

# Open Research Online

---

The Open University's repository of research publications and other research outputs

## The Role of the Cheltenham Charity Organisation Society, 1905-1929

### Student Dissertation

How to cite:

Gough, Sarah Jane (2020). The Role of the Cheltenham Charity Organisation Society, 1905-1929. Student dissertation for The Open University module A826 MA History part 2.

For guidance on citations see [FAQs](#).

© 2020 The Author

Version: Redacted Version of Record

---

Copyright and Moral Rights for the articles on this site are retained by the individual authors and/or other copyright owners. For more information on Open Research Online's [data policy](#) on reuse of materials please consult the [policies page](#).

---

[oro.open.ac.uk](http://oro.open.ac.uk)

**The Role of the Cheltenham Charity Organisation Society, 1905-1929**

**Sarah Jane Gough  
BA (Hons.) History (Open University)**

**A dissertation submitted to the Open University  
for the degree of MA in History**

**January 2020**

**15,403 Words**

## Abstract

The Cheltenham Charity Organisation Society (COS) was established in 1879 to investigate all cases relating to the poor, encourage cooperation between charitable organisations and repress mendicity. This study will examine the effectiveness of the leadership of Society and analyse its response to changing attitudes towards poverty and its causes. It will also examine the efforts of the Cheltenham COS to coordinate other charitable provisions within the town and analyse its response to the rise of state welfare. Current scholarship of the COS is largely critical of its methods for dealing with poverty. It is argued that the Society was relatively ineffective outside of London due to its outdated approach, persistent financial issues, opposition to the intervention of the state and difficulties in encouraging charitable coordination. These arguments will be tested using evidence from the minutes and case records of the Cheltenham COS Executive Committee, and reports from local newspapers. The study concludes that the Society largely failed to adapt its structure as ideas regarding the causes and prevention of poverty began to shift. The Society faced persistent financial difficulties and its leadership often lacked the required resourcefulness to explore alternative avenues for generating new funds. External factors such as war and changing economic circumstances did not alter the discriminatory approach of the Society, nor dilute its determination to assist only those who were willing to help themselves. The Cheltenham COS did experience some success in coordinating charity, particularly after the First World War, although its progress remained uneven and failed to create a cohesive system. Although opposed to state welfare, the Cheltenham COS was unable to provide an alternative solution to mass assistance, or an answer to the question of how those deemed ‘undeserving’ could be helped.

## Contents

	Page
1. Introduction	1
2. Changing Attitudes Towards the Condition of Poverty and the Rise of State Welfare	6
3. The Members of the Cheltenham COS Executive Committee, its Methods for Raising Finances and the Application of Casework	22
4. The Relationship Between the Cheltenham COS and Other Providers of Charity	36
5. Conclusion	50
Bibliography	54

I declare that this dissertation is my own, unaided work and that I have not submitted it, or any part of it, for a degree at The Open University or at any other university or institution. Parts of this dissertation are built on work I submitted for assessment as part of A825.

### Acknowledgements

I would like to thank Dr. Daniel Weinbren for his invaluable help in supervising this dissertation. I would also like to thank Gloucestershire Archives for their interest and assistance in this research.

## 1. Introduction

In 1879, a branch of the Charity Organisation Society (COS) was founded in Cheltenham by the Rev. James A. Owen. The Society listed its objectives as thoroughly investigating the cases of all poor persons within the district that came before the committee, bringing relief societies into cooperation with each other and also with the Poor Law authorities, repressing mendicity and promoting the general welfare of the poor within the district.<sup>1</sup> Owen had a keen interest in the wellbeing of the poor and a desire to help them to help themselves, rather than provide indiscriminate charity without proper investigation into their circumstances.<sup>2</sup> These views were well-suited to COS principles and made an affiliation with the Society the ideal medium for the Reverend to promote his own method of alleviating poverty. The Cheltenham COS was the first of Owen's many philanthropic ventures within the town and later included Mission Houses, a Working Men's College and a Home for Friendless Girls. Each institution was opened with the aim of encouraging education and promoting self-improvement and included an element of temperance work. The individual investigations into the circumstances of the poor during the first year of the operation of the Cheltenham COS satisfied Owen's view that one of the leading causes of poverty in the town was the "wide prevalence of drunkenness".<sup>3</sup>

This study relates to the theme of poverty and will explore the role of the Cheltenham COS between 1905-1929. It will examine the response of the Society as attitudes

---

<sup>1</sup> Gloucestershire Archives (GA): Cheltenham COS Minutes of Executive Committee and AGMS, May 1919 (D2465/1/8).

<sup>2</sup> A.S. Owen, *James Albert Owen: A Memoir* (Cheltenham: Norman Sawyer & Co), p.32.

<sup>3</sup> *Cheltenham Looker-On*, 8<sup>th</sup> November 1879, p.1.

towards the causes and prevention of poverty changed over time. It will also identify whether it continued with its strict policy of individual enquiry and the separation of the deserving and undeserving poor. Economic factors such as widespread unemployment changed perceptions of the causes of poverty, leading to increasing intervention of the state and a growing acceptance that private charity alone did not provide a solution to the issue. The reaction of the Cheltenham COS to the changing circumstances will be examined and the study will also identify the extent to which the Society was in support of, or opposed to, the attempts by the Government to implement social reform. The leadership of the Cheltenham COS will be analysed to identify whether it was dynamic and forward thinking, or if it failed to ensure the progression of the Society as beliefs and needs evolved. Finally, the study will analyse the efforts of the Cheltenham COS to coordinate charity within the town and examine its efforts to compete for donations and volunteers, particularly during the First World War.

The key primary sources are the minutes and annual reports of the Executive Committee and the individual case records documenting applications for relief. The documents provide detailed information regarding the total number of applications received by the Society and offer an insight into the reason why an applicant was either deemed deserving of assistance or rejected. The records also enable an identification of changes in attitude and policies of the Cheltenham COS over time and allow an analysis of the leadership of the Executive Committee in terms of the social class and length of service of its members and the impact this had on the progression of the Society. Local newspapers for Cheltenham can be accessed via The British Newspaper Archive website and provide further coverage of the annual

meetings and conferences held by the Society. Details of fundraising appeals and the role of other charitable societies, particularly during the First World War are also provided, enabling a comparison between the Cheltenham COS and other organisations. The newspapers also indicate local concerns regarding the issue of poverty and its causes and contain details of initiatives to alleviate it. The newspaper articles can also be used alongside the minutes of the Executive Committee to gauge the Society's response to the proposal and implementation of new welfare related Acts. The *Cheltenham Chronicle* provided coverage throughout the period of study and the *Cheltenham Examiner* was published until 1913 and the *Cheltenham Looker-On* until 1920. Two county newspapers, the *Gloucestershire Echo* and the *Gloucestershire Chronicle* were also produced in Gloucester, ten miles away from Cheltenham and included in-depth coverage of poverty related issues affecting the town.

There is a variety of opinion regarding the operation of the Charity Organisation Society during the first three decades of the twentieth century. It has faced strong criticism regarding its ability to alleviate poverty, coordinate charity and remain relevant as attitudes towards the causes and prevention of poverty shifted and the role of the state in everyday life expanded. Keith Laybourn argued that the COS had developed an almost uncaring approach and became insufficient to deal with the scale of poverty.<sup>4</sup> Bernard Harris suggested that rather than the provision of increased state welfare during the twentieth century being at the expense of charitable relief, it was a

---

<sup>4</sup> Keith Laybourn, *The Evolution of British Social Policy and the Welfare State* (Staffordshire: Keele University Press, 1995), pp. 178.



necessary response to the difficulties faced by the sector.<sup>5</sup> The response of the Cheltenham COS towards the shifting attitudes towards poverty and the rise of the welfare state will be examined in Chapter Two.

Robert Humphreys argued that one of the significant factors restricting the ability of the COS in the provinces to deal with poverty was that it was “only prepared to deal with ‘want of work’ cases who were married men with families, were of good character and were likely to obtain work in the immediate future”.<sup>6</sup> He also stated that the provincial societies faced a continual lack of finances, making it difficult to provide sufficient relief on the scale required and that in general, provincial societies failed to coordinate charitable activities.<sup>7</sup> David Englander drew a similar conclusion and stated that in terms of its everyday operation, the COS “was far less important than its supporters liked to suggest. Its resources were pitiful, its procedures cumbersome, its scales of relief inferior to those available under the poor law and its claims to national status illusory”.<sup>8</sup> Chapter Three will test these arguments using evidence from the Cheltenham COS relating to its use of casework, leadership and financial position. Robert Humphreys argued that the COS struggled to encourage the cooperation of other charities due to its insensitiveness and arrogance.<sup>9</sup>

---

<sup>5</sup> Harris, Bernard, ‘Social Policy by Other Means? Mutual Aid and the Origins of the Modern Welfare State in Britain during the Nineteenth and Twentieth Centuries’, *The Journal of Policy History*, 30 (2018), 202-235.

<sup>6</sup> Robert Humphreys, *Poor Relief and Charity 1869-1945: The London Charity Organization Society* (Basingstoke: Palgrave, 2001), p. 138.

<sup>7</sup> Robert Humphreys, ‘The Poor Law and Charity: The Charity Organisation Society in the Provinces 1870-1890’ (unpublished Ph.D. thesis, University of London, 1991).

<sup>8</sup> David Englander, *Poverty and Poor Law Reform in 19<sup>th</sup> Century Britain, 1834-1914: From Chadwick to Booth* (Oxon: Routledge, 2013), p.29.

<sup>9</sup> Robert Humphreys, ‘The Poor Law and Charity: The Charity Organisation Society in the Provinces 1870-1890’ (unpublished Ph.D. thesis, University of London, 1991), p.389.

Madeline Roofff contended that the COS was called upon by Local Authorities to assist with widespread distress during the First World War while Jane Lewis suggested that the rise of new forms of charity organisation, saw the COS become “out of step” with methods of providing charity.<sup>10</sup> Chapter Four will assess the role of the Cheltenham COS in the coordination of charity and its role in alleviating the condition of poverty during the period of the First World War to see how far these debates are applicable.

To date, an extensive history of the Cheltenham COS has not been undertaken and Robert Humphreys has stated that the historiography of provincial Charity Organisation Societies is relatively sparse.<sup>11</sup> This study seeks to add to the existing literature and address a gap in the current scholarship regarding the operation of the COS outside of London. Using the records of the Cheltenham COS, this study will assess how far the Society was able to keep pace with the changing needs of society and retain its role as an important provider of relief to the poor. It will be argued that while the Cheltenham COS was able to provide individual assistance and work in partnership with other agencies on a small scale, it did not have the sufficient means to deal with the condition of the poor, or coordinate charity on the scale required during the twentieth century. The failure of the Society to adjust its operation according to changing circumstances and the needs of those in poverty also imposed restrictions on the range of services it was able to offer.

---

<sup>10</sup> Madeline Roofff, *A Hundred Years of Family Welfare* (London: Michael Joseph, 1972), p.112; Jane Lewis, *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Organisation Since 1869* (Hampshire: Edward Elgar Publishing Limited, 1995), p.82.

<sup>11</sup> Humphreys, *The Poor Law and Charity*, p.12.

## 2. Changing Attitudes Towards the Condition of Poverty and the Rise of State Welfare

This chapter will examine the impact of changing attitudes regarding the causes and prevention of poverty on the status and popularity of the Cheltenham COS. It will analyse the growing awareness of the economic causes of poverty during the early years of the twentieth century, in contrast to the insistence of the Cheltenham COS that the issue was caused by individual moral failings. The impact of the Liberal reforms, particularly National Insurance and Old Age Pensions, will also be evaluated to identify how far they affected the role of the Society prior to the First World War. Finally, it will examine the increasing responsibility of the state for the provision of welfare services following the cessation of hostilities in 1918. The efforts of the Cheltenham COS to seek cooperation with the local Council and its increasing supplementary position as state welfare expanded will be considered. The chapter will conclude that the Society largely failed to change its stance on the causes of poverty and the most appropriate methods to alleviate it. Its reluctance to accept the need for social reform meant that it struggled to remain relevant and protect its own position in the helping of the poor.

Robert Humphreys argued that nationally, issues such as the terrible condition of the poor, increasing poverty in a depressed economy and the meagre physical condition of the men recruited for the Boer War led to an increasing awareness of the condition of poverty and “exercised the minds of decision-makers inside and outside

Parliament.<sup>1</sup> The awareness outlined by Humphreys was evident in Cheltenham at the turn of the twentieth century, where there was a growing concern about poverty and the condition of the poor, although Ronald Edlin argued that the issue of social reform did not draw too much interest from the general public.<sup>2</sup> Rodney Barker has suggested that at the end of the nineteenth century, the state functioned separately to the everyday lives of its citizens and its actions were seen as an intrusion to the autonomy of the private sphere.<sup>3</sup> Although this was true to an extent in Cheltenham during the period, there was an increased effort by both the Liberals and Conservatives as early as 1895 to raise awareness of the need for social reform. During the election campaign, the Conservative candidate, Colonel Russell, CMG, acknowledged the need for social reform to prevent “the industrious poor from being confined to the workhouse”, while the Liberal candidate Wilfrid T. Blaydes, claimed that if elected, his party would introduce popular reform for the benefit of the working classes.<sup>4</sup> The Liberal Party in Cheltenham was elected in 1906, after an absence of more than twenty years. The town had traditionally been strongly Conservative, predominantly because of its wealth and high proportion of middle class residents, but also due to factors such as the influence of the Church and the attraction of educational establishments such as Cheltenham College which encouraged the arrival of many new families with Conservative views.<sup>5</sup> The second half of the first decade of the twentieth century saw attitudes regarding the alleviation of poverty start to shift

---

<sup>1</sup> Robert Humphreys, *Poor Relief and Charity, 1869-1945: The London Charity Organisation Society* (Basingstoke: Palgrave Macmillan, 2001), p.137.

<sup>2</sup> Ronald Edlin, ‘Attitudes to Poverty and Social Reform in Cheltenham’, (unpublished MA thesis, University of Gloucestershire, 2003), p.49.

<sup>3</sup> Rodney Barker, *Political Ideas in Modern Britain, In and After the 20<sup>th</sup> Century*, 2<sup>nd</sup> edn (London: Routledge, 1997), p.136.

<sup>4</sup> Edlin, p.86.

<sup>5</sup> Gwen Hart, *A History of Cheltenham* (Leicester: Leicester University Press, 1965), p.257.

and by the end of the decade, the concept of economic and social reform had started to gain momentum.

The change in attitudes towards the causes of poverty and opposition to the methods of the COS was evident within some denominations of the Christian Church which increasingly suggested that rather than simply attributing the condition of poverty to individual moral failings, it was necessary to offer support and guidance in accordance with Christian teachings. At a meeting of the Free Church Council in 1905 to discuss its role in the provision of social service, the Rev. A. C. Turberville remarked “they did not want a new Charity Organisation Society, but that men and women who worked amongst the poor from the churches should be workers in the true spirit of Christ”.<sup>6</sup> The methods of the Cheltenham COS still resonated with other religious leaders and the Society was successful in gaining some support from the Catholic Church. In 1908 Canon Gardner was appointed as the chairman of the Executive Committee. He had been a long-time supporter of the Cheltenham COS’s “vastly superior” method of careful investigation rather than indiscriminate almsgiving to assist the poor.<sup>7</sup> The Society continued with its hard line regarding the condition of the poor and at meeting in 1909 to discuss the situation of the unemployed, it argued that a high volume of poverty was due to “moral disability or defects of character such as dishonesty, persistent drunkenness or refusal to obey orders”.<sup>8</sup> The widening gap between the Cheltenham COS and the Church is evident from an address by the Rector of Cheltenham Minster at a concert in 1909 organised

---

<sup>6</sup> *Gloucestershire Echo*, 29<sup>th</sup> March 1905, p.3.

<sup>7</sup> *Gloucestershire Echo*, 4<sup>th</sup> June 1909, p.3.

<sup>8</sup> *Cheltenham Examiner*, 4<sup>th</sup> March 1909, p.2.

for the benefit of the unemployed, where he argued that those who were unemployable were a product of slum life and that the scale of the problem meant it “could not be dealt with on the laissez-faire principle, but faced boldly and in the true Christian spirit”.<sup>9</sup> The Rev. J. Lochhead suggested the need to “promote the cause of social reform” to help the thousands of able-bodied men unable to obtain work and alleviate their “destitution and misery”.<sup>10</sup> The changing attitude of members of the Church coincided with a reduction in the financial support given to the Cheltenham COS and a drop in its popularity. In 1910, the Society suggested that there was growing criticism of its methods and its Chairman Canon Gardner, argued that it deserved a “larger measure of support than it is at present receiving locally” before stating that “the sums received from churches have diminished considerably in the last two years”.<sup>11</sup> By 1911, the Executive Committee was also expressing a concern regarding the falling amount of subscriptions.<sup>12</sup> Jane Lewis contended that one of the main strands of criticism of the COS centred on its methods and the issue of dealing with those who the Society deemed to be ineligible for assistance.<sup>13</sup>

Despite falling subscriptions and changing attitudes, the Cheltenham COS refused to alter its individualist approach and remove some of the barriers between the voluntary sector and the state. This is evident from the stance of the Society in assisting those affected by the National Coal Strike in 1912. Following the receipt of multiple

---

<sup>9</sup> *Cheltenham Chronicle*, 30<sup>th</sup> January 1909, p.5.

<sup>10</sup> *Cheltenham Chronicle*, 30<sup>th</sup> January 1909, p.5.

<sup>11</sup> *Cheltenham Examiner*, 24<sup>th</sup> March 1910, p.3.

<sup>12</sup> Gloucestershire Archives (GA): Cheltenham COS Minutes of Executive Committee and AGMS, 7<sup>th</sup> February 1911 (D2465/1/7).

<sup>13</sup> Jane Lewis, *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Organisation Since 1869* (Hampshire: Edward Elgar Publishing Limited, 1995), p.72.

requests for assistance, it was agreed at a weekly meeting to reject all applications as it was decided that the matter was “a Municipal one” and that “it was not in the power of a private charity to cope with them”.<sup>14</sup> By 1913, rather than change its discriminatory approach towards assisting the poor, the Cheltenham COS began to look for alternative opportunities where individual help could be offered and the profile of the Society could be raised, such as assisting those suffering from tuberculosis. The “valuable and extensive work” was widely publicised at annual meetings and when carrying out appeals for funds.<sup>15</sup> The expansion of the Society into the area of medical assistance was recognised by Madeline Roofff as an important “special interest” of the Society allowing more people to be seen at the early stages of a condition.<sup>16</sup> Despite the attempts of the Society to offer new types of charitable assistance, by 1914 the Chairman was still concerned by the number of people “who neither subscribed nor understood the work of the Society.”<sup>17</sup>

The profile of the Cheltenham COS did not improve greatly in the years following the war and at a meeting of the Council in October 1919, Mr H. L. Woollcombe, visiting from the London office, confessed that the COS “was not popular” and that the reason for this was partly to be found “in that question of inquiry”.<sup>18</sup> At the same meeting, the Chairman of the Cheltenham COS admitted that in Cheltenham, the public interest in the methods of charity organisation for dealing with social issues was “tepid”. By 1920, the Society was struggling due to “a scarcity of voluntary workers and a lack of

---

<sup>14</sup> GA: Cheltenham COS Minutes, 6<sup>th</sup> March 1912 (D2465/1/7).

<sup>15</sup> *Cheltenham Examiner*, 6<sup>th</sup> March 1913, p.7.

<sup>16</sup> Madeline Roofff, *A Hundred Years of Family Welfare* (London: Michael Joseph, 1972), p.106.

<sup>17</sup> *Gloucestershire Echo*, 24<sup>th</sup> March 1914, p.6.

<sup>18</sup> *Gloucestershire Echo*, 25<sup>th</sup> October 1919, p.3.

funds” and also because “the negative side of the COS has been too evident”.<sup>19</sup> Evidence of the continuing difficulties faced by the Cheltenham COS, was apparent in 1923 when Canon Wilson stated how the Society had been ferociously attacked and referred to as cold and heartless due to its methods for assisting the poor.<sup>20</sup> As the second half of the 1920s progressed, the Cheltenham COS was still unable to remove itself from the negative perceptions of its methods of enquiry and at a meeting of the Council in 1926, the Chairman, in a further attempt to defend the Society, suggested that “the cause of its unpopularity was generally due to gross misrepresentation” of its investigative procedures.<sup>21</sup> Despite criticism of the Society’s use of casework, its continued determination to investigate all individuals requesting assistance gained some support. In 1927, the method of individual investigation was espoused by the Mayor of Cheltenham who stated that it ensured that “those who subscribed to the Society knew very well that the money they gave was spent to the very best advantage”.<sup>22</sup>

Jane Lewis argued that the influence of the COS remained strong at the beginning of the twentieth century and suggested this was demonstrated by its presence on the Royal Commission of the Poor Laws in 1905.<sup>23</sup> Following the release of the Majority and Minority Reports, the members of the Cheltenham COS felt that its methods had been justified and its influence was as strong as ever. The Treasurer suggested that “even those who were personally antagonistic to the COS were favourable to some of

---

<sup>19</sup> GA: Cheltenham COS Minutes, 30<sup>th</sup> November 1920 (D2465/1/8).

<sup>20</sup> *Gloucestershire Echo*, 27<sup>th</sup> April 1923, p. 5.

<sup>21</sup> *Gloucestershire Echo*, 24<sup>th</sup> March 1926, p.3.

<sup>22</sup> *Gloucestershire Echo*, 30<sup>th</sup> April 1927, p.1.

<sup>23</sup> Lewis, p.69.



their methods”.<sup>24</sup> Despite the apparent endorsement, concern was also raised regarding the adoption of the Reports and Canon Gardner was apprehensive that all of the work would result in a contest between the two Reports with “nothing being done”.<sup>25</sup> The fear of the Cheltenham COS that neither report would be adopted were eventually realised. Unable to implement either the Majority or Minority Reports of the Poor Law Royal Commission, the Liberal Government sought to reduce the burden upon the Poor Law rather than attempt to reform it.<sup>26</sup> The dismantling of the Poor Laws began by removing certain groups of the poor from its control including the old and the unemployed. A number of challenges were posed to the COS by the state and Jane Lewis argued that during the early years of the twentieth century, it had resisted the government’s developments in removing the deserving elderly and the skilled male worker from the remit of the poor law.<sup>27</sup> The Cheltenham COS was in opposition to state intervention and particularly measures aimed at the unemployed. At a meeting of its Council in March 1905 to discuss the Unemployed Workmen Act, the Chairman concluded that the “general feeling was opposed to any legislation”.<sup>28</sup> The Cheltenham Town Council however, was fully in support of the Act and despite not meeting the minimum population requirements, it successfully applied to the Local Government Board for permission to appoint a Distress Committee to act as a “responsible body” able to administer the relief given by charitable means.<sup>29</sup> This demonstrates how the Cheltenham COS was not viewed by the Council as a viable option for organising the distribution of relief on behalf of the town. Despite the

---

<sup>24</sup> *Cheltenham Examiner*, 24<sup>th</sup> March 1910, p.4.

<sup>25</sup> *Cheltenham Examiner*, 17<sup>th</sup> February 1910, p.4.

<sup>26</sup> Keith Laybourn, *The Evolution of British Social Policy and the Welfare State* (Staffordshire: Keele University Press, 1995), p.178.

<sup>27</sup> Lewis, p.79.

<sup>28</sup> GA: Cheltenham COS Minutes, 27<sup>th</sup> March 1905 (D2465/1/6).

<sup>29</sup> *Cheltenham Examiner*, 4<sup>th</sup> October 1905, p.3.

opposition of the Cheltenham COS to the Act, the Rev. James. A. Owen became a member of the Distress Committee once it was formed, thus ensuring the representation of the Society. Madeline Roofff suggested that the hostility of the COS to the intervention of the state was based on the concern that it would “fail to recognise the responsibility of the individual and his family for his own betterment”.<sup>30</sup> Robert Humphreys argued that the COS believed that the proposal for state intervention failed to place an emphasis on either rewarding the thrifty, or weeding out the underserving.<sup>31</sup> Evidence of opposition to state intervention due to its failure to deal with the poor individually was evident within the Cheltenham COS. The Chairman argued that any attempt at social reform should “follow the guidance of the Society” and be based upon a “due and rigid enquiry into the character and circumstances of every applicant”.<sup>32</sup> Although opposed to state intervention, the Society attempted to secure the cooperation of the Council in circumstances where new initiatives impinged on their own services, but this often proved difficult. Following the decision of the Council not to implement the Notification of Births Act in 1907, the Cheltenham COS offered to assist with welfare visits to new mothers from poor households. The offer was immediately rejected and the Chairman of the Public Health Committee, Alderman Skillicorne, stated that he was against “amateurs in such matters” and advised that it should be left in the hands of the Medical Officers.<sup>33</sup>

---

<sup>30</sup> Roofff, p.364.

<sup>31</sup> Humphreys, p.98.

<sup>32</sup> *Cheltenham Examiner*, 14<sup>th</sup> March 1906, p.3.

<sup>33</sup> *Cheltenham Chronicle*, 10<sup>th</sup> October 1908, p.7.

Robert Humphreys argued that pensions were a dominant part of the COS operation despite being in contrast with the Society's support of George Goshen's Minute in 1869 and the Local Government Board's subsequent crusade against outdoor relief.<sup>34</sup> Humphreys also contended that the COS justified its distribution of pensions by only offering them to those who were deserving, respectable and who would never assume that "assistance was theirs of right".<sup>35</sup> The provision of pensions was an important part of the work of the Cheltenham COS and it was therefore opposed to the 1908 Old Age Pensions Act, declaring that once it became operational, the Society should no longer accept responsibility for raising funds for the aged poor, irrespective of financial need or how deserving the individual was.<sup>36</sup> Although, it retained some involvement in the giving of pensions by also declaring its intention to support the proposal of the London office to supplement the state pension where necessary for those already in receipt of a COS pension. Madeline Roofff argued that the Society opposed pensions as they were "glaring examples of the inadequacy and the fragmentation of public services".<sup>37</sup> Despite its opposition and the claims of the Cheltenham COS regarding the provision of new pensions, it accepted four additional cases in 1909, although it also transferred two existing pensions to the state due to the individuals becoming eligible.<sup>38</sup> Seven new pension cases were accepted in 1910 and another two cases were deemed eligible for the state pension, however, the Society continued to supplement both individuals due to them having "neither friends nor home".<sup>39</sup> The Cheltenham COS undertook an increasing supplementary role in the

---

<sup>34</sup> Humphreys, p.80.

<sup>35</sup> Humphreys, p.80.

<sup>36</sup> GA: Cheltenham COS Minutes, 14<sup>th</sup> October 1908 (D2465/1/7).

<sup>37</sup> Roofff, p.364.

<sup>38</sup> *Cheltenham Examiner*, 24<sup>th</sup> March 1910, p.4.

<sup>39</sup> *Cheltenham Examiner*, 2<sup>nd</sup> March 1911, p.7.

giving of pensions during the early period of the war and in 1915, the Society reported the maintenance of thirty-seven pensioners including three new ones. This was attributed to the fall in the real value of pensions, due to increasing war time prices, with the Cheltenham COS claiming that the pension provided by the state was not sufficient to meet the basic needs of deserving pensioners. They therefore, argued it had become necessary to “supplement the state grant when no help has been forthcoming”.<sup>40</sup>

Jane Lewis suggested that the COS was “virtually united” in its opposition to National Insurance and Michael J. Moore described its introduction as a crushing defeat” for the COS.<sup>41</sup> There was initially a mixed reaction to the introduction of National Insurance in Cheltenham. The local Chamber of Commerce agreed in principle to a need for such a scheme, although it objected to the specifics of the Act due to them being “full of inequalities and injustices”.<sup>42</sup> A committee was formed to investigate the details of the Act and included representatives from Friendly Societies and Medical Dispensaries, but the Cheltenham COS was not invited to provide a representative.<sup>43</sup> The Hearts of Oak Friendly Society was fully supportive of the Bill, while the Oddfellows and Foresters were in opposition to the details, partly due to concerns that it would lead to the closure of Friendly Societies, but also because it was felt it would remove any encouragement to “the man who had been thrifty”.<sup>44</sup> Despite any opposition, as the implementation of the Act neared, the friendly societies

---

<sup>40</sup> GA: Cheltenham COS Minutes 1<sup>st</sup> April 1916 (D2465/1/8).

<sup>41</sup> Lewis, p.79; Michael J. Moore, ‘Social Work and Social Welfare: The Organization of Philanthropic Resources in Britain, 1900-1914’, *Journal of British Studies*, 16 (1977), 85-104, (p.96).

<sup>42</sup> *Gloucestershire Echo*, 13<sup>th</sup> September 1911, p.3.

<sup>43</sup> *Gloucestershire Echo*, 14<sup>th</sup> October 1911, p.3.

<sup>44</sup> *Gloucestershire Echo*, 11<sup>th</sup> October 1911, p.1.

moved quickly in order to be able to administer the scheme as approved societies. In contrast, the Cheltenham COS did not align itself with the growing support for a state welfare provision. At a joint meeting with the Christian Social Union in 1909, the Rev J. Carter and Canon Gardner jointly expressed the opinion that the problem of unemployment had been exaggerated and the real issue was that the “public conscience had been awakened on this and other social problems”.<sup>45</sup> They declared that the provision of state welfare was unnecessary and the situation could be managed using Labour Exchanges and Trade Unions for those who were employable and “asylums and detention colonies for those who could not or would not work”.<sup>46</sup> The views of the Cheltenham COS regarding the Act demonstrated how it had fallen behind the views of many other organisations within the town. At a meeting of the National Union of Women Workers at Cheltenham Ladies’ College, a speech was given by Miss Constance Smith to outline how National Insurance would be beneficial to the employed poor who were “outside the influence of the great societies” and those who “could get along comfortably while in good health but who slipped down to poverty and to a lower grade in illness”.<sup>47</sup>

The Cheltenham COS sought cooperation in some areas and was successful in developing a relationship between its Voluntary Health Society and Cheltenham Town Council. In 1916, the Health Society became an independent body which received half of its working expenses from the government.<sup>48</sup> Jane Lewis argued that during the inter-war years, the COS became an organisation on the defensive and

---

<sup>45</sup> *Gloucestershire Echo*, 9<sup>th</sup> October 1909, p.3.

<sup>46</sup> *Gloucestershire Echo*, 9<sup>th</sup> October 1909, p.3.

<sup>47</sup> *Gloucestershire Echo*, 5<sup>th</sup> December 1911, p.1.

<sup>48</sup> GA: Cheltenham COS Minutes, 21<sup>st</sup> May 1919 (D2465/1/8).

grudgingly began attempts at cooperation with the state as its own position became defeated.<sup>49</sup> Following the end of the First World War, the Cheltenham COS felt that the state had started to become involved with many aspects of welfare that had traditionally been the responsibility of the Guardians and voluntary sector. At a meeting in 1919 the Council argued that the state was “undertaking more and more the functions of the voluntary associations. It had its old age pensions, the provision of meals for necessitous schoolchildren, national insurance, employment of workmen...”.<sup>50</sup> The Cheltenham COS started to recognise a need to establish a new position for itself as can be identified in the weekly minutes from 12<sup>th</sup> January 1921. In response to a request for advice on financial problems, the travelling Secretary Miss Marsland advised that “the Society must adapt itself and its work to the new needs of a new age”.<sup>51</sup> She outlined that the assistance of the COS was needed by every statutory authority and it was possible that they may offer some financial help in recognition of the work carried out. The Cheltenham COS was supportive of the 1919 Housing Act and its President W.F. Hicks Beach occupied a seat on the Cheltenham Rural District Council which sought the most effective ways to implement the scheme. Evidence of a relationship between the Cheltenham COS and some local Council Departments was evident at a meeting of the Cheltenham COS and Kindred Societies in 1929. Reports were presented by the Chairmen of the Public Health Committee and the Cheltenham Housing Committee to outline the progress of housebuilding in the town since the Act was implemented. They discussed ways to

---

<sup>49</sup> Lewis, p.85.

<sup>50</sup> *Gloucestershire Echo*, 25<sup>th</sup> October 1919, p.3.

<sup>51</sup> GA: Cheltenham COS Minutes, 12<sup>th</sup> January 1921 (D2465/1/8).

help those currently living in insanitary conditions who were unable to pay the rents charged at the newly built properties.<sup>52</sup>

The increasing supplementary role of the Cheltenham COS was evident throughout the 1920s as it became necessary for the Society to redefine its position. At a meeting of the Council in 1919 it was stated that the Cheltenham COS opposes “state aid interfering with individual responsibility” but also that “when laws are passed the Society tries to help in carrying them out effectively”.<sup>53</sup> This is demonstrated by its decision in 1924 to take over the operation of the local Provident Dispensary to prevent its closure. At the Society’s annual meeting, the Chairman outlined how, due to the passing of the National Insurance Act, the membership of the Dispensary had reduced from 2000 members to 200 and they mostly consisted of women and children. The Society expressed the need to support those who did not fall within the scope of National Insurance and the Chairman suggested that those who used the dispensary were a “very deserving class, as they showed a disposition to help themselves, and so the work of the dispensary is well in keeping with the spirit and work of the COS”.<sup>54</sup> The efforts of the Cheltenham COS to fill in the gaps of state welfare provision continued to be undertaken on the basis of supporting those who were deserving rather than embarking on a collective approach to assisting the poor. Further evidence of the supporting role of the Cheltenham COS can be found in a newspaper advertisement printed in November 1925, following the passing of the Widows', Orphans' and Old Age Contributory Pensions Act. The Society offered its

---

<sup>52</sup> *Cheltenham Chronicle*, 11<sup>th</sup> May 1929, p.15.

<sup>53</sup> GA: Cheltenham COS Minutes, 30<sup>th</sup> November 1920 (D2465/1/8).

<sup>54</sup> *Gloucestershire Echo*, 27<sup>th</sup> March 1924, p.3.

assistance where necessary to complete application forms so that claims could be submitted before the Act became operational the following year.<sup>55</sup>

Bernard Harris has suggested that the rise of state welfare was not the cause of the difficulties faced by voluntary organisations such as the COS but a response to the fact that they no longer provided a viable alternative on the required scale.<sup>56</sup> He suggested that the greatest challenge to the voluntary sector between the wars was the high level of unemployment and that private charity was no longer able to keep pace with the demand for assistance.<sup>57</sup> Keith Laybourn proposed that the voluntary help provided by agencies such as the COS was not sufficient to tackle the problems of the poor effectively.<sup>58</sup> This is evident in Cheltenham where by 1925, the Honourable Treasurer of the Cheltenham COS admitted that the Society “could not cope with all the distress there was in Cheltenham”.<sup>59</sup> In a demonstration of the changing stance of the Society he also outlined the need for close cooperation with Municipal and government bodies for the relief of the poor.<sup>60</sup> Despite the new intentions of the Society, its efforts to work with the Town Council to reduce the levels of distress caused by unemployment were often met with refusal. When the Society offered to assist the Cheltenham and District Unemployed Christmas Fund Committee by helping with the completion of application forms to reach cases who might not have the opportunity to apply otherwise, the response of the Committee was that if one

---

<sup>55</sup> *Gloucestershire Echo*, 19<sup>th</sup> November 1925, p.4.

<sup>56</sup> Bernard Harris, ‘Social Policy by Other Means? Mutual Aid and the Origins of the Modern Welfare State in Britain During the Nineteenth and Twentieth Centuries’, *The Journal of Policy History*, 30 (2018), 202-235, (p.1).

<sup>57</sup> Bernard Harris, *The Origins of the British Welfare State: Social Welfare in England and Wales 1800-1945* (Hampshire: Palgrave Macmillan, 2004), p.189.

<sup>58</sup> Laybourn, p.267.

<sup>59</sup> *Gloucestershire Echo*, 28<sup>th</sup> April 1925, p.3.

<sup>60</sup> *Gloucestershire Echo*, 25<sup>th</sup> April 1925, p.4.



charity was allowed to help, other organisations would soon follow and this would lead to “a state of chaos”.<sup>61</sup> In 1926, the Cheltenham COS continued to outline the need for the Society to bridge the gap between private endeavour and the state, although it firmly held onto its belief in an individual approach to dealing with the poor. During its annual meeting, Miss Faithfull of the Executive Committee suggested that there was a great need for individual treatment, rather than the mass treatment that had become prevalent and was causing “a weakening of home influence and discipline and a lack of individual development”.<sup>62</sup> In 1928, the Chairman accepted that the Society had lost ground due to the public perception that its services were no longer required due to the expansion of state aid.<sup>63</sup> By the time of its annual meeting in 1929, the Cheltenham COS had started to identify a different supplemental niche for itself. The Chairman remarked that the need for the Society was as great as ever and outlined some of the assistance it was still required to provide, such as tending to cases after discharge from hospital, assisting individuals during the interval between applying for state aid and receiving it and providing transport for medical treatment.<sup>64</sup>

The failure of the Cheltenham COS to change its stance on the causes and prevention of poverty and refusal to ease its stringent investigation of all applications for assistance, meant that it struggled to alter the perception held by many that it was a harsh and uncaring organisation. Its refusal to accept that there was a need for social reform and the Society’s ongoing opposition to its implementation, saw it lose ground as it tried to re-establish its own position while the state absorbed many of its

---

<sup>61</sup> *Gloucestershire Echo*, 1<sup>st</sup> December 1925, p.2.

<sup>62</sup> GA: Cheltenham COS Minutes, Annual Meeting 29<sup>th</sup> April 1926 (D2465/1/9).

<sup>63</sup> GA: Cheltenham COS Minutes, 20<sup>th</sup> April 1928 (D2465/1/9).

<sup>64</sup> *Gloucestershire Echo*, 7<sup>th</sup> June 1929, p.3.

traditional functions. After the First World War, the Society was forced to accept that it did not have the resources to aid all of those in poverty and was unable to provide an alternative solution to the mass assistance introduced by the government. It achieved some success in cooperating with the state through provisions such as its Voluntary Health Service and was also able to provide supplementary services to those who were ineligible for welfare. The Society also ensured that establishments such as the Provident Dispensary remained open, providing access to a valuable service for those relying upon it for medical assistance. Throughout the period, the Cheltenham COS failed to keep pace with the changing views of society regarding poverty and its causes. It remained dedicated to helping only those who could help themselves, however unfavourably this was viewed, and continued to refuse assistance to anyone who did not fulfil this prerequisite, irrespective of their need.

### 3. The Members of the Cheltenham COS Executive Committee, its Methods for Raising Finances and the Application of Casework

This chapter will examine the Executive Committee and consider whether its members were forward thinking and responsive to change, or if the Committee consisted of long-standing members lacking in imagination and holding onto the conviction that poverty was a consequence of individual moral failings. The finances of the Society will be examined to identify whether the Executive Committee was progressive in its approach to fundraising, or if it lacked initiative when trying to find new ways to meet its increasing expenditure. The casework undertaken by the Cheltenham COS will be evaluated to determine whether a change in its attitude towards the causes and prevention of poverty can be identified over time. Finally, the role of women will be analysed to identify their roles and responsibilities within the Executive Committee and examine the attitudes of the leadership of the Cheltenham COS towards them. The chapter will conclude that the tendency of the Cheltenham COS to reappoint its existing Executive Committee members year after year, led to a lack of new initiatives for generating funds and outdated perspectives regarding the causes and prevention of poverty. The core beliefs of the Society regarding poverty also imposed limits on what could be achieved through its casework. While the attitude of the Society towards its female members was progressive to an extent and ahead of some of the other provincial societies, the highest positions remained out of reach to women for the duration of the period studied.

The primary sources of income for the Cheltenham COS during the first two decades of the twentieth century were subscriptions and donations from private individuals and the Society also benefitted from the provision of items such as clothing, linen and footwear that could be used for cases of distress. Invitations for additional subscribers were regularly printed in the *Cheltenham Examiner* and the same newspaper was used to publish special appeals that aimed to fulfil a specific individual need. One such appeal printed in 1905 was intended to provide a place at a special institution for a woman who was deaf and partially sighted. A second appeal the same year proposed to give a bicycle to a man who was employed but of delicate health and would “be able to do more work if he could ride”.<sup>1</sup> The appeals promoted the good work of the Society but also demonstrated its objective of primarily helping those who would in turn be able to help themselves. In addition, the Cheltenham COS benefitted from occasional sums left in wills and donations from other charities and committees. The Society received £20 from the Cheltenham Poor Relief Committee in 1907, was left £500 in the will of Mr Leslie Gordon Young in 1909 and received £1000 from the will of Maria Louisa Voile in June 1913.<sup>2</sup> Despite these donations, the Society continued to experience financial hardship.

Robert Humphreys argued that throughout the first half of the twentieth century, the COS was unable to attract a sustainable level of local financial support and suffered due to its inability to transform its methods of raising funds.<sup>3</sup> This echoed the situation that the Cheltenham COS found itself in during the first two decades of the

---

<sup>1</sup> *Cheltenham Examiner*, 18<sup>th</sup> January 1905, p.8 & 5<sup>th</sup> April 1905, p.4.

<sup>2</sup> *Gloucestershire Echo*, 6<sup>th</sup> February 1907, p.4; *Cheltenham Looker-On*, 7<sup>th</sup> August 1909, p.11 & *Gloucestershire Echo*, 16<sup>th</sup> June 1913, p.4.

<sup>3</sup> Robert Humphreys, *Poor Relief and Charity, 1869-1945: The London Charity Organisation Society* (Basingstoke: Palgrave Macmillan, 2001), p.125.

twentieth century, but rather than seek a dynamic solution to overcome the persistent deficits, it continued with its previous method of appealing for subscriptions and donations. At the 1907 annual meeting, the Honourable Treasurer announced a deficit in the General Fund of £52 7s 5½d “which, of necessity, curtails the assistance that could otherwise be given to those helped by the society”.<sup>4</sup> The resolution agreed upon by the Executive Committee was to appeal for more subscriptions and while this led to an increase of £13 in receipts over the following twelve months, the increase in expenditure and administrative costs, equating to fifteen per cent of the total income, meant that it was still necessary for the Society to withdraw money from its other accounts to avoid a deficit of £114 8s 2d.<sup>5</sup> Madeline Roofff argued that, for several years before the First World War, the expenditure and obligations of the COS had been increasing at a greater rate than its income.<sup>6</sup> For the Cheltenham COS, the issue of expenditure exceeding income was an issue for many of the years prior to the war and the annual report for 1910 showed that the Society was overdrawn by £63 and that administrative costs had risen to twenty-three per cent.<sup>7</sup> The administrative costs continued to increase and reached twenty-five per cent of total income by the time of the annual report in 1912.<sup>8</sup>

---

<sup>4</sup> *Cheltenham Examiner*, 22<sup>nd</sup> May 1907, p.2.

<sup>5</sup> *Gloucestershire Echo*, 12<sup>th</sup> March 1908, p.1.

<sup>6</sup> Madeline Roofff, *A Hundred Years of Family Welfare* (London: Michael Joseph, 1972), p.310.

<sup>7</sup> Gloucestershire Archives (GA): Cheltenham COS Minutes of Executive Committee and AGMS, 8<sup>th</sup> February 1911 (D2465/1/7).

<sup>8</sup> *Cheltenham Examiner*, 4<sup>th</sup> April 1912, p.3.

Table 2.1 The income and expenditure of the General Fund 1905-1913<sup>9</sup>

Year	Income	Expenditure
1905	£498 17s 8d	£353 13s 11d
1906	£415 4s 3d	£476 1s 1d
1907	£468 17s 4d	£538 1s 9 ½d
1908	£351 7s 8d	£391 8s 9 ½d
1909	£220 13s 1d	£214 13s 5d
1910	£202 8s 4d	£252 4s 11d
1911	£258 13s 10d	£277 19s 12d
1912	£262 8s 4d	£286 12s 7d
1913	£287 18s 0d	£240 6s 10d

The society continued to arrange newspaper appeals for subscriptions and donations intermittently throughout the First World War and although the lack of subscriptions remained a concern, there were limits to the willingness of the Society to improve the situation. This was apparent at a weekly meeting in 1915, when it was suggested that the Executive Committee members could begin door to door canvassing for new subscribers. This was immediately rejected and it was agreed that a circular would be sent in the name of the Committee to non-subscribers and newcomers to the area.<sup>10</sup> David Englander argued that the COS members punched well above their weight and the Society did not have either the required cash or personnel to sustain its relief strategies.<sup>11</sup> The difficulty faced by the Cheltenham COS is emphasised in an article published in the *Gloucestershire Echo* in 1917. The passage highlights the importance of a recent appeal for subscriptions and donations “to enable the society to continue its work, as the financial position is a cause for great anxiety”.<sup>12</sup> The lack of funds is

<sup>9</sup> Data taken from GA: Cheltenham Minutes of Executive Committee and AGMS 1905-1913 (D2465/1/6 & D2465/1/7).

<sup>10</sup> GA: Cheltenham COS Minutes, 12<sup>th</sup> May 1915 (D2465/18).

<sup>11</sup> David Englander, *Poverty and Poor Law Reform in 19<sup>th</sup> Century Britain, 1834-1914: From Chadwick to Booth* 2<sup>nd</sup> edn (Oxon: Routledge, 2013), p.22.

<sup>12</sup> *Gloucestershire Echo*, 22<sup>nd</sup> November 1917, p.3.

further demonstrated by a memorandum to the Executive Committee from the Treasurer outlining that “of the last 10 years, expenditure has exceeded income in all but 3 years”.<sup>13</sup> The missive suggests that if the level of expenditure of the previous four years was to continue, the Society would have exhausted all of its reserves by June 1918. Following the end of the war and the appointment of Councillor Rogers as Chairman, the Cheltenham COS began to explore new avenues to raise funds and in 1921, alongside its traditional methods, it organised its first entertainment based fundraising event with a two-day fete, which was well patronised and raised almost £150.<sup>14</sup> In 1923 a Bazaar and Christmas fete were organised by the Society and raised a total of £130 3s 1d, but these were the only two events of this type organised by the Society. Following the death of Councillor Rogers and a subsequent change of Chairman, the annual event arranged by the Executive Committee was changed to a jumble sale which raised £71 13s 3d in 1924 and a similar sum in 1925. The yearly amount raised declined during remainder of the 1920s, falling to £26 in 1928 and by 1929 a total of £23 3s 11d was recorded in the weekly minutes.<sup>15</sup>

Since its establishment in 1879, individual investigation had been fundamental to the operation of the Cheltenham COS. The Society’s strict use of casework, as a means of separating the deserving and undeserving poor, continued into the twentieth century. The process was criticised by some of the local newspapers and in 1905 the method was described by the *Cheltenham Examiner* as “too searching and too injurious to the self-respects of the applicants for relief”.<sup>16</sup> A letter to the *Gloucestershire Echo* from

---

<sup>13</sup> GA: Cheltenham COS Minutes, 1917 (D2465/1/8).

<sup>14</sup> GA: Cheltenham COS Minutes, 22<sup>nd</sup> May 1922 (D2465/1/8).

<sup>15</sup> GA: Cheltenham COS Minutes, 18<sup>th</sup> November 1925, 14<sup>th</sup> November 1928 & 6<sup>th</sup> November 1929 (D2465/1/9).

<sup>16</sup> *Cheltenham Examiner*, 20<sup>th</sup> September 1905, p.3.

the secretary of the Cheltenham and District Trades and Labour Council in 1907 was also critical of the “inquisitorial methods” of the Cheltenham COS and outlined how they dissuaded the unemployed from applying for relief, despite their desperate situation.<sup>17</sup> Lynn Hollen Lees argued that any applicant who could not demonstrate good character forfeited their right to help and this included “those who drank, those who were dirty or uncongenial, and those who asked too often”<sup>18</sup> Derek Fraser suggested that the COS was rigorously traditional and “became one of the staunchest defenders of the self-help individualist ethic long after it had been challenged on all sides”.<sup>19</sup> The Cheltenham COS case records demonstrate that a strong emphasis was placed on whether the applicant could demonstrate good character and was therefore deserving of relief. The need for assistance, financial or otherwise, was only considered if this prerequisite was met and in cases where it was not, the Cheltenham COS did not provide any relief or advice regarding how an individual situation of poverty could be alleviated. Evidence of this can be found in the case records, for example, an application for financial assistance received in 1909 was rejected due to a subsequent visit revealing a dirty house and the applicants wife bearing “ the stamp of her drinking habits in her face”.<sup>20</sup> An application for a nourishment order in March 1909 was also rejected as the references received from a neighbour and former employer identified the applicant as lazy, prone to violence and having served prison sentences.<sup>21</sup> In this particular case, despite the presence of two young children and a

---

<sup>17</sup> *Gloucestershire Echo*, 22<sup>nd</sup> February 1907, p.2.

<sup>18</sup> Lynn Hollen Lees, *The Solidarities of Strangers: The English Poor Laws and the People, 1700-1948* (Cambridge: Cambridge University Press) 1998, p.272.

<sup>19</sup> Derek Fraser, *The Evolution of the British Welfare State* 3<sup>rd</sup> edn (Basingstoke: Palgrave Macmillan, 2003), p.142.

<sup>20</sup> Gloucestershire Archives (GA): Cheltenham COS Sampled Case Papers 1909, Case no. 2376 (D2465/1/28).

<sup>21</sup> GA: Cheltenham COS Sampled Case Papers 1909, Case no. 2388 (D2465/1/28).



baby at the property who might have suffered further without the nourishment order, the condition of the father meant that help was not offered to any of the family. For the individuals who were of good character, could demonstrate a willingness to help themselves and were therefore eligible for assistance, the case records show that a wide range of relief was available. The approved applications in 1909 range from the provision of assistance to the family of an employed individual who was temporarily unable to work due to a broken leg, emigration assistance to enable an individual to join his adult children in Sydney where they would be able to support him financially and the provision of a hospital ticket for a “hard working, clean and very satisfactory applicant”.<sup>22</sup> Despite criticism of the investigative approach of the Cheltenham COS as dissuading potential applicants from applying for relief, the number of cases received continued to increase until 1909. Applications then began to decline during the years prior to the First World War and the Society attributed this to the availability of other avenues for assistance such as the opening of a state Labour Bureau and the formation of Parochial Relief Committees.<sup>23</sup>

Table 2.3: Annual number of applications for relief received by the Cheltenham COS.<sup>24</sup>

Year	No. of Applications
1905	157
1906	163
1907	256
1908	288
1909	306
1910	206
1911	202
1912	221
1913	191

<sup>22</sup> GA: Cheltenham COS Sampled Case Papers 1909, Case nos. 2329, 2409 & 2371 (D2465/1/28).

<sup>23</sup> *Cheltenham Examiner*, 2<sup>nd</sup> March 1911, p.7.

<sup>24</sup> Data taken from GA: Cheltenham Minutes of Executive Committee and AGMS 1905-1913 (D2465/1/6 & D2465/1/7).

Keith Laybourn has stated that many charitable organisations abandoned their social casework during the war and “moved to act as part of a vast relief effort”.<sup>25</sup> This was not the case for the Cheltenham COS as it continued to carry out casework to investigate each individual application received throughout the war years, rather than revise its methods. The case records demonstrate that some war related assistance was provided on a selective basis and in 1914, requests were approved for items such as “artificial teeth for a man to join the army”, reflecting some of the practical support provided by the Society in response to changing requirements.<sup>26</sup> There is also evidence of support for those who were facing financial difficulty and had been unable to join the armed forces, as well as for the women who were in distress due to their husbands who had enlisted. In October 1914, the Cheltenham COS provided surgical stockings for an applicant who had been unable to enlist in the army due to having varicose veins and he was also assisted in finding temporary work elsewhere. A hospital ticket was granted to an applicant in November 1914 to a “very nicely dressed and respectable looking” lady whose husband was serving in the army.<sup>27</sup> The Society remained committed to its system of casework and an entry in the Executive Committee minutes in May 1919 stated that during the First World War it “had continued steadily although with fewer applications for assistance owing to the work of the War Pensions Committee”.<sup>28</sup>

Jane Lewis argued that following the First World War, casework could no longer be regarded as “the close associate of the poor law, helping to distinguish the helpable

---

<sup>25</sup> Keith Laybourn, *The Evolution of British Social Policy and the Welfare State*, (Staffordshire: Keele University Press, 1995), p.184.

<sup>26</sup> GA: Cheltenham COS Sampled Case Papers 1914, Case no. 4213 (D2465/1/29).

<sup>27</sup> GA: Cheltenham COS Sampled Case Papers 1914, Case nos. 4192 & 4206 (D2465/1/29).

<sup>28</sup> GA: Minutes of Executive Committee and AGMS, May 1919 (D2465/1/8).

from the unhelpable”.<sup>29</sup> In contrast to this, the Cheltenham COS continued its method of casework in the same format as it had throughout the twentieth century and maintained its separation of those who could and could not be helped. An application in 1924 for temporary assistance was refused as subsequent enquiries uncovered that the applicant had been suspended from the Labour Exchange due to a lack of effort to find work.<sup>30</sup> An application received during the same year for a loan of £3 to purchase stock was also rejected, as the COS visitor who attended suspected that the money might instead be spent on food and would therefore not improve the situation of the individual concerned.<sup>31</sup> The approved applications for the year included one from a lady described as tidy and respectable who requested clothes for her crippled son to attend an art school. The character reference obtained by the Cheltenham COS described the applicant as “a thoroughly deserving case” and clothes were granted for the boy on three separate occasions.<sup>32</sup> An application from a worker at Leckhampton Quarry for assistance for a week while the quarry had temporarily closed was given a grant of five shillings. When the home visit was undertaken the house was described as “clean, tidy and free of illness” and the applicant was deemed to be deserving of assistance.<sup>33</sup>

The case records demonstrate that throughout the first three decades of the twentieth century, the Cheltenham COS continued to provide relief on a discriminatory basis and chose to help only those of good character. Those who were able to demonstrate

---

<sup>29</sup> Jane Lewis, *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Organisation Since 1869* (Hampshire: Edward Elgar Publishing Limited, 1995), p.91.

<sup>30</sup> GA: Cheltenham COS Sampled Case Papers 1924, Case no. 5217.

<sup>31</sup> GA: Cheltenham COS Sampled Case Papers 1924, Case no. 5233.

<sup>32</sup> GA: Cheltenham COS Sampled Case Papers 1924, Case no. 5193.

<sup>33</sup> GA: Cheltenham COS Sampled Case Papers 1924, Case no. 5100.

that the assistance requested could help them to help themselves and was ideally for a specific purpose or short-term need, had the best chance of success. The Cheltenham COS continued its separation of applicants throughout the 1920s and by 1930, it was still emphasising the importance of individual investigation and ensuring that only honest applicants were assisted. A newspaper article was published by the Cheltenham COS to request that any cases for assistance were referred straight to the Society as it had “the means for investigating the truth or otherwise of the tale told”.<sup>34</sup>

Lynn Hollen Lees argued that all leaders of the COS largely subscribed to the view that destitution was a moral issue and caused by the individual, rather than by factors beyond their control.<sup>35</sup> One of the underlying issues affecting the attitude towards the consideration of applications for assistance received by the Cheltenham COS was its long-standing belief regarding the causes and prevention of poverty. The leadership of the Cheltenham COS changed relatively infrequently during the first three decades of the twentieth century. On the occasions when a new President, Chairman, or Honorary Secretary was appointed, the position was transferred based on social status and a desire to uphold traditional values, rather than how they could help the organisation to progress in line with changing needs. Throughout the period of study, the leadership of the Cheltenham COS largely consisted of retired military personnel, judicial officers and the upper echelons of the Church. This demonstrated the absence of any effort to introduce the working classes into the Executive Committee and make the Society more representative of those who it sought to help.

---

<sup>34</sup> *Cheltenham Chronicle*, 17<sup>th</sup> May 1930, p.2.

<sup>35</sup> Hollen Lees, p.27.

Table 2.3: The leadership of the Cheltenham COS, 1905-1929.<sup>36</sup>

Years position held	President	Chairman	Honourable Treasurer
1905 - 1907	W.F. Hicks Beach J.P	Mr H.T Carrington	Mr H.T. Carrington
1908 - 1910	W.F. Hicks Beach J.P	Canon Gardner	Mr W.R. Carles CMG
1911 - 1914	W.F. Hicks Beach J.P	Capt. Willoughby Brethon	Mr W.R. Carles CMG
1915	W.F. Hicks Beach J.P	Capt. Willoughby Brethon	Capt. Savile
1916 - 1918	W.F. Hicks Beach J.P	Capt. Willoughby Brethon	Mr T. Woodham Mott
1919	W.F. Hicks Beach J.P	Mr W.R. Carles CMG	Mr T. Woodham Mott
1920 - 1921	W.F. Hicks Beach J.P	Councillor E. Rogers	Colonel Longridge
1922 - 1923	Archdeacon Gardner	Councillor E. Rogers	Colonel Longridge
1924	Archdeacon Gardner	Councillor Welstead	Colonel Longridge
1925 - 1928	Mr H. Hardy	General H. M. Thomas	Colonel Longridge
1929	Sir Walter Preston MP	Mr W. Lock Mellersh	Colonel Longridge

Robert Humphreys argued that prior to 1914, the COS remained a male dominated institution that provided little opportunity or encouragement for the progression of women.<sup>37</sup> He further suggested that despite their exceptional personal abilities, even the most famous females that defied this convention such as Helen Bosanquet and Henrietta Barnett were only able to do so because of extensive social connections or the importance of their husbands. The situation outlined by Humphreys was mirrored in Cheltenham to an extent during the early years of the twentieth century and one of the prominent female members of the Cheltenham COS was Mrs Catherine Owen, who joined the Executive Committee in 1908 following the death her husband, the Rev. James A. Owen. Another well-connected member of the Executive Committee was Mrs Crawley who was also a member of the Cheltenham Board of Guardians and the Education Committee. In contrast to the argument presented by Humphreys, there

<sup>36</sup> Data taken from GA: Cheltenham Minutes of Executive Committee and AGMS 1905-1929 (D2465/1/6, D2465/1/7, D2465/1/8 & D2465/1/9).

<sup>37</sup> Humphreys, p.136.

was a strong female presence within the Cheltenham COS prior to the war and although opportunities for progression were limited, advancement was possible within a secretarial capacity. From 1898 the position of Honorary Assistant Secretary was held by Miss Field and when she resigned in 1906, it was offered to another female Committee Member, Miss Foster. Upon her resignation, Miss Field was described by the Treasurer as at times having “taken the entire burden of the office work” and the success of the penny bank was credited as “largely due to her untiring labours”.<sup>38</sup> The salaried role of Assistant Secretary was also filled by a female member of the Society during the same year. Miss Evelyn Mather, who had previously assisted with administration for the Penny Bank on a voluntary basis, was offered the role for an annual salary of £50 following two months training in London.<sup>39</sup> A lesser salary was justified by the lack of experience held by Miss Mather prior to taking up the post.

Robert Humphreys contended that the number of female secretaries rose sharply after the outbreak of the First World War due to their willingness to accept a lower salary than their male counterparts.<sup>40</sup> Madeline Roof, has stated that by 1920, the COS had been forced to rethink its attitude towards women and raise salaries so that they were comparable with what educated women could earn elsewhere. She argued that there was a greater willingness among young women to complete a training course if it came with the prospect of a professional career and the COS acted upon this and encouraged them to undertake its practical training.<sup>41</sup> The Cheltenham COS was recruiting female secretaries many years before this and in 1908 offered the position

---

<sup>38</sup> *Cheltenham Examiner*, 14<sup>th</sup> March 1906, p.3.

<sup>39</sup> GA: Cheltenham COS Minutes, 12<sup>th</sup> December 1906 (D2465/1/6).

<sup>40</sup> Humphreys, p.137.

<sup>41</sup> Roof, p.138.

to Miss Oakeshott for an annual salary of £100 which was comparable to the rate offered by the Society to a male secretary at the time.<sup>42</sup> In 1910, the Society described how she had “drawn in many new workers, and...the role of charity in Cheltenham has been widened and deepened by Miss Oakeshott’s’ influence”.<sup>43</sup> The recalculation of salaries described by Roof in the post-war period was not implemented by the Cheltenham COS as is demonstrated by a vacancy in February 1919. The Society offered the position of Secretary to Mrs Oliver on the condition that she initially completed a four-month training course at the central office in London. The salary offered was £75, rising to £100 upon completion of training which was equal to that offered by the Society to a qualified secretary in 1908. The Cheltenham COS was comfortable with its female members undertaking roles requiring high levels of responsibility and was in contrast to the tendencies of some of the “chauvinistic” provincial Societies such as Brighton and Rochdale described by Robert Humphreys, which did not allow female Committee members.<sup>44</sup> The Executive Committee continued to include a high percentage of female members throughout the 1910s and 1920s and by 1918 half of its twelve members were female.<sup>45</sup> The male to female ratio of the Committee members remained evenly split throughout most of the 1920s until 1927 when females accounted for ten of the fourteen members.<sup>46</sup> The Cheltenham COS did, however, appear to impose limitations on the roles its female members held and the positions of Chairman, Honourable Treasurer, and President were held by men throughout the first three decades of the twentieth century.

---

<sup>42</sup> GA: Cheltenham COS Minutes, 12<sup>th</sup> February 1908 (D2465/1/7).

<sup>43</sup> *Cheltenham Examiner*, 24<sup>th</sup> March 1910, p.3.

<sup>44</sup> Humphreys, p.136.

<sup>45</sup> GA: Cheltenham COS Minutes, 1918 (D2475/1/8).

<sup>46</sup> GA: Cheltenham COS Minutes, 5<sup>th</sup> October 1927 (D2465/1/9).

The Cheltenham COS failed to develop the way it conducted its casework as the needs of society progressed over time. External factors such as war and changing economic circumstances did not alter the discriminatory approach of the Society, or dilute its determination to only approve applications for relief from those who could prove they were of good character and demonstrate a willingness to help themselves. The lack of efficacy within the Executive Committee was evident from its inability to develop creative ways to raise funds for most of the period. Aside from the relatively brief period when Councillor Rogers fulfilled the role of Chairman, the Society continued with its traditional methods of carrying out appeals for new subscribers and donations before relying on a declining annual jumble sale in later years for additional funds. The Cheltenham COS was progressive in its attitude towards its female members, particularly during the pre-war period when some provincial societies would not allow women to undertake any positions within the Executive Committee. The female members were able to carry out both voluntary and salaried roles and were allowed the appropriate authority to do so, although the highest positions remained exclusive to members of the clergy, professional men and retired military officers.



#### 4. The Relationship Between the Cheltenham COS and Other Providers of Charity

This chapter will analyse the competition from other charities for donations, particularly during the First World War and examine how those charities responded to the changing needs of society in comparison with the Cheltenham COS. It will identify how the Society found itself marginalised during the war years as associations ran by the local authority sought to alleviate the mass distress of those affected. It will also examine the attempts of the Cheltenham COS to coordinate the efforts of other charities within the town and determine to what extent it was successful. Finally, the chapter will argue that, although the Cheltenham COS had a desire to alleviate poverty, its structure was too rigid to deal with the changing needs of society and thus limited its ability to coordinate charity and keep pace with competing organisations. Following the First World War, the Society sought to expand its Social Work infrastructure and had an increasing role in the provision of charity for the disabled, to avoid simply becoming another relief charity.

Robert Humphreys argued that the growing numbers of COS's during the early years of the twentieth century "did nothing to inhibit the mushrooming of miscellaneous charities engaged in haphazardly assisting the poor".<sup>1</sup> Madeline Roofff suggested that prior to the First World War, the COS successfully cooperated with "the local Borough Council, the Board of Guardians, representatives of the Churches 'of all

---

<sup>1</sup> Robert Humphreys, *Poor Relief and Charity, 1869-1945: The London Charity Organization Society* (Hampshire: Palgrave, 2001), p.137.

denominations' and many of the charitable organisations, all of whom were already interested in improving conditions".<sup>2</sup> The number of charities within Cheltenham and their apparent lack of coordination can be identified from a passage in a Handbook produced in 1909 by the Cheltenham Branch of the National Union of Women Workers, designed for the use of social workers. The handbook lists multiple charities responsible for assisting the poor and states that "it would be impossible to estimate the amount given in kind without some system of registration".<sup>3</sup> The handbook also demonstrates overlapping in the provision of meals for the poor in a section that advises of the attachment of a soup kitchen to most parishes and the provision of additional soup kitchens by The Salvation Army during the winter months. The need for such a service was demonstrated by The Salvation Army's provision of up to 8,500 meals per week, which caused embarrassment among Councillors at a meeting of the Cheltenham Distress Committee in 1907. They felt that The Salvation Army had stepped in to feed the poor where the Committee had failed to do so.<sup>4</sup> The Distress Committee was run by the borough and led by councillors and had been formed to assist with the high levels of unemployment within the town. The Rev. James A. Owen was a member of the Committee, although he was generally opposed to state relief operations and believed they would do "enormous harm" if put into operation too frequently.<sup>5</sup> The Cheltenham COS did not support or become involved in coordinating the mass provision of meals and only provided food following an individual visit to ascertain that the need was genuine and deserving. It did have some involvement in preventing the overlapping of gifts of food as is identified by the

---

<sup>2</sup> Madeline Roof, *A hundred Years of Family Welfare* (London: Michael Joseph Ltd, 1972), p.88.

<sup>3</sup> Gloucestershire Archives: The Cheltenham Branch of the National Union of Women Workers, *A Handbook of the Social Assets of Cheltenham*, (Cheltenham: Norman Sawyer & Co Ltd, 1909), p.59.

<sup>4</sup> *Gloucestershire Echo*, 2nd February 1907, p.4.

<sup>5</sup> *Cheltenham Chronicle*, 9<sup>th</sup> February 1907, p.3.

cooperation with the Highbury Congregational Church annual Christmas dinner.<sup>6</sup> In 1913, the Church noted that “of late years it has become the custom to act in consultation with the Charity Organisation Society to prevent overlapping of the efforts of this and other charitable efforts”.<sup>7</sup>

Robert Humphreys argued that one of the reasons the COS struggled to gain the cooperation of other charities was its “tactless and haughty condemnation of traditional charitable methods as being inefficient, unscientific, naive, disorganised, and misdirected”.<sup>8</sup> He surmised that the insensitivity and arrogance shown by its leaders defeated any chance of favourable persuasion to COS ideals. A sense of the arrogance described by Humphreys was apparent at the annual meeting of the Cheltenham COS in 1906. Opening the proceedings, the chairman Mr H. T. Carrington announced that “so long must it be unpopular with many minds...charity is not merely a sentiment, but a difficult science, and that those who practise it must obediently and patiently follow rules and be guided by principles”.<sup>9</sup> Although the Cheltenham COS had strong views on the methods of providing charity, the minutes and annual reports from 1905 until 1909 do not demonstrate a serious attempt at coordination. The need for cooperation was raised at an annual meeting in 1908, with the suggestion that it might be prudent to organise a friendly meeting of the charitable institutions within the town to further develop the provision for assisting the poor.<sup>10</sup>

---

<sup>6</sup> *Gloucestershire Echo*, 24th December 1913, p.4.

<sup>7</sup> *Gloucestershire Echo*, 24th December 1913, p.4.

<sup>8</sup> Robert Humphreys, ‘The Poor Law and Charity: The Charity Organisation Society in the Provinces 1870-1890’ (unpublished Ph.D. thesis, University of London, 1991), p.389.

<sup>9</sup> *Cheltenham Examiner*, 14th March 1906, p.3.

<sup>10</sup> *Cheltenham Looker-On*, 14th March 1908, p.12.

The suggestion did not receive any obvious enthusiasm and was side-lined for over a year before gathering any momentum.

The Cheltenham COS embarked on its first earnest attempt to rectify the lack of charitable cooperation within the town in December 1909 when it opened a Registration of Assistance Bureau. The initiative appeared to have been welcomed mainly on the basis of good sense and practicality.<sup>11</sup> This marked a turning point for the Society in its attempt to progress from a small, but important, relief agency to a society that coordinated and organised a wider charitable movement. By 1912, the Society claimed that thirty organisations had signed up to the Bureau including religious societies of all denominations, the Board of Guardians, the Voluntary Health Society and the Society for the Assistance of the Blind.<sup>12</sup> In the case of the Board of Guardians, the Cheltenham COS would publicise cases where there had been a collaboration, such as the assistance provided by the two organisations to help a crippled boy.<sup>13</sup> Those willing to cooperate represented a relatively small number of the charities within the town and did not include any of the prominent charities involved in assisting the poor, such as The Salvation Army or any of the mission halls or almshouses. It does, however, demonstrate how the Cheltenham COS achieved some success in its efforts to coordinate charity and prevent multiple applications for assistance, despite Humphreys' claims to the contrary.

---

<sup>11</sup> *Cheltenham Examiner*, 25th November 1909, p.4.

<sup>12</sup> *Cheltenham Examiner*, 1st October 1912, p.5.

<sup>13</sup> *Cheltenham Examiner*, 1st October 1912, p.5.

Jane Lewis argued that during the period between 1905 and 1914 new councils of social welfare and guilds of help were formed which all shared the conviction of the COS regarding the importance of charitable and voluntary action, although they did not necessarily agree with the Society's methods of providing charity.<sup>14</sup> Although in Cheltenham, when the Highbury Guild of Help was established in 1905, it aimed to carry out its social work in accordance with the Elberfield System, mirroring the chosen method of the COS. It differed from the Cheltenham COS in the application of its casework however and admitted that, "we have not been able to adhere strictly to the original design".<sup>15</sup> The Guild operated a system of friendly visiting which gave it a structure that was, on the surface at least, similar to the Cheltenham COS. The difference in the use of friendly visiting was that its purpose was to provide sympathy and encouragement, rather than to ascertain whether the applicant had acceptable morals. The Secretary of the Highbury Guild of Help outlined how its distinctiveness lay in the belief that it was responsible for helping all of those in need rather than a selected few and it proudly claimed that "the sole qualification for assistance was necessity".<sup>16</sup> Despite its claims to the contrary, the Guild's annual report from 1906 demonstrates that a process of selection would have been necessary for the provision of relief. It outlines how the assistance provided during the previous year included gifts of clothes and boots, 172 tickets for provisions, ninety-eight tickets for coal and the provision of a soup kitchen during the winter months.<sup>17</sup> The absence of a system of mutual registration between the Highbury Guild of Help, Cheltenham COS and other charities created a potential for duplicate requests for assistance and the

---

<sup>14</sup> Jane Lewis, *The Voluntary Sector, The State and Social Work in Britain: The Charity Organisation Society/Family Welfare Association since 1869* (Hants: Edward Elgar, 1995), p.69.

<sup>15</sup> Gloucestershire Archives (GA): Highbury Congregational Church Manual, 1909 (D12407/1/5), p.32.

<sup>16</sup> *Cheltenham Chronicle*, 14th October 1905, p.2.

<sup>17</sup> *Cheltenham Chronicle*, 3rd November 1906, p.3.

*Cheltenham Chronicle* voiced its concern regarding those “incidental to overlapping”.<sup>18</sup> Although the subscriptions and donations received by the Guild were fewer than the Cheltenham COS, it did receive a steady flow of funds in the years prior to the First World War. The records that have survived cover the years from 1909 until 1913 and show receipts of between £30 and £38 annually.<sup>19</sup>

Neela Mann argued that the Outbreak of the First World War gave rise to a plethora of charitable initiatives in Cheltenham, mostly organised by women of the leisured classes and with the aim of assisting wounded soldiers and providing items of comfort to the military.<sup>20</sup> Among the early charitable associations in Cheltenham were a linen committee and several knitting groups which provided items such as mittens and scarves. There were also appeals by the *Echo* which led to the provision of 2,160 pairs of trousers for Indian troops and enough subscriptions to send a total of 30,000 cigarettes to servicemen by November 1914.<sup>21</sup> The Cheltenham COS minutes do not provide any evidence to suggest support for these appeals, or the creation of similar initiatives to indicate an appreciation of the changed needs of society due to the war. The unprecedented volume of individuals affected by the war led to a new wave of voluntary efforts aiming to provide support for the families of service personnel and provide additional medical and convalescent services.<sup>22</sup> Despite the changed circumstances, the Cheltenham COS continued to deal with poverty on a selective basis and did not become involved in raising funds that might be used

---

<sup>18</sup> *Cheltenham Chronicle*, 14th January 1905, p.7.

<sup>19</sup> GA: Highbury Congregational Church Manuals, 1909-1914 (D12407/1/5).

<sup>20</sup> Neela Mann, *Cheltenham in the Great War* (Stroud: The History Press, 2016), p.94.

<sup>21</sup> Mann, pp.104-109.

<sup>22</sup> Bernard Harris, ‘Voluntary Action and the State in Historical Perspective’, *Voluntary Sector Review*, 1 (2010), 25-40, p.31.

indiscriminately. It raised concerns regarding the potential for overlapping due to the number of charities receiving war related donations and emphasised the need for coordination, preferably via the Society's Registration of Assistance Bureau to "prevent the abuse of charity and to provide adequate help for the deserving".<sup>23</sup> By September 1914, the Cheltenham COS still reported that it was working in partnership with thirty charities via the Bureau. This suggests that the number within its network had remained steady, but had not experienced any growth over the previous two years.

Madeline Roofff argued that the COS was called upon to help with Local Authority led emergency committees that were formed to meet the increased levels of distress caused by the war.<sup>24</sup> This was generally not the case in Cheltenham as is demonstrated by the creation of The County War Relief Committee in August 1914, to coordinate funds for distribution across the county to associations including the Soldiers' and Sailors' Families Association, the Red Cross and St. John Ambulance.<sup>25</sup> Representatives from those associations were appointed to the committee along with a member of the County Nursing Association, but the Cheltenham COS was not a member of, or advisor to, the committee or a recipient of any of the funds. The Soldiers' and Sailors' Families Association was an almost unknown society prior to the war, but it quickly moved to the forefront of the relief effort and was subject to rapid growth in many towns across the country.<sup>26</sup> In Cheltenham it earned a reputation, a local newspaper claimed, as a caring society that helped all of those in

---

<sup>23</sup> *Cheltenham Looker-On*, 12th September 1914, p.14.

<sup>24</sup> Madeline Roofff, *A hundred Years of Family Welfare* (London: Michael Joseph Ltd, 1972), p.112.

<sup>25</sup> *Cheltenham Chronicle*, 22nd August 1914, p.4.

<sup>26</sup> Keith Laybourn, *The Evolution of British Social Policy and the Welfare State* (Staffordshire: Keele University Press, 1995), p.184.

distress and was often named at recruitment events with the assurance that dependants “would be lovingly provided for at once”.<sup>27</sup> The Association opened an office in August 1914 and started an appeal for subscriptions to assist those in need and by 19<sup>th</sup> December that year, the fund had raised £1,086 6s 7d.<sup>28</sup> The organisation was of great concern to the Cheltenham COS due to its willingness to help the families of service personnel, without individual investigation to establish whether they were deserving of assistance. In the Society’s weekly minutes from 2<sup>nd</sup> December 1914, the methods used by the association for administering funds were heavily criticised and led to a recommendation that “pressure should be brought to bear either publicly or privately to bring about reform”.<sup>29</sup> Mann claimed that by 1916, the overlapping of charitable goods and services within the town had become a great cause for concern that required attention.<sup>30</sup> Again, the Cheltenham COS was marginalised and instead the Gloucester County Association for Voluntary Organisations was created with a central office in Cheltenham.

The increasing number of options for charitable donations during the war had a negative impact upon the volume of subscriptions received by the Cheltenham COS. At their annual meeting in March 1917 the Chairman of the Executive Committee, Captain Willoughby Berthon announced that the organisation had “suffered in consequence of the war” with a decrease of £50 in subscriptions during 1916 compared to the previous year.<sup>31</sup> The weekly minutes show that it was necessary to

---

<sup>27</sup> *Cheltenham Chronicle*, 5th September 1914, p.4.

<sup>28</sup> Mann, p.44.

<sup>29</sup> GA: Cheltenham COS Minutes, 2<sup>nd</sup> December 1914 (D2465/1/7).

<sup>30</sup> Mann, p.96.

<sup>31</sup> *Cheltenham Chronicle*, 31st March 1917, p.2.



sell £100 of war loan stock to cover the deficit in the Society's finances.<sup>32</sup> The Cheltenham COS continued to struggle with the competition from other charities and the situation had not improved by the final year of the war, when the annual figures for 1918 showed a reduction of £118 11s in donations and subscriptions compared to the previous year.<sup>33</sup> Despite a consistent drop in applications for assistance, the level of expenditure continued to exceed the incoming funds and the Cheltenham COS struggled to keep pace with those associations directly involved in the war effort.

Table 3.1: Annual account balance of the Cheltenham COS General Fund and the total number of applications received.<sup>34</sup>

Year	Account Balance	No. of Applications
1914	-£85 17s 4d	214
1915	-£23 9s 0d	119
1916	-£39 15s 2d	104
1917	£101 6s 6d*	102
1918	£67 11s 8d	93

\*A £100 war loan was sold by the Cheltenham COS in 1917 to repay the overdraft. A special appeal also raised £82.

The Cheltenham COS also faced competition for volunteers from other charitable associations and the armed forces, with several Committee members resigning their positions to fulfil commitments elsewhere, particularly with the Red Cross. For example, two Committee members resigned from their positions in 1915 due to the pressure of their work with the Red Cross.<sup>35</sup> A further resignation was noted in December 1916 when another Committee member also gave up their seat in order to

<sup>32</sup> GA: Cheltenham COS Minutes, 20<sup>th</sup> September 1916 (D2465/1/8).

<sup>33</sup> *Gloucestershire Echo*, 9th May 1919, p.1.

<sup>34</sup> Data taken from GA: Cheltenham COS Minutes of Executive Committee and AGMS 1914-1918 (D2465/1/7 & D2465/1/8).

<sup>35</sup> GA: Cheltenham COS Minutes, 26th May 1915 & 30<sup>th</sup> June 1915 (D2465/1/8).

fulfil their duties with the same charity.<sup>36</sup> Bernard Harris argued that additional pressure was placed on the voluntary sector by the number of voluntary workers who joined the armed forces.<sup>37</sup> An example of this can be found in the Cheltenham COS minutes from an entry in 1914, stating that a letter had been received from Colonel Sterling advising that he would be leaving the Committee with immediate effect to join the army.<sup>38</sup> The minutes of the Cheltenham COS demonstrate how, during the First World War, it endeavoured to conduct itself in the same vein as the pre-war years, with weekly entries detailing account balances, updates on the number of pensions provided, applications for relief received and correspondence from the central COS office.<sup>39</sup> Any assistance relating to the war that was provided by the Society was incorporated into its casework structure. An example of this can be seen in the annual minutes from 1916 which reported that among the deserving applications for relief in 1915 “many families were temporarily assisted until wages could be sent home”.<sup>40</sup> The minutes also refer to contributions designed to provide aid on an individual basis following investigation, such as donations of clothing from Needlework Guilds for “cases of distress arising out of the War”.<sup>41</sup>

Robert Humphreys argued that by the time the First World War was nearing its end, the cracks in the COS movement had started to show. Many of the provincial COS’s had either been forced to suspend their operation or had closed completely and in order to avoid this, the remaining societies took the decision to cooperate with social

---

<sup>36</sup> GA: Cheltenham COS Minutes, 6th December 1916 (D2465/1/8).

<sup>37</sup> Harris, p.184.

<sup>38</sup> GA: Cheltenham COS Minutes, 11<sup>th</sup> November 1914 (D2465/1/8).

<sup>39</sup> GA: Cheltenham COS Minutes 1914-1918 (D2465/1/7 & D2465/1/8).

<sup>40</sup> GA: Cheltenham COS Minutes, 22<sup>nd</sup> March 1916 (D2465/1/8).

<sup>41</sup> GA: Cheltenham COS Minutes, 28<sup>th</sup> October 1914 & 25<sup>th</sup> November 1914 (D2465/1/7).

service councils to ensure their survival.<sup>42</sup> One of the COS branches that was forced to close in October 1919, due to a lack of support and finances, was located ten miles away in Gloucester. To avoid suffering the same fate, the Cheltenham COS shifted its focus away from gaining the cooperation of charities with the specific aim of alleviating poverty and during the first six months of 1920, moved towards seeking the cooperation of “official agencies interested in any branch of social work”.<sup>43</sup> Despite recognising the potential of this new avenue, the Cheltenham COS was quick to dismiss a suggestion made at the 1920 annual conference by the Honourable Secretary of the St. Pancras COS for a local branch of the National Council of Social Service. The President of the Cheltenham COS responded by saying that the Council “would not interfere in its work very much with the Charity Organisation Society” and he therefore doubted there was a need for such a society in Cheltenham.<sup>44</sup> As the societies both undertook the same work using similar methods, it is perhaps not surprising that the Cheltenham COS was initially against the formation of the Council.

In a letter to *The Times* in May 1919, the COS unveiled an attempt to introduce an integrated social service provision by proposing a collaboration between the Council of Social Service, the Association for the Mutual Registration of Assistance and the Charity Organisation Society.<sup>45</sup> The aim was to create a local headquarters in each COS location to house those associations and create a central voluntary organisation. This would further develop to include associations such as the Invalid Children’s Aid

---

<sup>42</sup> Humphreys, *Poor Relief and Charity*, pp.142-143.

<sup>43</sup> GA: Cheltenham COS Minutes, 4<sup>th</sup> May 1920 (D2465/1/9).

<sup>44</sup> GA: Cheltenham COS Minutes, 10<sup>th</sup> July 1920 (D2465/1/8).

<sup>45</sup> *The Times*, 17<sup>th</sup> May 1919, p.8.

Association, the Juvenile Organizations' Council and societies that provided assistance to soldiers and sailors. The Cheltenham COS did not achieve an integrated social service although they admitted that "there is a great need for a centre for various agencies to meet and for individual applicants to apply for advice".<sup>46</sup> The Society was successful in developing a cooperative relationship with charities that dealt with disabilities, particularly the County Committee for the Western Association for the Welfare of the Blind and the Cheltenham Cripples' Aid Association (CCAA). The relationship between the Cheltenham COS and CCAA was so successful that the latter suggested a full amalgamation between the two societies, as well as cooperation with the Red Cross to offer a comprehensive service for surgical support and orthopaedic treatment. Part of the logic behind the scheme was that having one society rather than three would increase donations, as individuals were reluctant to donate to more than one charity offering the same type of charitable assistance. It was agreed in 1922 that the two organisations would retain their individual identities but that the CCAA would become an affiliate of the Cheltenham COS. Its role would be to act as the first point of contact for applications and to meet any necessary financial requirements where possible. If they were not able to fund a case it would be referred to the Cheltenham COS for further consideration and possible financing. The Red Cross agreed to cooperate with the two societies and undertake the treatment of those who were referred, providing that enough funds were raised by either the families, CCAA or Cheltenham COS. The Society also developed a cooperative relationship with the Council of Social Welfare in 1927, although it decided against fully amalgamating with the association, due to concerns regarding a loss of its own

---

<sup>46</sup> GA: Cheltenham COS Minutes, 30th November 1920 (D2465/1/8).

standing and a lack of control over the new organisation. After several meetings at which the Committee failed to agree on the operation of the new society and its name, it was agreed that the two organisations would continue to operate individually; however, it was stipulated there would be no duplication of work and the Cheltenham COS would accept cases from the Council of Social Welfare using the case files provided without further investigation. The Council also insisted that it would take charge of registering all future cases received by the Cheltenham COS.<sup>47</sup> Robert Humphreys' suggestion that in the years following the First World War the COS became a "social leper" that was shunned by charitable organisations did not reflect the position of the Society in Cheltenham.<sup>48</sup> The Society persevered with attempts to find itself a useful niche and promoted its efforts to provide transport for medical appointments, help suitable applicants to find work, conduct visits to offer advice and assist with applications for suitable convalescent homes.<sup>49</sup>

The Cheltenham COS had a strong desire to alleviate poverty but did not deviate from its individualist approach to the provision of assistance during the period studied. Before any help could be offered, a stringent system of investigation was undertaken and the Society did not alter this structure, even when the conditions caused by the First World War created an urgent requirement for mass assistance. While other existing charities responded to this need and new associations were created to deal with the unprecedented scale of distress, the Cheltenham COS found itself overlooked and felt a negative impact on its finances and resources. Following the war, rather

---

<sup>47</sup> GA: Cheltenham COS Minutes, 23<sup>rd</sup> September 1927 (D2465/1/9).

<sup>48</sup> Humphreys, *Poor Relief and Charity*, p.143.

<sup>49</sup> GA: Cheltenham COS Minutes, 12<sup>th</sup> June 1929 (D2465/1/9).

than change its individualist approach, the Cheltenham COS shifted its focus towards alternative areas where it could continue to provide aid on an individual basis and avoid simply becoming another relief agency. This saw the Society expand its social service offering and move towards alternative avenues for assistance such as providing aid to the disabled. The Cheltenham COS did enjoy some success in coordinating charity, although its progress remained uneven and disjointed and was not on a large enough scale to create a cohesive system. The more inclusive approach of charities such as the Highbury Guild of Help and Soldiers' and Sailors' Families Association made them an obvious alternative to the Cheltenham COS with an offer of help without the risk of pauperisation.

## 5. Conclusion

This study set out to consider the role of the Cheltenham Charity Organisation Society from 1905-1929 and examine the impact of changing ideas regarding the causes of poverty, the effectiveness of the leadership of the Society and its efforts to coordinate charity and compete with other organisations for donations and volunteers. Chapter Two evaluated the changing attitudes of society towards poverty and its causes during the early twentieth century and in the period following the First World War. The growing awareness of economic factors in causing poverty and the recognition of the need for social reform by the Church, political parties and the public caused the Cheltenham COS to lose ground due to its refusal to alter its individualist approach. It also analysed the strong opposition of the Society to state welfare initiatives and its subsequent efforts to secure a level of cooperation, when the expansion of state welfare imposed on services that had traditionally been provided the charitable sector for the alleviation of poverty.

Chapter Three included data to analyse the leadership of the Cheltenham COS which identified that the positions of President, Chairman and Honourable Treasurer were held by men, mostly consisting of retired military officers and the professional classes, throughout the period. There was a tendency to re-elect the same members year after year, indicating the reluctance of the Society to re-evaluate its position or consider ways to update its operation to better reflect those who the Society aimed to help. Data was also used to assess the finances of the Cheltenham COS and demonstrate the persistent shortage of income, particularly during the period before

the First World War. The Chapter also examined the Society's use of casework and identified how it continued to separate the classes of the poor throughout the period and ensure that help was only offered to those who it felt were deserving. Despite periods of high unemployment and the outbreak of war, the Cheltenham COS continued with its individualist approach and refused to offer indiscriminate relief without investigation. The role of women within the Society was also examined and it was found to have a more forward-thinking approach to female members than many other provincial societies. This was particularly evident during the pre-war period when the Cheltenham COS had female members on its Executive Committee at a time when many provincial offices refused to do so. They were able to make important contributions to the operation of the Society, although the highest positions remained out of reach. Chapter Four assessed the difficulties faced by the Cheltenham COS in its efforts to coordinate charity and also compete with other charities for donations and volunteers. It identified how, particularly during the war years, the structure of the Society was too inflexible to deal with poverty on the scale required and it found itself side-lined as other charitable providers abandoned their usual work to deal with the unprecedented levels of distress. It was successful at coordinating charity on a small scale with the operation of a Registration Bureau and achieved a greater level of charitable cooperation as it moved further into the provision of social service and medical assistance during the 1920s.

As an organisation that aimed to improve the condition of the poor, the Cheltenham COS was a well-intentioned endeavour. This study has shown that its methods of thoroughly investigating all applications for assistance and helping only those who would subsequently be able to help themselves, stemmed from a firmly held belief,



dating back to the conception of the district office in Cheltenham, that there was no alternative way to alleviate the condition of poverty. The failure of the Society to change its approach as ideas surrounding the causes of poverty developed meant that it became backward-looking. Rather than seeking ways to work alongside the state in matters of social policy, it remained opposed to new interventions and struggled to counter the perception that its services were no longer required, as welfare provisions absorbed increasing numbers of the poorer classes. Despite its inflexible approach, it provided assistance on a small scale to individuals who otherwise would not have received help, although its discriminatory policy and lack of resources meant that many people who approached the Society were not provided with the required support. Its failure to become a part of the mass relief effort during the war demonstrated the strength of its conviction regarding the alleviation of poverty only being possible following individual investigation, causing it to lose ground to other charitable provisions. The Society was eventually able to overcome this as it moved further into the provision of medical aid and assistance for those with disabilities.

This study has focused on the first three decades of the twentieth century, covering the period from the beginning of the Liberal reforms in 1906 and following the Cheltenham COS throughout the war years and then onto the rise in unemployment during the 1920s. The Society was formed in 1879 and the minutes of the Executive Committee have survived in consecutive years from its foundation until it became the Cheltenham Family Welfare Association in 1961. There has been little study specifically concentrating on the Society during the period and it would be possible to carry out an analysis of the role of the Cheltenham Charity Organisation Society during the last two decades of the twentieth century. The study could be undertaken to

include an analysis of its structure and attitude towards the causes and prevention of poverty under the leadership of its founder, the Rev. James A. Owen. It would also be possible to study the Society during the period between 1930 and 1950 and examine the further development of the role of the Cheltenham COS. An analysis could be carried out to ascertain the extent of change in the attitudes towards poverty and the evolving role of the Society as state welfare expanded further.

## Bibliography

### **Primary Sources**

#### **Archival material**

##### **Gloucestershire Archives**

Cheltenham Charity Organisation Society Records

D2465/1/6, Minutes of Executive Committee and AGMs, 1904-1906

D2465/1/7, Minutes of Executive Committee and AGMS, 1906-1914

D2465/1/8, Minutes of Executive Committee and AGMS, 1914-1923

D2465/1/9, Minutes of Executive Committee and AGMS, 1923-1932

D2465/1/27, Sampled Case Papers (Case nos. 1501-1626), 1904

D2465/1/28, Sampled Case Papers (Case nos. 2325-2349), 1909

D2465/1/29, Sampled Case Papers (Case nos. 4190-4219), 1914

D2465/1/30, Sampled Case Papers (Case nos. 4480-4556), 1919

D2465/1/31, Sampled Case Papers (Case nos. 5088-5245), 1924

D2465/1/32, Sampled Case Papers (Case nos. 5851-5979), 1929

D2465/1/35, Application and Decision Book, 1914-1925

D2465/2/2, Cheltenham Loan Fund Society, Minutes of Management Committee Weekly Meetings, 1834-1912

D2465/6/1 Jesse Chambers Almshouses Minutes of Trustees Meetings, 1925-1938

D2465/6/5 Jesse Chambers Almshouses Reports of Visiting Committee, 1926-1960

D2465/7/1 Sunset Home Almshouse Subcommittee Minutes, 1926-1940

G/CH Cheltenham Poor Law Union Records

D12407/1/5, Highbury Congregational Church Manuals 1909-1914

D2465,1/4/2 The Cheltenham Branch of the National Union of Women Workers, A Handbook of the Social Assets of Cheltenham, 1909

### **Newspapers**

*The Cheltenham Chronicle*

*The Cheltenham Examiner*

*The Cheltenham Looker On*

*Gloucestershire Echo*

*Gloucestershire Chronicle*

*The Times*

### **Secondary Sources**

#### **Books**

Barker, Rodney, *Political Ideas in Modern Britain, In and After the 20<sup>th</sup> Century*, 2<sup>nd</sup> edn (London: Routledge, 1997)

Bellamy, Christine, *Administering central-local relations 1871-1919: The Local Government Board in its fiscal and cultural context* (Manchester: Manchester University Press, 1988)

Crowther, M.A, *The Workhouse System 1834-1929: The History of an English Social Institution* (London: Methuen & Co Ltd, 1983)

Dewey, Peter, *War and Progress: Britain, 1914-1945* (London: Longman, 1996)

Englander, David, *Poverty and Poor Law Reform in 19<sup>th</sup> Century Britain, 1834-1914: From Chadwick to Booth*, 2<sup>nd</sup> edn (Oxon: Routledge, 2013)

Fraser, Derek, *The Evolution of the British Welfare State*, 3<sup>rd</sup> edn (Hampshire: Palgrave Macmillan, 2003)

Harris, Bernard, *The Origins of the British Welfare State: Society, State and Social Welfare in England and Wales, 1800-1945* (Basingstoke: Palgrave Macmillan, 2004).

Harris, Jose, *Private Lives, Public Spirit: Britain 1870-1914* (London: Penguin Books, 1994)

Harris, Jose, 'Society and the State in Twentieth Century Britain' in *The Cambridge Social History of Britain, 1750-1950*, ed. by F.M.L. Thompson (Cambridge: Cambridge University Press, 2008)

Hart, Gwen, *A History of Cheltenham* (Leicester: Leicester University Press, 1965)

Hollen Lees, Lynn, *The Solidarities of Strangers: The English Poor Laws and the People, 1700-1948* (Cambridge: Cambridge University Press, 1998)

Humphreys, Robert, *Poor Relief and Charity 1869-1945: The London Charity Organisation Society* (Basingstoke: Palgrave Macmillan, 2001)

Jones, Anthea, *A New History of Cheltenham* (Lancaster: Carnegie Publishing, 2010)

Laybourn, Keith, *Britain on the Breadline: A Social and Political History of Britain 1918-1939* (Stroud: Sutton Publishing, 1998)

Laybourn, Keith, *The Evolution of British Social Policy and the Welfare State* (Staffordshire: Keele University Press, 1995)

Lewis, Jane, *The Voluntary Sector, the State and Social Work in Britain: The Charity Organisation Society/Family Welfare Organisation Since 1869* (Hampshire: Edward Elgar Publishing Limited, 1995)

Lloyd, T.O, *Empire to Welfare State: English History 1908-1985* (Oxford, Oxford University Press, 1986)

Loch Mowat, Charles, *The Charity Organisation Society: Its Ideas and Work* (London: Methuen & Co Ltd, 1961)

Mann, Neela, *Cheltenham in the Great War* (Stroud: The History Press, 2016)

Owen, A.S, *James Albert Owen: A Memorial* (Cheltenham: Norman, Sawyer and Co)

Pember Reeves, Maud, *Round About a Pound a Week* (London: Virago, 1999)

Prochaska, F.K., 'Philanthropy' in *The Cambridge Social History of Britain, 1750-1950*, ed. by F.M.L. Thompson (Cambridge: Cambridge University Press, 2008)

Pugh, Martin, *We Danced All Night, A Social History of Britain Between the Wars* (London: Vintage, 2009)

Rooff, Madeline, *A Hundred Years of Family Welfare* (London: Michael Joseph, 1972)

Rowbotham, Sue, *Cheltenham: A History* (Chichester: Phillimore, 2004)

Thane, Pat, 'Government and Society in England and Wales, 1750-1914' in *The Cambridge Social History of Britain, 1750-1950*, ed. by F.M.L. Thompson (Cambridge: Cambridge University Press, 2008)

### Articles

Gente, Magali, 'Family Ideology and the Charity Organisation Society in Great Britain During the War', *Journal of Family History*, 27 (2002), 255-272

Harris, Bernard, 'Social Policy by Other Means? Mutual Aid and the Origins of the Modern Welfare State in Britain during the Nineteenth and Twentieth Centuries', *The Journal of Policy History*, 30 (2018), 202-235

Harris, Bernard, 'Voluntary Action and the State in Historical Perspective', *Voluntary Sector Review*, 1 (2010), 25-40

Lewis, Jane, 'The Boundary Between Voluntary and Statutory Social Service in the Late Nineteenth and Early Twentieth Centuries', *The Historical Journal*, 39 (1996), 155-177

Moore, Michael. J, 'Social Work and Social Welfare: The Organization of Philanthropic Resources in Britain, 1900-1914', *Journal of British Studies*, 16 (1977), 85-104

Mowat, C.L., 'Charity and Casework in Late Victorian London: The work of the Charity Organisation Society' *Social Science Review*, 31 (1957), 258-270

### **A285 Course materials**

Carter, Paul and Thompson, Kate, 'Poverty' in Readings for Block 6, *A825 MA History Part 1*, 2nd edn (Milton Keynes: The Open University, 2016), pp. 37-50

Laurence, Paul, 'Block 3: Poverty and Welfare' *A825 MA History Part 1*, 2nd edn (Milton Keynes: The Open University, 2016), pp. 5-34

### **Unpublished theses**

Edlin, Ronald 'Attitudes to Poverty and Social Reform in Cheltenham 1870-1899' (unpublished MA thesis, University of Gloucestershire, 2003)

Humphreys, Robert 'The Poor Law and Charity: The Charity Organisation Society in the Provinces 1870-1890' (unpublished PhD. thesis, University of London, 1991)

Tait, Irvine Wallace, 'Voluntarism and the State in British Social Welfare' (unpublished (PhD thesis, University of Glasgow, 1995)

### **Websites**

*British Newspaper Archive* <<https://www.britishnewspaperarchive.co.uk>> [accessed 27 December 2019]

*The Times Digital Archive*  
<[https:// www.gdc-gale.com.libezproxy.open.ac.uk/gdc/artemis?p=TTDA&u=tou](https://www.gdc-gale.com.libezproxy.open.ac.uk/gdc/artemis?p=TTDA&u=tou)>  
[accessed 26 October 2019]