

When the question arises as to whether it is better to fight destitution out of the rates by means of a series of preventive measures aimed not at results but at causes, or on the other hand, to leave it to be dealt with, so far as possible, by free will offerings administered by volunteers, these beautiful familiar words form a very real handicap in favor of the obsolete and more slipshod alternative. But how much of the virtue that "vaunteth not itself" is really to be found in the modern subscription list?

* For their own answer to these queries, see "The Social Criterion," Dr. B. Bosanquet. Blackwood.
Charity and Commercialism.

As long as the ties between men were largely personal, as long as production took place in the workshop of the craftsman and the household of the lord of the manor, almsgiving was a natural healthy expression of human love and sympathy. As such it is still to be found among the poor. One sees sometimes in the slums a certain generous happy go-lucky community of interests which comes far nearer to the charity that “suffereth long and is kind” than any that can be organized. The virtue still inheres in such rash and ill-considered acts as the hasty adoption of motherless children or the sharing a scanty meal with a starving neighbor, but it tends to be squeezed out by the machinery of investigation that becomes necessary, if almsgiving is to be placed on a scientific basis.

The beneficence of to-day is not to be blamed because the element of love has evaporated from it. The loss is inevitable. It is due to the complexity of modern life, to those dissociating forces that have reduced all mutual service to a basis of cash payment. The swiftly rising tide of industrial change, sweeping away all the old landmarks of service and responsibility, has left a chasm between rich and poor. A capitalist class with a civilization of its own cannot enter into the everyday life of the wageworker, who lives from hand to mouth, with habits, necessities, and pleasures entirely different.

It is this separation that cuts at the root of charity, severing the outward act from the inward grace. Robbed of close personal contact, the relationship of giver and receiver is bound to lose its beauty.* I can without loss of dignity accept help from a friend who loves me, but not from a stranger. Among the rich the warm impulse to help a friend in distress is replaced by a sentimental pity for seething humanity, and the act of devotion or loving service by a donation to a charitable institution; while among the poor, glad acceptance of friendly aid in time of need is apt to degenerate into cringing dependence, for gratitude is not a wholesome emotion unless it be vitalized by love. All the specific defects with which we are familiar—misdirection, waste, overlapping, professional parasitism—arise out of this separation.

Origin of the C.O.S.

It was to fight these evils that the C.O.S. was founded. By the middle of the nineteenth century England, having outstripped her neighbors in industrial change, had become enormously rich. The contrast of the wealth of the capitalist class and the poverty and insecurity of the worker had become pronounced, and the blood money of charity flowed freely in an ever increasing stream.

* It may be mentioned here that the C.O.S. does all it can to prevent almsgiving from becoming purely impersonal by sending to each donor a report on the cases helped by his subscription and enabling him to take some interest in their individual circumstances. But this artificial contrivance for generating sympathy at a distance, away from the sights and sounds and smells of destitution, is far from restoring the ancient community of feeling.
But thoughtful people were becoming dissatisfied with charitable methods and results. In the later months of 1860, a time of much poverty and distress, sundry letters to the Times gave expression to this feeling and led to the formation of the "Society for the Relief of Distress," which aimed at establishing a more personal relation between giver and receiver and a more careful administration of charity. In March, 1868, Mr. Hicks, a member of this society, brought forward a proposal for establishing a central board of charities, to classify them, analyze and compare their accounts, and present an annual report. In June of the same year the "Association for the Prevention of Pauperism and Crime" was founded, with the Rev. Henry Solly as Hon. Secretary, Lord Shaftesbury, Lord Lichfield, and many other well known people as members. This society, though it began by aiming at big constructive schemes, such as that of employing "waste labor on waste land," gradually decided to limit its work to organization and propaganda. A paper read by Dr. Hawksley on December 17th, 1868, seems to have brought about this decision. It was issued as a pamphlet, entitled "The Charities of London and Some Errors of their Administration, with Suggestions of an Improved System of Private and Official Charitable Relief." Dr. Hawksley estimates the total annual expenditure in London on the repression of crime, relief of distress, education, and social and moral improvement, at over seven millions, but points out that little good was being done by the expenditure of this great sum, because neither poor law nor charity aimed at preventing destitution. His recommendations are practical and far reaching. They include a central office for the control and audit of charities and for the inspection of annual reports, and a large staff of voluntary district visitors to carry out the necessary investigation of cases and applications. These suggestions formed the starting point of the C.O.S. "The movement began," writes Dr. Hawksley, in a letter dated October 22nd, 1892, and quoted in an editorial article on the origin of the society in the C.O.S. Review, "with Mr. Solly and the Association for the Prevention of Pauperism and Crime, and after a laborious existence of some months ended in accepting Lord Lichfield's suggestion to concentrate all our forces on charity organization, etc., as proposed in my pamphlet." *

The Object and Methods of the C.O.S.

are thus stated in its "Manual":—

"The main object of the society is the improvement of the condition of the poor. This it endeavors to attain (1) by bringing about co-operation between charity and the poor law, and between charitable persons and agencies of all religious denominations amongst themselves; (2) by spreading sound views on charitable work and creating a class of almoners to carry them out; (3) by securing due investigation and fitting action in all cases; (4) by repressing mendicity." †


† "Relief and Charity Organization," Occasional Paper No. 8, Third Series C.O.S. Papers.
With regard to No. (1), it must be admitted that the society has met with no marked success. London charities are still unorganized and new bodies, called "Guilds of Help" and "Councils of Social Welfare," are springing up to attempt once more what it has failed to accomplish.

**Valuable Work of the C.O.S.**

With regard to (2), (3), and (4), it has been more successful. There is no doubt that its influence on public opinion has been very important and, to a large extent, excellent. "The repression of mendicity" appealed forcibly to the well-to-do classes. The hideous inconvenience to the public at large of street begging and of the begging letter ensured a welcome for any proposal for putting a stop to such nuisances, especially one which issued from high benevolence and claimed to further the well being of the destitute. The views and methods of the society, though they never became really popular, were listened to with respect; and it has certainly done a great work in training public opinion concerning the duties and responsibilities connected with almsgiving and in initiating orderly and efficient methods of social work. It has checked well meaning muddlers, has taught how to sift for helpable cases, and how to choose the right modes of help. It may lay claim to initiating in England the reign of the enquiry form and the "dossier." Even the country parson and the district visitor are falling into line, while many of the paid investigators for Royal Commissions and the London County Council have owed their efficiency to its training.

The society's want of success as an organizer of charity may perhaps be accounted for by the fact that it soon found itself largely occupied in the actual bestowal of relief, thus entering the lists with the various benevolent societies which it had set itself to investigate and to organize, and offering a concrete example of the actual working of those rules and principles on which the verdicts of the society were based. These soon became a strict and clearly formulated creed.

**Principles of the C.O.S.**

1. Full investigation into the circumstances of the applicant to be undertaken in every case.
2. No relief to be given that is not adequate, that cannot hope to render the person or family relieved self-supporting.
3. No relief to be given to cases that are either so "bad" in point of character or so chronic in their need as to be incapable of permanent restoration.
4. All "hopeless" cases, however deserving, to be handed over to the poor law.

This creed, which, like all sets of working rules, arose out of temporary conditions, many of them badly needing alteration, has gradually acquired a kind of sacred character, and a strange structure of social theory has been built on it that is almost grotesque when compared with everyday experience.

The very excellence of the society's work has served to make this theory more mischievous, for it comes before the public backed by the honored names of devoted workers.

**Fundamental Errors of the C.O.S.**

I.—**Limitation of State Action with Reference to Destitution.**

The first step towards organization seemed to be to draw a clear line between the province of the State in dealing with destitution and that of private charity. Unfortunately the early leaders of the society stumbled in taking this first step, and their initial blunder, never having been corrected by their followers, has tainted all the valuable work which they proceeded to set on foot.

They misread the facts that lay before them. They stoned the prophets of their own day and built the sepulchres of those who had preached to their fathers. In other words, they neglected the signs of the times (easy for us to read in the light of the years that have elapsed since 1869), such signs as the agitation for public education, for the decent housing of the poor, and for factory legislation, and they harked back to the decisions of the wise men of 1834. They failed to see that laissez faire was giving way all along the line before the phenomena of modern capitalism. They stuck to the theory of individual independence and of the danger of State interference in a world where man-made laws were enabling the rich to grind the faces of the poor. So long as the relative amounts of rent, interest, and wages were believed to be beyond human control, generosity in the rich, fortitude in the poor, seemed indeed the virtues called for; but those very investigations incidental to the careful bestowal of charity must have brought to light a gross disparity of distribution, a hideous waste of national resources that no charity could stem or cure. If only the leaders of the society had recognized this, had seen that the efficacy of charity for the redress of social grievances was at an end, and that the time had come when the community as a whole must shoulder its responsibilities, the C.O.S. might have begun work of great national importance in preparing the way for modern social legislation. But they did not see this. Habitually oblivious of any department of State action except the Poor Law, they saw merely that the more humane and the more lax of poor law administrators were overstepping the limits which had been legally assigned to them, and they traced the increase not only of pauperism, but also of destitution, to this relaxation of the principles of 1834. These principles—that the poor law should be a stern measure, seeking not the prevention, but merely the relief, of dire necessity, and that the condition of the pauper should never be "more eligible" than that of the lowest grade of self-supporting laborers, however insufficient for decent life that might be—they were prepared to adopt without modification, in the belief that the diminution of poverty which followed the reforms of 1834 is to be traced exclusively to those reforms, and that similar results might be
confidently expected from a return to them. The exclusive importance attached to this one period of history and to this one among many possible causes for the improvement which took place at that time is very characteristic of C.O.S. thought as we know it. It is interesting, therefore, to discover from the writings of Dr. Hawksley, to whom rather than to any other single person the origin of the society is due, and from those of Dr. Devine, the Secretary of the New York C.O.S., that these particular views have no necessary connection with the organization of charity. Dr. Devine, in the "Principles of Relief," points out that there were many changes going on in the thirties to which the improvement of the people may have owed quite as much as to that stricter administration of the poor law on which so much stress has been laid. *

Dr. Hawksley goes still further, expressing the warmest disapprobation of the reformed poor law, "which in spirit sought to deal with destitution only in its completed state—it did not attempt the prevention of pauperism by seeing that the children of the dependent, or the idle, or the vicious, were trained for industry and virtue—it did not entertain the question of individual merit or demerit, but it adopted a uniform system of relief which was to be so ingeniously balanced that, on the one hand, its recipients might be prevented dying of starvation or want of shelter, but, on the other hand, that the kind and mode of the relief should be so hard, painful, and humiliating, that none but the very helpless and hard pressed should seek for it. The system was to be a test, and the idea was that if you drive away poverty out of your sight, you would cure it, as if the charnel house could be changed by screening it with a whited sepulchre. The system did not contemplate visiting 'the fatherless and widow in their affliction,' but it set itself up in the broad way of misery and destitution, and to every applicant, as a rule, it refused the recognition of any domesticities. It treated with contempt the humanizing influences of hearth and home, and with stern voice, pointing the way to the dreary portal of 'the House,' it said: 'Enter or depart without aid.' The result has been the creation of an abject, miserable race." †

The society that Dr. Hawksley was to some extent instrumental in founding has departed widely from these views. Its members have fully agreed with him that 'paupers are an abject and miserable race,' but instead of attributing this, as he did, to "maladministration," to the fact that grudging relief was given instead of treatment and that it was given too late, only after destitution had set in, they attributed the evil results of poor relief entirely to the fact that it was given by the State, ignoring altogether the very different results of other forms of State action.

Instead of recognizing that the poor law was already obsolete and was bound to become more anomalous with every succeeding

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† "The Charities of London," etc., T. Hawksley, M.D. Published by the Association for Preventing Pauperism and Crime, London, 1868.
measure of social legislation, they accepted it as immutable and made it the cornerstone of their system. Their line of argument was very singular. They admitted that the poor law was demoralizing; that its action was merely palliative, not restorative; that at best it could only prevent the worst horrors of destitution, but could not prevent its occurrence and its recurrence; and yet they never proposed any change in the application of public funds! They insisted that private funds should always be expended with a view to prevention and cure, but that public funds should be strictly reserved for those who were already in the last stage of destitution, and therefore already beyond curative measures.

Taking for granted that State action must demoralize, they assigned to private charity the task of preserving from pauperism all those persons or families whose need was only temporary or accidental, or easily remediable, especially where such need was accompanied by good character and record.

It is interesting to find this limitation of State action in a book published in 1868 by Mr. Charles Bosanquet. He was not one of the group who started the society, but he was an early member of it and became secretary in 1870.

"It would not be difficult," he says, "to classify cases between the poor law and voluntary charity. The former would take the ordinary chronic cases, the latter, perhaps, some of the more deserving chronic cases, but especially those temporary cases which, it might be hoped, judicious help would save from sinking into pauperism." *

Whether Mr. Charles Bosanquet was or was not the first to introduce this system of classification into the C.O.S. creed, there is no doubt that he continued to preach it after he became secretary and that it has taken a permanent place. "It is an essential difference between charity and the poor law," he writes, "that the former can direct its energies to preventive and remedial action. As the poor law is bound to give necessary existence to all destitute persons, charity is only doing the work of the law if it take up such cases without special reason." †

An authoritative statement of the same view is to be found in the introduction to a recent number of the very valuable Charities Register and Digest which is published annually by the society.

"The claim for poor law relief rests, it may be broadly stated, upon the destitution of the claimant. . . . On the threshold of the question then we see the boundary lines of charity and the poor law. To charity it is not a question of primary importance whether a person is destitute or not. For it destitution is no test. It has more chance of helping effectively if a person is not destitute. It has to prevent destitution and indigence. It may have to supply actual necessaries, but to place the poor beyond the reach of need or to

† "History and Mode of Operation of the C.O.S.,” C. B. P. Bosanquet.
prevent the recurrence of need is its true vocation. It is unlimited in its scope and gives as a free gift. From the point of view of the poor law the question of destitution is all important. It is the passport to relief. Its administration is tied and bound with restrictions. Its supplies are drawn from a ratepayers’ trust fund. Its main purpose is not to prevent or remove distress, but to alleviate it. It is a stern alleviative measure. It helps only when it must; charity always when it wills."

It is singular that in these utterances, and hundreds of similar ones that could be adduced, the charity organizers give no reason (other than the present condition of the law) for this hard and fast distinction between the principles which should guide public and private administrators in dealing with destitution. Presumably they think the reasons sautez aux yeux, but surely much might be said for entirely reversing their decision. The prevention of destitution implies that we should search out those who are on the downward road and arrest their progress before they become “destitute.” Such action demands a many-sided and far-sighted policy, for the roads that lead to destitution are many and gradual. It demands a considerable outlay, producing distant and not always obvious results. Above all, it demands disciplinary powers.† Where are we to look for the statesman who will co-ordinate and maintain such a policy, for the Exchequer to supply capital for such a purpose, for the authority to wield such powers, if not the Government of the country? And yet, according to Dr. Loch and Dr. Bosanquet, this is precisely where we are not to look.

If they wished to lay down a hard and fast rule, one might have expected that it would be that great remedial and preventive measures should be left to the national and local executive, the collective wisdom of the nation, while private charity should concern itself with the pitiable, but apparently hopeless cases, should indeed humbly take up the work of palliation with instruments of love and religion and personal self-sacrifice that the State can with difficulty command, as, in fact, the Salvation Army and the Church Army profess to do. On the contrary, their decision is, as has been shown, exactly the reverse; charity is to be remedial, the State is to confine its action to palliation.

This decision accords perfectly, no doubt, with facts as they are. It is a statement of the theory behind the existing poor law, but in the writings of the charity organizers there is acceptance and approval as well as statement. Dr. Bosanquet emphasizes and explains that approval in his essay on “Socialism and Natural Selection.” “We should never forget,” he says, “that the system,” i.e., State “interference,” “is a necessary evil, nor ever handle our


† The experiments already tried in the operations of the Local Health Authority, the Local Education Authority, and the Local Lunacy Authority have been—in marked contrast with the Poor Law—highly promising in their success.
national initiative, whether through the poor law or through more general legislation, so as to relieve the father of the support of the wife and children or the grown up child of the support of his parents. We should raise no expectation of help or of employment invented ad hoc which may derange the man’s organization of life in view of the whole moral responsibilities which as a father he has accepted."*

A good example of the actual mischief wrought by this pernicious doctrine that public action weakens private resource is to be found in the C.O.S. attitude towards the agitation for school clinics. The absolute futility of school inspection unless followed by treatment is obvious. At least fifty per cent. of the children in our schools are suffering from defects which, if not dealt with, will seriously handicap them in after life. These defects require treatment from a nurse under medical supervision. It is simply ridiculous to suppose that the mother of a family living on a pound a week in two rooms can find leisure to take her child suffering from adenoids to a distant hospital, can wait for it to recover consciousness, and then bring it back, still bleeding, in a public omnibus; that she can afterwards superintend the breathing exercises that are as important as the operation, or if the child’s ears are affected, can spend half an hour daily in syringing them. The position becomes still more impossible if a second child requires spectacles and a third has decayed teeth to be stopped or extracted; yet such a case is not impossible or even unusual. It is perfectly clear that if the men and women of the next generation are to start life with a fairly sound physique, the preventive measures which are taken for the rich man’s child in the nursery must be taken for the poor man’s child in the school.

Advice, nurses, nursing appliances must be provided collectively, since it is a sheer impossibility that they can be provided in the home. The Education Department, the medical profession, members of care committees, and even county councils outside of London, are beginning to see that the difficulty can be met only by means of medical centres in connection with the schools. One might expect that a society whose aim is “the improvement of the condition of the poor” would guide public opinion towards such a conclusion. We find instead that the C.O.S. has been acting, as usual, not as a pioneer, but as a powerful, though fortunately insufficient, brake.

At this last stage of the controversy (March 21st, 1911) nothing authoritative has been issued by the society. In default of it we may quote from the Occasional Paper on “The Relief of School Children” (No. 8, Fourth Series). Such measures “teach him” (the child) “to look to outside help for the things he has a right to expect from his parents, a lesson he will not be slow to remember when he himself is a parent. The child needs before all things in the present day to learn the lessons of self-reliance and self-respect.”†

* “Aspects of the Social Problem”: XVI. “Socialism and Natural Selection,” Dr. B. Bosanquet, p. 304.
† Occasional Paper C.O.S. No. 8, Fourth Series.
And from an essay of Dr. Bosanquet’s entitled “The Social Criterion”: “Granting a complete system of inspection at schools and of sanitary supervision through the health authorities and advice from health visitors, the normal mode of medical attendance should be for the wage earner as for ourselves, attendance by his family doctor, whom the head of the family chooses, trusts, and pays. On a provident system this is in many places successfully arranged, to the complete satisfaction of the doctor and of the patient. When, however, we should go to the specialist or to expensive nursing homes, the wage earner will be referred by his family doctor to the appropriate hospital or infirmary.... Thus the division of labor is properly maintained, the all important relation of trust and confidence between the family and the family doctor is not interfered with, the general practitioner’s position is secured, and the hospital also is secured in the acquisition of interesting cases and in the fullest exercise of its powers of helpfulness.”

With regard to proposals for free medical treatment, Dr. Bosanquet says: “Such a policy is calculated to ruin the medical clubs and provident dispensaries, and to substitute visits of an official who, however good, is not the people’s choice for the family doctor whom they like and trust and pay.”

This question of school medical treatment is for the moment, perhaps, more under discussion than any other question of social reform, and for that reason affords the most striking example of the C.O.S. policy of obstruction; but that policy is perfectly consistent and perfectly general in character. It erects a barrier in the face of every attempt to lighten that pressure on the wage-earner which results from existing industrial conditions.

II.—THAT UNEARNED INCOME INJURES THE POOR BUT NOT THE RICH.

Another arbitrary assumption of the charity organizers is that for any man to enjoy any benefits which he has not definitely worked for and earned is injurious to his character. The naivete with which they take this for granted is really preposterous when one remembers that nearly all the more respectable and refined members of the community are themselves living chiefly on wealth which they have not earned. One begins to wonder how those of us whose income is derived from dividends have any independence of character left. Dr. Bosanquet points out that the recipient of charitable help is injured because it comes miraculously and not as the natural result of personal effort;† but what effort do I make in connection with my dividends from the North Eastern Railway, and

† Ibid. p. 24.
‡ “The point of private property is that things should not come miraculously and be unaffected by your dealings with them, but that you should be in contact with something which in the external world is the definite material representation of yourself.” “Aspects of the Social Problem,” p. 313.
what can be more miraculous than my waking up one morning to
find that certain shares that were worth £100 yesterday are now
worth £105?

Dr. Bosanquet must really find some other reasons for objecting
to doles, unless he is prepared to return to the ancient canon law
with reference to usury.

III.—“Character is the Condition of Conditions.”

The third grave error in C.O.S. theory is like the first, in that it
arises out of the acceptance of human arrangements as if they were
heaven-sent and unchangeable.

Accepting the individual ownership of land and capital and a
competitive wage system—all with exactly the same limitations and
mitigations that are to-day in force, and no more—as the inevitable
basis of society, the charity organizers are driven to an easy optimism
that sees a satisfactory opportunity open to every virtuous worker,
and looks forward with composure to a future when the working
class, having been taught thrift, industry, and self-control, will do its
duty in that state of life to which modern industrial processes shall
call it.

Poverty, even extreme poverty, seems to them unavoidable.
Every group of competing men is continually producing it.” Not
to abolish destitution, but to improve “social habit,” should be,
he thinks, the aim of the philanthropist. It is for this reason that
he looks coldly at all recent schemes for social betterment.

“The remarkable and well known investigations of Mr. Charles
Booth and Mr. Seebohm Rowntree, which have stirred public
thought in many circles, were, in our judgment,” he says, “faulty
from this point of view. They were not analytical of social habit,
but of relative poverty and riches. They graded the population
according as they were ‘poor,’ or ‘very poor,’ or above a poverty
line. Their authors aimed at marking out such a line of poverty,
forgetful, as it seems to us, of the fact that poverty is so entirely
relative to use and habit and potential ability of all kinds, that it can
never serve as a satisfactory basis of social investigation or social
reconstruction. It is not the greater or lesser command of means
that makes the material difference in the contentment and efficiency
of social life, but the use of means relative to station in life and its
possibilities. Nevertheless, in these investigations it was on the
possession of means that stress was laid. Hence the suggestion that
the issue to be settled by the country—the line of social reform—was
the endowment of the class or classes whose resources were con-
considered relatively insufficient.

“But to transfer the wealth of one class to another, by taxation
or otherwise, is no solution of social difficulty.”

‡ Ibid. pp. 386-7.
For a clear statement of the opposite view we cannot do better than turn to the writings of Dr. Devine, General Secretary of the New York C.O.S., and thus discover that the views of Dr. Loch are not inseparable from the aims of the society. "I hold," says Dr. Devine, "that personal depravity is as foreign to any sound theory of the hardships of our modern poor as witchcraft or demonical possession; that these hardships are economic, social, transitional, measurable, manageable. Misery, as we say of tuberculosis, is communicable, curable, and preventable. It lies not in the unalterable nature of things, but in our particular human institutions, our social arrangements, our tenements and streets and subways, our laws and courts and gaols, our religion, our education, our philanthropy, our politics, our industry and our business." *

Even more definitely Dr. Devine, towards the end of the same book, expresses the view "that distress and crime are more largely the results of social environment than of defective character, and that our efforts should therefore be directed toward the changing of adverse social conditions, some of which can be accomplished only by the resources of legislation, of taxation, of large expenditure, or by changes in our educational system, or in our penal system, or in our taxing system, or even in our industrial system." †

If we turn to the writings of Mrs. Bosanquet, perhaps the most popular exponent of what we are accustomed to look on as the C.O.S. view, we find that though she is more willing than Dr. Loch to admit the drawbacks of extreme poverty, yet she is equally certain that the aim of the philanthropist should be to stimulate the energy and improve the character of the sufferers, rather than to make any change in "adverse social conditions."

"How can we bring it about," she asks, "that they (i.e., 'those whom we may call the very poor') shall have a permanently greater command over the necessaries and luxuries of life? The superficial remedy is that of gifts. . . . But this is a policy which has no tendency to remove the evil. . . . The less obvious, but more effective, remedy is to approach the problem by striking at its roots in the minds of the people themselves; to stimulate their energies; to insist upon their responsibilities; to train their faculties. In short, to make them efficient." ‡

"Wherever there are people in want," she continues, "there lies the possibility of a new market and an increased demand for workers. The key necessary to open it is the efficiency which will enable them to buy by their services, what before they only needed." §

This theory—that the root of the problem must be sought in the minds of the people themselves; that the key to the industrial impasse of unemployment is the efficiency of the worker; that, in short, the poor need not be poor if they choose to exert themselves;

† Ibid. p. 267.
§ Ibid. p. 115.
and that the only way effectually to help them is to drive home their personal responsibility—is indeed the keynote of the C.O.S. philosophy; and yet, we may remark in passing, that, as in the case of the first "error," it is markedly absent from the utterances of the actual founders of the society.

The Rev. Henry Solly, in his address on "How to Deal with the Unemployed Poor of London,"* alluding to recent riots in Wigan, quotes from the Spectator for May 2nd, 1868: "Five hundred lives ought to have been taken in that town rather than five hundred laborers should have been robbed by violence and with impunity of their labor, rather than the law should have been made ridiculous and authority contemptible," and adds: "True, most sorrowfully and unanswerably true; but what about the responsibility resting on owners of property in the neighborhood for allowing twenty thousand colliers to live in a state of semi-barbarism? What about the responsibility of persons of property and education in this metropolis, if the question of preserving the reign of law and order were to be decided some day by slaughtering five hundred miserable semi-savage fellow citizens in the streets because we would not adopt remedial and preventive measures in time?"

We find the same frank acknowledgment of collective responsibility in Dr. Hawksley’s address already quoted from: “When we think,” he says, “of the suspended murderer, let us ask ourselves whether we took pains to educate and train him for virtue and usefulness; and if we have not, let us bow our heads and be silent in the overwhelming sense of our responsibility. Or when we view the sad state of the poor—their overcrowded and filthy dwellings, the foul air, the bad and adulterated food, the disproportion between the present expenses of living and the wages that such darkened minds and feeble bodies can earn—let us again be mute and grateful that our own state is better, let us remove these stumbling blocks in the way of health and virtuous industry. Before we venture to judge these people, let us rather ask ourselves how much more are we to blame than they.”†

Nothing could be further removed from the tone of virtuous superiority which characterizes the writings of later exponents of C.O.S. views, and yet these two men may be said to have first formulated the aims of the society.

It may perhaps be claimed that the new theory is due to experience, that it is founded on poor law statistics and on the observation of C.O.S. investigators, who find that there is nearly always some moral defect associated with cases of dire poverty.

The argument from poor law statistics may be ruled out at once. It is simply misleading to speak as if pauperism and poverty were interchangeable terms. Pauperism can be diminished, or even

* "How to Deal with the Unemployed Poor of London, etc." Paper read by the Rev. H. Solly at the Society of Arts, June 22nd, 1868, which brought about the formation of the "Association for the Prevention of Pauperism and Crime."

† "The Charities of London, etc.," T. Hawksley, M.D. Read at a meeting of the Association for Preventing Pauperism and Crime, December 17th, 1868.
quenched altogether, by a change in the poor law which would leave poverty just where it was.

The fallacies that underlie the other argument are a little more subtle. First, the ancient fallacy of "any and all." One may say with truth to the last dozen people who compose the queue outside the pit door of a crowded theatre, "if you had been here half an hour earlier you would have got good seats," but if one says it to the whole crowd it is obviously untrue, for the amount of accommodation remaining the same, the number of disappointed people would also remain the same. In Mr. Hobson's words, "the individualist argument by which our charity organization thinkers seek to show that because A, B, or C in a degraded class is able, by means of superior character or capacity, to rise out of that class, no one need remain there, contains the same fallacy. It assumes what it is required to prove, viz., that there are no economic or other social forces which limit the number of successful rises. It assumes that every workman can secure regularity of employment and good wages... and that all can equally secure for themselves a comfortable and solid economic position by the wise exertion of their individual powers. Now if there exist any economic forces, in their operation independent of individual control, which at any given time limit the demand for labor in the industrial field... these forces, by exercising a selective influence, preclude the possibility of universal success. All economists agree in asserting the existence of these forces, though they differ widely in assigning causes for them. All economists affirm the operation of great tidal movements in trade which for long periods limit the demand for labor, and thus oblige a certain large quantity of unemployment. The C.O.S. investigator naturally finds that the individuals thrown out of work in these periods of depression are mostly below the level of their fellows in industrial or in moral character, and attributes to this 'individual' fact the explanation of the unemployment. He wrongly concludes that if these unemployed were upon the same industrial and moral level as their comrades who are at work, there would be work for all. He does not reason to this judgment, but, with infantile simplicity, assumes it."*

We find a similar assumption underlying the argument with regard to underpayment in "The Strength of the People." Mrs. Bosanquet takes for granted that payment is determined by quality of work, and concludes, quite logically, that the cure for a man's poverty is to make him do good work. To a casual observer the argument receives some support from appearances, as in the case of unemployment, for just as the unemployed are usually less steady and skilful than the employed, so is the sweated worker less efficient than the well paid worker.

To conclude that efficiency would secure good wages is, however, quite unwarrantable, for wages are determined in a state of free competition not by the intrinsic value of the work, but by the relative needs of the worker to sell and the employer to buy. Unfortu-

nately, however, though good work does not always secure good wages, bad wages will usually produce bad work. "The father of a family who receives eighteen shillings a week and pays seven shillings for lodging cannot, if he also feeds his wife and children, either remain or become a very good workman. Before he can do better work he must be better paid. Mrs. Bosanquet thinks otherwise. Efficiency and, consequently, prosperity might, she appears to believe, be enforced upon the poor by the withdrawal of such help as is now accorded them. . . . The hunger and hardship of their daily lives do not furnish an adequate spur, but perhaps despair might do so. We seem to hear Mrs. Chick exhorting the dying Mrs. Dombey 'to make an effort.'"

This attempt to abolish sweating by improving the sweated worker is on a par with that perennial crusade against prostitution, which consists in "rescue work" and the inculcation of personal chastity, leaving entirely out of consideration the economic conditions which give rise to prostitution. Both are attempts to eradicate social evils by improving the moral character of their victims, without arresting the causes, and therefore both are as useless as Mrs. Partington's mop.

But even if we grant that efficiency is the true cure for sweating or, to put it more broadly, that a man's social position depends on his character, we have still to consider what his character depends on. Does it not depend largely on his physique, his upbringing, and his general surroundings? Even if we admit that all energetic individuals may make satisfactory lives for themselves, how can we expect that the requisite moral energy shall be generated in the environment of poverty? It may be true, as Dr. Bosanquet says, that material conditions are largely independent of "the energy of the mind which they surround," but it is at least equally true that the energy becomes impossible under certain material conditions. The driving force of individual effort is a realization of higher wants. How are these wants to grow in such an atmosphere?

It is indeed hard to understand how this theory that the moral elevation of the masses must precede in point of time all successful reforms of environment can have survived the impact with fact which C.O.S. methods imply. With the slum child before their eyes, born with low vitality, reared by ignorant and poor parents, breathing bad air, wearing foul clothes, tormented with vermin, how can they assert that the problem is a moral one, that "in social reform character is the condition of conditions"? "Only give scope of character, it will unfailingly pull us through." Of course material improvements will be of no use unless they react on character, but have we any reason to suppose that they will fail to do so? Is it not likely that the child bred in cleanly habits will wish to be clean, and, in general, is not the way to raise the standard of living to accustom the young to higher ways of life? Even if it is true that character is the most important element in social reform, it

is equally true that habit is the most important element in the formation of character, and habits of life are conditioned by environment.

But in all this talk about character it is well to consider whether the characteristics on which Dr. Loch and his followers lay so much stress are the most important for the future of our country.

It has been said that the C.O.S. holds a brief for the independence of the workers. Certainly this is the virtue on which these writers chiefly insist. The constantly recurring argument against old age pensions, against school feeding or school clinics, is that such State aid will tend to relax the effort to be entirely self-supporting. The C.O.S. ideal is that every head of a family should provide for his children, and even for his collateral relatives if they happen to be incapable of providing for themselves. "That terrible pressure of the poorer upon the poor, which Mr. Booth regards as so serious an evil, appears to Mrs. Bosanquet as an element of hope and strength. Morally the charity of the poor to one another is undoubtedly a beautiful thing; economically it is assuredly one of the causes that increase and aggravate poverty, and such diminution of pauperism as is produced by the maintenance out of the workhouse of an aged or sick relative may, in the long run, lead to the destitution of a whole family. The last result of such maintenance may, if widespread, be far more nationally expensive than if all the sick and aged were supported out of the public purse."†

But apart from the question whether it is cheaper for us to support the sick and the aged or to bind that burden exclusively on the wage earner, it remains for us to enquire whether a thrifty, calculating habit of mind, a tendency to count the cost to the uttermost farthing before giving way to a generous or æsthetic impulse, to prefer always the solid necessities of life before its joys and delights, to limit one's outlook to the material wellbeing of oneself and one's blood relations, whether such a disposition is the one and only basis of national prosperity. What becomes of the graces of life under such a regime, what becomes of the search after beauty and knowledge, what becomes of that training in corporate action on which all successful administration depends and of the sense of human solidarity which lies at the root of citizenship?

But now, apart from theory, let us test this statement as to the all-importance of character by what we see around us. Is it true or is it not true that a man's personal character determines the comfort and wellbeing of himself, his wife, and family? If so, the agricultural laborer at twelve shillings a week, whose family cannot have clean skins, clean clothes, and enough to eat, must be a worse man morally than the fox hunting squire who is his landlord, and the house mother, toiling early and late to keep her children decent, a worse woman than the squire's wife waited on by five servants.

Is it true or is it not true? If not, then not character, but the accident of birth is the condition of conditions, together with the laws and customs of the time and country into which a man is born.

* See "The Strength of the People."
Now these laws and customs are after all of human origin. We, the governing classes, are responsible for them. The C.O.S. philosopher appears to think that they are God ordained and came down from heaven ready made, but does not attempt to reconcile such a view with his studies of history and of the varying laws and customs of different countries at the present time.

Social conditions are amenable to human action. In a democratic country laws and customs are modified by public opinion acting on and through the Government. What becomes then of this terror of State interference, with its debilitating effect on individual character? It stands revealed as a satisfaction with social conditions as they exist at the present time in England and a dislike to any proposed modification of them. "We like things very well as they are. We have much and you have little; but you must cut your coat according to your cloth, as we do. If you are very thrifty, very sober, very industrious, if you put off marrying till you have insured your life and built yourself a really nice cottage with a bath room, and put by a nice little annuity for your old age, there will still be time for you to produce two or three strong healthy sons to work for our children. We may go to our clubs, our dinner parties, and our theatres, but you must not frequent the village alehouse. We may send up our sons for scholarships at Oxford, but you must pay out of your hard earned wages for any higher education that your children may desire. You must pay your rates and taxes as we do. There is no reason why we should bear a disproportionate amount of the burden; for though our wealth is greater, more is expected of us and our needs are greater. Any attempt, however, on your part to secure for yourselves any special return for your expenditure is most mistaken. It is true that the vast sums spent on the army and navy provide convenient and respectable careers for the less brilliant of our sons; while the more brilliant can obtain official posts at home or in India, well paid out of public money. It is true that it is the streets where we live that are well lighted and paved out of the rates, but this is all as it should be, and any attempt on your part to have your children fed when you are out of work or medically treated at the public cost is most ill judged. School meals and nursery schools would relieve your wife of part of her unceasing toil and might enable her to keep your home and your children cleaner, while school clinics might make a vast change in the health and wellbeing of the coming generation and in the future of our country; but what are these advantages compared with the sacredness of individual responsibility and of family life? It is the duty and privilege of every man to organize his life in view of the whole normal responsibilities which as a father he has accepted, and any State assistance which interferes with that duty and privilege is a cruel kindness. So important is your individual independence that it must not be jeopardized even to improve the health and save the lives of your children. It is better for England that her citizens should grow up crooked, diseased, and undersized than that they should believe in mutual aid and learn to look upon State funds as common funds, to be wisely administered for the common good."
Such, in plain words, is the C.O.S. attitude towards poverty. Stated the theory sounds offensive and absurd; but when we meet with it interwoven with high sounding philosophical phrases and also with the record of many years of unselfish and benevolent effort, we are apt to be hoodwinked as to its real character. There is, moreover, insidious attraction for the well-to-do in this notion that destitution is but the natural working out of human character. If the present condition of affairs suits us, much satisfaction is to be derived from the assurance that any alteration of outward conditions, any change in human laws or institutions, would be worse than useless. The theory thrives and spreads among our upper and middle classes because it strikes root into the indolence and self-satisfaction of an easy and sheltered life.

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