

Making Charity Modern: Business and the Reform of Charities in Indianapolis, 1879–1930

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THE Progressive era, it is usually agreed, was marked by a decided increase in the power of government in many areas of American life. In a related development, the increase in government responsibility necessitated the development of bureaucracies, generally identified by historians as “middle class,” to administer new programs and to staff regulatory agencies [44]. “The heart of progressivism,” wrote Robert Wiebe in his masterful interpretation of the Progressive era, “was the ambition of the new middle class to fulfill its destiny through bureaucratic means” [50 p. 166]. Historians have often judged reforms progressive according to how far they invoked a public solution to problems previously reserved for the private sector. The development of private charities in the United States during this period, however, calls into question the assumption that Progressive-era reform always involved an increase in the power of government. In the field of charity, progressive reformers did not abandon private, voluntaristic solutions, but sought the streamlining of the private sector. Foremost among these reformers were the many businessmen who founded and supported charity organization societies (COS) and who aimed to put private charities on an efficient and businesslike basis. Beginning in Buffalo, New York, in 1877, the COS movement spread to over one hundred cities by 1900 [47; 46, pp. 372–93; 25]. Its backers claimed that well-organized private voluntary efforts would be sufficient to meet most of the welfare needs that in other industrialized countries were becoming the responsibility of government. Their confidence survived the depression of the 1890s and was still focused on private solutions in the first years of the Great Depression.

Although the reform of private charities associated with the charity organization movement was in a sense a diversion off the path towards

the twentieth century welfare state, it is not an irrelevant diversion. The COS movement commands attention because it reveals the role played by businessmen in leading city-wide coalitions of charity reform and also points to the persistence of older values amidst Progressive-era change.

The movement to reform public relief and private charities resulted from important changes that were occurring in the way most Americans regarded poverty [14, pp. 103–28; 6, *passim*]. Since success, or the belief in success, were general, the poor, as exceptions to the general prosperity seemed a puzzling and alarming phenomenon. Charity reformers began in the 1870s by asserting that poverty was mainly traceable to individual failure or moral inadequacy. COS reformers begged the question when they offered a formula for a scientific determination of the causes of this personal failure. However the belief that poverty was a form of petty crime became less tenable with each decade, especially with each depression, and its accompanying dislocation and unemployment. The innovations of the Progressive era (as historian Samuel P. Hays and others have shown) concentrated political and economic power in fewer and fewer hands, and removed the power of decision from individuals, leaving them arguably less responsible than ever before for their own material success or failure. Thus, by 1900, charity experts like Amos Warner insisted that investigation of the causes of poverty should include environmental factors as well as simply “character” [46, pp. 22–58].

The last decades of the nineteenth century saw fierce battles over the administration and philosophy of both public and private charities reflect different concepts of the role of charity in society. The traditional idea of charity assumed that benevolence brought blessing to the giver and relief to the needy. Charity in preindustrial society had been spontaneous, unorganized, and rooted in ideas of religious duty and *noblesse oblige*. The older view stressed that the poor are always with us and that to relieve poverty was a religious duty [26, pp. 75–85]. The advocates of the new charity were for the most part secular reformers who no longer believed that helping people was a part of converting them, neither did they view poverty as inevitable. Wisely administered charity, they insisted, would help the needy without creating permanent paupers. The most sanguine of them believed that a scientifically designed and administered charity would eventually be successful in removing the causes of poverty itself [4, p. 150; 26, pp. 113–44].

The new view of poverty necessitated the abandonment of older ideas of community. Since the seventeenth century, American society had recognized the community’s responsibility to help the needy. But the rise of individualism overlaid older values and suggested new ways to implement the community’s responsibility to the poor. Charity reformers of the mid and late nineteenth century regarded relief as social policy capable of

being manipulated so as to limit or encourage dependency. They fought pauperism not primarily as sin, but as inefficiency and waste. They were interested in the possibilities of charity, not as a means of salvation — their own or their clients — but as a tool of social engineering. Thus, reformers during the progressive period attempted to curtail or even abolish township relief and pointed with pride to falling expenditures on public poor relief as a sign that poverty itself was yielding to guided intelligence.¹

As a case study in the business-led reform of charities, Indianapolis is an instructive example. Between 1879 and 1891, the advocates of a business approach to charities in the Indiana capital won a series of victories. As leaders and supporters of the charity organization society, they implemented reforms that did not substitute a new social philosophy but resulted in innovative methods in charity. Recognizing that older methods no longer worked now that Indianapolis, like other American cities, had grown from a village to a city, they reassessed existing programs critically. Businessmen's role in the reform of charities reflected their confidence as leaders in the new urban society. Through the newly formed chambers of commerce and in nation-wide organizations like the National Civic Federation, businessmen sought to promote the modernization and efficiency of all aspects of city life [49, 51]. Their expectation that charity should become more "businesslike" was in part a recognition that charities depended increasingly on corporate dollars [5, 15]. Businessmen had allies, ministers like Indianapolis' Oscar McCulloch who worked to translate religion into reform, and professionals, especially doctors, concerned about the public health aspects of poverty. For all these groups, directing a charitable work conferred prestige. At the same time, as professionals they were committed to private solutions and looked with distrust on publicly administered charities as hopelessly corrupt and subject to political pressures.

In 1880, the Indiana capital was a booming city and railroad center, population 75,056, with many small manufacturing enterprises. Although average firm size was still only six, concentration was occurring in some industries. Indianapolis Rolling Mills, for example, employed 365 in the manufacture of iron rails; a wooden wheel factory employed 180; Kingan and Company pork packers had a workforce of about 600 [17]. There was confidence in continual growth, yet along with expansion came instability, and the prosperity that had concentrated thousands of wage-workers in the city created widespread need and poverty in times of depression, such as 1873. In that year, the Indianapolis *Journal* reported that the city's meatpacking companies were turning away as many as a thousand men a day. The numbers of unemployed had put the city's charities under an unprecedented strain. However, prosperity returned

before any permanent constructive steps had been taken [13, pp. 44–45; 17; 45, pp. 276–79].

Even in good years, the growth of urban population greatly complicated the administration of charity. The easy distinction between “saints” and “strangers” that had made the administration of poor relief in the preindustrial village community a simple matter of right, now turned into the nightmarish task of distinguishing the worthy from the unworthy poor in a population that turned over repeatedly.² A charity worker deplored the change. “The immense growth of the city had filled it with strangers,” he commented. “The old friendly neighborliness had disappeared. It was impossible [any] longer to go around with baskets for the collections of supplies” [31].

By the end of the 1870s it was obvious that a charity based on the older standards, a face-to-face charity, was no longer feasible, indeed the institutions of this older charity were collapsing. When Oscar McCulloch, minister of the Plymouth Congregational Church, called a meeting of the Indianapolis Benevolent Society (IBS), the city’s oldest and most influential charitable body, he found it without a system, organization, records, or reports [48, p. 173].

McCulloch became the leader and coordinator of the movement to reform the city’s charities, including the almost defunct IBS. Between 1879 and 1891 he acted as a liaison with the city’s business community and with the national reform movement of charity organization. In 1880, McCulloch established the Indianapolis Charity Organization Society, based on the Buffalo society, having first sought and obtained the support of the business community. Sixty prominent business and civic leaders endorsed the new society, founded with the aim:

to distinguish between poverty and pauperism; to relieve the one and refuse the other; to reintroduce the personal element in charity, to keep careful records of the cases; to...substitute work for alms [21, 1889–1890].

Thus began the reform of charity in Indianapolis on business-like principles that made the city one of the most progressive cities in the nation for its efficient administration and strict accounting [26, p. 114; 48, p. 213].

COS advocates claimed that much expenditure on charity was wasted. One of their major goals was to reduce the amount going to fraudulent claimants, to “distinguish between poverty and pauperism.” Much stricter accounting was thus necessary, and every case was carefully weighed. The Society’s reports illustrate the details of how this policy was administered.³ Between 1880 and 1890, the Indianapolis society considered applications for help from 9,255 families (33,469 individuals). The applicants were classed in three categories: first, cases “worthy of relief.” Of these 3,307,

or 89 percent were judged deserving of relief; most were in need because of temporary illness or accident. The second group of 2,118 were described as “cases needing work rather than relief.” Almost 90 percent of these were either unemployed or underemployed and were described as “able and willing” to work. Investigation revealed that 3,830, or 41 percent, of the families applying were not entitled to relief, or did not deserve it. Thirty percent of these were rejected because they preferred “to live on alms”; 15 percent were classed “vicious, hopelessly so”; almost a fourth had property or had relatives to support them and therefore were ineligible. The remaining rejects were classed variously as tramps and alcoholics [21, pp. 8–9].

This case-by-case method of charity rested on a corps of unpaid workers, “friendly visitors,” numbering 40 in 1882 and 46 in 1892 [46, opp. p. 372]. These were the shock troops of the new charity. They called on poor families, not with flowers or food as charity visitors had traditionally done, but in order to compile data about the case and to encourage the family to help itself. They noted every aspect of the family’s material life as well as morale. The resulting case record became the basis for a “scientific” and hopefully objective assessment of the case back at the COS office. How the visitor was to be both friend and detective was an unresolved dilemma [18; 40; 4, pp. 150–54].

The system of investigation was not only the basis for a so-called scientific determination of each case, but it also allowed the COS to coordinate charity on a city-wide basis. The system of registration, an important feature of this reformed charity, was designed to prevent overlapping of the work of several agencies. The principle of the COS movement nationally was that a society should administer no relief funds. Its function was purely administrative, and it was to act as a watchdog over other charities. Some of these goals were achieved in Indianapolis. After its reorganization of 1879, the Indianapolis Benevolent Society had a full-time paid professional administrator and a central advisory committee. However, in 1880 it turned over its administrative work to the newly organized COS, after which it acted as the relief agency for cases sent to it from the COS. The Indianapolis COS, between 1880–1890, handled all investigation and determination of need. In 1889–1890, COS expenditures of \$6,635 included \$2,110 to the IBS for direct payments to the deserving cases [21, 1889–1890, p. 9]. The society also guaranteed the financial viability and honesty of member agencies. These retained their nominal independence, shared information among themselves, and were loosely federated to the COS in what was called a “Circle of Charities” [21, 1889–1890, pp. 36–39].

To some supporters of traditional charity, the insistence that careful investigation should precede aid to the needy was the opposite of charitable.

The COS should be renamed the “Society for the Suppression of Benevolence,” one critic charged, and another called the society’s investigations “a system of espionage” [48, p. 201]. Nevertheless, the COS undoubtedly represented the wishes of a middle-class public determined to get value for each charitable dollar. Businessmen, the major donors, were reassured by the society’s promise that every case that the COS recommended for help was genuine beyond the shadow of doubt. Indeed, the society claimed, it should not be judged by old fashioned notions: the purpose of modern charity was not to give the poor money, food, or firewood, but to teach them the lesson of self-help [20]. COS principles made an appeal to the prudent businessman for they offered an investment in social peace, with the eventual replacement of the underclass (to use a modern term) by a class of striving entrepreneurs [21, 1889–1890, p. 7]. Such an expectation, unrealistic perhaps, was the constant theme of COS literature. It inspired the vignettes which COS reports often contained — sketches of cases that detailed the dramatic rise of a family from careless dependency to proud independence. It is an important feature of the new charity that the COS emphasis on savings, thrift, investment, efficiency, and work replicated the new emphasis of a business society.

Typical of this entrepreneurial emphasis was the COS Dime Savings and Loan Association, started in 1887, with the aim to teach the poor the savings and investment habit. Each week 750 visits to the homes of members of the society were made, according to a report for June 1890. Receipts by this date totalled \$24,000, mostly collected in pennies and dimes. The report explained:

He who gives to the poor with alms may do good or evil, ...but he who gives to them an opportunity to save money, meets them on the plane of honorable business relations, and can then advise, suggest and comfort with an increased influence for good. The Dime Savings and Loan Association is the most advanced step taken by organized charity. With the sense of possession will come a sense of self-respect, self-denial and self-dependence that will be worth far more than the money that helped to develop it [21, 1889–1890, pp. 14–15].

Another strong emphasis in COS philosophy was on work habits. It was willingness to work that divided the deserving from the undeserving. Indianapolis as a railroad city seemed to attract many people on the move. The society followed the example of other cities, established a home for transients, the “Friendly Inn,” where a work test was applied. Transients paid for a night’s lodging by splitting wood in the Friendly Inn wood yard [48, pp. 177–79; 21, 1886–1887]. Such a requirement was both deterrent and punitive, but an additional purpose was to train men in the value of work itself. Behind such measures lay a deep anxiety among charity leaders

about the procession of homeless people passing through the city. Businessmen also shared anxieties about social disorder and labor turnover: if labor was volatile, if men were always quitting and moving on, was it an indication that they would not accept the discipline of work? Was it perhaps the sign of moral degeneration and a prelude to social disorder? The COS wood yard program was promoted not as training in a skill, but in “character” [34, p. 14 and *passim*].

If these anxieties were present in the COS in the 1880s, the depression of the 1890s posed questions about the function of charity and relief in new and pressing ways. Oscar McCulloch made Indianapolis a model city for reorganized and federated charities; and when the National Conference on Charities and Corrections met there in 1891, he was the President. But the charity leader’s sudden death in the same year deprived the COS of its most dynamic leader. The depression that began in 1893 severely strained existing mechanisms of charity and shook COS optimism. In the crisis brought on by widespread unemployment, it was businessmen who again took up the work of organizing and coordinating the city’s charities and relief agencies, and in the ensuing years they took the principle of charity organization and reform further than the COS had been able to do.

Progressive businessmen had come together to found the Indianapolis Commercial Club in 1891. Their purpose was “to promote the prosperity and work for the general welfare of Indianapolis.”⁵ Their initial project was to draw up and present for adoption a new, progressive city charter. However, the Club was soon forced to deal with issues of poverty and charity. In 1893, they turned from rosy forecasts about the city’s future limitless commercial prosperity to deal with the crisis caused by the collapse of business and trade. In 1893 a special committee composed of businessmen H. H. Hanna, Eli Lilly, and William Fortune was appointed to take charge of relief measures for the unemployed. The COS agreed to put its expertise and its funds at the committee’s disposal and to work under its direction. There was continuity in social policy and attitudes, in fact the businessmen showed that they were as alarmed at the possibility of “paupering people” as their COS colleagues. In its first report, the committee stated that their guiding principle in this crisis would be that “relief should be given in a way that would enable recipients to earn it” [21, 1893–1894]. Without help from the sluggish city government, the committee forged ahead with a program of public works for the unemployed that between 1893 and 1894 provided over 9,000 man-days of work [19, 22, 13].

The crisis of the 1890s had vindicated certain COS principles but it had shaken others. For example Dime Savings were almost completely wiped out and the inadequacy of this approach had been demonstrated. The COS was weakened and businessmen took matters into their own

hands, setting up a new Commercial Club Committee on Charities in order to pursue goals of efficient and streamlined administration and, especially, an end to the continuous solicitations of business by societies with a confusing similarity of names and purposes. They argued that a single campaign of solicitation by approved charities would be an efficient way to allow business to fulfill its obligations to society. The COS soon followed the fate of societies in other cities, becoming just one more relief-giving agency. Renamed the Family Welfare Society in 1922, it no longer claimed the right to direct all other agencies.

The campaign to reform charities was voiced through the progressive businessmen's magazine entitled, *Forward!* The Commercial Club's Committee on Benevolences devised a system to regulate charities, issuing cards of endorsement to charities that it judged to be worthy and sound. Solicitors were to show these cards on demand. By 1914, the committee was implementing this program throughout the city. In order to receive endorsement, an agency was required to be part of the network of charities, to raise its funds in an approved manner, and to submit to audit by an accountant approved by the businessmen's committee. Efficiency and centralization were the constantly reiterated goals of this kind of charity [11, 36].

Businessmen had taken the lead in trying to rationalize the administration of the city's charities. The possibilities of fraud were diminishing. But the truth was that control by businessmen and charity professionals over the city's charities still rested only on the voluntary compliance of member agencies. Several fly-by-night or downright dishonest agencies still existed in the nooks and crannies of the system; these failed to meet the criteria either of professionalism or accountability established by the reformers. COS reports still deplored that some donors occasionally succumbed to heartbreaking stories and impulsively made contributions to families who had not been properly investigated. Some people were apparently still practicing charity as a noble gesture rather than as a matter of investigation and calculation. There were reports of one family receiving fifteen baskets at Christmas [1]. As Thomas C. Day, Chairman of the Commercial Club Committee on Benevolent Associations pointed out in *Forward!* in 1910, while the COS had made great strides in the organization of charities, it still had no way of securing the cooperation of donors, not all of whom were willing to apply COS standards [11].

By 1914, the Indianapolis businessmen's committee on charities had reached the conclusion that voluntary controls on charities were inadequate and that effective handling of poverty and welfare at the case level depended on the development of a firmer and more effective organization at the community level. They did not favor shifting welfare functions to the public sector, however, for they still distrusted the township trustee system.

But they began to call for the governmental supervision of private charities in order to cement the gain made through their program of endorsement and in order to monitor charities continually [38]. Thus although they continued to define reform as the upgrading of the private sector, they now invoked a notion of community-wide planning. Community needs were to be met by a quasi-public federation of private charities. In some other cities, councils of social agencies were already in operation, working together with the COS, and composed of the heads of different charities [28, pp. 180–82].

For businessmen who sought to streamline private charities and for social workers who wanted controls in order to guarantee professional standards, as well as for experts with ideas of progressive, efficiency-oriented reform, World War I provided the opportunity to achieve their goals [29]. The emergency, with its demands of coordinated relief and rapid fund-raising, gave the impetus to the social-agency-federation idea that thirty years of carping by COS and business reformers had not been able to effect. An impressive campaign by the Red Cross that raised half a million dollars for the cost of only about \$5,000 was the example followed when the War Chest Board was established in April 1918. This body proved an effective fund-raising agency. In May 1918, \$2.7 million was raised in Indianapolis for philanthropic causes. The Indianapolis Chest, in fact, scored a national success. It was one of the participants in a conference of the nation's twelve leading chests that resulted in the founding of the National Information Bureau, a "kind of Better Business Bureau in the field of philanthropy" [42, p. 90]. Equally significant was the achievement of the federation of private welfare and social agencies, the Council of Social Agencies. The War Chest Board authorized a survey of the proliferating private sector in 1918 by a professional survey team from the New York-based Bureau of Municipal Research. In a long report detailing the purpose, finances, and viability of forty-six agencies in Indianapolis, the investigation came up with a list of "sound" agencies and recommended the federation of these in the War Chest. The others, unsatisfactory, ill-conceived, or corrupt, should be left to die [35].

In 1920, with the emergency over, the supporters of federation tried to continue the impetus towards federation generated by the war. The process of weeding out inefficient agencies continued. Efficiency called for consolidation, but sometimes agencies resisted the loss of autonomy. The attempt to merge the COS with two other associations, the Children's Aid Association and the Mother's Aid Society, failed. Then in 1922 the War Chest was dissolved and its resources transferred to the Community Chest, renamed in 1923 the Community Fund. Meanwhile, the establishment of the Council of Social Agencies in 1922 combined about eighty public and private agencies for the first time. Goals of the new federation included

detailed study of budgets of member organizations and “a better mutual understanding, and coordination of services” [42, p. 92].

Despite differences in ends between the businessmen’s federation and the professional social workers’ Council of Social Agencies, “They addressed the same basic problem — charity organization — and looked in the same direction — improved service under private and voluntary direction” [26, p. 126]. The establishment of federation had achieved many of the goals for which businessmen had been striving. There was little reason to doubt that the machinery of public and private charities could together respond to community needs in ordinary times — and these were no ordinary times, but times of prosperity. The scope of “charity” had been enlarged. In addition to casework and welfare work, social agencies in the 1920s were preoccupied with the leisure and recreation needs of middle-class people. In 1928 the Chest authorized a study of “leisure resources,” including those provided by private agencies, the city, and corporations [9, 23].

The COS, now the Family Service Agency, was no longer the pacesetter in charity reform. Yet the reforms that it had spearheaded had brought business-like methods to charity. Moreover, the COS philosophy still reigned in the widespread belief that private charity was preferable to public relief. When, in November 1930, Indiana Governor Harry Leslie summoned an Indiana Advisory Committee for Relief of the Unemployed, he warned its members, mostly businessmen, that despite the need for relief, “the greatest danger of a movement of this kind is pauperizing people” [32, pp. 106–07].

Any attempt to assess the whole period between the Civil War and the Great Depression must take account of the rise of business values in American life [10]. In charity, this meant organizational changes, specialization, bureaucratization, and the increasing size of organizations. It also meant a shift in values. It is clear that the emergence of an impersonal, mobile society of large, anonymous organizations meant the end of older notions of community. But while churches and ethnic, fraternal, and neighborhood organizations to some extent mitigated the anonymity of this society, the Community Chest also did so, though in a strange and altogether modern way. The Community Chest stood for the continuing vitality of two older ideals: first (the New Deal notwithstanding), it represented the principle of private, voluntaristic responsibility for welfare rather than government responsibility. Secondly, it reasserted the ideal of community — a bureaucratic kind of community perhaps, where anonymous givers helped the anonymous needy — but an ideal of community nonetheless.

NOTES

1. Relief was administered by township trustees with funds raised at the county level. During the administration of Amos W. Butler, secretary of the Indiana State Board of Charities (1898–1923), levels of township relief were cut down sharply. “It was the first instance of the enactment of charity organization principles into law and their application to an entire state,” Butler claimed. See [7, 8, 37].

2. Robert Barrows [2] found that about one-third of heads of households left Indianapolis in each decade between 1870 and 1900. This three-decade average persistence rate of 69 percent made the Indiana capital less fluid, however, than the US average (computed for fourteen other cities). See [44, pp. 222–23].

3. For this and other material on McCulloch, I have relied on Genevieve Weeks’ biography, which makes extensive use of the minister’s fourteen-volume Diary.

4. The records of the Family Service Association include 7,000 case records for the years 1879–1919. See [24].

5. From the handwritten Indianapolis Commercial Club, “Records of Proceedings, February 1890–August 1893.” No. 715. I.H.S.

6. The Depression caused the Community Chest to abandon its service and “character-building” functions and turn to relief. In 1932, 81.7 percent of the Fund’s budget was for relief [32, p. 106].

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