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## *SOME ASPECTS OF THE PROBLEM OF CHARITY<sup>1</sup>*

**T**HERE can be no doubt that the condition of the people of Great Britain as a whole has greatly improved during the past century, and that the poorer classes have fully shared in the general advance.<sup>2</sup> But though this is a fact, at which all who have the interests of the country at heart must rejoice, it affords no justification for that kind of indolent optimism, which would act as though the existing state of affairs was perfect. There is still a vast problem before the statesman and the philanthropist. All over the country there are numerous families whose resources are too small to enable them to cope with any sudden misfortune, while in our large towns, and especially in London, there exists a mass of misery and degradation of an apparently permanent character. Overcrowded and insanitary dwellings still stand out in gloomy contrast to

<sup>1</sup> The purpose of this article is to focus some of the things that are already known, rather than to break new ground. The writer is unable to claim that practical experience of life in the poorer parts of London which his fellow-essayists possess, and has therefore thought it well to give references to authorities (when possible to Mr. Charles Booth) for such statements of fact as he has had occasion to make. Upon the whole subject he is indebted to books or articles by Mr. Booth, Professor Marshall, Miss Octavia Hill, Canon Barnett, Mr. C. S. Loch, Mrs. Bernard Bosanquet, Miss Dend, Mr. Mackay, and others. His sincere thanks are also due to Mrs. Alfred Marshall, who has very kindly supplied him with many useful criticisms and suggestions.

<sup>2</sup> Cf. Professor Marshall, "Economics of Industry," p. 774.

the luxurious homes of wealthy men. There are still the shiftless and the workless, the victims of accident and misfortune, the sickly, the vicious, and the starving, still—

“those mute myriads that speak loud to us :  
Men with the wives, and women with the babes,  
And all these making prayer to only live !”

Mr. Charles Booth estimates that 30 per cent. of the population of London are either ‘poor’ or ‘very poor,’ the ‘poor’ being those who have a sufficiently regular though bare income, such as 18s. to 21s. per week for a moderate family, and the ‘very poor’ those who, from any cause, fall much below this standard.<sup>1</sup> In the fourth week of last December the ratepayers of London were supporting over 100,000 persons, nearly 70 per cent. of whom were receiving indoor relief ; while on one day in January, 1899, the total number of persons in receipt of relief (exclusive of vagrants) in the United Kingdom amounted to some thousands over a million.<sup>2</sup>

Strenuous efforts are being made both by public and private agencies to deal with the problem which these figures reveal. In London alone the gross annual expenditure upon legal relief is nearly three and a half million pounds. Private charity contributes large sums both directly and through hospitals and asylums, while many persons all over the country devote the best of their time, thought, and labour to work among the poor. Mr. Lecky goes so far as to say that, in his opinion, “there has never been a period in England, or in any other country, where more time, thought, money, and labour were bestowed on the alleviation of suffering, or in which a larger number of men and women of all classes threw themselves more earnestly and more habitually into unselfish causes.”<sup>3</sup>

But in spite of this, it cannot be denied that in many quarters there is still considerable apathy with regard to social questions. In London there are coming to be two

<sup>1</sup> “Life and Labour of the People of London,” vol. i. p. 33, and vol. ii. p. 21.

<sup>2</sup> Annual Abstract of Labour Statistics, 1898-1899, p. 100.

<sup>3</sup> “Democracy and Liberty,” vol. i. p. 205.

separate cities, the one of the 'haves' and the other of the 'have-nots'; and everywhere the majority of the rich are often shut off by an impassable barrier from the poor among whom they live, passing between the rows of their houses every day, but never witnessing or imagining what manner of life they lead, and therefore never experiencing those stirrings of sympathy which the spectacle of its dreariness might be expected to arouse. Thus their affections are concentrated, and their gifts are showered, upon friends of their own station, whose need for them is small. "This is wonderful—oh, wonderful!" says Ruskin, of the gentle English lady, "to see her, with every innocent feeling fresh within her, go out in the morning into her garden to play with the fringes of its guarded flowers, and lift their heads when they are drooping, with her happy smile upon her face, and no cloud upon her brow, because there is a little wall around her place of peace; and yet she knows in her heart, if she would only look for its knowledge, that outside of that little rose-covered wall the wild grass to the horizon is torn up by the agony of men, and beat level by the drift of their life-blood." To those who are wounded in the industrial warfare the poor are more generous than the rich, because they can realise their position more clearly, and enter more fully into their feelings. We have the authority of Mr. Charles Booth for the statement that "the poorest people give the most in proportion to what they have in charity. The widow's mite is a recurring fact of daily life, and no credit is claimed for it."<sup>1</sup> But the keen sympathy of the poor is always handicapped by lack of means, and sometimes rendered positively harmful by lack of wisdom. The leisured classes possess larger means and better opportunities for acquainting themselves with sound principles of charity, and therefore society is entitled to demand of them, not merely a more sympathetic interest in social questions, but a real contribution towards their solution. At present, however, many of them either give, without inquiry, to all who are sufficiently importunate, or else reinforce their natural selfishness by the reflection that

<sup>1</sup> "Life and Labour of the People," vol. iv. p. 427.

alms-giving is contrary to 'the laws of political economy,' and refrain from giving at all. A superficial acquaintance with economic theory enables them to argue that since many forms of charity do more harm than good, it is better to keep on the safe side, and have nothing to do with any form of it. But, obviously, this conclusion is fallacious, and the only inference that can fairly be drawn from the premises points to the extreme importance of learning to distinguish between good and bad methods of charitable action.

In order that this may be possible, it is first necessary to make clear the precise meaning which is attached to the term 'charity,' and the purpose at which charitable action aims. There are some philosophers who maintain that the ultimate goal, for which all men should strive, is the realisation of the greatest possible sum of pleasurable feeling in the world, and there are others who hold that character and not happiness is the all-important thing. Fortunately it is unnecessary for any one engaged in the practical work of charity to decide between these two views, because his course of action would have to be very much the same whichever he adopted. If he reforms a degraded character, by converting the drunkard to sobriety, or the vicious to a moral life, he at the same time turns him into a more efficient worker, who is better able to earn enough for a comfortable, happy, and independent life. On the other hand, if he finds a family occupying a filthy and overcrowded room, in a half-starving condition and without any of the decencies, not to say comforts, of life, he will find it exceedingly difficult to elevate their character without first doing something to improve the miserable circumstances of their lives. Thus, whatever view he may take about the 'ultimate good,' his direct aim is to improve *both* character *and* material conditions. Since, however, this is the avowed object of many whose work would not generally be classed under the head of charity, it is hardly narrow enough to serve for the basis of a definition. The purpose of charity, whether public or private, may therefore be distinguished from that of general philanthropy by a reference to the fact that those

whom it seeks to benefit are the poor and the unfortunate. Thus, the case may be put briefly by saying that it is the business of wise charity to alleviate distress without injuring character, and with the hope even of elevating it in the process, if that should turn out to be possible.

If this be accepted as the 'end' of charity, the practical problem which has to be faced is that of discovering the best means for attaining it. The whole question is made exceedingly complex by the great differences that exist in the circumstances of those whom it is desired to help, and in the causes which have brought about their misfortune. It is, *primâ facie*, improbable that any single remedy will be applicable to every case, even though certain symptoms may be common to them all. When a doctor is summoned to the bedside of a sufferer, he pays attention to the symptoms, not for their own sake, but for the sake of what they indicate. He does not necessarily attack the pain directly by means of some 'dull narcotic,' but tries to discover the cause to which it is due, and makes it his business to remove that. The social worker, also, must deal with causes and not with their results, if his work is to be really useful. It is little to the point for him to help a drunkard back to the situation he has lost, if no change has been wrought in the habits to which the loss of it was due, for though distress may be alleviated in this way for the moment, it is practically certain to recur. There is, indeed, one form of help which is equally applicable to all cases of distress, whatever their origin may have been. This is that personal sympathy and advice which it is always in the power of real friends to give, whatever be the station of those whom they seek to comfort. Personal sympathy is perhaps already a greater force for good in the lives of the poor than material gifts can ever become. But under present conditions material help is also often needed, and it is therefore important to ascertain the principles and methods in accordance with which it can be most usefully employed. The following pages will be devoted almost entirely to an attempt to arrive at some conclusions upon these points.

If, as has been suggested, it is with the causes of distress that wise charity is primarily concerned, it is clear that before material help can safely be given in any particular case, a very careful examination of all the circumstances must be made. The practice of charity is as ill-adapted as that of medicine to be guided by mere rules of thumb ; for these cannot be of much use in revealing the whole cause of distress in any particular instance, and can only suggest appropriate remedies in certain typical cases, which necessarily lack many of the details that are likely to be met with in real life.

It is, however, possible to draw up some kind of a rough classification of the different people who are likely to need help, and so to indicate the nature of the problem more clearly. The broadest division that can be made is between cases of distress resulting from temporary misfortune and that form of social disease, which may be described as 'chronic poverty,' and is almost always accompanied by degradation of character. This distinction is parallel to that subsisting between the temporary illness of a normally healthy man and the ailments of a chronic invalid. In neither case is there any clear dividing line, and in both the temporary malady is liable, if neglected, to become chronic. A doctor's duty towards the invalid is to try to keep him in as healthy a state as is possible under the circumstances, but he can hardly expect to cure him altogether ; while in his dealings with ordinary illness the chief danger he has to guard against is such a weakening of the constitution as may cause a temporary malady to degenerate into a permanent one.

The difficulties which have to be faced are greatest in respect of chronic cases. The problem is to find the best means of improving the circumstances of that more or less permanently dependent class, of which the aged poor and the 'submerged Tenth' constitute two principal sections. This second division comprises not merely paupers who are legally chargeable on the rates, but also all persons who subsist to any considerable extent upon the charity of individuals or of private societies, and thus corresponds broadly to Mr. Booth's Class B, in

which he places 7·5 per cent. of the population of London.<sup>1</sup> It includes some who have belonged to it for practically all their days, and others who have fallen into it through failure in the battle of life. The latter will generally be those whom charity has failed to save from the evil effects of temporary misfortunes or moral frailties. Some inquiry will be made later on into the methods by which it may endeavour to help them before they have sunk to the ranks of the submerged; but for the present we are concerned with the separate problem of how to restore those who, in spite of all its efforts, have sunk to this low level. The great difficulty of the problem is due to the fact that partly as a result, and partly as a cause, of the unhappy circumstances of their lives, they generally exhibit radical defects of nature. Either through lack of bodily strength, or of intelligence, or of moral fibre, or of all three, they are inefficient or unwilling workers, and consequently unable to support themselves. One writer goes so far as to describe their general characteristics in the following terms: "In place of foresight we find the happy faith that 'something will turn up,' and instead of self-control, that impulsive recklessness which may lead indifferently to a prodigal generosity or an almost inconceivable selfishness." They are often so degraded in intellect as to be incapable of distinguishing their right from their left hand, or of recognising the numbers of their own houses; their bodies are feeble and without stamina, their affections are warped, and they scarcely know what family life means. It is not to be expected that any complete remedy for such a condition of things can be found, but it is possible that some practical hints as to the way in which the evil can best be met may be obtained by tracing out its underlying causes. Among these, physical, intellectual, and moral causes may be roughly distinguished from one another. All of them are resident in the persons of the dependent population, and not in their external conditions, but can be reached in a more or less satisfactory way through these conditions. Thus, bodily weakness, being largely

<sup>1</sup> "Life and Labour," vol. ii. p. 21.

due to the unhealthy surroundings, among which the poor of the great cities live, may be mitigated, to some extent, by improved sanitation, while intellectual and moral defects may be combated directly by educational and moralising agencies. Since, however, in any particular case, physical, moral, and intellectual causes are almost sure to be present in combination, it is desirable that the different kinds of remedies should be applied in connection with one another.

There is, for example, a danger that if we try to improve the physical surroundings of the very poor by offering them more sanitary dwellings, without at the same time educating them in habits of cleanliness and care, they may very soon reduce their new homes to a condition nearly as bad as that of the tenements they occupied before.<sup>1</sup> On the other hand educational influences can hardly be brought to bear with any effect upon people in a state of abject physical misery. Mental and moral instruction should, as far as possible, go hand in hand with an amelioration of material conditions, but care should be taken by those in charge of such schemes not to encourage hypocrisy by seeming to make an appearance of moral improvement the condition for winning more comfortable surroundings.

There are several agencies in England which attempt to restore some part of the submerged class to a state of independence by working along the lines indicated above. Of these, the Labour Homes connected with the Church Army and the Salvation Army, and the Labour Colonies belonging to the latter body are the most important. It is impossible, in the space at our disposal, to give more than a general indication of the lines upon which these institutions work. An excellent account of their aims, methods, and results is contained in a paper prepared by Mr. Noel Buxton, and printed in the report of the twenty-fifth annual South-Eastern Poor Law Conference. He defines a Labour Home as "a combination of a boarding-

<sup>1</sup> Their physical surroundings may, however, be improved by the provision of open spaces and playgrounds with excellent results; for these are directly educational in their effects, and, since the poor are neither able nor anxious to provide them for themselves, cannot have a pauperising influence.



house and a place of labour, whether in town or country, where those who are not at present self-supporting may be helped to become so by regaining their health and hopefulness and energy, perhaps by learning useful work, and by being helped to find a situation. It is a reformatory ; it is not a temporary shelter, nor is it (as the workhouse) intended to be a permanent provision for any class." Admission to the Salvation Army's Homes is free to all, but the Church Army will take no one over forty-five years of age, and endeavours to select cases which show a reasonable prospect of reform. As far as possible it works its Homes in close co-operation with Boards of Guardians, who are permitted by the Local Government Board to make payments towards their support. Cases that seem to be hopeful are often handed over by them for treatment in these institutions, and the satisfactory character of some of the results is shown by the following letter from the Chairman of the Paddington Guardians, which is quoted in the Church Army Blue Book for 1900. He writes that " the Guardians could give the inmates of the workhouse casual wards work, but they could not give them *backbone*. That, however, was what the Church Army had succeeded in doing in a number of cases sent to them from the Paddington Workhouse." The object aimed at is to combine the discipline of hard work with fairly attractive surroundings, and the personal influence of a carefully chosen captain. It is hoped by these means to build up character again, and so to fit men for the regular work which the Homes make it their business to try to find for them. The work found is generally private employment, but the Farm Labour Home also undertakes to prepare men for emigration. The length of time during which a man remains in a Home is not generally more than four months, and though, of course, there are many failures, especially in those institutions to which admission is unrestricted, there are also many instances of broken-down men who are restored, by their means, to a decent and independent life. Thus, according to the Church Army's Blue Book, out of 1,155 men and lads who were admitted to their

London Homes in 1899, about 500 may be regarded as completely successful cases, while out of 1,861 received into the provincial homes about 700 may be so regarded.

It is true that there are no means of ascertaining how far the value of these figures may be impaired by the inclusion, as 'successful cases,' of men who obtain situations, only to lose them again immediately; but when full allowance has been made for errors of this kind, it will hardly be denied that, with wise administration, the Homes may be made to render a real service to society. It seems improbable, however, that their work touches more than a small fraction of those who sink yearly to the ranks of the submerged class, while it must be remembered also that it reaches practically none of the lifelong members of that class. Indeed, it seems almost impossible to deal satisfactorily with the great bulk of the adult portion of the residual population. The observation which Mr. Lockwood makes about the inmates of the workhouse applies equally well to those who subsist on private charity: "nine-tenths of those under fifty have drifted into chargeability owing to mental or physical flabbiness (often congenital), of which a complete and lasting cure is in the great majority of cases impossible." Dismal though the conclusion may be, it appears certain that only a very little can be done towards extricating such adult persons as are at any moment to be numbered among the Residuum from the condition to which they have fallen. In the children, however, there is more plastic material to deal with. They are more susceptible to improving influences than their parents, and if they can be taken away from the travesty of family life to which they are condemned, may sometimes be fairly started on an independent career. If this can be done, there is a double gain, for not only are the children themselves saved from an existence of misery and squalor, but charity, in saving them, has saved their children also, and has thus checked the stream of degradation and distress which is continually flowing on from one generation to the next.

It would, however, be very difficult to formulate a comprehensive scheme by which the State or private

charity should undertake to keep and train the children of the lowest class, which would not be open to the criticism that it encouraged improvidence among their parents, and offered them an opportunity of indulging their passions, while at the same time guaranteeing to them immunity from the cost and responsibility naturally attaching thereto. Consequently it seems hardly possible that any such scheme could succeed unless adequate measures were at the same time taken for coping with this danger. Indeed, there is little prospect that a final solution of the problem will ever be achieved if public opinion cannot be brought to sanction, either the forcible detention of the wreckage of society, or the adoption of some other means to check them from propagating their species.<sup>1</sup> Proposals of this kind appear upon the surface to be stern and cruel, but apparent hardness to one generation may turn out to be kindness to the race, when the interests of posterity are duly considered. In view, however, of the violent interference with individual liberty, which they necessarily involve, the present writer is unwilling to do more than suggest the propriety of examining them impartially, and is certainly not prepared to recommend their immediate adoption.

Another large section of the chronically dependent class consists of those who have reached this state merely on account of old age. Old age is put first among the causes of pauperism by Mr. Charles Booth, who refers to "the undeniable fact that of those over sixty-five in nearly all parts of England and under almost all possible conditions, nearly 20 per cent. are constantly, and nearly 30 per cent. are, either constantly or occasionally, constrained to seek relief under the poor law with the evidence that it was age and nothing else that brought this about, as the proportions so relieved are extraordinarily less below sixty-five, and rise steadily from sixty-five years of age upwards."<sup>2</sup> But though this is true, and though it also appears from the returns that the paupers over sixty-five years

<sup>1</sup> Cf. Mr. Booth's discussion of "limited socialism" in chap. vi. vol. i, of the "Life and Labour of the People of London."

<sup>2</sup> *Economic Journal*, June, 1899.

of age comprise nearly a quarter of the whole number dealt with by the Poor Law, it must be observed that the problem of old-age pauperism has a smaller relative importance than these figures seem at first sight to indicate, because, since these old people are no longer capable of having children, the evils of their unfortunate condition are not fruitful of new evils in the future. Nevertheless, though its importance must not be exaggerated, the problem is undoubtedly grave. Many plans for dealing with it have been advocated, including several widely known schemes for State-aided pensions for the old, the merits of which cannot be discussed here. The writer's own opinion is that any general centrally organised scheme would be dangerous as well as costly, and that the best way to deal with the question is by careful local inquiry into the merits and needs of individual cases. It is practically certain that very many of the aged must for some time to come be 'chronically dependent' upon somebody, but of course their position is very different from that of the residual class, nor need any stigma attach to the support which the deserving among them receive, whether it be derived from public or private charity. Consequently, a brief notice of their case forms a natural link between the preceding discussion of the methods by which the chronically dependent may be helped, and an inquiry into those which should be employed to prevent others of the poor from becoming 'submerged.'

It is to this problem that we must now turn, inquiring in particular how independent families who have suffered some sudden misfortune may best be saved from sinking under the weight of it into a state of chronic poverty. In practical life the social worker is certain to meet with questions of extreme difficulty, towards the solution of which broad statements of principle can afford very little help. But, unfortunately, the practice of many amateur philanthropists is such as to afford opportunity for the application of certain negative rules of conduct, which can be easily described. It is difficult for charitable persons to discover the right way to prevent any particular misfortune wearing its victim down, but it is comparatively

simple for them to refrain from such action as is calculated to produce misfortune. And yet at the present time there can be little doubt that a large proportion of the evils, that Charity is continually endeavouring to cure, are the direct result of the foolish benevolence of persons who honestly believe themselves to be working in her service. By giving to people, without further inquiry, simply because they look poor, or have a plausible story to tell, they set a premium upon a poverty-stricken appearance, and inspire a general belief that it is possible to live in fair comfort without doing any work. They thus hold out the strongest possible inducement to independent men to give up that struggle, without which independence cannot be maintained. By scattering pence to all and sundry they gradually spread the doctrine that in this enlightened age he, who will not work, may nevertheless eat his fill, and need have no fear about the prospect that lies before him in the lucrative profession of begging.

The harm which is done by charity of this kind is especially great when its bounty is extended to boys and girls, because in that case their parents are tempted to encourage them to loaf about the streets instead of learning a trade, and thus to acquire habits of idleness which will probably stick to them all through life. The following extract from a report recently issued by the Whitechapel Guardians bears emphatic testimony to the harm that is unconsciously done by misdirected kindness : "In London there is an army of loafers, living on gifts obtained in the streets ; a pretext being sometimes made of selling matches, bootlaces, or flowers from house to house, or of singing, or of opening cab doors, or helping ladies to enter their own houses, and at other times directly begging, whether of men or boys, or women with children, frequently hired for the purpose. This of itself is an evil calling for a remedy. But still more is the moral corruption of those who might, but for the facility of 'picking up a living' in this way, get into regular work, and lead useful lives. It is only necessary to recall how many boys from fourteen to eighteen are to be seen looking out for a job, or at a cab door, in order to realise

the temptations to loafing which are due to unwise gifts."

There is a London Society called the "Destitute Children's Dinner Society," from a recent report of which the following is an extract: "Many of the poor mothers brought their children to the hall-door, and begged us to give them a dinner as they had no money to pay for it, or food at home to give them. Not one was ever turned away."<sup>1</sup> This statement is evidently intended to arouse the reader's sympathetic admiration, but it displays a lamentable ignorance of the most elementary principles of charity. Apart altogether from the premium on hypocrisy which such a society affords, it diminishes the motive that impels the father to work, and to refrain from drinking his earnings away, and, to a certain extent, it weakens the prudential check upon large families. No one can refuse to sympathise with destitute children, and no one would deny that charity ought sometimes to feed and clothe them; but to make a general offer to feed any destitute child who may be brought to a particular place at a particular time, without any proof of destitution except the mother's word, simply results in an immense increase in the number of those children who appear to be destitute. A parallel case is not far to seek; for the children of the lowest class are frequently sent to school without a meal, not because their parents are unable to provide one, but because "experience has taught them that the child who goes fasting to school generally brings home at night a little ticket which enables the father to postpone the problem of next day a little longer."<sup>2</sup> One of the unkindest things that it is possible to do for the children of the poor is to teach their parents that profit can be made by sending them about the streets half-clothed and half-starved. If turning them out to beg with bleeding feet is likely to result in a gift of boots, which the mother can pawn for the price of a drunken debauch, many children will be turned out in this condition every day; and if a bruised

<sup>1</sup> Quoted with approbation by Mr. Burdett-Coutts in the *Times* of December 15, 1900.

<sup>2</sup> H. Dendy, "The Children of Working London," in "Aspects of the Social Problem," edited by Bosanquet, p. 41.

face and trembling hands add to the prospect of the much-coveted dole, care will be taken that these signs of grace also are conspicuously present. It is not for a moment suggested that the great bulk of the poor are without feelings of affection towards their children. On the contrary, in many cases care and love for them may be the one bright spot in otherwise darkened lives. But there must always be some in every class whose affections are warped and distorted, and there may perhaps be others, among the very poor, in whom misery has sufficed to quench the kindlier promptings of nature. To offer to such people an additional inducement to ill-treat their children is a strange and cruel act to perform in the name of charity. It were better for the children of the slums to be left utterly alone than to be cared for in such a way ; and as their would-be benefactors pass by, smiling with satisfaction at the thought of a kindly deed, the fierce appeal which Macaulay puts into the mouth of Virginius comes vividly to mind :—

"Nay, by the shades below you, and by the Gods above,  
Add not unto your cruel hate your yet more cruel love."

But though it is the children who suffer the most from mistaken generosity, all classes of the poor are greatly injured by it, whether the charitable agency be the State, or the individual, or a private society. A striking illustration of this fact is afforded by the history of the English Poor Law. Towards the end of the eighteenth century there was a great deal of distress in England, owing partly to the sudden displacement of labour by mechanical inventions, the decay of the old guild system, the disappearance of small farms, and the French War. The Speenhamland justices therefore decided in 1795 that whenever any one in their district was earning wages below a certain fixed sum the deficiency should be made up out of the rates. The more numerous a man's family, the greater was the income guaranteed to him. This policy was soon adopted all over the country, with the most disastrous results. The condition of those who failed to support themselves

became better than that of those who, by hard effort, maintained their independence, for the latter were obliged to contribute towards the support of the former. There was no longer any check upon early marriage and large families, since every additional child meant an extra dole of eighteenpence a week from the parish. Consequently, the cost of poor relief rose by leaps and bounds, and the spirit of independence among the working classes was almost entirely destroyed. The offer of indiscriminate assistance to paupers had the effect of making paupers of many who had until then been independent. The stringent Poor Law Reform of 1834 put an end to the Speenhamland system, but its disastrous effects upon the working classes have hardly yet been eliminated.

Indiscriminate charity on the part of private persons operates in precisely the same way. Its effect, though less marked, is similar in kind. Whenever there is a general expectation that paupers, *quâ* paupers, will be enabled to live comfortably at the expense of other people, the inducement for those who are just above the line of pauperism to exert themselves to keep above it is diminished. Thus the ranks of the professional tramps are largely recruited by persons who hope to make a living by lying ingeniously to a stupid and sentimental public; and the slums of London are partly filled by people, or the descendants of people, who have migrated to the metropolis, in the expectation of making something out of the vices, follies, and charities of its rich and thoughtless citizens.<sup>1</sup> An illustration of this principle may be found in the fact that the erection of certain free shelters for the accommodation of homeless persons was followed by so great an increase in the numbers of the homeless, that five years afterwards four thousand more of them are said to have been accommodated than were to be found in the whole of London when the shelters were first erected.<sup>2</sup> Individuals or societies who endeavour to relieve distress by general methods of this kind are in nine cases out of ten responsible for the very existence of the greater part of the distress which they relieve.

<sup>1</sup> Cf. Prof. Marshall, *Contemporary Review*, September, 1874.



It may seem as though the acceptance of this principle involves a condemnation of the existing system of workhouse relief, for the authorities of these institutions are bound by law to provide for any one who is willing to enter them and abide by their regulations. The prospect of support, which is thus held out to any one who may fail to earn an independent livelihood, tends to diminish the motive for exertion, and so indirectly to increase the number of those who need to be supported. In proportion as the conditions of workhouse life are made more pleasant for those destitute persons, who have a right to demand admittance to it simply on account of their destitution, and without any reference to past character or conduct, the greater becomes the temptation to idleness which the State holds out to the poor.

But this is a difficulty which it is impossible to avoid among a people whose natural humanity would shrink in horror from the idea that any among them could be allowed to die of starvation in the streets. Further, since the State provides for the maintenance of the convicted members of the criminal class, it would be putting a direct premium upon crime if it refused to guarantee subsistence to the merely destitute. There can, therefore, be no doubt that it is right for it to give this guarantee, especially as any harmful influence it might have upon character can be almost entirely eliminated if all persons, whom the State maintains upon the ground of destitution alone, are compelled to submit to conditions of life considerably inferior to those engaged by the poorest of those who succeed in maintaining themselves.

Thus the canon of charity which forbids the giving of relief without careful inquiry into the causes which have brought about distress in each particular case, breaks down to some extent in the face of absolute destitution. But even here it is necessary to distinguish those who are really destitute from those who only pretend to be so, and under the English Poor Law this discrimination is generally exercised by means of the workhouse test.

The broad principle that indiscriminate charity is to be condemned may therefore be maintained. But the

problem of how best to save poor families from sinking into chronic dependence is one to which no merely negative principle can afford an adequate solution. If it be granted that charity should be discriminating in its action, it is still necessary to ask upon what principles it ought to decide whether to give or to withhold assistance in any particular case, and what form of assistance is likely to serve its purpose best. Though it is clearly impossible to discuss the problem in detail, the general attitude which the social worker should adopt towards it may be fairly well indicated by the consideration of a few typical cases.

When an independent family is struck down by sudden misfortune it might at first sight seem certain that they ought to be helped over the difficult time and supplied with the means of making a fresh start. But this cannot be done with safety if the misfortune is one against which the family could reasonably have been expected to provide. For, in these circumstances, to save them from the natural consequences of their omission might lead, not only that particular family, but many others of the same class, to neglect to make provision for future necessities, however easily these could be foreseen. It might thus tend to promote recklessness and want of foresight, and so to augment the numbers of those whom sudden misfortunes break down. The case of a family that falls into distress through inability on the part of the breadwinner to find work may be taken to illustrate this point. If the cause of his non-employment be a normal seasonal variation in the demand for a particular kind of labour, as, for example, for that of bricklayers and painters during the winter months, it is dangerous for private charity to come to his assistance. Ought he not to have prepared for the probable falling-off in demand either by direct saving, or by fitting himself for some other work, in case the frost should interfere with his summer occupation? But if, on the other hand, he is a cotton operative, and a civil war in the United States cuts off a large part of the raw material of his industry, the difficulty with which he is confronted is not one for which he could fairly have

been expected to provide, and unless there exists some out-of-work benefit association, which it can be shown that he ought to have joined, it is a wise act of charity to help him with a liberal supply of the necessaries of life until further employment can be found for him.

The case of sickness is similar in many respects, the chief difference being that it is generally easier for a man to join a sick benefit club than one which gives out-of-work pay to its members. If a man has been in such a position that he could have joined a benefit club, and has failed to do so, there is a *primâ facie* case against charitable aid ; while at the other end of the scale, if he has joined a club, but, when he falls ill, has not been a member long enough to be entitled to draw on its funds, there need be no hesitation about relieving him. In the former case, however, the *primâ facie* verdict need not necessarily be confirmed on closer inquiry, for though a man may have had opportunities of joining a club, he may quite well have thought that his surplus earnings could be better employed in thoroughly educating his children than in insuring himself against the chance of an illness into which he might never fall. And further, even if his omission was due merely to thoughtlessness, or to an unwise preference for present pleasure over future security, the dangerous consequences, which charitable assistance tends to bring in its train, might sometimes be guarded against by milder measures than the complete refusal of relief. The thriftlessness, that is produced in those who are unwisely helped, and in others who get to hear of their case, does not arise immediately out of the fact that charity has come to their aid in the past, but from the expectation that it will do so again in the future. The immediate effect of relieving distress is almost always good, so that where the distributors of charity are skilful and sympathetic enough to eliminate the more remote bad consequences, even relatively undeserving families may be safely helped. It may be made very clear, for example, that if they are helped now the father will be expected to join a benefit club as soon as he gets well ; it may be stated emphatically that they are helped only after hesita-

tion, and that their case will not be treated as a precedent; and finally, if those who are dealing with the case succeed in rousing genuine feelings of gratitude, the man they relieve, instead of being demoralised, is very likely, in the future, to become more thrifty, careful, and industrious simply in order to please them.

The whole of the foregoing argument<sup>1</sup> depends upon the assumption that it is desirable for the poor, as far as possible, to make provision for the contingencies of life. There are some, however, who would reply that, in view of the miserable wages they receive, it is cruel and unreasonable to expect them to do more than scrape through life from day to day, letting the evil of the morrow take care of itself. They are hardly enough treated, it is urged, even when all goes smoothly for them; and it is surely not too much to ask that society should step in to help them unconditionally in the day of their misfortune. There is a considerable element of truth in this contention, but it does not really touch the point, since no one is so foolish as to demand evidence of an impossible amount of thrift from the poor, who come to ask the aid of charity. All that is asked is evidence of such thrift and foresight as could reasonably be expected under the circumstances, and if it can be shown that, through no special fault of his own, a man's wages have been so low, or his necessary expenses so high, that he could not fairly have been expected to join a club, his omission to do so need be no bar to his receiving charitable help in sickness or old age.

From what has been said it is clear that the most careful thought and inquiry are necessary before it can be settled whether or no relief shall be given in any particular case of distress. But the social worker, even when he confines his attention to those cases of distress which are due to specific misfortunes, has to do more than decide upon the advisability of supplying the sufferers with the necessaries of life during their time of need. Their difficulty may be one which can be satisfactorily met only by giving them a

<sup>1</sup> This does not refer to the first part of the essay, in which the problem of the Residuum is discussed.

fresh start in a new trade or locality. Thus, the family's poverty may result from the gradual withdrawal from the neighbourhood of the trade at which the father is accustomed to work. In this case he must either be taught a new trade or be helped to migrate to a place where his services are more in demand. He is probably ignorant of the general state of the labour market, and may be greatly assisted by advice. Perhaps he is unwilling to move and inclined to let things jog along in the vague hope of something turning up, or he may be unable to undertake the expense of changing his home. In such circumstances the worst possible policy is to keep on supplying his family with small doles, for it will only confirm him in his inertia, and perhaps lead to his becoming permanently dependent. On the other hand, the expenditure of a considerable sum in helping him to move and settle in a new home may very likely put him in the way of leading a useful, honourable, and independent life.

The administrator of charity may also have to deal with cases in which the head of the family is permanently incapacitated for his old trade by an accident or an illness, and yet is still fit for other kinds of work. It would be a very poor kind of generosity that looked after his family while he was sick, and did nothing for him afterwards. If the case is to be properly treated, he will very likely have to be given the special training and the implements necessary to enable him to make a new start in some other occupation.

The cases that have been referred to are, of course, nothing more than illustrations, but they are fairly typical of that class of problems, in which families that have hitherto been living an independent life suddenly find their material resources diminished, or their needs increased, by some misfortune. The business of charity is to fill the gap which is thus made without rendering the particular family and others similarly situated less resolute to keep it closed by their own exertions in the future. The danger that threatens is twofold. On the other hand, if no help is given, the temporary deficiency of material resources may lead to misery, weakness, bad work, and low wages,

and thence to an ever-growing wretchedness and deterioration of character. On the other hand, injudicious help may affect character directly by destroying the spirit of independence and turning an honest man into a cringing hypocrite, while the example of his profitable poverty is sure to tempt others into the same evil way. Since the problem of material distress is so largely one of character, it is clear that the exclusive employment of strict business principles can never be adequate for its solution, but that the steady exercise of personal influence, of kindly counsel and sincere and open friendship is an integral part of all genuine charitable work.

All that has been said with reference to the methods and principles of a wise charity has necessarily been vague. But it becomes still more difficult to arrive at a definite conclusion, when it is remembered that the practical problem is not merely to decide what ought to be done if every one was wise enough to do it, but what ought to be done by those who have studied the question in the existing state of general opinion. Thus, it is almost impossible to lay down rules for the guidance of charitable bodies in a particular district without careful enquiry into local customs and habits. The principle that would seem to be best, if every one acted upon it, may not be the best in a place where it is rejected by a considerable section of the people. It may, for example, be, on the whole, advisable, when a branch of the Charity Organisation Society is started in a town, where the richer inhabitants have been accustomed to give largely and recklessly, for it to adopt methods which its own members would unhesitatingly condemn as unduly lax if they were employed elsewhere ; for if its methods are very strict, the rich inhabitants will probably altogether disregard it, and continue their harmful gifts as before, whereas, if it adopts a rather less stringent system, some of them may be induced to act on its advice, with the result that there will be a smaller amount of misdirected almsgiving.

There is a further difficulty in the fact that the methods of Boards of Guardians must influence, and be influenced in turn by, those of local Charity Organisation committees.

Indeed, the spheres of the State, of voluntary societies, and of private individuals are so intimately connected that it is impossible to say what any one of them ought to do, without knowing exactly what the others are doing. Thus the task of the theorist becomes simpler in proportion as the different charitable institutions of the country work in harmony with one another, and determine the ground that each shall cover according to some definite plan.

But apart from considerations of this kind, there are other great advantages to be derived from a thorough organisation and a close interlocking of the various associations devoted to benevolent purposes, while if it were found possible to co-ordinate the efforts of individual philanthropists in a similar manner the advantages gained would be still more conspicuous. The London Charity Organisation Society and its branches have indeed succeeded in making some advance in this direction; but there are still many places, in which either the small numbers, or the lack of enterprise of the inhabitants, have made it impossible as yet to establish a local committee; and even where committees are to be found in full working order, much charitable work is often attempted without consultation with them. Consequently there is a certain amount of overlapping in the work of different agencies, which causes labour to be wasted in double sets of inquiries, and occasionally enables the practised cadger to get relief several times over. That it is possible in many cases to surmount the difficulty of interlocking the different agencies is apparent from what has already been done. Very often, for example, the Board of Guardians and the local Charity Organisation committee have a few common members who bring the two bodies into touch, while the relief agencies connected with religious societies are represented on the committee. In New York the work of interlocking has been carried so far that all public relief, 90 per cent. of the relief given by societies, and 80 per cent. of that given by religious communities, is registered with the local Charity Organisation Society.<sup>1</sup> Continued effort upon the same lines may

<sup>1</sup> *Economic Review*, January, 1897, article on "The C.O.S. of To-day."

be expected to lead to still better results ; nor can there be any doubt that the more completely the different relief agencies work together, the more efficient their work will be.

The way in which the field should be apportioned among them will largely depend upon the character, customs, and natural divisions of the people. Provided that the whole system is thoroughly organised and knit together, it is relatively unimportant to decide what precise sphere should be taken by any particular agency. But the question of the proper distribution of function between the State and voluntary agencies is one that cannot be left entirely on one side. There can be little doubt that a partly centralised system, like that of the English Poor Law, is well suited for dealing with simple cases of destitution, in which a test can be made to take the place of special inquiry. But it is more difficult to decide how far work, which requires careful discrimination, such as the administration of outdoor relief or the care of deserving age, should be left in the hands of Boards of Guardians. In country places, where private charity is probably ill-organised, and where the necessary funds could hardly be raised except by means of a compulsory rate, the case in favour of allowing them a large discretion is a very strong one. But in the large towns, the question assumes a different aspect ; for in them, on the one hand, private effort is generally systematised more thoroughly, and on the other, the mass of distress which has to be combated is so great that no single agency can hope to deal adequately with every part of it. Consequently, it seems desirable to leave the relief of destitution in the hands of the Guardians, and, as far as possible, to hand over the work in which discrimination is required to voluntary agencies. When these bodies are thoroughly organised, and in receipt of adequate funds, outdoor relief on the part of the Guardians might with advantage be abandoned. But it does not seem possible to relieve them of the task of looking after those of the aged and deserving poor, who have no relatives in a position to give them a home. For in this case there is no alternative to the policy of support-



ing them in endowed institutions, which private charity could hardly be expected to provide, and which, in view of the varying numbers likely to use them at different times, could be managed more economically in connection with those that necessarily exist for the relief of destitution. At the same time, though considerations of economy and convenience suggest that such provision for deserving old persons as must be made inside institutions should be administered by the Guardians, it is clear that the treatment accorded to them ought to be very different from that meted out to the ordinary applicant for indoor relief. Loafers and those destitute through age may perhaps be received into the same building, but they should not be brought into contact there, nor should the stigma which attaches itself to the former ever be allowed to fall upon the latter class.

Where State action ends, that of private charity should begin, but the two should have at least one characteristic of organisation in common ; for it seems most convenient that the organisation of both should depend, in great part, upon locality, the different local centres being so far linked together as to be able to supply one another with information at short notice. Further, since detailed knowledge of all the circumstances of the cases with which they have to deal is essential to a right solution, the size of these local centres ought to be confined within narrow limits. For, on the one hand, charitable agencies covering a wide area are likely to find themselves so overburdened with work that it is impossible for their executive committees fully to consider the claims of particular applicants for assistance, or to stand in such close relations with the poor that their gifts can be blended with friendliness and sympathy. Consequently the districts administered from local centres ought not to be very large. But, on the other hand, it must be remembered that it is generally easier to raise charitable funds when subscribers know that they will be employed in their own district ; that the administrative areas should therefore be identical with those from which funds are drawn ; and that these must not be so small that the resources of rich

districts like the West End of London become unavailable for coping with the problem of places like the East End.

Locality need not, however, be the only basis of division. Within the same district good work may be done by the separate charities of different religious denominations, provided only that they are brought together and harmonised by some such central body as a Charity Organisation committee. Churches and chapels have many advantages as centres of charitable action, for the ties between their members are generally closer than those subsisting between mere neighbours. Sympathy will probably be stronger, gifts can be more easily reinforced by kindness, and the distributor of relief is better able to find out the real condition of the people without giving offence. There is, of course, some danger that the clergy, with whom it generally rests to administer the charitable funds of religious communities, may be ignorant of the nature of the work they have to do, or may even be tempted to devote the funds at their disposal to the purchase of blankets and coal with which to bribe hypocritical parishioners to come to church. But there is no reason why these difficulties should not be overcome as a knowledge of the true principles of charity becomes more widely diffused. That were 'a consummation devoutly to be wished'; and when it is achieved local congregations will rank among the most useful of existing charitable agencies.

## VII

# THE CHURCH AND THE PEOPLE

### I. THE LAITY.

OF making many essays on the Church there is no end. But most of these take the standpoint of the ideal Churchman and lay down maxims for his guidance. Perhaps it may not be waste labour to take the standpoint rather of that great class whose need the Church professes to be able to supply—the labouring classes of our great cities. And the advantage of this lies in the fact that we start with no *à priori* theories of what the historic national Church may do, and with no fair picture of successful working in the generality of cases culled from certain honourable exceptions. If we look at the question with the eyes of the working man we may discover some truths which are unpalatable to our most cherished hopes and ideas, but there will at any rate be fewer disillusionings.

What manner of man, then, is the working man, and how does he live? There are roughly three classes. The most numerous is the middle one of the three. It comprises the unskilled and less-skilled labourer who earns from twenty to thirty shillings a week. The main element of his life is monotony. The home life is monotonous, for there is no privacy. The working-time is monotonous, for there is no variety in the labour. The surroundings are monotonous, for all the dingy streets look alike. Yet life is divided into two absolutely separate compartments—