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In the last half of the nineteenth-century, Victorian Britons grappled with welfare issues regarding the aged poor as politicians and social investigators sought to address and explain their dependency and poverty. Old age and pauperism were linked together as many individuals occupying poor law workhouses were elderly and infirm. Much of the history of social welfare in nineteenth-century England has understandably focused on the plight of the working-class poor. But there was another facet of ‘poverty’ that has not received much attention. What happened when middle-class individuals or families fell on hard times? What philanthropic options were available to them? The vertical model of charitable benefice has long considered the donee category to be the preserve of the working classes, but how does this model change with inter-middle-class charity? Private and charitable foundations aimed at meeting the needs of the middle classes were growing in number during the latter half of the nineteenth century. St Scholastica’s Retreat, a Catholic almshouse which offered elderly middle-class men and women free accommodation commensurate to their social status, was one such entity. It allowed middle-class recipients of charity the opportunity to live autonomously and respectably despite their penury. This essay will first focus on the benefactor of the charity, spinster Elizabeth Harrison (1798-1867), in order to examine her motivations in setting up St Scholastica’s located in Clapton, a London borough of Hackney. Next, the almshouse community will be profiled, looking at the formal criteria per the almshouse rules and then charting the occupant demographics over a forty year period using data from the census and the almshouse register. Lastly, this research will suggest how occupants retained their middle-class identities and status.

Regrettably, none of Elizabeth Harrison’s personal correspondence nor any of the records of St Scholastica’s Retreat prior to her death are extant. However, some post-1867 records, minutes, correspondence, accounts and wardens’ reports and importantly, a register of inmates, have been located. The register is a rich source that provides a glimpse into the characteristics of the almshouse residents and trustee decision-making. It lists applicants to St Scholastica’s Retreat and provides a record of their previous address; date of application, admission or rejection; age at application; date of death and place of burial; and, handwritten in the wide margins, are various administrative notes.
about the inmates. These comments make for fascinating reading; they recount not only the mundane, such as the names of executors and when wills were received, but give a sense of the family circumstances and financial situation of the applicants. Though focusing on one case study may seem particularist, using a microhistorical approach with such rich resources offers a means of stepping back from grand narratives, to examine outlier characteristics of almshouse inmates. The result is a more personalized narrative that brings us closer to the lived experiences of the middle-class inhabitants of a charitable institution.9

1. MOTIVATIONS
St Scholastica’s Retreat was part of a specifically Roman Catholic response to poverty and the aged that addressed both the material and spiritual needs of elderly Catholics. These Catholic initiatives were in part a reaction to government and private institutions that Catholics believed, at best, considered Catholic spiritual care as an afterthought, and at worst, assumed proselytization was an end goal.10 Spiritual attention was of prime importance to the Church as inhabitants in Catholic institutions would have easy access to clergy and frequent access to Catholic rites, rituals and sacraments. Also significant, with regards to the elderly, was the ready availability of the priest to give the last sacraments which would provide, according to Catholic belief, for a ‘good death’. Extreme Unction (the anointing of the sick) was the final sacrament administered to the dying. It was believed to convey the grace of patience to bear the trials of sickness and according to the author of How to Help the Sick and Dying (1890) would ‘comfort and strengthen us in our Last Agony, and … help us wonderfully to die a happy death’.11 This was an important sacrament for the Catholic aged person.

The Catholic almshouse of St Scholastica’s Retreat, founded in 1861 by Hackney-born spinster Elizabeth Harrison, supplied this specifically Catholic ethos and was intended to provide easy access to church services and spiritual support.12 The Harrison family’s upward mobility provided the funding for Elizabeth’s charitable endeavours. Elizabeth’s father Robert was a carpenter who married a carpenter’s daughter in Yorkshire; family financial circumstances improved after their move to Hackney in the 1790s and by the 1831 census, Robert Harrison is listed as a timber merchant.13 What became the family business was continued by Elizabeth’s brothers. The legacy received from brother Robert (1795-1852), through his wife Charlotte Scholastica’s (1808-1858) estate, gave Elizabeth the funds necessary to build two almshouses, St John’s Hospice in Hackney and St Scholastica’s Retreat
in Clapton. St John’s on Warburton Road was founded with her brother William (1802-1876) in
October 1861 for the elderly poor residing in Hackney close to St John the Baptist Catholic church.\(^{14}\)
It seems likely that this foundation was nearer to William’s heart than Elizabeth’s as the residue of
William’s estate was used to pay operating expenses and a stipend to each inmate and Elizabeth left
nothing in her will to St John’s.\(^{15}\) St John’s accommodated four residents, each with a suite of two
rooms. These almshouses were still occupied until at most 1971, when the building was demolished.
There is no extant evidence that Elizabeth was involved in the operation of St John’s Hospice.

Elizabeth, however, was fully committed to St Scholastica’s Retreat, located until 1972 on Kenninghall
Road in Clapton, managing it personally until her death in 1867 when the administration of St
Scholastica’s was handed over to five trustees. In 1873, they employed a Warden to manage the
day-to-day affairs and then in 1884, a porter was hired to assist him. Both resided on the premises
with their families, their wives often providing nursing or practical help for the residents. This
imposing structure designed by Edward Welby Pugin (1834-1875) to include forty apartments each
with a suite of five rooms plus a communal hall, was meant to be a lasting legacy. Elizabeth was an
experienced hand at Catholic philanthropy; her obituary in *The Tablet*, a well-read Catholic
publication, opined she was one of the ‘most active and energetic members’ of charities for the relief
of the poor. It also noted Elizabeth was ‘indefatigable in her exertions’, ‘unsparing of personal pains’
and ‘long known as the life and mainspring of the benevolent society in which she was interested’.\(^{16}\)
These descriptions give us a sense of her level of involvement in charitable work even before her
founding of St Scholastica’s Retreat.

Historian Sandra Cavallo has argued that the motivation behind charitable work was likely multi-
faceted; the act of giving could be more than the donor’s concern about the recipient.\(^{17}\) Scholars
have argued that philanthropy, in general, was a means of ‘acquiring and reinforcing symbolic capital,
social position and political authority’.\(^{18}\) How true was this for Elizabeth Harrison? We can only
speculate as to the factors that motivated her to devote her energies and the bulk of her brother and
sister-in-law’s estate to St Scholastica’s Retreat. Her obituary identified her as a philanthropist with a
strong will and a resolute social conscience with regards to the poor of Hackney. It was noted that
‘She never failed to speak when she saw wrong.’ These aspects of her personality were discernible
also in the five extant pieces of correspondence authored by and about Elizabeth.\textsuperscript{19} Her letter to the Archbishop of Westminster Henry Edward Manning (1808-1892) was business-like and direct, avoiding any pious platitudes.\textsuperscript{20} She explained in reply to Manning’s request regarding the terms of her donation of land to the Institute of Charity (commonly known as the Rosminians),\textsuperscript{21} that she had given land adjacent to St Scholastica’s property on the proviso that they would use it to build a parish church, presbytery and schools and that Retreat inmates would be given their sittings free of charge. In the Deed of Covenant she dictated that the Rosminians ‘build a Church in the Gothic style of architecture to harmonise with the building erected, and moreover to build in such direction that the church shall form the third side of a square, the public road completing the quadrangle’. Prior to the church being built, she allowed Rosminian William Lockhart (1820-1892) to stay in rooms at St Scholastica’s while providing mass to the almshouse inmates. It was a plan she fully expected to come to fruition; but it was not realized in the way she had hoped. The Rosminians, being unable to fund the building of the church, transferred the property to Westminster diocese in 1868 and the first mass centre was not built until 1883; the church itself was built in 1962.

On a personal level, Elizabeth’s motivations could have reflected her interest in personal power as her own name was regularly mentioned in material published about St Scholastica’s Retreat though it seems more likely, as Henk Looijesteijn has noted from his research, that this almshouse was meant as a lasting family memorial.\textsuperscript{22} On the foundation stone near the front entrance was inscribed:

\begin{verbatim}
St Scholastica’s Retreat
Founded in the Year 1861.
out of the Estate of Robert Harrison
and Charlotte Scholastica Harrison his widow
On whose souls may the
Lord Jesus have mercy.
\end{verbatim}

Oil paintings of both Robert and Elizabeth Harrison (no longer extant) were placed in St Scholastica’s Hall.\textsuperscript{23} The windows in this common room included the Harrison coat of arms and mottos ‘\textit{Sapiens dominabitur astris}’, a wise man can rule the stars, and ‘\textit{Facta non verba}’, deeds not words. These inscriptions could also be seen in stone near the west gate. From a religious perspective, Elizabeth may have hoped that spiritual gains would accrue for herself and her family. There was a Catholic
theological understanding of charity as a sacramental act that was both a religious benefit for both the donor and the recipient. 24

Given Elizabeth Harrison previous charitable endeavours to benefit the poor, it is curious that she chose to create a charity for the 'decayed' middle classes. Unfortunately, we can only conjecture where this concern came from. Perhaps she had first-hand knowledge that some almshouses might pressure Catholic inmates to attend Protestant rather than Catholic services or would exclude Catholics entirely. It was not uncommon for Catholics to be excluded from certain institutions. Almswomen in St Martin in the Fields were expected to participate in ‘Communion of the Church of England and regularly attend Divine Service every Sunday’; these requirements would have effectively barred devout Roman Catholics from this almshouse. 25 Even into the early twentieth century, some almshouses explicitly prohibited Catholics from entry. The foundation documents of Charles Edward Sugden’s almshouses opened in 1916 insisted inmates ‘not to be members or supporters of the Roman Catholic church, the Socialist Party or the Labour Party’. 26 Another almshouse on the Isle of Wight founded in 1921 insisted that almshouse inmates be ‘English or Scotch by nationality and parentage and are not Roman Catholics or Jews’. 27 Possibly, Elizabeth felt a sense of paternalism for her class; or as Frank Prochaska suggests held ‘enthusiasm strongly tinged by self-interest’. 28 Certainly in examining the almshouse rules as will be done later in this chapter, there was an element of social control, and an attempt at imposing prescriptive requirements as to the management of the domestic interior. Perhaps too, Elizabeth was simply responding to demand. She was likely aware of the vicissitudes of the world of business and the potential of financial ruin for the mercantile classes. Middle-class poverty may seem an oxymoron rather than a category of analysis but the middle classes also found themselves in financial difficulties. Frank Prochaska has stated that pension and benefit societies as well as convalescent homes catering to the middle classes were a growing strand of philanthropy and reflected the uncertainty of middle-class fortunes. 29 More specifically, Elizabeth may have been concerned about the plight of middle-class spinsters. Writer Ada Moore voiced her plea for education and employment opportunities for middle-class women remarking that ‘decayed gentlewoman’ were part of ‘that large army of unmarried gentlewomen who are practically destitute’. 30 They were believed to have fewer opportunities for remunerative employment than working-class counterparts especially given the
constraints of respectability. Historian Michael Anderson argues that older spinsters were ‘heavily overrepresented’ in institutions (mainly workhouses) and this reflected their ‘weak social situation’. 31 Published discourses reflected these concerns 32 though historians have not come to any firm conclusions on whether this discourse mirrored lived experiences of unmarried middle-class women. 33

While we cannot pin down precisely Elizabeth Harrison’s motivations, we can conclude that she must have felt strongly about St Scholastica’s Retreat not only to fund the building of such a large institution but also to invest so much of her personal time into this endeavour. Until days before her death, she managed St Scholastica’s herself despite having previously chosen a group of five male trustees for St Scholastica’s. She does not appear to have solicited their advice or even advised them of her actions. Until her death, she acted as benefactor and business manager of St Scholastica’s Retreat and was personally responsible for accepting the first cohort of inmates. She devised the requirements and rules that governed St Scholastica’s Retreat, and it is to the almshouse candidates and inhabitants that this essay now turns to in order to better understand how this community of ‘decayed members’ was defined and constituted.

2. MIDDLE-CLASS INMATES

Just after opening in 1862, a circular describing St Scholastica’s Retreat was sent to the Roman Catholic Bishops of England and Wales which shortly afterwards was published in The Tablet. 34 In subsequent years, a small notice was included in the annual Catholic Directory. 35 In these publications, one criterion for admittance into St Scholastica’s becomes immediately prominent: that of social class. St Scholastica’s was promoted as a charity for ‘decayed members of the middle and upper classes of society’. 36 According to the list of qualifications published in ‘Rights, Restrictions & Rules of Inmates of St. Scholastica’s Retreat’ potential occupants needed to be ‘poor and reduced’ Roman Catholics over sixty years of age and belonging to the ranks of the gentry or professional or commercial classes. While accommodation was provided free of charge, inmates were expected to provide for their own maintenance and a guarantee for an annuity between £15 and £80 (£60 if female) per annum. The remaining criteria were equally well-defined. Though there was a preference for natives of the parish of Hackney, any English-born person or individual living in Great Britain for ten consecutive years could apply for residence. If successful, they could bring with them a spouse or other blood relative (limited to father/mother/brother/sister/son/daughter) as a co-inmate
who was aged at least fifty years of age if female or sixty if male. Inmates were allowed one servant over thirty years of age. All were to conform to the rules of St Scholastica’s and all were to be practicing Roman Catholics.

How closely did the population at St Scholastica’s match these criteria? Table 1 summarises the analysis of the census population of St Scholastica’s at decennial increments from 1871 to 1901. The community at St Scholastica’s ranged from 30 to 51 individuals. Only two or three inmates in each census were married; most were widowed or unmarried. The average age of elected inmates extended from 70 to 74 with co-inmates fluctuating from 54 to 67 years of age. The vast majority of the elected inmates, 78% to 94% were female as were the co-inmates. Though allowed to bring in servants, only 4 of 18 inmates had a servant in 1871 and this dropped to 1 of 32 inmates in 1901. More inmates had co-inmates, though this too did not remain a popular option; in 1871 half the inmates had a co-inmate whilst ten years later only 4 of 22 inmates had co-inmates.

The majority of St Scholastica residents were born in England, with only 34 to 44 per cent being Londoners by birth. It is curious that there appear to be few Irish-born occupants. According to the census, only six of the occupants were Irish born. (The inmate register does not record birthdate or place of birthdate.) Though the rule regarding English birth could have limited the numbers of middle-class Irish occupants, Irish-born Catholics living in England for ten years were eligible for entry. It is difficult to gauge why Elizabeth Harrison would have included this clause for English birth. The most obvious reaction was that she was anti-Irish, but this seems unlikely. Her sister-in-law Charlotte Scholastica was Irish-born and there appears to be a close relationship given the naming of St Scholastica’s Retreat. Elizabeth Harrison chose as Trustee and handpicked successor for daily business matters, Cork-born John Haly, Charlotte Scholastica’s brother. The rule about English birth was challenged. John Haly writes apologetically in 1874:

I feel intensely for Mrs Fallon and, all the more that it is not in my power to exercise the least influence over my Co Trustees who bring as well as I do a single eye to bear on the defined object of the Trust clearly meant by the Foundress for the benefit of Catholics born in England; or, of such as can shew a residence of ten years complete
to the date of application. ...I am naturally unwilling that either you or Mrs Fallon
should cherish a delusion that the Retreat was closed to applicants of Irish birth or
origin - and by way of correcting so erroneous a conclusion. I tell you that at the
present moment out of Twenty five occupations. Eight are Irish a short while ago the
proportion was, out of twenty seven occupations, eleven were Irish- this ought to
satisfy all who are interested in the St Scholastica’s Retreat at Clapton that there is
no prejudice against Irish birth.⁴⁰

TABLE 1 IS LOCATED HERE

This static view is useful, but the analysis of St Scholastica’s Retreat register allows a richer analysis
that brings greater nuance to the identities of the residents of St. Scholastica’s. We have the ability,
because all applicants were listed on the register, to examine applicants who were admitted and
those who were not (though demographic data for this cohort was not consistently recorded). The
register listed 186 separate individuals.⁴¹ Of these, 117 were accepted into St Scholastica’s, 31 were
rejected and 38 withdrew before the vetting process was completed.⁴² Of those that were accepted,
the average and median age was 66 (mode of 63), with the youngest being 55 and the oldest 94.
They lived in St Scholastica’s from 5 months to 30 years, but on average 9.6 years. Occupants were
overwhelmingly female, with 46% unmarried and 47% widowed women. Of the 18 men accepted into
St Scholastica’s, two-thirds were married. Seventy-two per cent of all inmates had London addresses
before entering.

Social class was the key criterion to entry into St Scholastica’s and indicated the significance of class
cohesion and the importance of a middle-class institutional identity. According to Elizabeth Harrison’s
conveyance, candidates would be from ‘the ranks of the gentry, or of the professional or wholesale
commercial classes’.⁴³ Social class was defined quite precisely by rank or occupation. Occupational
information, of the applicant, husband of the applicant and often, parents of the applicant, was
requested from candidates. Most occupations ranged from the rather imprecise ‘gentleman’ to the
more descriptive ‘wholesale champagne and cork merchant’.⁴⁴ Most applicants were female, and had
no stated waged occupation so nothing or ‘no profession’ was listed more often than governess or
teacher. Therefore it is perhaps understandable that in many cases father's occupation was considered necessary. More surprising, however, was that the father's occupation was recorded even when there was a notation of the husband's occupation. The trustees at St Scholastica’s appear to want to ensure that the applicant had not recently risen in social class from working to middle class. Correspondence with potential applicants also indicates the importance of social class. James Batchelor’s application shows he was a ‘dealer in silk and furniture fringes’ but trustee John Haly questioned whether this meant he was a manufacturer or warehouseman. Batchelor’s response is not extant but he became a resident of St Scholastica’s; his response must have assured the trustees of his middle-class credentials.

Unfortunately, we have less occupational information for those who withdrew their application or were rejected, but at least three applicants were explicitly disallowed because of their social class. Irene Foscigier did not belong ‘to classes for whom [the] charity designed'; her father was a foreman at Messrs Broadwood. The remaining two did not have occupations listed but notes indicated of one applicant, that her ‘rank in life [was] below those of other cases elected’ and in the other, her ‘condition of life makes her ineligible’. The trustees were sensitive to class boundaries at a time when divisions between social classes were sometimes difficult to discern. They intended that St Scholastica’s Retreat would maintain the ideals of middle-class respectability and thus the class cohesion of its occupants was relevant; middle-class respectability was intrinsic to this idealized class identity despite the financial penury of inhabitants.

3. MIXED ECONOMY OF WELFARE
While we do not know explicitly why most applicants applied to enter St Scholastica’s, causes of financial distress were on occasion noted in the register. Dr William Kenny and his wife Theresa were admitted in April, 1880. His private fortune had been used to ‘pay the defalcation of a Trustee who had absconded’. Their son agreed to pay an annuity of £80, but by November of that same year, Dr Kenny found himself in ‘difficulty of obtaining his annuity’ and withdrew from St Scholastica. Antoinette Haakman’s deceased husband, a merchant in the City of London, became ‘through adverse circumstances’ a translator of languages, a probably poorly remunerated position. Her income of £25 per annum was paid by her brother and sister. Frances Dudley Ward, a retired governess and daughter of a retired army officer, applied for entrance into St Scholastica’s in 1896.
She had lost all financial support when she converted to Catholicism. Her initial application indicated she had an income of £20 but after she was elected, she was forced to withdraw when she did not have a guarantee of even £15 per annum.\textsuperscript{52} Sixty-three-year-old spinster Frances Cuddon whose father was a managing clerk in Wright's Bank indicated the bank's failure in 1840 'ruined the family'.\textsuperscript{53} Marianne (née Hogsflesh) Oxley (1797-1871), a schoolmistress and proprietor of a boarding school who had been admitted by Elizabeth Harrison in 1862, had been imprisoned as a debtor in 1828.\textsuperscript{54} Financial insecurity was a factor in middle-class life and was perhaps more commonplace than normally assumed. Historian Robert J. Morris noted that the changing technologies of the textile industry in 1840s Leeds brought about 'strains, insecurity and opportunity' and the fears of bankruptcy were very genuine.\textsuperscript{55} A middle-class family's financial security altered with the deaths of wage-earners, the fickleness of employers, downturns in the economy or poor qualifications, education or work skills.

Candidates were required to maintain themselves with a personal guaranteed annuity of not more than £60 if female and £80 if male.\textsuperscript{56} The maximums were meant to deter those who were not in need of charity.\textsuperscript{57} Elizabeth Harrison had stipulated in her will that part of her legacy would be reserved in order to generate an annual stipend of £40 for each inmate, but the capital only generated enough for £25 per annum.\textsuperscript{58} The amount of the minimum annuity needed to enter St Scholastica's was not stipulated explicitly in trust documents though it seems to have been assumed at £20 for women and £40 for men.\textsuperscript{59} Table 2 indicates that in practice, the annual annuity ranged from £9 to £85 per annum for the 85 inmates for which this is documented.\textsuperscript{60} The average over the period 1861 to 1900 was £39 with a mode of £40 per annum. There was, however, a downward shift in personal annuities in the last decade of the nineteenth century when the average dropped to £22 per annum (with a mode of £15). Extant minutes and correspondence with the Charity Commission indicate that trustees, prior to 1888, were more likely to offer almshouse places to those that had higher guaranteed personal allowances in order to minimise the stipend distributed by St Scholastica's Retreat. They were concerned that the invested funds would not stretch far enough to meet the needs of all almshouse occupants.\textsuperscript{61}
In 87 of 117 cases, we can identify the source of this personal annuity (Table 4). In 38 cases, the funding came from personal investments. But in the majority of cases, the annuity was paid by family members (sons, daughters, nieces and nephews), charitable bodies or friends. Though family members were an important source of financial support, the needs of the nuclear family took precedence. Clara Olivier, a widow of a commission merchant, was receiving £26 per annum from her son until the size of his family increased and he cut her stipend to £13 per annum. Other forms of support include philanthropic bodies. Fourteen inhabitants were subsidized, at least in part, by charities such as the Molyneux Fund or the Universal Beneficent Society. In nine cases, friends or named individuals provided some financial support. Here, we find some explicit links to the Catholic elite that point to the significance of social networks. Many candidates were financially supported by English and European Catholic nobility. Inmate Henri la Serre, a ‘gentleman’ whose parents were ‘ruined nobles’, received a £20 annuity from the Duke of Norfolk whose son he had taught in the 1860s. Miss Georgina Crowe was given £5 per annum from the Duchess of Norfolk and another £5 from the Lord and Lady Compton. Countess Tasker guaranteed an annuity of £20 per annum for Miss Anna Harding. Many others had employment links to Catholic aristocracy. Mary Spain was a governess in the family of the monarchist politician Auguste-Louis-Albéric, prince d’Arenberg (1837-1924) who paid her annuity of £50 per annum. Twenty-four of the 86 applicants cobbled together their annuity from multiple sources made up of several of the categories discussed.

An important non-financial resource was co-residency. Of the 117 St Scholastica inmates, only 46 had elected co-inmates (Table 4); the majority of those with co-residents were married or widowed women. Of the 46, seven were servants and nurses and the remainder were family members. The majority of family co-inmates were children, of which 17 of 18 were daughters. Next were spouses. Male inmates brought a wife in all cases (only two of four married women inmates brought their husbands as co-inmates). The next largest cohort were siblings of which six brought sisters and one brought a brother. In twelve cases, the co-inmate became an inmate upon the death of their co-resident inmate. In one unusual case, one inmate brought in three additional family members to reside at St Scholastica’s. Frances Kirkby was accepted as an inmate in 1869 with her 55-year-old
daughter Fanny May as co-inmate; a second daughter Jessica appeared in the 1871 census. Frances died in 1875, and Fanny May was elected an inmate. In 1881, the census records her living with her sister Elizabeth as co-inmate and in 1891, with both Elizabeth and her brother Herbert. In 1890, brother Herbert became a co-inmate. In 1895, Elizabeth Kirkby died. In 1899, both Fanny May and her brother Herbert died. A member of the Kirkby family resided at St Scholastica’s for 30 years. These patterns of co-residence point to the mutuality of self-help amongst family members. The elected inmate supported another family member by providing free lodging. But this could be a mutually beneficial arrangement, as the co-inmate could also act as caretaker. Several examples of this exist in the records. Joseph Richardson’s forty-one year old daughter, Mary Jane, was admitted as his attendant. In the 1871 census, sixty-seven year old Elizabeth Kurton’s co-inmate Sarah Flint, her cousin, was listed as her servant. This highlights the fluidity between family member and carer/servant.

TABLE 4 IS LOCATED HERE

It is likely that more co-inmates were carers than is reflected in the extant documents as St Scholastica’s did not employ a doctor or nurse for residents. Infirmitiy and physical decline would mean withdrawal from St Scholastica’s Retreat. The friends of Madame Augustine Georgen removed her from St Scholastica’s ‘on account of her great age and having no one to attend upon her’. She was 84 at the time. Though meant as a temporary measure, she never returned. Two additional inmates left for Nazareth House, the home for the aged run by the Sisters of Nazareth, and it is likely this was because medical or personal care was needed. Former teacher Catherine Holland became ill and left for St Mary’s Hospital in Stone run by the Dominican Sisters. After a severe illness, Julia Ravenscroft’s brother insisted she leave St Scholastica’s so she could have ‘better attendance’. What this demographic analysis suggests is that first, financial impoverishment and residency in St Scholastica’s Retreat did not necessarily mean estrangement from friends and family; these personal social and familial networks remained important sources of support even after inmates entered St Scholastica’s Retreat. Almshouse inhabitants accessed a mix of resources, from personal resources, kinship relationships, friendship and charitable networks, as part of a ‘mixed economy of welfare’ so
often discussed by welfare historians in Britain. This term, used to describe the numerous ways that the poor made ends meet, has found its place in histories of the poor who used both state funded poor relief, philanthropic resources and informal sources such as friendship and family networks to subsist through times of financial hardship. This concept also has its place in our discussion of middle-class downward mobility. Numerous applicants had some personal sources of income, though perhaps not enough for independent living in their own middle-class homes. But for many more, additional financial supports were necessary. Kin relationships were for some of utmost importance; many inmates derived their income from family members. And in other cases, a reciprocal relationship may have existed where inmates provided the means to shelter (and future inmate status) for their kin whilst the kin co-inmate provided nursing or other bodily aid. This supports Pat Thane’s argument that generational financial support was important but did not necessarily mean that families took in their relatives and in many cases, the elderly preferred living independently. For others there was more reliance on non-kin, friends and or other charitable associations. Importantly, St Scholastica’s Retreat was not necessarily the ‘last resort’ as argued by Prochaska; family and friends were still available when the inmate’s health declined and independent living was no longer possible. In addition, there were other Catholic forms of institutional support available, such as Nazareth House and St Mary’s Hospital, when inmates could no longer live independently.

4. DOMESTIC SPACES AND IDENTITY

Despite its charitable status, St Scholastica’s Retreat was successful in developing a middle-class institutional identity that did not pauperise its occupants. As noted earlier, scholars have found ‘middle-class’ identity difficult to pinpoint with precision. For St Scholastica’s Retreat trustees, who desired a homogenous ‘middle-class’ set of inhabitants, their definition was centred on occupation, but that alone was not enough, as each potential inmate was interviewed to confirm that they were ‘of respectable character and behaviour’. What this section will argue is that the well-kept middle-class home was an important signifier of middle-class status and respectability even (and maybe especially) for those whose financial position was unstable. Historian John Burnett has argued that ‘For that part of the population whose economic resources allowed it to exercise some real choice as to how and where it lived, the home, and its physical expression, the house, were the central institutions of civilized life.’ St Scholastica’s provided this home, but in order to make certain that
inmates conformed to expected middle-class ideals, the trustees enforced explicit rules regarding standards of interior design and cleanliness.

The location of St Scholastica’s Retreat in Clapton was a signal of the significance of place to Elizabeth Harrison. She was very loyal to Hackney, much of her charitable giving was centred in Hackney, she gave Hackney residents precedence as almshouse inhabitants and she placed St Scholastica’s Retreat in Clapton, noting that the ‘situation of building [was] healthy, being in the immediate neighbourhood of Hackney-downs; and the communication with the City and West-end by omnibus frequent. Clapton was, at least throughout the last half of the nineteenth-century, a solidly middle-class part of Hackney. Charles Booth’s 1898-99 maps indicate that the surrounding urban residences were coloured pink and red to indicate the middle-class tenor of the locale. Streets were wide, and buildings plots appeared spacious.

St Scholastica’s Retreat provided its inmates with apartments that included a suite of rooms which allowed for clearly delineated activities: sitting room, bedroom, kitchen, scullery with pantry, coal-place as well as an attic room for shared servant’s accommodation. This regulation of space through segregation of activities and functions was a marker of middle-class identity. That these spaces were private was emphasized by the trustees and minuted in 1892 when the warden reported his concern that he did not maintain a set of keys for inmates’ rooms. He had recently entered Miss Morgan’s room through a window when she lost consciousness. The trustees, in response to his ‘expression of anxiety’, reminded him that it was not their duty to intrude upon the privacy of inmates and their rooms should be looked upon as private. Richard Trainor in discussing middle-class housing noted a strong desire of privacy and St Scholastica’s Retreat provided this for its inmates.

St Scholastica Retreat inhabitants lived essentially an independent lifestyle managing their own household, handling their own finances and arranging for their own meals. Though a communal room existed, in the form of the Common Hall, this was not communal living. The warden and porter were meant to enforce the rules and manage the fabric of the almshouse structures, but they did not care for the inmates.
The prescribed rules documented in the ‘Rights and Restrictions of Inmates’ for decorating and spatial planning were meticulous. The sitting room floor was carpeted ‘and if possible of one material and pattern’. It could not be used as a kitchen or a bedroom. Residents were instructed to ‘introduce household goods and furniture as can be conveniently and properly placed for ordinary use’. Rule VI indicated:

They shall not introduce any but iron bedsteads into the Retreat, and they shall not stow away boxes or any kind of lumber underneath the same. All ornaments and moveable fittings must be approved by and disposed according to the directions of the Trustees or their Deputy; and any articles not approved by the Trustees or their Deputy, shall be excluded.\(^{87}\)

There were prescriptions regarding the outdoor environ also: ‘No drying, bleaching, airing linen, clothes etc in front premises, open ground, gardens; no alterations of walks, flowerbeds, etc.’ Exceptions to the rules were made on occasion. In 1895, the warden noted that seventy-two year old Mrs Aves and some other inmates placed boxes of flowers near the outer doors. The response of the Trustees indicated some cautious leeway that considered the ‘amusement’ of the almshouse inmates:

The Trustees were of opinion that the Inmates should be subject to the minimum of control and restraint in regard to flowers as they furnished a means of amusement. The Warden was to report to the Trustees in any case where flower boxes caused palpable dis-sight or interfered with the orderly and pleasing arrangement of the Garden Ground.\(^{88}\)

Respectability went hand in hand with a preoccupation with cleanliness and this was also reflected in St Scholastica’s rules and minutes.\(^ {89}\) Rule V indicated that inmates should be ‘cleanly and orderly in the care of their rooms’. Inhabitants whose rooms weren’t up to a certain standard of hygiene were admonished in person and in writing. When the warden noted Miss Gray’s rooms were not clean, the solicitor was instructed to ‘write to that Lady upon the subject’.\(^ {90}\) The same complaint was made of Elizabeth Steed and the warden was requested to ‘draw Mrs Steed’s attention to the need of cleanliness in her apartments owing to the shortcomings of her servant’.\(^ {91}\) Retreat rules were exact
about cleanliness. The apartments were to be cleaned weekly. The occupants of the upper and lower floors were to take turns washing the landing and watercloset and sweeping and washing the back external flight of stone steps. The back step was to be washed twice a week, while the front door step and door mat were to be shaken weekly. Monthly, inmates of the lower floors took turns to wash the basement or paved lobby. Inmates paid for chimney sweeping when necessary. There were also rules about lighting the gas each evening at dusk, and then lights out at 10pm. Safety and respectability were also prescribed: ‘the inmate in charge of basement shall each night fasten the external doors at 10pm when everyone was expected to be within the apartment’. This was part of the code that John Burnett argues defined middle-class status. The home became not only a place of comfort and protection from the outside world, but also

proclaim[ed] by its ordered arrangements, polite behaviour, cleanliness, tidiness and distinctive taste, that its members belonged to a class of substance, culture and respectability. The middle-class home was to be the visible expression of those values. 

One does wonder how home-like these almshouses could have been given that these would appear to be closely disciplines interior spaces with such detailed prescriptions. There is no evidence of regular inspections of internal spaces to ensure these rules were maintained.

Historian Frank Prochaska maintains that philanthropies for the middle classes implied a ‘subtle form of social subordination’ along with the ‘whiff of failure’. Without the authoritative voices of the inhabitants, this essay can only propose a cautious refutation of his conclusions. Evidence from the records of St Scholastica’s Retreat indicate it was popular even amongst those who were financially better off; eleven applicants were rejected or withdrew because their income or property holdings exceeded the maximum limits set by the Trustees. Mariana Monteiro, author of As David and the Sibyls Say (1905) published her address as ‘St Scholastica’s Retreat’ in the preface of this text which would suggest no embarrassment of her living in charitable accommodation. Relations of trustees can also be found in St Scholastica’s. Susannah White (c.1789-1877), the aunt by marriage of trustee, Stephen White (1837-1906; trustee 1890-1906) resided in St Scholastica’s from 1863 to 1877
after the death of her husband, surgeon Edward White. Their son (and Stephen White’s cousin) George White (c.1823-1898) with his wife Lavinia (1831-1910), entered in 1886. Lavinia remained in St Scholastica’s after George’s death bringing on her sister-in-law Agnes White (also Stephen’s cousin) as a co-inmate. There is little evidence of the ‘social subordination’ or the ‘whiff of failure’ that Prochaska claims. For many, St Scholastica’s was not the ‘last option’. Not every co-inmate remained after the inmate’s death pointing to other alternative living accommodations. Of the twenty-four inmates that withdrew from St Scholastica’s, most for health reasons, eight went to other institutions, children or friends.

5. CONCLUSION

In the half century before old age pensions, almshouses were simply one option in the ‘mixed economy of welfare’ which in nineteenth-century England comprised a range of responses to poverty including help from friends and family, charitable efforts and the state-funded poor law. Elizabeth Harrison in setting up this charity showed her concern, admittedly with a degree of self-interest, for those of her own class who could no longer maintain the material comforts of a middle-class status. This study of St Scholastica’s Retreat offers an opportunity to examine a charity for the middle-classes and to study the horizontal relationship between middle-class benefactors and recipients that did not appear to stigmatise the middle-class recipient of charity. Perhaps this lack of stigma was in part because middle-class women, the largest cohort of occupiers, were not seen as responsible for financial failure. Or perhaps this reflected the Catholic understanding that poverty was not a disgrace. Or maybe because the almshouse was a flexible institution, where almspeople could come and go according to their material and medical needs. This cohort of almspeople maintained strong social and familial networks that remained important resources for them; St Scholastica’s Retreat was not a ‘last resort’ for many of the almspeople.

It is always difficult to capture the lived experiences of those in the past given the complicated nature of social relations but this view into St Scholastica’s Retreat reveals the agency of its occupants despite their shrinking financial resources and their so-called ‘decay’. Their ‘choices’ were limited but networks of family, friends, elites and charitable institutions such as St Scholastica’s Retreat, enabled them to maintain their middle-class identities. This research not also demonstrates the flexibility of
almshouse accommodation but also the meanings inherent in the domestic space which emphasised middle-class respectability.

Lastly, the issue of middle-class ‘poverty’ remains relevant today. Quite rightly historians have developed a robust research agenda concentrating on the working-class poor but it is helpful to realise that social class remains far from stable. Stories of working-class upward mobility have stirred the hearts of many, but problematic and often forgotten, is the downward mobility of all social classes, in particular that of the middle-classes. It would appear that it was not only the working classes who needed a safety net when they became elderly. Even for the middle classes, old age potentially placed them in a precarious economic situation.

1 Acknowledgements on title page.

2 Pat Thane’s work has been particularly influential in this field. For example, Pat Thane, ‘History and Sociology of Ageing’, Social History of Medicine, 2 (1989), 93-96; Lynn Botelho and Pat Thane (eds), Women and Ageing in British Society Since 1500 (London, 2001); Pat Thane (ed), The Long History of Old Age (London, 2005); Pat Thane, ‘Gender, welfare and old age in Britain, 1870s-1940s’, in Anne Digby and John Stewart eds., Gender, Health and Welfare (London, 1996), 189-207; Pat Thane, ‘Old people and their families in the English past’ in Martin Daunton ed., Charity, self-interest and welfare in the English past (London, 1996), 113-138.


4 Though not precisely examining middle-class poverty, Margot Finn’s work on credit and personal debt has highlighted that in certain instances indebtedness was seen as a ‘misfortune’, thus absolving the debtor of responsibility or negative stigma. Margot Finn, The Character of Credit: Personal Debt in English Culture, 1740–1914 (Cambridge, 2003), 128.

5 This essays assumes, as scholars have ably argued, an imprecision in defining the ‘middle-class’ or ‘middle-classes’. Patrick Joyce, ‘Narratives of Class’ in Patrick Joyce ed., Class (Oxford, 1995), 322-32; Robert Morris, Class, sect and party: the making of the British middle class, Leeds, 1820-50


8 St Scholastica’s Retreat will be referred to as ‘St Scholastica’s’.


12 AAW: Box CH, ‘Conveyance of a piece of land situated in the London Road in the Parish of St John Hackney upon certain Trusts’ dated 30 April 1860, Miss Elizabeth Harrison to John Haly Esquire and others.’, 6.


14 ‘Death of Miss Harrison’, *The Tablet*, 26 October 1867, 675-6.

15 I have been unable to locate the archives of St John’s Hospice. Much of what is known has been pieced together by local historian R.A. Kidd. Elizabeth Harrison’s last will and testament did not include St John’s Hospice but the day before she died Elizabeth wrote a cheque for £600 to be paid to the Hospice. The Trustees of St Scholastica’s Retreat contested the payment of this cheque, and a judge ruled as it was not cashed before she died, it belonged to the estate and not to St John’s Hospice. SSR: ‘The Will of William Harrison of The Triangle Mare Street Hackney’ (October 1875) indicates each inmate received a stipend of 7s 6d a week.; SSR: R.A. Kidd, ‘St John’s Hospice’. ‘Hewitt v Kaye’, *The Law Journal: Notes of Cases decided in all the Superior Courts of Law and Equity* 3 (1868-9) 159.

16 ‘Death of Miss Harrison, *The Tablet*, 26 October 1867, 676.

18 Balihar Sanghera, 'Charitable Giving, Everyday Morality and A Critique of Bourdieusian Theory: An Investigation into Disinterested Judgements, Moral Concerns and Reflexivity in the UK' (Kent: University of Kent, 2011).

19 These letters only exist in printed form in AAW: 'Memorandum by the Trustees of Saint Scholastica's Retreat relative to the proposed provisions of the Draft Scheme received from the Charity commissioners, Whitehall, January 1890'.

20 Interestingly, Elizabeth Harrison purposefully excludes clergy from becoming trustees of St Scholastica's Retreat.

21 The Institute of Charity is a male religious congregation founded in Italy by Antonio Rosmini in 1828. Seven years later, the first convent was founded in England.

22 Henk Looijesteijn, 'Charity seems to be very National among them': Motives for Founding of Almshouses in the Netherlands c.1350-c.1800', conference paper given at Voluntary Action History Society Research Conference (University of Kent, Canterbury, England, 14-16 July 2010). Many thanks to Henk Looijesteijn for allowing me to read this draft paper.


25 Jeremy Boulton, ‘The Almshouses and Almswomen of St Martin in the Fields, 1864-1818’, paper distributed at the ‘Almshouses in Europe from the late Middle Ages to the Present – Comparisons and Peculiarities’, Haarlem, The Netherlands, 7-9 September 2011. This was from the ‘Rules and Regulations’ dated 1818 in Appendix Four of this paper.


Prochaska, 'Philanthropy', 371.


Catholic Directory, 1862 to 1868.

‘Obituary of Miss Elizabeth Harrison’, The Tablet, 26 October 1867, 675-6.

Co-inmates were elected by trustees and were required to meet the conditions of ‘Rights, Restrictions & Rules of Inmates of St. Scholastica’s Retreat’. They were allowed a personal income of no more than £20 per annum in order to ensure their eligibility.


This data is derived from my analysis of the 1871, 1881, 1891 and 1901 census for St Scholastica’s Retreat.

AAW: BOX AIE, Correspondence Copy Book 1873-1874: Letter from John Haly to Dr Haly SJ, dated 8 August 1874, 155.

Eight co-inmates who became inmates were not listed separately in the register.

The inmate analysis in this essay is derived from a prosopographical database (hereafter SSR database of Inmates) created using numerous sources including St Scholastica’s Register (hereafter SSR Register), minutes and correspondence as well as the decennial census.

AAW: Box CH, ‘Conveyance of a piece of land situated in the London Road in the Parish of St John Hackney upon certain Trusts’ dated 30 April 1860.
Cork-born John Haly, was Charlotte Scholastica (née Haly) Harrison’s brother and was Robert Harrison’s Confidential Clerk. I am indebted to R.A. Kidd’s biographical research on John Haly.

AAW: Box AIE, ‘Correspondence Copy Book 1873-1874’, Letter dated 27 September 1873 from probably John Haly to Mr Corney, 30.

Simon Stewart in his Culture and the Middle Classes (London, 2010) has argued against any sort of cohesive, discernable middle-class, 17-44.

David Cannadine, Class in Britain (London, 1998), 91-93. Simon Gunn and Rachel Bell in Middle classes: their rise and sprawl (2002) attest to the significance of respectability to middle-class identity.

SSR: SSR Register, entry 101.

SSR: SSR Register, entry 128.

SSR: SSR Register, entry 168.

SSR: SSR Register, entry 130.  Wright’s bank failed in 1840.

London Gazette, 626-7. With thanks to R.A. Kidd for providing this information.


Male inmates without female co-inmates were expected to maintain a live-in servant at £20 per annum, thus their personal guarantee was higher than women’s guarantee.  AAW: Box FN, Charity Commission Scheme for Administration of St Scholastica’s Retreat, Draft, dated 1890.

This points to the attractiveness of St Scholastica’s. There were applicants who were declined because of their high incomes or ownership of property.

AAW: Box FN, ’Miss Harrison contemplated…’
This assumes that the trust would make up the difference between the personal annuity and the maximum of £60 or £80. Thus, if a female applicant had a private annuity of £20, the trust would distribute a trust annuity of £40 and she would have the £60 maximum. That said, because the trust never generated £40 per person, the minimum guarantee fluctuated. In a document dated 1888 where the trustees summarised Elizabeth Harrison’s intention, they specified that they expected a minimum of £40 per annum (with no reference to gender); unfortunately this printed document is undated though someone has noted ‘earlier than 1888’ in the margins. The trustees accepted 6 inmates who had less than this amount between 1867-1888. AAW: Box FN, ‘Miss Harrison contemplated…’

Elizabeth Harrison made numerous exceptions to the rules while she was managing St Scholastica’s. SSR: ‘St Scholastica’s Retreat: A Short Historical Record compiled by the Warden, Major H. Gilmore, 1966’, 14. The trustees, once St Scholastica’s came under Charity Commission auspices in 1875 with no leeway for exceptions.

The Universal Beneficent Society was founded in 1857 by Charles Dickens and other philanthropists. Its aim was to ‘assist all those in need with no distinction of class or creed’. In 1851, spinster Theresa Molineux left a bequest to the Aged Poor Society setting up the Molineux Trust and Pension Funds, which was used to fund the building of St Joseph’s Almshouses in Hammersmith and also to provide eligible Catholic applicants a pension of £20 per annum. Carmen M. Mangion, ‘London’s Catholic almspeople’ in Nigel Goose and Anne Langley eds., Almshouses: a social and architectural history (London, forthcoming 2013).

SSR: SSR Register, entry 78.

SSR: SSR Register, entry 53.

SSR: SSR Register, entry 194.

SSR: SSR Register, entry 127.

SSR database of inmates.

It was against the rules to have two co-inmates, but Elizabeth Harrison approved this exception. AAW: Box AHR, Grant Book, 1891-1899. AAW: Box AHY Minute Book, 19 November 1890.

SSR database of inmates.

SSR: SSR Register, entry 107.
SSR: SSR Register, entry 22.

SSR: SSR Register, entry 44.


SSR: SSR Register, entry 93. For more on St Mary’s Hospital, see Carmen M. Mangion, ‘“Meeting a well-known want”: Catholic health care in nineteenth-century Britain’ in Christopher Bonfield, Teresa Huguet-Termes and Jonathan Reinarz eds., Hospitals and Communities, 1100-1960 (London, forthcoming 2013).

SSR: SSR Register, entry 32.


Prochaska, 'Philanthropy', 373, 375

AAW: ‘Rights and Restrictions of Inmates’ Form B; dated January 1868.


Charles Booth Online Archive http://booth.lse.ac.uk/cgi-bin/do.pl?sub=view_booth_and_barth&args=534242,186101,1.large.0
accessed 10 June 2013. The Maps Descriptive of London Poverty are part of Charles Booth's Inquiry
into Life and Labour in London (1886-1903). Pink was defined as ‘Fairly comfortable. Good ordinary
earnings.’ Red defined as ‘Middle class. Well-to-do.’

84 Burnett, *A social history of housing*, 111. Such prescriptive instructions were not unusual. See
and servant relationships see Hamlett, *Material Relations*, 40-60.

85 AAW: Minute Book, 20 December 1892.

86 Richard Trainor, ‘The Middle Class’ in Martin Daunton ed., *The Cambridge Urban History of Britain*
(Cambridge, 2000), 673-714, 693.

87 AAW: Box FN, Rights and Restrictions of Inmates’ dated January 1868. Sadly, no images of
interiors of St Scholastica’s Retreat are extant. Per Judith Neiswander’s,*Cosmopolitan Interior:
Liberalism and the British Home, 1870-1914* (Yale, 2008), iron bedsteads were a cheap and clean
option for institutions from the 1830s, but gradually, with better designs, these bedsteads became a
part of ‘scientific modernity’ of middle-class homes as they discouraged bedbugs and other vermin.

64-6. I am indebted to Jane Hamlin for pointing me to Neiswander’s work.

88 AAW: BOX AHY, Minute Book, 1890-1913, 9 July 1895, 64.


90 AAW: Minute Book, 20 December 1892.

91 AAW: Box AIE, ‘Correspondence Copy Book 1873-1874’, Letter dated 26 February 1873 from
probably John *Haly* to A.F. Sprague, Warden, 17.


94 Prochaska, ‘Philanthropy’, 373, 375


97 SSR database of Inmates. Ten left for health reasons and 1 for ‘old age’.