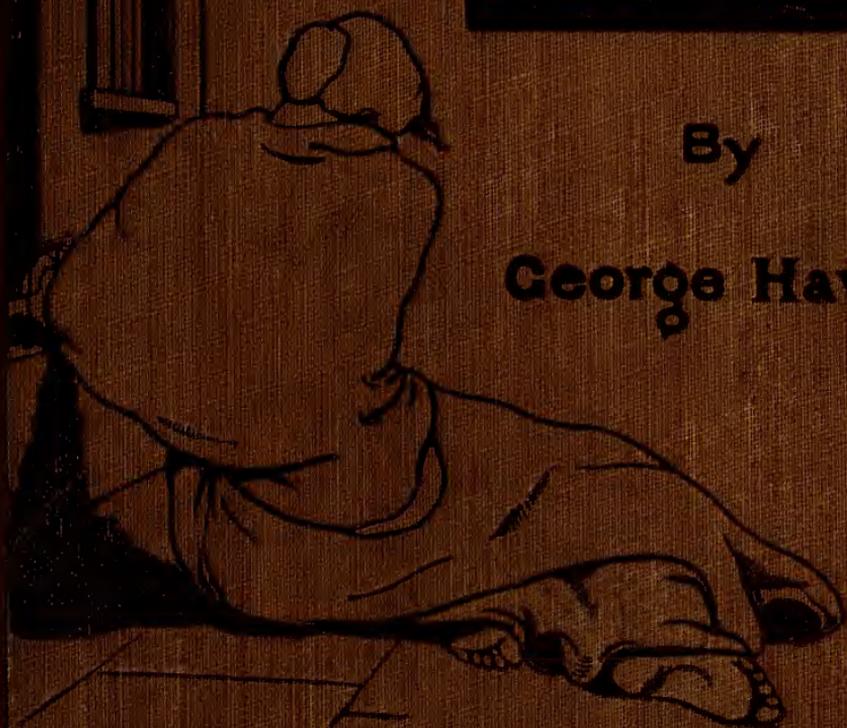


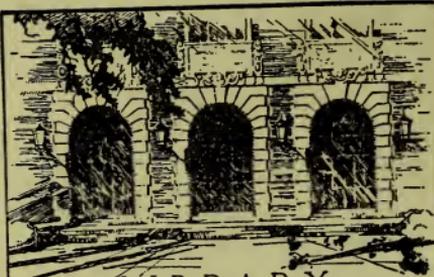
# No Room

# to Live

By

George Haw





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NO ROOM TO LIVE

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"THE DAILY NEWS"

# NO ROOM TO LIVE

The *Plaint of Overcrowded London*

BY

GEORGE HAW

With Introduction

BY

SIR WALTER BESANT

LONDON

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## INTRODUCTION

THERE is no problem that presses more for a solution than that of the housing and the overcrowding of London, and there is hardly any question of the day which is at the present moment receiving more attention, or is more frequently the subject of discussion and newspaper correspondence and leading articles. Yet there had been no serious attempt to ascertain the plain facts of the case until Mr. George Haw undertook the investigation which has led to the following pages.

The book is not only opportune in its appearance, but it will have to be consulted and quoted by anyone who speaks or writes upon the question. The facts are startling. They go far beyond the current belief and opinion upon the evil. I have no doubt that the book will prove of immense value when legislation is attempted seriously, and with recognition first of the extent of the truth, and next of the certain consequences of neglecting an evil which is daily assuming more formidable proportions, to the lasting injury of the physique, the morals, and the standards of young people numbered by the hundred thousand.

*Labour Fund, vol. 9, p. 47 Stecher Octob. 21 Aug 47*

I have found Mr. Haw's work of the greatest value to myself, as one who profits by the researches of others; and I believe that it will be found equally valuable to all those who, like myself, look on and mark to the best of their powers the changes and chances, the dangers and the improvements in our City of London.

WALTER BESANT.

FROGNAL END, HAMPSTEAD, N.W.,

*April, 1900.*

## AUTHOR'S PREFACE

IN these papers my aim has been rather to state the problem than to solve it. No good can come till the truth is known. Knowledge, to quote Carlyle, must ever go before reform.

So I have tried to set out clearly that the great want of this great city is the want of room to live. I have tried to show what the overcrowding is and where it is ; what the things are that bring about overcrowding, and what the things are that overcrowding brings about in its turn. I have been at some pains to learn the truth, and, startling though some of the facts may be, nothing is misstated nor is anything overdrawn. To a large extent the papers represent the accumulated experience of several years, during which I have lived among the Overcrowded in various parts of Inner London, and made the acquaintance of all kinds of workers in the cause of humanity ; while, at the same time, in my daily work as a journalist, I have been cast a good deal among those public men and officials whose special duty it is to deal with health and housing.

The papers have already gained their object by

creating public opinion. Since they appeared originally in the *Daily News*—and I am indebted to the editor of that paper for his permission to present them in their present form—the housing problem has become the chief social question of the hour. Not only in London, where the need for reform is greatest, but in country villages and provincial towns there has been a great awakening to the want of room to live. Public conferences and meetings are being held everywhere on the subject, and housing committees formed; statesmen debate the problem; Churches discuss it; co-operative societies and trade unions pass resolutions upon it; and municipal elections ring with the cry for healthier and more wholesome dwellings. Even an overwrought Government has had to give heed to the plaint by introducing a Bill to amend the Housing Act.

The Government measure is meagre in the extreme. Before it becomes law it is confidently hoped that its scope may be widened to embrace some of the more urgent practicable reforms I have ventured to put forth. At the request of innumerable correspondents, I have added, by way of summary, a final chapter setting out what I regard as the main lines along which reform should run.

GEORGE HAW.

*March, 1900.*

# CONTENTS

CHAPTER	PAGE
I. THE HOUSELESS - - - - -	1
II. THE HALF-HOUSED - - - - -	8
III. THE OVERCROWDED FIFTH - - - - -	15
IV. THE ONE-ROOMED TENTH - - - - -	24
V. THE HORRIBLY-HOUSED - - - - -	32
VI. THE BLOCK DWELLERS - - - - -	40
VII. THE DRIVEN-OUT - - - - -	52
VIII. THE HEAVY-RENTED - - - - -	65
IX. THE PROPERTY-SWEATER - - - - -	73
X. THE PROPERTY-SWEATER'S VICTIMS - - - - -	84
XI. THE DISEASE AND DEATH TAX - - - - -	94
XII. THE CHILD SUFFERERS - - - - -	106
XIII. WHAT CAN BE DONE ? - - - - -	114
XIV. WHAT THE INDIVIDUAL CAN DO - - - - -	124
XV. WHAT THE LOCAL AUTHORITIES CAN DO - - - - -	132
XVI. WHAT THE CENTRAL AUTHORITY CAN DO - - - - -	143
XVII. WHAT PARLIAMENT CAN DO - - - - -	157
XVIII. THE IMMEDIATE NEEDS - - - - -	164



# NO ROOM TO LIVE

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## CHAPTER I

### THE HOUSELESS

ONE evening, not long ago, there came to the gates of a South London workhouse a North Country mechanic, with his wife and three children. The man wore a pained and worried look, the woman seemed about to faint, two of the children cried.

“For Heaven’s sake let my wife and children come in,” says the man to the porter at the gate. “I’ll pay for their keep if you’ll give them shelter. We’ve been tramping the streets for miles hereabouts since ten o’clock this morning, but can’t find house or rooms to let at any price.”

“It’s against the regulations,” says the Poor Law official.

“Then what on earth am I to do? I’ve just got a good job in this district, to start on Monday. We travelled to London by the night train, thinking we might get a house the first thing in the morning, as I was prepared to pay a decent rent; but though we’ve spent all the day searching we can’t find room anywhere. All day long my wife has

been taking one side of a street and I the other, while the children waited at the corner. We would have gone into tenements or apartments or anywhere, but not a solitary room is to be had. As it grew dark, in our despair we went to the Police Station, and they advised me to bring the wife and children to the workhouse till such time as I could find them a place outside."

"But we've no room to spare here either," says the gate-porter. "Why, we've already got nearly two hundred more people than the House is certified for. Still, if the police sent you, I suppose you must be admitted."

So the man parted with his wife and children at the workhouse gates; spent the night in a common lodging-house himself; the whole of Sunday in a further futile search; but it was not until a full fortnight had gone by, during which he paid for his wife's and bairns' keep in the workhouse, that he found a place to take them to. Then it was not to a house, as he desired, but to tenements; not near his work, as he wanted, but two miles away.

For the first time, then, in the history of cities we see skilled and sober workmen with good jobs, who are willing to pay even a high rent, failing utterly to find houses at any price, and finally sheltering their families behind workhouse walls, with an offer to bear the cost of their keep, rather than bring them under the contaminating influence of the common lodging-house.

But do workmen's wives and children come out into the light again the better for this sort of housing? Without question, no. They see nothing pleasant, hear nothing good, learn nothing wholesome in the workhouse. Everything in the workhouse taints all who touch it.

“ Ah, but,” it may be argued, “ this is an isolated instance, happening to a family unused to London, who would have been better advised to stay in their native North.”

Unhappily, the case is by no means exceptional. Let me call in others to confirm the practice.

Happening the other day to light upon the Rev. Arthur Jephson in the offices of the London School Board, of which he is a member, I named the affair to him. I knew that Mr. Jephson, as Vicar of St. John's, Walworth, also sat on the local Board of Guardians.

“ Why, bless you,” said he, when I told my tale, “ we've had at least some half dozen similar cases in our own workhouse—women and children admitted temporarily, with the husband at work, because they were absolutely unable to get accommodation outside for love or money!”

Not a doubt about it. There are people to-day in our workhouses who would come out to-morrow could they get shelter elsewhere. But they cannot, even at excessive rents.

There was never a time when rooms were harder to get, or rents so high, or competition so keen among work-people to get houses. They compete against each other for houses as their masters compete for trade. One will offer sixpence and a shilling a week more in rent, and another will deposit two or three pounds as security for the key. They understate the number of their children so as to improve their chances; they will take a house, no matter how insanitary. Those who intend to leave will levy blackmail on those who want to come in. With all this going on, landlords can well-nigh get any rent they want.

Such a state of things has never been known in London since the Great Fire. Rarely, indeed, in the poorer quarters, is a house ever empty at all. People get to know when the out-going tenants are timed to leave; so you have two vans at the door at the same time: the one loading furniture coming out, the other unloading furniture going in. Should it really happen that a house is left empty, then you get as many as twenty or thirty applicants in the same day. As things are at present, I learn, on the authority of a large estate-agent, that within a radius of two miles from the "Elephant and Castle" there is not a vacant house to be had. A firm of house-agents in the New Kent Road have lists of people waiting for houses four hundred deep.

So hard-pressed are the poor for want of room to live that they can only be got out of condemned houses by being evicted. Down in Hoxton Market a magistrate's closing order was made against a house because of its filth and stinks, yet the families inhabiting it clung to the place as for very life, there being no other house or tenements to be had thereabouts. In the end they had to be evicted and their chattels stacked in the street. One or two of them were taken in by friendly neighbours, who thereby so much overcrowded their own rooms that the Vestry had to issue notices under the Public Health Act to stop the overcrowding. But three of the displaced families had to be removed from the street to the workhouse in Kingsland Road.

I could point also to recent cases in Wapping. It was another eviction, whereby fifty people were turned into the street, about thirty of whom were children under

fourteen years of age. Here again many of them failed to find any shelter save St. George's Workhouse.

"Can nothing be done to remedy the evils of overcrowding in our midst?" asked a vestryman in that district the other day.

"We are doing all we can," was the Chairman's reply of despair, "but all our efforts seem as drops of water in the ocean. The houses in the district are inhabited from the top floor to the basement, and where six people once occupied a house, there are now as many as twenty-four!"

Hitherto we have always looked upon the Houseless as the destitute. To-day London has become so overcrowded that many artisans and labourers in work are also of the houseless class. At the time I write I know of my own personal knowledge that there are several families in Poplar Workhouse from the sole reason that they cannot find accommodation outside. The men, who are in work, are living in the meantime in lodging-houses.

Look at this case which recently came before the Bermondsey Vestry. A labourer, who had left his wife and children in the workhouse, at last found a room, and promptly secured it for his family. At once the room became overcrowded under the Public Health Act, and the Vestry threatened to put the by-laws into operation. The labourer pointed out that if they did he would have no alternative but to take his family back to the workhouse. I am not aware whether the Vestry stayed its hand or not, but one would suppose they did, for about the same time they received a letter from the local Board of Guardians, stating that a number of workmen had applied to leave their wives and children in the workhouse while they

themselves went out to their work, being unable to get house-room anywhere.

Let us take the word of relieving-officers themselves. One of them, connected with the Poplar Union, has made public the following case :

“ I had the case of a carman in regular employment and earning from 24s. to 26s. a week. Through overcrowding he and his wife and their four children, aged respectively twelve, nine, eight, and five, were ejected from Eastward Street, Devon's Road. While under notice they made every effort to get rooms, but failed. They continued their search after eviction, sleeping in the meantime in passages and in stables. All this may seem incredible, but by the very nature of their calling relieving-officers are sceptical, and I can vouch for every word of this being correct. About that time there was a good deal of rain, and at last the family came to me in a most sad state. The father explained the position, but I said that a man in the receipt of 24s. or 26s. could not be considered destitute. Becoming desperate upon hearing this, he said that sooner than allow his poor little children to undergo any further suffering he would throw up his job, and then the whole of them would have to be admitted. Certainly, according to the strict letter of the law, the family were not destitute, but they were destitute in so far as they could get no shelter and could not afford the charges of a hotel, and so I gave an order for admission. Before they were formally entered in the books the father went out to make a final effort, but returned with the information that he could not succeed.”

The fact is, as I was told by Mr. Will Crooks, L.C.C., himself a member of the Poplar Board of Guardians, “ the people are simply at their wits' ends for want of house accommodation. They will do anything, pay anything, endure anything, only that they may find a place to shelter in.”

Down in Southwark the other day a workman com-

plained in the local Court that he had tramped the streets for hours seeking a house. His wife had gone as far as Walthamstow. Neither of them, however, had heard even of a single room to let, not to mention a house, and were now helpless as to what to do or where to go.

With the assistance of two friends I tried a test case not long ago. We selected an area in the Tower Hamlets comprising a population of about 200,000 people. After a week's searching and inquiry, one of us for two whole days in succession, we at last heard of a place, and got the address of the firm to apply to, in another part of London. It fell to my lot to go. We had made our discovery late in the night; so I turned out early the next morning, and reached the firm's office before any member of the staff. Not, however, before several women, who had come from the distant district after the same house. Other women arrived before the office was opened. I let them all go in first, and at last got an audience myself.

"See those women who have just passed out one by one?" said the smart young Hebrew, pointing towards the door with his pen. "They are all after the same house, and we have bid them against each other till we are now getting 15s. for a house that once only brought in 7s. 6d. Now, if you go one better and make it 16s., the house is yours."

## CHAPTER II

### THE HALF-HOUSED

NEXT to the Houseless among the victims of overcrowded London come the Half-housed. If many people cannot get houses at all, many more, having got them, are only half-housed at that.

Better to be without houses at all than to herd in houses in such an overcrowded state that vice and filth and crime, disease and death follow of a certainty. For what are many of the houses in which so many of our people crowd and stew? They are hovels, not homes; death-traps, not dwelling-houses; "brick boxes with slate lids," as Mr. John Burns describes them.

"That anything born of an egg and invested with wings should have got to the pass that it hops contentedly down a ladder, and calls *that* going home," was a circumstance so remarkable to Charles Dickens—so he tells us in one of his playful sketches on street fowls—"as to leave one nothing more in this connection to wonder at." But there *is* something more to wonder at, and that is that human creatures can hop down ladders into cellars, as they do in parts of Central London, and up ladders, through trap-doors, as they do in parts of East London, and call *that* going home, because they have no better place to go to.

Sad enough, but true, before you get to the state of absolute Houselessness, such as is now spreading throughout London, you first pass through stages of Overcrowding that are simply appalling. Nay, the extent of the overcrowding is incredible. Were I simply to state the bare facts, without authorities to confirm what I say, the reader would probably be loath to accept them.

It is not of the East End alone I speak. The Plaint of the Overcrowded is heard all over London. You find the Houseless and the Half-housed in every quarter of our city, and some of the worst cases lie outside the East End. That "all the poor live in the East, and all the rich in the West," is, like many another trite saying, untrue. All over London, but chiefly in that great Inner Belt lying between the City and the suburbs, you get all the evils of overcrowding and poverty in acute form.

This Inner Belt is London's saddest picture. Look at the great grey streets and shabby habitations that lie east and west and north and south, all in unmoving monotony, and tell me anything more saddening if you can. The slums are sickening, we all know, and the block dwellings often more like warehouses than homes; but the mazes of interminable mean streets inhabited by the hordes of labourers and poorer mechanics are more depressing and fuller of despair. No matter what part of London it be—whether Westminster or Whitechapel, Bermondsey or Bethnal Green, St. Luke's or Soho, Hoxton or Holborn, Limehouse or Lambeth—you get the same sombre aspect in the long dingy rows of brick and tile and plaster that men call houses.

If, as Ruskin claims, the architecture of a place repre-

sents the ideals of its people, who can wonder at the drab, hopeless lives of so many working Londoners? The architecture of their streets and homes is as the architecture of a wilderness. The grey, serried streets, the overcrowded dwelling-places, sordid and dull, that go to make up this packed Inner Belt of London, form one of the most awful features of our city's life.

Wise old Dr. Johnson saw this a century ago. If you wish to have a just notion of London, says he, "you must not be satisfied with seeing its great streets and squares. It is not in the showy evolutions of buildings, but in the multitude of human habitations which are crowded together that the wonderful immensity of London consists."

It is this wonderful immensity that to-day has become tragic in its plea for room to live. Long ago some of our people gave up hoping to inhabit a complete house, however small, and took to tenements. Long ago some of them gave up tenements and took to single rooms. Long ago some of them gave up even this scant privacy, and allowed adult lodgers to sleep in the same room with married people and little children. Long ago some of them gave up single rooms, and became content with half a room, dividing the space by a sheet of sacking, with a family on both sides. We have seen also how some of them have had to give up their half-room and go to the workhouse. But it will probably be news to many readers that some of our people have begun to let even their very beds.

Yes, houses and tenements and one-roomed homes have been divided and subdivided, till now it has come to pass that the very beds are let off at so much rent. It is

becoming common for night-workers, such as bakers and watchmen, to rent a bed to sleep in during the day from people already living in an overcrowded state who occupy the bed at night. Among some families in Spitalfields the beds are rented on the eight-hour principle, having three different sets of sleepers every twenty-four hours.

Nor is this practice confined to these quarters. A few days ago the Rev. J. E. Hand, who is on the Executive of the London Reform Union, told me the conversation of two bricklayers' labourers as he overheard it travelling on the Underground. It was about six o'clock, and they were going home from work, destined for Chelsea.

"Let's get out at Westminster," said one. "It's too early to go home yet. You know, the room I sleep in is occupied by a young woman all day who works on night duty at one of the big hotels. She doesn't get up till seven o'clock to go to her work. Let's get out and go to the pub."

There is another stage of overcrowding in which people not only sleep *upon* beds, but *under* beds! We will go to Kensington for our example this time. In a recent report of the Medical Officer of Health to the Kensington Vestry the following paragraph appears:

"OVERCROWDING.—Two instances of this nuisance, lately come to light, are deserving of note. *They are typical of a state of things probably not unusual in 'Notting Dale.'* On the 7th inst. Inspector Steward, accompanied by a police-constable, visited a house in Kenley Street, shortly after 6 a.m. In one ('furnished') room, having a cubic capacity of 1,000 feet, he found five adult females (the required air space being 2,000 cubic feet), of whom two young women were hidden under the bed. At another house in Sirdar Road five adults (one a man) and two

children were found in one ('furnished') room. In this case also two young women were found hidden under the bed. The air space of the room is 1,650 cubic feet, the required amount being 2,400. The sanitary committee have directed proceedings to be taken against the several 'keepers' and occupiers of the rooms, both of the houses being registered."

The report goes on to say that such overcrowding is of frequent occurrence. This was hardly necessary after the passage I have italicized.

If they didn't sleep under the bed, where could they sleep? When, for instance, we find a vestryman of a parish adjoining Kensington declaring publicly that there are single rooms in his district let at a pound a week, where as many as twelve people live, sleep, and work together, where in the name of decency can the people sleep, if not under the bed? This, be it observed, is in St. James's, the parish of clubs and parks, the parish comprising the Mayfair district.

"The question appears to be fast approaching a climax," reports Bethnal Green Vestry, "as, what with the insufficient house-room and the enormously high rents now being charged, *it is no longer within the means of working men, earning ordinary labourers' wages, to provide decent house accommodation.*"

The result is overcrowding and indecency of an appalling kind. The other day seventeen people were found inhabiting a single room in Camberwell. Nor is it so long ago since a small house in Central London was discovered with thirty-one people living in it! The Local Authority took the case into court, when the defendant told the magistrate that he got his living by "letting houses."

He might have added that people got their deaths by living in them, for the medical officer stated, in evidence, that the death-rate of this particular house was equal to 129 per 1,000 !

A worse case was mentioned at the St. James's Hall the other day by the Rev. Hugh Price Hughes. Speaking on these papers as they appeared in the *Daily News*, he said one of his colleagues knew of a house not far from that hall occupied by forty-three persons. Continuing, he said :

“ In one room a man, his wife, and eight children were found ; in another room—horror of horrors !—a man and wife and seven children, the eldest son with a wife, and all herded together at night like animals. That was within five minutes' walk of St. James's Hall. Last week, walking through a street in that district, his colleague saw a notice equally comic and tragic, ‘ A Part of a Room to Let.’ He had long known that beds were let on the ‘ Box and Cox ’ principle, not in comedy, but in grim reality, but the pressure had now become so great that beds were actually let on the eight hours principle—three tenants in twenty-four hours ; and miserable creatures slept both on and under the beds. There were many families in that neighbourhood who had never sat down together to a family meal in their lives—how could they, working, living, and sleeping in one room ? Children coming from the Board Schools would ring the bell for their room, and the mothers would throw out of window what was to serve as the children's dinner, and the children would take the food from the dirty paper, eat it in the street, and go back to school. At night boys and girls perambulated the streets, waiting often till midnight until their parents came from the public-house.

Imagine how hard-pressed for want of room to live must have been the family of five whom Bermondsey

Vestry found living in a loft over a stable. The family were promptly turned out, but they would only go and overcrowd some other hidden corner. Perhaps they were among the ten people found shortly after by the same Vestry living all together in a little back room, which was deficient in air space, under the Public Health regulations, to the extent of 2,014 cubic feet !

Now, these are facts. They are facts lying around us everywhere and facing us every day. But if these stray instances be facts, who shall say what the whole truth must be ?

## CHAPTER III

### THE OVERCROWDED FIFTH

LET us look as far and as fairly as we can at the way in which the London of to-day is overcrowded.

No one person will ever know the whole truth. He could not bear to know it. To say there are so many hundred thousand people living in one-roomed homes, and so many hundred thousand more living in a state of overcrowding, is of the same kind of vagueness as to say there are so many hundred thousand stars in the heavens invisible to the naked eye. Figures are feeble things. Better know well and truly what one single overcrowded tenement means—what it means in sorrow and misery and pain—than have all the figures at one's finger-ends in their several hundred thousands which tell the tale of our overcrowded people.

Still, let us look at the extent of the overcrowding, as far as we are able. Overcrowding, be it remembered, is not mere crowding. London always will be crowded. Bad though it be to live in any kind of crowded state, yet if that were all nobody would much complain.

But it is *overcrowding* we have to look at—the overcrowding that kills our babies, debases our boys, ruins our girls, enslaves our women, and drives our men to drink

and crime. It is here amendment is needed. No new law is wanted. Fully a fifth of the total population of London is at this moment overcrowded in spite of the law. This Overcrowded Fifth is living in houses in direct contravention of the Public Health Act of 1891. In other words, not far short of 900,000 people are in illegal occupation of dwelling-houses. Therefore, as one in every five of our fellow-citizens is overcrowded, let us find out where the line is drawn between crowding and overcrowding.

First, what does overcrowding mean? It means crowding over the line laid down by law. Imagine a house of five rooms. Here we will allow you to put five separate families, one in each room, and we will not call even *that* overcrowding, providing you can find five families of no more than two adults each, or five widows with no more than two children each. But if a man and wife with children, or a widow with more than two children, live and sleep together in the same room, then you pass from the crowded to the overcrowded state. In other words, you become breakers of the law.

To put it another way. The local authorities are empowered by the Public Health Act to make by-laws for the regulation of all these small tenement houses. As all the by-laws have to be confirmed by the Local Government Board, this higher authority keeps up a certain standard below which no local authority's by-laws may fall. That standard, then, insures that the by-laws made under the Public Health Act shall lay down certain definite requirements as to the sexes sleeping in single rooms, and as to the amount of cubic space for each person.

Let us see what these requirements are. It is provided

that in a room used both for living and sleeping, as so many rooms occupied by the workpeople of London are, each adult must have 400 cubic feet of space, two children under the age of twelve to count as one adult. Where a room is used only as a bedroom, and not for sleeping and living combined, the amount is reduced to 300 for each adult or for two children under twelve.

It is rightly considered that when a child reaches the age of twelve it ought not to sleep in the same room with its parents. Were this simple rule alone carried out the boys and girls of London would grow up more pure-minded than is possible now.

The question arises, What is the size of the five rooms in our typical house? Well, the average size of the rooms dwelt in by the Overcrowded Fifth is ten feet square. If you are reading this in your own room at home, please get up from the chair and measure ten feet across the floor. Then you will have some idea of the average size of the overcrowded dwellings of London.

Well, this ten feet square contains 1,000 cubic feet of space. But the law says you must give each person 400 cubic feet, exclusive of the space taken up by furniture. There are very few rooms among the Overcrowded Fifth wherein less than 200 feet is thus taken up. The exceptions are generally the absolutely destitute, without a stick of furniture to call their own. You can safely take it as a general rule that where the sexes are overcrowded there the furniture is overcrowded also. The Overcrowded Fifth have their rooms packed with things reminiscent of the days when the one-roomed dwellers had two rooms, and the two-roomed dwellers four. With 200 feet, then,

taken up with household things, you will see that each of our five rooms, according to the letter of the law, can only contain families comprising two adults, or one adult and two children.

This standard is by no means high. Many medical officers and sanitary inspectors will tell you it is not enough for decent living. Professor Huxley, once himself a medical officer in East London, always said that each person ought to have 800 cubic feet of space well ventilated with pure air. In the army barracks each soldier is allowed 600. But we will take our 400 without complaint, thankful rather when we get it. You will readily see for yourselves, of course, particularly if you have got up from the chair and measured ten feet in your own room, that this space is little enough for man, wife and child, or for a widow with two children, to sit, sup and sleep together.

Yet little room though the law allows, there are 900,000 Londoners living in less !

We have seen that overcrowding means more than two in a room. But how are these 900,000 people living? Before they become overcrowded they must, of course, be living more than two in a room. But more than two in a room does not mean simply three in a room, or four or five. In some cases it means six, seven, eight, nine, ten, twelve, and even seventeen in a room !

The last Census return, taken when overcrowding was less severe than it is to-day, showed a number of families living more than twelve in a room. Nearly 3,000 Londoners were returned as living eight and more in a room, over 9,000 as living seven and more in a room, and nearly 26,000 as living six and more in a room.

Since then it has been calculated that London has added a little over 300,000 people to its population. It is this great and continuous growth of London that has made the overcrowding worse than it ever was in the history of the city.

It must not be supposed that it is only the dwellers in single rooms who are overcrowded. Indeed, nearly half of them are not overcrowded at all. It is the dwellers also in two and three, and even four rooms and more. In fact, thirty-five per cent. of all the people in London who live in tenements of less than five rooms are overcrowded.

There is another side to this question seldom seen. It goes to show that the overcrowding is far greater than any official records can show. Thousands of families try to make their overcrowded living as decent as possible for the children's sake. They avoid sleeping in the living room as far as they can, so that the son of twenty, who leaves home for the factory at eight, can have his breakfast apart from the room where the daughter of eighteen is dressing to begin her work in the warehouse at nine.

Praiseworthy, no doubt, but what does it mean? It means that the bedrooms are overcrowded all the more, and occupied without regard to sex. A family of six in two rooms often means six in one room at night—say, husband, wife, son of twenty, daughter of eighteen, and two younger children. A family of nine in three rooms means five in one bedroom and four in another—say, husband and wife and two younger children in one, and three upgrown lads and two young women in the other.

People are driven to live together regardless of sex. The evils that arise in consequence are terrible. Look

at this extract from a report of a recent meeting of the London County Council, and then ask how good living is possible to these our fellow-citizens :

“ Mr. Bruce asked the Chairman of the Public Health Committee whether his attention had been called to a number of cases of serious overcrowding in the East End. In St. George’s-in-the-East a man and his wife and their family of eight occupied one small room. This family consisted of five daughters, aged twenty, seventeen, eight, four and an infant, and three sons, aged fifteen, thirteen, and twelve. In Whitechapel a man and his wife and their three daughters, aged sixteen, eight and four, and two sons, aged ten and twelve years, occupied a smaller room. In Bethnal Green a man and his wife, with four sons, aged twenty-three, twenty-one, nineteen, and sixteen years, and two daughters, aged fourteen and seven, were also found in one room. He asked whether it was not the duty of the various local authorities to prevent such serious overcrowding.

“ Mr. Laughland, chairman of the Committee, replied that his Committee had not had its attention drawn to these cases.”

No wonder the law is broken by 900,000 people when neither the County Council nor the local authorities deal with such flagrant breaches as these. The cases were not found out by sanitary inspectors, as they ought to have been, but by private individuals.

We now see what is meant by the Overcrowded Fifth. It means that there are in London to-day 900,000 people—more than the total population of any other city in the United Kingdom—living more than two in a room, with less than 400 cubic feet of space to each person. Therefore one in every five of the inhabitants of London is overcrowded in the eyes of the law.

But there is another point. The rule as to one in every five applies to London as a whole. But if you walk through St. George's or Whitechapel, you can say of the people around you with perfect truth, not that one in five is overcrowded, but that two in every five of them are overcrowded.

"Ah, but that is the East End," it may be said. "We are well used to hearing unpleasant things about the East End."

Let us quit the East End, then, by way of Commercial Street. It is not a pleasant street, so we hurry on by Spitalfields Market. First we cross Shoreditch High Street, and then by way of Great Eastern Street enter Old Street and cross City Road. We walk straight on through the parish of St. Luke's and Clerkenwell, and the full length of the Holborn District, almost to the doors of the British Museum. And all the way from Whitechapel, right and left of us, the people in these districts are living in the same unhappy state, two in every five of them overcrowded, in defiance of the Public Health Act.

We leave the Holborn District, and saunter through the Strand District, thence across Waterloo Bridge; make our way to Blackfriars Road, and thence by way of the Borough Road to St. George's Church, finally walking the full length of the Old Kent Road almost to the verge of New Cross. And still, right and left of us, all the way from Holborn, save for the glimpse we had of the river at crossing, the people are overcrowded to the same extent of two in every five!

But what matters it? "Overcrowding often simply

means warmth," says the Liberty and Property Defence League. So let our people crowd closer; it will keep them warm. Nay, more than that; overcrowding will keep them from feeling their hunger and nakedness. For, says this League of Liberty, "a thinly-inhabited and highly-ventilated room is apt to be a cold room, and underfed people are sensitive to cold. Those who are underfed are apt also to be ill-clad, and are pretty certain not to have the means of purchasing fuel." Wherefore, "overcrowding simply means warmth."

But in some quarters there is already but one square yard of earth-space for two persons! Would the League have them live four to the square yard? The late Sir Benjamin Richardson laid it down that no city could be really healthy that contained more than twenty-five persons to the acre.

Twenty-five to the acre! A paradise only enjoyed by the people who live at Highbgate and Sydenham, and Putney and Blackheath, and Primrose Hill. Even with all the overcrowding in London, this great city taken as a whole only has fifty-six persons to the acre.

But observe how this comes about. While Lewisham has only 15 people to the acre, Plumstead 9, Wandsworth 18, and Hampstead 35, I find that St. Luke's has 177, Shoreditch 191, and Whitechapel 197. If we take still smaller areas—say the registration sub-districts—we shall find Hoxton with 242 people to the acre, North Lambeth with 212, St. George's-in-the-East with 256, Spitalfields with 304, and North Bethnal Green with 365 to the acre, or 340 more than in Sir Benjamin Richardson's City of Health.

Nor is this index quite complete as to the full extent of overcrowding. If Spitalfields as a whole has 304 persons to an acre, there are parts of Spitalfields with over 1,000 to the acre. Its next-door neighbour, White-chapel, has one area with 3,000 to the acre!

It is little wonder, in view of such figures as these, that so many of our people are despairing and distracted for want of room to live; that many of them cannot get house accommodation at all; and that there are those among them who have not where to lay their heads—except the workhouse.

## CHAPTER IV

### THE ONE-ROOMED TENTH

It must not be supposed that the One-roomed Tenth of London is "submerged."

The "submerged tenth" is a bad phrase. No class of people, be they ever so poor, who live and work in a city, can really be submerged; for they form part of that city's life, and have rights of citizenship with the best of us. The saloon passengers on a P. and O. boat do not call the men who toil in the heat and darkness of the stoke-hole submerged. Those who air themselves on deck and lounge at ease in the saloons know that without the swarthy, half-naked men hidden down below their passage would be stayed. These men could only be submerged by the entire submersion of the ship, crew and passengers and all.

As with a ship so with a city. The ship as a whole depends upon its different parts; the working of the ship upon its different classes of men. A city's life does not depend only upon the idleness and ease of those who walk the upper decks. So let us hear no more about one-tenth of our people being submerged, however deep down in the social strata, toiling in the dirt and darkness, they may be.

Submerged or not, the One-roomed Tenth is a grim fact.

There are nearly 400,000 people in London dwelling in what Mr. Sydney Webb well calls "the soul-destroying conditions of the one-roomed home." It is a population almost equal to that of Leeds—surely a sufficiently grave fact to call for a moment or two's reflection, if nothing more.

Where do they dwell, these 400,000 people? Where is this city population within a city's population to be found? It lies all round you, east, west, north, south, and often in the least suspected quarters. You may find overcrowded one-roomed homes adjoining wealthy West End squares, in the most respectable streets, and in parishes which have some of the greatest natural advantages in London; but chiefly, one need hardly state, in the Inner Belt. Here they are to be seen at their worst—in small rooms, dirty rooms, foul rooms, top rooms, bottom rooms, back rooms, front rooms, and, worse than all, in cellar dwellings.

"The old Romans had their *Ædiles*," as Carlyle reminds us, "who would, I think, in direct contravention to supply and demand, have rigorously seen rammed up into total oblivion many a foul cellar in our Southwarks, St. Gileses, and dark prison lanes; saying sternly, 'Shall a Roman man dwell there?' The Legislature, at whatever cost of consequences, would have had to answer, 'God forbid!'" Is London not greater than Rome? Should Londoners be less worthy citizens than Romans were?

Let us see how these one-roomed dwellers live. "They live like animals," said a London medical officer a little unkindly. Many of them may, but most of the One-roomed Tenth are good-living people, no more animalized than they are submerged. It is among them, however,

that the largest proportion of the overcrowded are to be found. Quite half of them come under our category of law-breakers under the Public Health Act.

The wonder is how those of our fellow-citizens who are overcrowded in single-roomed tenements can find it in their hearts to continue living. What has life to offer them? The worst of all is that so many of them get used to their lot.

Their inert subjection reminds one of Old Hammond in "News from Nowhere." It will be remembered the old man describes slums to his visitor as "places of torture for innocent men and women; or worse, stews for rearing and breeding men and women in such degradation that that torture should seem to them mere ordinary and natural life."

The life of the one-roomed overcrowded poor *is* torture. And, let it be told with shame, the hardest burden falls upon the women. To the miseries of their habitations and the pains of incessant child-bearing they must add the night and day drudgery of their stifling little homes. Cooking one day, they fill the house with fumes from bad ovens—for the ovens are generally worthless in the one-roomed homes. Washing the next day, in saucepans and basins, they scatter soapsuds everywhere and fill the place with steam, afterwards stretching the wet linen in double rows from wall to wall. There may be a child ill in bed; there are certain to be children crawling about too young to go to school; yet the women must do all the work in their single rooms just the same. From week to week, one year's end to another, this is the unbroken round of thousands of our London women.

As to the men and elder children, who can wonder at the husband flying from such a home, soon after his return from work, for the comfort and brightness and companionship of the drinking palace at the corner? Who can wonder at the children, on leaving school in the evening, preferring the streets to such a crowded home?

Then at night the only bed in the room, saturated by the steam and fumes of the day, is occupied by as many as can crowd into it, father, mother, sons, and daughters; the overplus sleeping under the bed, because it is warmer there than the rest of the floor.

Where otherwise? when you recall that among the One-roomed Tenth are some families of more than twelve to a room; and I have already instanced the Camberwell case of seventeen to a room. We have also seen there are some 3,000 people in London living eight and more in a room, and over 9,000 living seven and more in a room. At the very lowest 26,000 from among the One-roomed Tenth are living six and more to a room.

So that, if the elder children and the men shun these unhomely homes for worse places in the day, they are forced to crowd them to a terrible extent in the night. The jaded wife and mother, poor heart, unlike the others, is forced to live in these "soul-destroying conditions" both day and night until, when the soul is finally destroyed, she too takes to drink like the husband, and then to the winds with self-respect and morals, children, husband, and home.

A one-roomed home is bad enough for ordinary living, but when it is turned into a workshop what must its condition be then? Yet thousands of these single-roomed tenements are not only used for sleeping, living, washing,

drying, and cooking, but as workshops and sometimes as stores. If they are not always used as such by the men, then it is by the women. Many costermongers store their stock in their one-roomed homes at night. Others do a little fish-curing in their single rooms, and any number are cobblers, small cabinet-makers, and bird-fanciers.

As to the women's work, how many times have I seen the women in their one-roomed homes surrounded by piles of pasteboard boxes for fancy work which they are making for 1s. 6d. a gross, or by heaps of stay-boxes or boot-boxes which bring them 2s. 10d. a gross. Sometimes I have found the floors of these one-roomed homes strewn with artificial flowers which are being made for a penny a gross, sometimes with match-boxes at 2¼d. a gross, and at other times with straw bags which are sold to the poor for marketing at 1d. each and made for about a penny a dozen.

The one-roomed home may mean nothing to the dead, but surely it must mean something to the living who have to keep their dead in the room where they eat and sleep. Whatever it may mean to them, it has to be endured. One day when I was walking through his parish in Hoxton with the Rev. J. Cartmel Robinson, he pointed to a house with the remark: "It was there I found the dead body of a child on the only bed of a one-roomed home; and when I asked where they put the body when the family used the bed at night, I was told it was placed until morning upon the only shelf in the house, where they kept the food."

That is not so bad as the family I was told of elsewhere, who sat up all night to keep the rats off the dead body of a child. Neither is it to be compared with the case heard

before a police-court magistrate, when the Medical Officer of St. Giles asked for a closing order in respect to houses where the rats had made large holes in the rooms. He stated in evidence that in one of the rooms children had to take turns to keep awake during the night to prevent the rats attacking the others in their sleep.

Many a cellar-dwelling in London is infested with rats. "Life in West London" describes several in the neighbourhood of Fitzroy Square, where one little expects to find any. Here some of the underground tenements are described as "swarming with rats."

Since so many of our fellow-citizens are forced to keep company with rats, can we wonder that some of them should become rat-like in character? In Mr. Arthur Morrison's tale "A Child of the Jago," the people are unreservedly described as rats. They are not likened unto rats, but are literally described as such creeping in and out of their rat-holes. It is not an elegant expression, neither is it a just one. But it is significant as conveying a realistic writer's impression.

Can these cellar-dwellings of the One-roomed Tenth ever be anything else but rat-holes? The Public Health Act says no underground room shall be occupied as a dwelling, except under specified conditions; yet these conditions are defied alike by the local authorities and by the tenants.

In the course of an inspection in St. Pancras last summer Dr. Hamer, of the London County Council, found that one of the underground rooms which had been recently closed by the Vestry was occupied illegally again. Moreover, he discovered underground rooms illegally occupied in houses

subject to periodical inspection by the Vestry's sanitary inspectors. Where the local authorities are more eager to prevent this kind of thing than they seem to be in St. Pancras, then other difficulties arise. For instance, the Medical Officer of Mile End stated in a recent report :

“Proceedings were taken against the occupiers of a number of underground rooms, when it was found that the law was very defective in regard to these places. It was held that some members of a family might occupy these rooms with impunity, provided the parents also rented another room above ground in the same house, and so we failed to establish the cases. I am afraid, until it is enacted that the fact of finding people occupying these dwellings as sleeping apartments shall constitute separate occupation, we shall not get to the root of this matter.”

The One-roomed Tenth are spread all over London. They are to be found in the least likely as well as the most likely places. In Dr. Hamer's St. Pancras report it is shown that eighteen houses in one particular ownership had thirty-two overcrowded rooms. “All the houses were in a more or less dirty and dilapidated condition, and many sanitary defects existed in them.”

It may be news to the well-to-do dwellers in the neighbourhood of Regent's Park to learn that the same medical officer found 2,370 people in the Regent's Park district living in overcrowded one-roomed tenements. This statement does not cover all who dwell in one-roomed homes in that locality, but only those who overcrowd such homes.

Over the water, in the parish of Lambeth, there are 2,000 people living five to a room, and over 800 living six to a room.

In the February report of the Kensington Medical

Officer a case is quoted where the inspector found in one room a married couple and a man of twenty-two, a young woman of seventeen, and boys aged fourteen and nine.

Further west still, in Fulham, Dr. Young, of the London County Council, reports a case of a family consisting of father, mother, an adult, and five children, who all sleep in one room of about 864 cubic feet.

The overcrowded among the One-roomed Tenth do not know the meaning of home. How can they, living in such ungodly plight—

Where home is a hovel, and dull we grovel,  
Forgetting that the world is fair ?

Home is a word fast losing its meaning in London. The home, as Mazzini puts it, is the recognised place where between the mother's kiss and the father's caress the child's first lesson of citizenship is learnt ; but what lessons of citizenship can we expect the children of the One-roomed Tenth to learn? The Poor Law schools and prisons supply the answer.

Many of these habitations are less homes than huts. Nay, the huts of primitive man were much more homely than some of our people's dwelling-places to-day. There is a striking picture in Mr. Locke Worthington's book on "The Dwellings of the People," showing a group of primitive dwellings of various nations. Among others in the picture we see the huts and stockades of an early British village contrasted with the slums and factories of a modern town. No intelligent man would hesitate to prefer the healthy habitations of our forefathers to the gloom and depression and insanitation of the airless, sunless, one-roomed dwellings of to-day.

## CHAPTER V

### THE HORRIBLY-HOUSED

LONDON, deceptive in so many things, is in nothing more deceptive than in its dwelling-houses. As the people hide their poverty from their neighbours, so do the houses hide their evils from the eyes of men.

Who, for instance, passing through Green Lanes, amid the gentility of Stoke Newington, would for a moment have dreamt that one of the prepossessing houses near the Clissold Park end was hiding cases of horrible overcrowding? For many weeks during last year there lived in a shed, behind one of these houses, a man and his wife with five children, two donkeys, and a dog!

This discovery was made not by the Vestry, but by the Society for the Prevention of Cruelty to Children.

“The stench of the place was sickening,” they reported. One of the children, a girl of sixteen, in a frightfully emaciated condition, was dying of starvation and neglect. The doctor said her lungs were “one putrid mass.” She died soon after being discovered.

So much for the neglect of sanitation in Stoke Newington. Let us now see how it is neglected in Marylebone.

For the local authority, it should be remembered, is

morally and legally responsible for the decent and healthy housing of its people. In all cases where the housing is indecent and unhealthy the local authority is disregarding the Public Health Act, not to mention the public health of its entire area.

Devonshire Place, Lisson Grove, sounds a prepossessing enough address. After reading of the condition of a one-roomed home there one ought to cease to believe in high-sounding addresses for ever after. A woman, seventy-five years of age, died in a back parlour there last October. At the inquest the coroner's officer stated

“that all he found in the room were a lot of old rags covered with vermin. He had got smothered himself with the vermin. The room was in a shocking condition, and he had never seen anything like it. It was abominable. Everything was absolutely covered with vermin. There was bread-and-butter on the table, but it was also covered with vermin.”

Hearken also to the evidence of the doctor who had been called in :

“He found deceased lying across the fender on her back. She had one garment and her stockings on. The body was quite alive with vermin, and all the clothes in the room were absolutely gray with insects. Deceased was very badly nourished, and was very emaciated. She had extensive sores on her legs, and her stockings were adherent to those sores. The sores were the result of vermin. There was a pail in the room, which had been used as a receptacle for ordure and all sorts of filth.”

We are not dealing with poverty, but with housing and sanitation, and the only point I wish to prove here is the neglect of the local authority. Sanitary inspectors, medical officers, Sanitary Committee, where were they? Here,

close to some of the wealthiest squares in the West End, was a grosser breach of the Public Health Act and the Cleansing of Persons Act than has occurred in the East End for years.

I know more of this case than I dare to repeat. Its horrors can hardly be conceived. A friend of mine who was present at the inquest writes :

“ I had the evil fortune to see the body of the unfortunate woman as it lay in the mortuary ; and even now the memory of that gruesome sight makes me shudder. There she lay in the mortuary shell, so starved and emaciated that she was a mere bundle of skin and bones. Her hair, which was matted with filth, was simply a nest of vermin. Over her bony chest leaped and rolled hundreds, thousands, myriads of vermin.”

One might have passed the house a hundred times without knowing anything of its hidden horrors. A slum we can all understand. When we pass the shadowed courts, and unsavoury by-ways, and forbidding-looking streets, we know that the Horribly-housed must dwell thereabouts. It is the other streets that mislead us ; yet it is in the respectable streets that the Horribly-housed herd at their worst.

Let us get at the reason. London life drives people in upon themselves. The first thing that strikes a new-comer from the provinces, particularly from the North, is the unneighbourliness of London. Among the millions here you can live a more lonely life than in a remote country town. People don't know their next-door neighbours, and don't want to know them. Not only that, people dwelling in the same house are frequently strangers to each other. You can knock at the doors of houses and

find that the occupier of the first floor doesn't know the name of the family on the third, though both may have lived there for years. When the spirit of neighbourliness is absent, the spirit of citizenship suffers.

In the slums it is different. The slums of London represent about the only place where neighbourliness prevails. In the back slum courts you will find a more genuine neighbourly spirit than anywhere else in London. The little community knows itself thoroughly. They quarrel one day, and help each other the next. They pull each other through hard times; they nurse each other, feed each other, clothe each other, shelter each other. Every room may be overcrowded; every man, woman, and child may belong to the One-roomed Tenth; but this you will not find—people rotting away in secret.

For the Horribly-housed for the most part belong to respectable London. It is in Camberwell that you get seventeen to a room; it is in Chelsea that a one-roomed tenement is rented by a young woman for the day and by a man for the night; it is in Stoke Newington that a family is found living with animals; it is in Marylebone that a woman's flesh is made hideous by vermin, and the very bread and butter on the table turned gray by insects.

The Horribly-housed of the respectable streets are the people in the stress of life, who give in before the battle is ended. They cease to live before they die. They bury themselves in life. In the records of living London there is nothing to compare with the tragedies of the Horribly-housed. They are going on around us every day, and the most awful never see the light. Odd ones are unearthed at

times, but such is the unholy haste of London life that they die with the day that gave them birth. A little sympathy is expressed at the time the tale is read in the papers, but beyond that the affair passes out of memory.

I inquired into one of these tragedies, on behalf of *London* (now the *Municipal Journal*), in Islington not long ago. In one of the best parts of Canonbury, in a broad street seemingly leading from a flourishing church to a smiling square, not far from the spot where Charles Lamb and his sister lived, a case of horrible housing went on, for two years, all unknown to the neighbours or the people in the rooms below. Death came and lifted the veil. A woman with children had kept herself within the confines of a foul little room upstairs. She was able to come out, but from sheer languor she let herself die. She had given up living. For two years she never left the room, and never admitted a neighbour. Her youngest child, four years of age, could hardly walk. It had never been out in the open air until the Sunday following the mother's death, when it was taken with the other three children to the workhouse. The room was an abomination. The woman was found dead upon tattered garments, her only covering an old bodice which barely hid her shoulders. Dead the body was sure enough, yet alive with vermin. The doctor said the stomach had received no food for forty-eight hours. Although there was some food at hand, the woman, according to the medical man, could have had no desire for any in such an atmosphere.

With some knowledge of the kind of houses where people overcrowd, I have to confess that the Islington

case deceived me entirely. So wide and well-kept was the street, so fresh and green was the square at the bottom, so prepossessing did the houses look, that I thought I had mistaken the place, and hesitated to knock at the door.

You will find the same everywhere. In a city where people are driven to the workhouse for want of room to live, where one in every five of its people is overcrowded, and one in every ten lives in a one-roomed home, the pressure of overcrowding has forced the people into every corner and cranny of London. The Horribly-housed are the result of overcrowding, and there is hardly a street without its case.

For instance, I find in the first week of the New Year the *Daily News* reporting an inquest on a man, formerly a barrister, who died in Old Ford. The evidence of the coroner's officer was brief, but to the point:

"When he visited the room he found it in a most shocking state. There were pailfuls of dirt, and the body lay on a heap of stinking, filthy rags. He had never seen such a sight in his life before."

The same day the *Times* contained a letter from Mr. Wheeler, Q.C., on the slums of Kensington, "rich in horrors," and as "foul and deplorable" as anything in the East End. Another Kensington man wrote that his parish had "the newest and possibly one of the worst slums that disgraced London."

On the following Sunday a secluded and pretty suburb of London—Wembley—was shocked on its way from church at the cry of "Murder" from one of the cottages. When the case came to court it was shown that even in

this semi-rural spot overcrowding was rife. The house where the fight took place was described as having "thirteen people living in three rooms," some of whom "had no beds to sleep upon." It was told how one of the rooms at night-time had to be divided by a curtain for decency's sake.

The Complaint of the Horribly-housed, then, comes alike from the suburbs and from the West End. A very bad case comes from riverside Barnes. The District Council had its attention called to eleven wooden shanties on a piece of open ground, which were being let at sixpence a week. Eight of them were divided into two rooms. A member of the Council mentioned the fact that in the previous year there was an outbreak of small-pox in these hovels.

Not even West End mansions themselves are free from occasional cases of the Horribly-housed. Down in the basements where the servants sleep illegal overcrowding is common. Dr. G. V. Poore in his book "The Dwelling-house" upbraids the West Ender severely on this score. Speaking of first-class residences, he says :

"The basement, below ground level, is really a cellar dwelling, against which we inveigh when we find it in Whitechapel. It is very dark, and requires artificial light nearly every day in the year. A butler sleeps in a dingy 'pantry,' among the teacups and other gear, which he possibly sorts upon his unmade bed before he lays the cloth for breakfast."

One hardly needs to say anything more to prove that the Horribly-housed are everywhere. But let me, while showing how deceptive London streets and houses are, ask you to return again to the Inner Belt. Here, where over-

crowding is at its height—though it does not follow that the worst cases of the Horribly-housed are here—you can be equally deceived. Leaving out of the reckoning the noted slum areas and shabby streets, where you at once assume overcrowding goes on, there remain miles of varying streets, inoffensive to the eye, where the overcrowding is equal to two in five of the population. You could pass up and down these streets and through and through these quarters often enough and know next to nothing of how closely their occupants were packed.

Night-time would open your eyes. Then the many-lighted windows of each house would set you wondering. Lights in the basements, lights in the attics, and lights on all the floors between—that would convince you there were many families in each house. Then maybe you would realize how the tall old houses in the residential streets and even squares of the Inner Belt, which less than a century ago were the houses of the well-to-do, have been cut up into tenements in the perpetual search for room to live.

## CHAPTER VI

### THE BLOCK DWELLERS

As a remedy for horrible-housing we are told to turn to block dwellings. Only raze to the ground the small slum properties, the sheds, shanties, lofts and hovels, we are told, and you can get large and good premises on the old areas where twice and thrice the number of workfolk can find shelter. This has been the cure urged by good and excellent men and women like Miss Octavia Hill, Mr. Peabody, Sir Sydney Waterlow, and Lord Shaftesbury. But I think it can be shown that the cure has in many ways aggravated the evil.

At present there are about 600 block dwellings throughout London, tenanted by over 200,000 people, almost equal to the population of Leicester. These blocks are thickest in Central London and the inner riverside parishes of South London. There are about as many in the West End as in the East End.

Whatever blocks may do, they certainly do not lessen overcrowding. In fact, they intensify overcrowding on their own particular area, and they increase overcrowding in the rooms of the small houses on the adjoining areas.

Look at the position closely. Let us take an area of small cottages populated at the rate of 100 to the acre.

We will suppose our area to be in one of the Inner Belt districts, where two in every five inhabitants are overcrowded. This means that 40 out of our 100 people are overcrowded. The area is cleared, and block dwellings take the place of the smaller cottages. It nearly always happens that the people displaced from small properties never return to the new block dwellings; they overcrowd the already overcrowded quarters lying near. In the new buildings where you had 100 to the acre you now get 1,000, but as you have many more times the number of tenements, of course the rooms need not necessarily be overcrowded, although the space area must be. Instead of Sir Benjamin Richardson's standard of 25 to the acre, you have now 1,000 to the acre. Certain block areas, by the way, have two and three thousand to the acre. But, apart from this view entirely, I want to show that there are also more overcrowded rooms on the same area than there were before.

It is common enough to have overcrowding in block dwellings, though not in the same proportion as in small properties. Of a certainty, therefore, the new blocks which have taken the place of the cottages on our acre of space will be overcrowded in some of the tenements. As our new buildings are in the Inner Belt, at the very least one-eighth of the thousand inhabitants are likely to be overcrowded. Therefore, instead of having 40 people overcrowded among a population of 100 to the acre, we now find 125 people overcrowded among a population of 1,000 to the acre.

To go on building block dwellings, therefore, would only make matters worse. Not that the block dwellings

are to be despised. They are useful in many ways, and some of them are "models" in more than name. Without them many labourers and poorer mechanics would not be able to live near their work. But they no more solve the housing question than they lessen overcrowding.

Indeed, the extent to which they crowd people to the acre is enough to make Queen Elizabeth turn in her grave. The worthy Queen was alarmed when London had but a population of some hundred and fifty thousand, and must needs try to restrict its growth. Imagine Elizabeth's consternation could she look upon the London of to-day and find more people living in block dwellings alone than comprised the entire population of the capital in her own time.

The very sight of these packed and towering warehouse-like buildings suggests an overcrowded city. They bring to mind Byron's idea of London as "a mighty mass of brick," whereas we know full well the truth of Miss Octavia Hill's remark, that "the two great wants in the life of the poor are space and beauty."

Even the best examples of these buildings put far too many people on an acre. Mr. Robert Williams, F.R.I.B.A., a severe critic of these overcrowded blocks, has pointed to one of the newest of them as an instance of excessive overcrowding. First, Mr. Williams admits that "the buildings are among the best of their kind, fitted up with useful appliances and conveniences." But, as he further points out :

"The space covered by the block, exclusive of the narrow area at the back, is 1,350 square yards, or thereabouts ; and in this space are some 336 rooms, which, at

the rate of three persons in a room, including young children and infants, gives a total of 1,008 souls, or one person to every square yard and three-tenths of a yard; but taking the actual floor area, the space for each person works out at a fraction over seven-tenths of a yard to each person. Reduce this again by deducting the space occupied by furniture, beds (often in a well-used condition), and implements and material of work, and you have something like a square yard of earth space for two persons!"

Further, Mr. Williams gives a diagram of this same block, and asks the reader to contrast it with the pretty Surrey village of Haslemere, which has about the same population, but with a church, two chapels, two schools, railway and police stations, and a working men's club and reading-room all to itself.

But what matters it how many people you crowd to the acre, say the friends of the block dwellings, so long as you give them better rooms?

Are the rooms always better, though? Remember, I am not speaking of all such buildings. Just as there are good and bad small properties, so there are good and bad block dwellings. What I want to show is that the block is just as liable to become a slum as the cottage, and that it frequently does become a slum from the same causes, namely, overcrowding, bad building, and neglect.

I have been in several slum-blocks with sanitary inspectors and found defects as bad, odours as foul, and overcrowding as acute, as in some of the worst areas outside. To make matters worse, there was the sombre gloom of the towering buildings, and the fact that ten times as many people were affected by the slum conditions there as would have been affected in a slum court.

Besides, it is no new thing for a Vestry to have to issue a magistrate's closing order against insanitary block dwellings. Indeed, as Mr. Locke Worthington has affirmed, many of these so-called model dwellings are worse than the cottage property they replace, and have close, enclosed courts, dark staircases, and gloomy, involved passages.

"Everything is sacrificed to cheapness," Mr. Charles Booth tells us in "Life and Labour of the People." "Such blocks are dark and insanitary, constructed with little or no regard to the comfort of the occupants." And again: "These dwellings tell the visitor that the dominant idea of the architect, in planning them, was not the comfort and well-being of the people who should inhabit the buildings, but what is the greatest number of tenements that can be built 'to let' on the given area."

This statement lends colour to the recent remark of a Kensington Vestryman, when his Vestry was discussing overcrowding, that "working people know what comfort is, but the poor brutes cannot get it!"

Rare indeed is it to find an owner of a "model" block possessing the frankness to admit its unhealthiness. Usually the owners claim for their blocks that they really are models compared with surrounding tenements. But Mr. Booth tells us of one landlord who had posted up this notice:

“. . . . BUILDINGS.—NOTICE TO TENANTS.

"Any contract or agreement for the letting of any part of . . . . Buildings shall be deemed not to contain or imply any condition on the part of —, the landlord, that the premises let by said contract or agreement are, at the commencement of the tenancy, in all respects reasonably fit for human habitation within the meaning

of section 12 of the Housing of the Working Classes Act, 1885, 48 and 49 Vic., c. 72, and every tenant shall be deemed to expressly waive such a condition.

“By order, —, Secretary.”

Nor are the blocks always healthy. In a newspaper report of an inquest concerning the death of a child in the Peabody Buildings in Glasshouse Street, Whitechapel, I saw the doctor had stated that the child died from bronchitis. He said much more besides. The room in which the child slept he declared to be in an unhealthy and a damp condition. The child's father had shown him part of the wall in a cupboard, which was made of one course of bricks instead of two, and here the plaster was so wet that he could scrape it off the wall like mud.

The defenders of the blocks are fond of quoting the low death-rates that prevail in some of the dwellings. Where you get well-built, well-kept blocks you will, of course, find a low rate, just as you will in well-built, well-kept cottages. But the bad blocks, be it noted, are more fatal than the bad cottages, because disease has a larger number of people to lay hold upon.

The Medical Officer of Whitechapel, where one-fifth of the population live in blocks, admits that zymotic disease is unduly rife in buildings of this class. Wherever there are a number of children and young persons massed in fairly close proximity, using the same staircases, exposed to the same atmosphere, and frequenting the same drying-ground and playground, the facilities for the spread of subtle infection are obvious. Of the infectious cases treated by the Metropolitan Asylums Board, by far the larger proportion come from block dwellings.

It should be remembered, too, that only about half of the 600 block dwellings in London can justly claim to be well constructed or free from sanitary defects. The 300 which admittedly fail to conform with sanitary requirements produce untimely deaths in scores of cases.

In certain overcrowded block dwellings the death-rate runs up to 40 per 1,000; several have a rate of 30; and quite a number of the fairly good blocks have rates averaging 20 per 1,000, or three more than the average for the whole of London. The Medical Officer of Marylebone reports that one of the good blocks in his parish showed a death-rate equal to 21·4 in a period of three years, while the rate for infectious diseases reached 33·5, as against 14·9 for the rest of the parish. In St. Giles the Medical Officer there reports that the average rate for five years in one good block dwelling was 20·6, and in another 27·4.

It is well to bear these averages in mind when some of the enterprising dwelling companies call upon the public at large to look at their low death-rates; for a return covering a period of years is more reliable than one for a single year. It is well to know, also, that while one in four of the total population of London dies in public institutions, the returns from the block dwellings alone show that nearly three in four of their occupants die in public institutions.

As to the rents, taken all round they stand at about the same rate as the smaller properties. Here and there are charges as high as 6s. for single rooms. Three rooms sometimes bring 12s. 6d.

The cheapest rentals are in the blocks owned by the

Guinness and the Peabody Trusts, and some of the highest are in the London County Council's dwellings. The Peabody Trust has recently raised its rents, owing, the secretary explained to a representative of the *Pall Mall Gazette*, to "the increase in rates and the large expenditure which the Trust has been recently put to in making repairs and carrying out all sorts of sanitary arrangements."

Such an excuse is an insult to the tenants; it is on a par with the misleading excuses of the worst property-sweaters, of whose high rents I shall have something to say later on. The real cause lies with the Trustees. For what are the facts? It is fairly well known that Mr. George Peabody left £500,000 in trust to provide good and cheap dwellings for the poorer classes. Dealing with the balance-sheet of the Peabody Trust, covering the year 1897, I pointed out in *London* that in thirty-three years the laying out of that amount has produced as net profit in rent and interest over £720,446; so that the Peabody Fund now stands at £1,220,446. Of course, the increased amount has gone towards providing additional dwellings; but you do not lessen the housing evils of London by providing dwellings out of the rents derived from others.

The balance of rents over expenditure is enormous on the two Trusts. The first trust, which comprises seven blocks of dwellings in the poorest quarters of London, produced in 1896 £14,741 3s. 8d. in rents; but only £8,631 19s. 2d. of that amount was needed to meet the whole of the expenses; so that the enormous difference of £6,109 4s. 6d. is handed over to the capital account.

Here we have a philanthropic body taking from the rents

of the poor nearly twice as much as is needed to maintain the dwellings in proper repair and meet all other expenses.

On the second Trust, which deals with eleven buildings, more than half the rents is clear profit. For instance, £50,867 18s. 8d. was drawn from the tenants in rent, and, after paying all expenses and interest, a balance to the good of £26,210 15s. 9d. was shown.

With enormous profits like these, no wonder the Trustees feel they are accumulating more money than they know what to do with, and that in 1897 they voted £10,000 of their wealth to the Prince of Wales's Jubilee Hospital Fund. In doing that they were exceeding their duty. Excellent though the Prince's Hospital Fund was, it was not proper for the Peabody Trustees, whose real Trust is the better housing of the people of London, to take £10,000 of poor people's rents and use it for this purpose.

They explained that they made the donation "on the ground that the provision of sufficient hospital accommodation is a matter of great importance to those for whose benefit the Trust was created." I know that, but I also know that the tenants of the Peabody Buildings, like other working people of London, already subscribe through various agencies a larger proportional amount towards hospitals than any other class.

The Peabody Trustees are making their tenants pay twice over. Their duty to their tenants does not consist in voting away money in this manner, nor in reaping such enormous profits. Instead of charging rents which produce twice as much as is required to meet the expenses, they should be content with a less return, and thus confer a

benefit on the struggling people of London by reducing the rents.

True, their rents are not high compared with those charged in other dwellings; but then the average rent throughout London for working people is scandalously high. That this high average should be brought down—this is the real “matter of great importance to those for whose benefit the Trust was created.”

We have already seen that the block buildings never entirely re-house the people displaced from cleared sites. These people overcrowd into the already overcrowded smaller properties that lie around. Chief among the offenders is the London County Council, as its high rents hold the poorer classes at bay. The Chief Sanitary Inspector of Bethnal Green told me that the Boundary Street scheme turned over 3,000 people into the other overcrowded quarters of his district, very few of whom returned to the new block dwellings.

This is the general practice. The best blocks, such as the County Council's, are rented by a superior class. The casual labourer and the costermonger have small chance in the good block buildings; they fall into the hands of skilled mechanics, clerks, and warehousemen. Even some of the cheapest block dwellings, that is, those built out of Trust money, are misused. Mr. Charles Booth brings this complaint against the Peabody Buildings, which he says, “serve for the most part to accommodate those who are fairly well off, with the result that it is only in the worst blocks that the poor are accommodated.”

Many of the poor themselves object to blocks. They will endure any kind of defective dwelling where they

can have something of the privacy of a home rather than go into better rooms in block dwellings.

I remember once walking with an East End Vestryman through one of the worst slum areas in his parish. The houses were small and old and damp, but what attracted the eye chiefly was the fact that whole rows of them had open plots railed off in front, telling where gardens had once grown. Very few indeed preserved the old traditions. The one-time gardens were black and sodden, and full of puddles, with wooden sheds and broken fences strewn about. There were no streets to the houses, but they were reached by narrow pathways, which separated the two rows of quondam gardens. These pathways were broken and uneven, full of mud and dirty water.

"These houses," said my companion, "were condemned by the Vestry some time ago, but the owners patched them up, and the tenants pleaded with us not to turn them out. There is no stronger opposition to dealing with all such houses as these than that which comes from the tenants themselves. No matter how old or insanitary they may be, the people cling to these separate houses, particularly when there is a bit of garden attached."

There you have the true position. The people have a home and a bit of garden in the old places, such as they are denied in the blocks. The block dwellings may be a necessity of London life, but they also supply the reason why Londoners are losing their home-life. According to George Meredith, London is the burial-place of the individual man. Block dwellings certainly are.

Tenements in block dwellings can never be homes. I have often noticed the answers of children from these

places. Ask them where they have been or where a companion is, and they nearly always answer: "In the buildings," instead of "At home." The father coming from work and meeting his child in the street will say: "Is your mother in the buildings?" he will not ask whether the mother is at home.

How many times have I seen parents fight hard against this tendency of block dwellings to break up their old home-life, such as they preserved with ease in the separate house! Finally they give in. A general looseness in their home arrangements sets in, affecting children and parents alike, and in the end all the cherished idols of home are broken.

The cottage has produced great men and women, but forty years of block dwellings have produced no single character of note. This loss of home-life in London, therefore, means a loss to the nation. Our laws may be made in our cottages, but they can never be made in block dwellings.

## CHAPTER VII

### THE DRIVEN-OUT

LORD SALISBURY has laid it down that to cure the overcrowding evil "nothing is really wanted beyond this, that the law shall do in effect what, as matters now stand, it professes to do."

But that is easier said than done. There might be no more overcrowding, but there would be something worse. Before you could carry out the Act, a good part of the Overcrowded Fifth, numbering nearly 900,000 people, would have to be turned into the streets.

"I tell you frankly," said a chief sanitary inspector to me the other day, "there is nothing but the streets and the workhouse for hundreds of families in my parish alone, if the full letter of the law were carried out."

Why? Because the Public Health Act presupposes two things. In the first place it presupposes that rooms can always be had when wanted, and secondly, that people who overcrowd can afford to pay for extra accommodation. Neither of these conditions exists in London. People don't live in an overcrowded state because they like to, but because they either can't get another room or can't afford the rent of one more.

Look what happens sometimes when the Act is applied.

It is well we should know something about the Driven-out as well as about the Act that drives them out. A couple of months ago the Bethnal Green Vestry served a notice, under the Act, to stop the overcrowding at No. 35, Canrobert Street. As a result one of the families in the house was turned out. Such chattels as the family owned were put into the washhouse in the yard.

“For some days,” the inspector stated, “this washhouse was the only shelter the family had.”

When reporting on this case the same inspector mentioned the result of another notice. This one had been served at No. 33, Wolverley Street. A family was overcrowded in a single room there, so to save themselves they took a second room which had just become vacant in the same house. Having had a hard struggle to pay the rent of one room, they now found it to be quite impossible to pay the rent of two. They were therefore evicted and their things put into the yard.

“The family,” reported the inspector, “consisted of a man, his wife, a girl about fourteen, a boy about twelve, and a child of three. They have been in the yard entirely without any shelter or housing accommodation for the last fourteen days. To-day the Oxford House authorities called my attention to them. I went and found them all wet through, shivering with the cold, and apparently destitute. I telegraphed to the Society for the Prevention of Cruelty to Children, and also communicated with the Relieving Officer. I instructed the Vestry’s men to rig up a temporary tarpaulin, and to provide them with a coke fire and some food. Since then I have heard that the family and their goods are to be turned into the street to-morrow.”

Now, these cases were laid before the Local Government Board and the London County Council, but neither body took any notice. They were sent in proof of the impossibility of a strict enforcement of the Act as things are at present. Accompanying them was a statement from the chief sanitary inspector to the following effect :

“ He had made inquiries, and there were absolutely no empty rooms or empty houses to put the people into, and it appeared that the only result of serving notices for the abatement of overcrowding, and following them up with proceedings, will be that a large number of people will have to be put into the street, there being insufficient housing accommodation for them, even in their present overcrowded state, in the parish.”

There is something to be said, then, for the Driven-out. Bad though overcrowding be, is it not folly to try to cure it by creating destitution and pauperism ? Do you solve the housing problem by turning people out of doors into the streets or the workhouse ? If this is the only way the Act can be made to work, then it is causing more misery than it is curing.

As an instance, just follow one case with me to the end, for the facts of which I am indebted to a London Medical Officer. A man, his wife and five children were found living in a single room. The landlord was summoned, but his defence was that he only let the house to one family, and that this family was responsible for the sub-letting. The man to whom the house had been let was then summoned, but his defence was that he had sub-let the room to a family of three as he thought, not to a family of seven. Then the occupier himself was summoned, and a magistrate's order was made upon him to abate the overcrowd-

ing within seven days. The man, a French polisher, suffering from consumption, was unable to do much work, and therefore could only afford a small sum in rent.

However, he did his best to find other accommodation, but failed, and was taken into court again at the end of the seven days. The magistrate adjourned the case for a fortnight to give the poor fellow a chance to search further. That was in July of last year, and from that time to the end of December the man appeared in court every fortnight with the same doleful plaint that he couldn't get accommodation anywhere.

The magistrate and sanitary inspectors had seen to it that he was making honest efforts to find a place, else his case would not have been adjourned so many times. Just after Christmas he cleared out, under the impression that it was sufficient to move from one single room to another. Anyhow, his wife and children were discovered by the sanitary officers later on occupying a single room in another part of the parish. The man himself had had to go into the hospital because of his consumption, and if he ever comes out again, the family must be driven out from their present shelter by the same proceedings that worried and harried them for six months previously.

That is how the Act works. The poor are hunted from pillar to post, but the housing problem remains unsolved. As a Medical Officer of Health told me, "All our efforts seem to have no further result than is produced by a man turning water in a pail; he shifts the position of the water, but doesn't lessen its bulk. We shift the position of the housing problem, but never solve it."

Amid it all the helpless state of the Overcrowded is

piteous to behold. Like bewildered sheep going through the traffic of London, they are driven and harried with little mercy. Have you not seen a flock of affrighted sheep, panting and struggling, with the crack of the drover's whip over their heads, and the bark of the drover's dog at their heels, and the wheels of cabs and carts all round them, running to and fro in helpless terror? They are huddled together in a thick, impenetrable mass; they tumble over each other and overturn each other; they cannot see ahead nor move with comfort, so closely do they crowd together. And, observe, whatever happens their density is never lessened. Some of the creatures turn to the left, but the dog drives them in again; some to the right, but a bounding hansom sends them back with a rush to overcrowd the main body again. Sometimes the entire flock, helpless which way to turn, stands still for a minute, but the drover and his dog drive them on again. Thus they are driven, some bleating, some maimed; but whichever way they turn, whichever way they go, they are always huddled together in the same thick, impenetrable mass, trampling upon each other, and struggling among themselves for very foothold. The bewildered brutes have been harried by the drover, bitten by the dog, lashed by the whips of passing vehicles, but however much all this may have moved them on, the struggling, panting, overcrowded mass has never once been lessened in the least all the time.

So with the overcrowded poor of London. They have been harried and driven; turned out of one place into another; hunted from house to house; worried by rising rents; driven out by clearance schemes to let better-off

people settle down on the old sites. They have had Housing Acts, Sanitary Acts, improvement schemes without number, yet all that has been done has only moved the mass without in any way reducing it.

For instance, take the London County Council's record. In their various schemes they have turned out some 24,000 people, but have barely built houses for 10,000.

What of the remaining 14,000 among the Driven-out? Nay, more than 14,000: the number is more likely to be 20,000 and more, for we have already seen how very few of the people displaced ever return to the new buildings.

But have those who are driven out no claim upon the municipality? Their houses have been taken from them because they were unhealthy and overcrowded, but what good is done so long as you don't give them other and better places to live in? They can't afford the rents of the new buildings. Besides, if every family among them could, more than half would have to be turned away, as the extent of the new accommodation falls so far behind that of the old.

Look how it works in another way. One of the few tenants displaced by the Boundary Street scheme who returned to the new buildings had recently to be turned out again. Why? Because of overcrowding. He was a poor man, and could only afford one room. When his wife had her second child, then the family became overcrowded under the Public Health Act, and he was told to take a tenement of two rooms or go. For a time he continued to put off the notice, till it was seen his wife was likely to give birth to another child. Then further protests were of no avail; the family had to leave.

All they did was to take a single room in the bad property adjoining. Some months later they were discovered by the local sanitary inspector, and once more turned out of doors. This time they passed out of Bethnal Green into Whitechapel. In the course of a few months the sanitary inspectors there may discover the family, possibly with four children this time, overcrowding in a single room, and they will be hunted out again. But, in the name of common-sense, are we to be told that this kind of thing is solving the housing problem? A thousand times, No. It is only aggravating the evil.

But where lies the mistake? Was it in the action of the County Council in turning out the family in the first instance? Not a bit of it. The County Council, whatever its shortcomings on other sides of this question, does quite right to prevent any form of overcrowding whatever from growing up in its houses. If the other authorities had consistently done their duty under the Act, the problem would have been much less intricate than it is to-day. It is too late now to apply the Act rigorously all over London. You can't turn out 900,000 people when you see the misery and worry that follow in individual cases such as I have mentioned. The local authorities are to blame for having allowed this enormous figure to grow up and overpower them. Therefore, the London County Council does the right thing not to add one single case to London's roll of overcrowded families.

Then is it the Public Health Act that is at fault? Is the Act unjust? Are its requirements harsh? Again, No. It only asks 400 cubic feet of space for each adult or two children, while soldiers in barracks are allowed 600. As

I have already shown, most people who know the subject agree that the Act does not allow sufficient space for healthy living. Perhaps that is the reason why a London workman's family exhausts itself in three generations ; for two million Londoners have no more than this prescribed space to live in, while nearly 900,000 other Londoners are living in less.

The fault lies elsewhere. It does not follow that a family is to be spurned because it has been found in a shocking state of overcrowding. Can anything be more foolish than the idea that by turning them out you are preventing overcrowding? Until you find them other places to go to, is it not inevitable that they will go and overcrowd some other hovel? Therefore when the London County Council turns out 24,000 people, it ought never to let it be said that it has only provided for 10,000 in return, and that their rents keep away the very class who in the first instance were turned out of house.

It is here where the Driven-out base their claim. Surely if one class is to be given the right to *unhouse* another class, then equally should that other class be given the right to claim to be *rehoused*.

It is not only the County Council that is at fault ; but the London School Board, the railway companies, and the owners of spreading warehouses and factories. All these bodies have added to the overcrowding evils of London by turning out people whom they have never afterwards sheltered anywhere else.

Board Schools are good and excellent things, but why should it be deemed impossible for the School Board, acting, say, through the central or local authority, to

build houses for the scores of families their new and necessary schools have turned into the streets?

The railway companies are always encroaching on the people's houses, and giving them next to nothing in return. The companies so juggle with the question of rehousing before Parliament, that the worthy Committeemen really think the Driven-out are going to get more than they want.

Sir Edward Watkin told the Housing Commission that he could not recall a single case where the legal obligation to rehouse had been carried out by the companies. Other witnesses showed that it was common for the companies to persuade the landlord to give the necessary notice in advance, in order that Parliament could be informed there were no people to rehouse, as all had moved away.

But this kind of thing will not do in London to-day, so the companies shuffle out of their responsibilities in the easiest way possible.

The Great Central have just invaded London, and wiped out no fewer than twenty-five entire streets and two squares for their new station and goods yard alone. In return they built some block dwellings which don't rehouse a tithe of the people displaced. As they don't rehouse all the people they turn out, where do they expect the thousands of other workpeople to get accommodation whom the opening of their new line has brought to London? They have already crowded all the surrounding properties by the people turned out of the houses they pulled down, and the new population of workpeople they have attracted must overcrowd them further.

When the Midland Company pulled down several streets

in St. Pancras for their new goods warehouse, they had, of course, to promise Parliament to rehouse, else their Bill would never have passed. What they did was to buy over a building scheme already started. The scheme was one for building block dwellings on a site which had been cleared for the purpose, after displacing some hundreds of people. The new houses were therefore being put up to meet a need already existing. The Midland Railway Company comes upon the scene, knows it must turn out some thousands of people, hears of this building scheme already begun, buys it up at once, and is then able to boast to the Parliamentary Committee of a scheme for rehousing.

The South Eastern recently did a similar thing. They wanted to widen their line in Bermondsey, where the people suffer from overcrowding terribly. They saw that some block dwellings were being put up in the district, and at once made an agreement with the builders, so as to get their Bill through Parliament.

This kind of thing is not rehousing. Both in St. Pancras and Bermondsey the new buildings were being put up to meet a crying need that existed before the railway companies appeared. Had the companies kept away, the houses would have been finished just the same. It really means, then, that these two companies did nothing at all to rehouse.

As an instance of how the spread of warehouses works grievous harm to poor tenants, I may mention a case in Whitechapel. In a street off Commercial Road a business firm bought up a lot of houses, with a view to pulling them down to extend their premises. Some of the displaced tenants had been there for fifty-three years, some

for forty years, and others for twenty years. They had built up little businesses on the spot, all of which were ruined ; so that the tenants lost their living as well as their homestead. Yet when it was suggested to the business firm that they would be doing an act of kindness to compensate the tenants for the loss of their calling, and not to turn the people out till they had found other rooms, the firm refused to recognise anything of the kind.

Another element at work in driving out our people is found in the Jews of East London. They inhabit nearly every house in Whitechapel, and now are pouring in their thousands into St. George's, Mile End, Stepney, and Bethnal Green. I shall refer to this phase at greater length when I come to deal with the question of rents. Just to bear out my statement for the moment, look at this extract from a recent meeting of St. George's-in-the-East Vestry :

“ Mr. R. S. Sly, J.P., drew attention to the fact that the foreign element in St. George's was increasing at an alarming rate. English people who had occupied houses for years were continually being given notice to quit, because the landlords could get more rent from the foreigners. This was a serious thing for the parish in many respects. The facts were notorious, and the injury and hardship being inflicted upon the old residents were insufferable. In fact, daily, English families were being got rid of to make room for Russian Jews. They could not get other places, and had to live miles from their work. This was not the worst, because the new tenants could only pay the higher rents by overcrowding the houses.”

The same plaint is in all these instances. Our people are driven out by County Council clearance schemes, by School Board buildings, by railway companies, by prosperous business firms, and even by foreign invaders.

Where, think you, do they go? Where but to overcrowd new districts? Often they are forced into worse places. They are driven among the vicious and criminal classes. It was matter for surprise to Mr. Charles Booth how the criminal centres were constantly being recruited from the labouring classes. Here, then, is the explanation.

It is hard to realize what it means to be Driven-out. It was brought home painfully to me in the early days of last year. We all remember the fatal fire last Christmas twelvemonth, when a mother and her nine children were suffocated in a single room in Dixie Street, Bethnal Green. “Why this terrible overcrowding?” cried everybody at the time. It was bad, no doubt, but it was worse to learn, as I did by a personal inquiry, that in that same street no fewer than eighteen out of its total of twenty-four houses were illegally overcrowded.

In company with a sanitary inspector, I made a house-to-house inspection of the entire street on the day of the Jarvis’ funeral, and published the facts respecting every house in *London* at the time.

“You ought to have two rooms, not one,” said the inspector to the mother of a family of four.

“Well,” answered the woman, “we’ve been trying to get another room for God knows how long, but rooms are so hard to get, sir, and though we might manage to pay for two, we can’t get them anywhere.”

Lower down two adults and four children were found in one room.

“What can we do?” the woman asks, with a baby in her arms. “You surely won’t turn us out? Sometimes my husband doesn’t earn the rent, and I have to make it up by taking in washing. We were nearly starving at

Christmas, and the woman upstairs lent me a shilling. I have sold everything I had. I don't know where to look for rooms. I had a lot of trouble to get into this house. Wherever you go the people say they can't take children because they lead to overcrowding. Are we to leave our children in the street?"

Are they? The woman next door had got over the difficulty by sending some of her children to the workhouse. She was a widow with more children still at home, and as they only had one room, they were told they must seek more accommodation, whereupon the woman burst into tears, and said the only other place she could go to would be where her younger children had gone—the workhouse.

As I turned away a company of men and boys were selling funeral cards at the street corner where the crowd waited for the hearses bearing the bodies of the suffocated family. It seemed to me the long list of names set out on the card, from "Sarah Jarvis, thirty-nine years," to "Elizabeth Jarvis, two months," might truly have been headed "Martyrs of Overcrowding." On the opposite side of the card were the words:

*"Until the day break, and the shadows flee away."*

May the day soon break, for the night is dark indeed to our overcrowded poor. For as things are at present—as Mr. Beachcroft said when he was deputy-chairman of the London County Council—"After all our endeavours and all our pains, we are not much nearer the solution of the problem of how to rehouse the really poor than we were ten years ago, when the County Council was first formed."

## CHAPTER VIII

### THE HEAVY-RENTED

FROM the evidence of the Overcrowded themselves, we have seen that many of them cannot get more house-room, and therefore cannot help living regardless of sex, health, or decency, because of their inability to pay another farthing in rent.

This fact has led to the common error that high rents cause overcrowding. Even the Royal Commission on Housing fell into this error; for they reported that among the "unquestioned causes which produce overcrowding" the first place must be given "to the poverty of the inhabitants of the poorest places; or, in other words, the relation borne by the wages they receive to the rents which they have to pay."

Now, as a matter of fact, it is not high rents that cause overcrowding, but overcrowding that causes high rents.

There is a very wide difference between the two. For instance, if one-fifth of the people of London wanted to get to Edinburgh to-morrow, the railway companies could double their fares. But you would not say that the high fares were the cause of the people's crowding to Edinburgh. Therefore, because one-fifth of the people of London want more room, it is idle to say that the reason

they can't get more room is because rents are high. The simple reason is that there are no more rooms to be had.

Here in London to-day we have so disregarded the Prophet of old's warning that we have literally built house to house till there is no room. And it is because there is no room that rents are high. Our North Country mechanic, for instance, who paid for his wife and children in the workhouse, would have willingly paid a pound a week for two rooms. Here would have been a case of high rent and overcrowding combined, but the overcrowding would not have been the result of the high rent; it would have been due to the fact that there is no room to live.

High rents, then, are the consequence, not the cause, of overcrowding. In other words, the people's necessity becomes the landlord's opportunity.

You will see how if you look at the position in Islington. The Medical Officer deploras in his last report that "the demand for houses is so great that rents entirely disproportionate to the accommodation are readily given by persons who for business and other reasons are forced to live in the district." And then comes an odd revelation. He says that in streets having houses all providing exactly the same accommodation very dissimilar conditions prevail. "In the one case the houses are in a state of good preservation and tenanted by few persons; in the other they are occupied by many tenants, are dirty and dilapidated, and need constant supervision. And yet in the former instance the property only brings in a fair rent, say £40 a year, while in the latter it may be £60 or more."

Here we see at a glance how overcrowding causes high rents. For the real meaning is this: so great is the demand for houses in these particular streets, as in hundreds of other streets all over London, that the people, failing to get a whole house, offer to take half a one; failing to get half, they offer to take a floor; failing a floor, they offer to take a room.

This unprecedented pressure on house-room enables the worst class of property-owners to levy what rents they please. They do so without scruple or mercy. We saw in the first chapter how they make people bid against each other; also how the tenants themselves are driven to compete against one another in order to get shelter at all. The rents screwed out of them in consequence bear upon the people like a burden on a swimmer's back. It is well-nigh a case of "Your money or your life" over again. It is certainly a case of "Pay the rent demanded, or go houseless."

How the Heavy-rented endure it all amazes me the more I think of it. How widows working fourteen hours a day, for eight or nine shillings a week, can contrive to pay half their earnings, and sometimes more than half, for a one-roomed hovel, is indeed a mystery. Through all their thankless toil the ever-present thought, like a spur to the laggard, is: "The rent, the rent, only let me earn the rent." They are not really free creatures till they see the rent assured; for they well know how speedily they would be turned out were a fraction of the full amount to be wanting when the collector calls.

The property-sweater is bleeding his victims all over London. In the Mayfair district there are single rooms,

twelve feet by ten, fetching as much as a pound a week each. A Vestryman of the neighbourhood has stated in public that he found eight people living in one of these pound-a-week rooms.

In the adjoining district of Soho the very houses which were the town mansions of the nobility a century ago are to-day inhabited, for the most part, from basement to attic, by the Heavy-rented. The very attics are rented as high as eight shillings a week, and some of the basements run to ten. In "Life in West London" Mr. Arthur Sherwell quotes a case of eighteen shillings for two rooms. In another house in the same street we are told that "three rooms on the ground floor let for fourteen shillings a week. In a third house three rooms on the first floor let for eighteen shillings a week; three rooms on the second floor for sixteen shillings a week; and one room on the top floor for eight shillings a week. In another very dirty house in the same street a floor consisting of three rooms actually let for twenty-five shillings a week."

But in the East End the Heavy-rented are seen in a worse plight still. A few months ago my attention was drawn to some dozen two-roomed houses in a Spitalfields Street. Last July the tenants were paying four-and-six; by the end of August they were paying seven-and-six, and all new-comers had to pay a deposit of two pounds for the key; two months later, half of the houses having been sold again, the rents had reached eight shillings.

In a street off Beaumont Square, Mile End, all the houses in which were bought last summer by a notorious property-sweater, the rents were raised from sixteen shillings a week to thirty-one and sixpence a week at one

bound. In the same neighbourhood, and about the same time, whole streets of smaller houses had the rents raised from eight-and-six to sixteen shillings. When a protest was made to one of the landlords he replied callously that other property would go the same way soon. And it did.

The indignation aroused at one time became quite serious. Tenants were openly threatening to "put the landlord's light out." Some of them refused point-blank to pay the extra rent, and closed the door and barricaded the windows against the collector. To prevent distraint they distributed their furniture among neighbouring friends. But look at the position as described by the *East London Observer* :

#### "RENT RIOTS IN ERNEST STREET.

"The position in regard to Ernest Street, Stepney, is unique. So strong, indeed, is the local feeling that at present a number of the houses are empty because incoming tenants are seriously threatened that if they take the houses at the higher rent their lives won't be worth many years' purchase. Some of the houses are already wrecked; windows and doors are broken and burst; the surrounding population is in a general state of ferment, and the evictions which take place daily only tend to fan the flame. In essentials, a Judenhetze prevails, and though we do not believe there is anything more than a local significance, it is, of course, quite obvious that such a feeling is not to be encouraged, because although its beginning may be small, like a rivulet, its ending may be great."

In spite of all this, however, the property-sweater gets what he asks in the end. He knows too well the nature of the demand to have any doubt as to getting his extortionate rents. He may have to evict the present tenants, and he may have some trouble in getting them

out ; but he has full knowledge that there are plenty of other people clamouring for room, room, room to live, who will pay the higher sum.

Besides, he has learnt how to outwit troublesome tenants by a clever ruse. He will buy up some slum property, perhaps a whole court or street, and contrive indirectly to draw the attention of the local authority to its unhealthy state. The local authority then obtain a magistrate's closing order, describing the houses as "unfit for human habitation." The unhappy tenants, all the time paying the usual rent, are thereupon turned out under the compulsion of the law. Forthwith the property-sweater has the shoddiest repairs carried out, so as to induce the local authority to withdraw the closing order, and with little loss of time the houses are thrown open again. A new class of people rush in at double the rents, glad to get housed at any price.

The poor pay more in rent than any other class. And, observe, I don't simply mean more in proportion to their income ; for this is a fact which has long been recognised. What I mean is that on the total of London's rent-roll it will be found that the largest amounts come from properties inhabited by the working people and the struggling poor.

Property investors know this fact very well. Mr. Robert Williams, to whom I am indebted for many useful facts and figures on the whole question of overcrowding, draws attention in his excellent little pamphlet, "The Face of the Poor," to the following statement in a housing company's prospectus :

"This class of property, consisting of small tenancies, when well managed, will pay better than any other

house property, the loss of rent and the cost of repairs being much less than in the case of large tenancies. The regular and satisfactory dividends paid by similar companies to this are well-known facts."

Yes, the hovels of the poor are very profitable investments. The poor pay several millions a year in rent, and enrich thousands of families. As Mr. Williams remarks in his pamphlet, in referring to the heavy rents they pay: "There are good men who talk, as Judas did, of doing good to the poor, but who never say a word about the good the poor are constantly doing to the rich."

The properties in slum neighbourhoods fetch far more than villas in pretty suburbs. Many a six-roomed house in a Bermondsey back lane or a Bethnal Green court is fetching six shillings a room, or £93 a year, while on the heights of Highgate or in Dulwich lanes the rents and rates combined of well-built eight-roomed villa houses, fitted with baths, with gardens front and back, do not exceed £50 a year. It seems to be a rule, as Canon Scott Holland has pointed out, "that the law of rent should so work itself out, under present conditions, that as a district grows poorer its rents should rise." Such a practice, as the Canon remarks, is intolerable.

As an instance of the way rents have gone up, I may mention that when the Housing Commission sat it was found that the rents of the poor averaged one-fourth of their income. This was declared to be excessive at the time. But to-day it will be found that the average is nearer one-third than one-fourth. Many families have been so hard pressed to get room at all, that they are now paying fully half of their income.

Suppose we take the average, though (one-third), and

see what proportion of a London labourer's wage the rent bears to all his other weekly expenses. I have got particulars from several homes, and am able to present the following as a fair specimen of the cost of living in a poor man's family. The average wage of a London labourer is eighteen shillings. With a wife and two children this is how his expenses run :

## HOW THE HEAVY-RENTED LIVE.

				s.	d.
Rent	...	...	...	6	0
Bread	...	...	...	3	0
Meat	...	...	...	2	0
Vegetables	...	...	...	1	0
Beer	...	...	...	1	6
Coals ( $\frac{1}{2}$ cwt.)	...	...	...	0	6 $\frac{1}{2}$
Tea	...	...	...	0	6
Oil	...	...	...	0	4
Sugar	...	...	...	0	6
Milk	...	...	...	0	3 $\frac{1}{2}$
Soap	...	...	...	0	4
Butter	...	...	...	0	5 $\frac{1}{2}$
Firewood	...	...	...	0	3
Club	...	...	...	0	9
Tobacco	...	...	...	0	5
Surplus	...	...	...	0	1 $\frac{1}{2}$
				<hr/>	
				18	0

Is not the proportion paid in rent utterly unreasonable? This weekly living bill takes no account of clothes or boots, for we know these things are only got among the poor by sacrificing something else. A new pair of boots for a child on the week's expenditure often means less meat and bread for the whole family.

But the worst side of this rent question still remains to be explained.

## CHAPTER IX

### THE PROPERTY-SWEATER

THE want of room to live has caused not only high rents ; it has brought about quite a new system of extortion. I refer to what is called key-money.

The old rule of depositing a shilling for a key, as we all know, used to be made to ensure the key's return when a tenant left. With houses so scarce, one distracted family would try to score off others by offering larger deposits. It is easy to see how such a system found favour with house-agents and property-sweaters. The system, for which the tenants themselves in their despair through want of room were originally responsible, has now become the mighty means of a new oppression. In portions of South London, particularly in the streets around the Elephant and Castle, where shillings used to be paid, pounds are now demanded.

These amounts are trifling compared with what is paid in the East End. In a street off Commercial Road the tenant of a small shop with a smaller parlour attached—no other accommodation—was forced to pay £25 in key-money. Three rooms in Whitechapel recently fell into the hands of a property-sweater, who at once raised the rent from ten shillings to twenty shillings, and insisted

on £15 for key-money. For some new small property just finished in Wentworth Street the landlord is asking and receiving key-money to the extent of £50.

So the little device started by the Overcrowded themselves, in their desperation to get housed, has been turned against them exactly a thousandfold.

This is not the only way by which they are fleeced. Certain block dwellings are unapproachable by the poor unless they are prepared to tip the caretaker varying amounts, ranging from five shillings to a pound. What with heavy rents, key-money, and tips, the Overcrowded are indeed in a sorry plight.

As a protest against high rents public meetings have been held in various parts of London. At one of the East End meetings the Heavy-rented sufferers, seeking a remedy, suggested the very thing that drives up the rents higher. The resolution they carried, after protesting against "the disgraceful rise in rents throughout the district," went on to urge "the rating authorities at once to see that all landlords pay rates on the rents now charged."

Feeble delusion! See what happens when the rates are apportioned to the higher rentals. In Bethnal Green the local authority recently put up the assessment of a street where the landlord had raised the rent from twelve-and-six to seventeen-and-six. The landlord went back and coolly told his tenants that owing to the rise in the rates he would have to put another shilling on the rents. As the increased rate only meant to him about sixpence per house, he was therefore in pocket by the transaction.

This kind of thing is quite common. Down in Newington a firm of estate-agents drew in extra rent nearly five times as much as the increase in the rates. The rise in the rates meant to them a further outlay of 6s. 8d. on each house yearly, but by levying an extra sixpence a week "to meet the increased rates," they said, they thus secured 26s. on the year for each of their houses. In Plumstead, while rates have been going down, rents have been going up.

This is an old excuse of the slumlords, but it was torn to pieces in a very telling way by the Bermondsey Vestry on one occasion. When the Vestry learnt that further burdens were being placed on the backs of the Heavy-rented, "because of the rise in the rates," they got a return prepared. It covered a period of ten years, and showed that the poor people's rents had gone up 50 per cent. more than the rates had.

For much of this small property the Vestry was already allowing compounding. That is to say, it was giving the property-sweaters a rebate on the rates for paying in bulk on their small properties. In Bermondsey alone nearly £8,000 a year is returned to the slumlords under the compounding system. The system is bad to the core, for if the tenants paid their own rates direct, they could not be deceived by their landlords, and, besides, by becoming ratepayers they would feel a keener sense of citizenship.

The property-sweater scores at every point. He first of all draws out the few saved-up sovereigns of the poor for key-money. Then he extorts a scandalously high rent. On the top of that he has also been known to charge two shillings a week as rent for "blinds and fixtures." When the local authorities increase his assessment because of the

higher rateable value of the house, as evidenced by the increased rent, he then puts all the extra charge upon the tenant, with something more for himself. Finally, when he comes to pay his rates in bulk, he gets a big rebate under the compounding system, frequently to the amount of twenty-five per cent.

It has often been said that Matthew Arnold was unfair when he wrote: "The landlord is recognised as a costly anachronism, whose moral claim, even to compensation for expropriation, is constantly getting weaker." We know there are many good and excellent landlords. If the great critic had only said "slumlord" instead, every one would have agreed with him.

For the slumlords have reduced their trade to the basest of callings. They seem to work on the principle that if one class sweat the poor in the matter of wages, they can sweat them in the matter of rent.

"The old house-knacker was bad enough," a chief sanitary inspector told me the other day, "but he was innocence itself compared with the new house-knacker that has risen up."

And there is a lot of truth in it. Quite a new class of landlord has come upon the scene of late years. He has seen the growing clamour for room to live, and has come down on the clamouring poor like a wolf on the fold. The people's need has truly become his opportunity. He has created a new form of sweating—to wit, property-sweating.

The worst offenders in the East End are the Jews. Some of them were poor men a few years ago, glad to escape to England from persecutions abroad. But they have lately

learnt that unscrupulous trafficking in houses means money. They are now persecuting and driving out the Christian poor in a more merciless way than they themselves were ever persecuted and driven out of Russia or Poland.

It is the old story of the freed slave becoming a cruel taskmaster. We have thrown our doors open to them; we give them shelter and protection, and all the rights of English citizens; and they rob our poor and the poor of their own persuasion in return. It is well that the Chief Rabbi is finding out these people one after the other, and turning them out of the synagogues.

“These rack-renting landlords,” he said at a public meeting in Whitechapel, “are transgressors of the Law, and to them is applied the rebuke of our prophet Isaiah: ‘What mean ye that ye crush My people and grind the face of the poor?’”

As there are plenty of property-sweaters connected with other Churches, the Bishops and leaders might well copy the Chief Rabbi’s example.

Property-sweating is not only concerned with high rents, but with the worst forms of house-jobbing. The slumlords use the very capital of the poor—that is, their key-money—as a further weapon against them. With the large amounts this amassed key-money represents they buy up other slum property, and impose their harsh terms over a larger field.

As the Islington Medical Officer has pointed out, these people “look on their possessions as so much bricks and mortar which, irrespective of their condition, must bring them in so much interest per annum. . . . Some of them are ‘associations,’ but all of them only think of returns

to be realized in the form of £ s. d. These are they who sweat their properties, allow them to be crowded to their utmost limit, and pay no heed to the demands of their tenants for the most reasonable cleansing."

But they do much more besides. By their system of trafficking in slum property, and botching it up with shoddy repairs, they perpetuate the slums. Many a slum area would have been cleared under the Housing Act or by private enterprise had not the property-sweaters come upon the scene. Not only do they keep the municipality at bay, but they drive away the good landlords and the good builders.

We often hear it said that the building regulations of the London County Council have stopped private enterprise. The obvious reply, of course, is that that form of private enterprise which is afraid of health regulations is better stopped. But why have the other forms of private enterprise, such as welcome a standard of good building, also received a check in recent years? Because of the property-sweaters, not because of the County Council.

I know this to be quite a new view of the matter, but I believe it to be a true one. A London builder, who has erected hundreds of healthy dwellings, has told me how the property-sweater is constantly holding him back. A letter of his lies before me. He says :

"I consider that this jobbing or trafficking in old houses is a terrible evil, for its baneful influence is felt in many ways. Apart from the terrible hardships inflicted on the helpless tenants in the matter of high rents and unhealthy houses, it also absolutely stops legitimate enterprise. Were it not for these gentry, the old houses would come into the market as eligible building sites, on which well-planned,

up-to-date buildings could be erected, to the advantage of all concerned. You are aware that all the great dwelling companies are solely restricted, in fact stopped, in their operations, by their inability to procure suitable sites, and I can prove it is the house-jobber, and he alone, who is the primary cause. Despite the increased price of building material, under careful management working-class dwellings could still be erected to yield a fair return, if the land could be obtained at a reasonable price, and I could cite innumerable instances within my own experience where these parasites have prevented legitimate and beneficial enterprise."

As an example of the kind of thing going on all over London, take a recent case brought to my notice from Somers Town. Some thirty slum houses came into the market recently in that district. They represented the entire side of a street. All of them were old and worn-out, without a sound bit of timber anywhere. They were let off in tenements of one and two rooms.

A first-class builder was prepared to pay a fair price for the houses, so as to have the site cleared for good workmen's dwellings; but, alas for human hope! at the auction he was outbidden over and over again by property-sweaters, until he could offer no more. Finally the slums were bought at the swollen price by a notorious house-jobber. Of course, to recoup him, the poor occupants of these wretched homes were further sweated, and the already heavy rents made heavier.

In every part of London the same thing applies. The property-sweater, then, not only gets big sums in key-money, and then high rents, and sometimes rents for fixtures; he not only puts more than the rates on the long-suffering tenants, and then gets 25 per cent. returned

from the rating authority under the compounding system; but, in addition to all these things, he perpetuates the slum, and throttles the legitimate building enterprise of well-meaning men.

Nothing is sacred to him. Not far from the London Hospital is a block of old property, which had been in the hands of receivers for many years. The reasonable rents had always been paid regularly. The receivers were quite satisfied, and had no desire to sell or increase the rentals. But the house-jobber, with a perseverance worthy of a better cause, discovered the original mortgagor, and purchased the estate. The old rentals only yielded him 5 per cent. on the outlay, and as he had borrowed the bulk of the purchase-money at the same rate, his sole margin of profit, therefore, became the amount of increased rent he could screw out of the poor occupiers.

Another device in house-jobbing is for one big speculator to resell to small speculators. For instance, he buys up a big area, and at once reaps a harvest by almost doubling the rents. When the local authority begins to trouble him to keep the houses in a better state, rather than spend a few pounds on drains and closets, he resells in lots to the smaller fry of property-sweaters, and finds other areas for his unfeeling practices. These smaller speculators are harder than the big slumlord; they give a further twist to the rack, and rents go up another stage.

Talk of grinding the face of the poor! this is sucking their very blood and vitals. As my builder friend writes:

“The men who follow this calling cannot be too strongly denounced, for the practice is absolutely illegitimate. They produce nothing, and take all. Their entire stock-

in-trade is cunningness and chicanery, which enable them to exploit the people. Dare we sit still and allow these abominations to continue? I shudder when I think of the iniquity that is being perpetrated on our poor people."

Surely it is time this kind of thing was put a stop to. At public meetings of protest I see it reported that "every now and again the audience would be seized with a fit of rage against the landlords, and it almost seemed as if further proceedings would become impossible." This kind of thing does not go on for long without an eruption somewhere.

Two public meetings on the subject have been held within a few days of each other—one in the West End and the other in the East End. The West London meeting was held in the St. James's district, where some of the single rooms are rented to poor people at a pound a week. A crusade has been started, backed by Bishop Barry and others, "against the present unsatisfactory housing of the poor in St. James's." The meeting viewed "with alarm the increasing scarcity of housing accommodation for the workers of the parish and the *crushing rents* charged."

The meeting in East London was attended by nearly 2,000 people, who unanimously passed a resolution protesting against "the inhuman and brutal actions of the new extortionist landlords who are systematically raising the rents of the houses, thereby causing misery and privation amongst the unfortunate tenants whom circumstances force to remain in the districts affected."

Perhaps the lowest depths are reached when the property-sweater, in his thirst for rent, encourages the

keeping of disorderly houses. From these places he knows he can extort whatsoever he cares to ask. I have it on the authority of Vestrymen and clergymen whose work lies around Piccadilly and Shaftesbury Avenue, that rents as high as 30s. a room are obtained for such places.

And, observe, it is the property-sweater who encourages this kind of thing. He knows no one could pay such extravagant rents were his premises not used as disorderly houses. But he connives at it all, and has been known to raise the rents of surrounding tenements to the enormous figure paid for the other places. When respectable tenants protest that the increased rent is more than their total wages, they have been told to do what So-and-So are doing, and then they will be able to pay easily.

Last year a man was sent to prison for six months from the Newington Quarter Sessions for what really represented the lowest form of house-jobbing. He was a house-agent who acted for a speculator. It was proved in evidence that certain property off the New Kent Road, inhabited by poor people, had been bought for purely speculative purposes, the owners and the agent admitting that they had agreed to raise the rents in order to sell the property afterwards at a profit on what had been given. Rents, which had been 13s. 6d. and 14s. 6d., were raised to 17s. and 20s. a week. Two of the tenants had carried on their tenancies as disorderly houses and been sent to prison; and it was proved in Court that the agent had personally waited upon the other tenants and had told some of them that he didn't care for what purposes the houses were used so long as he got his rent. He actually incited tenants to turn their homes into disorderly

houses. Still worse, it was proved that he had not only received exorbitant rents from the tenants who had done so, but was also receiving further weekly sums from them for the privilege of breaking the law. The agent was sent to prison for six months. But he is only one of scores of landlords and agents all over London who are doing the same kind of thing at the present moment.

## CHAPTER X

### THE PROPERTY-SWEATER'S VICTIMS

“IF you won't pay the rent, plenty of other people will.”

This is how the Overcrowded are met when they raise the least protest against the high rent. They know well enough it is all too true. The want of room to live gives the property-sweater the whip-hand over the poor. It makes the poor his victims. No matter whether they be after fresh rooms they need, or occupying rooms where they wish to stay, it is all the same; they can either pay the increased rent or leave.

It is a terrible alternative. Many of the wretched occupiers have paid the original cost of their slum dwellings two or three times over. I remember in St. George's-in-the-East a woman showing me her rent-book in the presence of one of the ministers of the Wesleyan East End Mission.

The woman, I may remark, was in sore straits. Her husband had had to go to the hospital, her eldest son was a cripple in bed, and her daughter of fourteen, who had begun to earn half-a-crown a week in a chocolate factory, was off work that week through neuralgia. The other children were too young for work. The distracted mother had failed to pay the rent for a fortnight, and though

this was the first failure for many years, yet she was under notice to quit. The rent was 10s. for two rooms. Her rent-book, which dated several years back, proved that she had paid over a hundred pounds in that book alone. She told us that that was her second rent-book, another one having been filled years before. Allowing for a lower rent in earlier years, it was clear this woman had paid over £200 in rent for half of a four-roomed house, which could hardly have cost as much as that to build. After which, she and her family were to be turned out, without even the alternative of a few weeks' grace till the husband could come out of the hospital and go back to work.

The Rev. J. W. Horsley, of Newington Vestry, gave me a kindred case in his parish in Walworth. A four-roomed house was built there in 1861 at a cost of £277. The tenant who went in that year is there yet. He began by paying 9s. a week; he is now paying 13s. 6d. During all these years he has also paid all rates, and, as the owner would do nothing to the house himself, he has several times had it renovated, and has also had the drains seen to. He has, therefore, not only paid for the house three times over, but has saved the house from becoming a slum; so that when this old tenant dies, the owner will find the house so well-preserved that he can get other people to pay for the house three times over.

A member of another local authority once told me that there are many two-roomed houses in his district fetching 12s. 6d. a week in rent, which could not have cost £130 to build. No wonder the house-agencies find this kind of property pays better than any other kind.

The Overcrowded are bound to pay the heavy rent.

“ Pay it or leave it ”—the cry is as familiar to them as the milkman’s. They must have rooms, so they pay any kind of rent and live in any kind of hovel.

Several newspapers, referring once to some fatality among the poor quarters, described the people living in the neighbourhood in somewhat disparaging terms. It was evident the newspaper men had generalized on seeing some of the worst characters, and knew nothing of the numbers forced to live there for want of room. Poor people read the newspapers themselves to-day, and these oft-repeated accounts annoy them greatly. One woman of this particular district, with a burst of genuine feeling, wrote to *Lloyds* :

“ I am not scholar enough to express all I feel at the description of us poor workers given by certain papers. The hard-working toilers are described—the men as ‘ besotted drunkards,’ the women as ‘ frowsy.’ I can only say that the writer of those words must have an evil mind to be so ready to condemn us because we are poor. We are not so black as we are painted, and as for being content to live in ‘ foul slums,’ poor folks have to live where they can, the rich can live where they like.”

There you have the true position put with force and fervour. And it is because the poor have to live where they can—wherever they can find a room or house to overcrowd—that they are forced into bad quarters and among bad classes of people. If their homes are hovels, that is because of the property-sweater ; if they continue to let them remain hovels, that is because they are the victims of the property-sweater. They dare not complain about the state of their rooms, because for everything done to the house something more is put on the rent.

In a recent case in South London a landlord raised the rents by a shilling of two groups of houses, each in a different part of the district. He did so, he explained to the tenants, to meet the expense of relaying the drains at one group of his houses only. A working man, living in the group that had not been touched, asked whether a lump sum, paid direct, would meet the case instead. The other replied that if he paid £10 down he could remain at the old rent. The money was paid. It was afterwards proved that the cost of the new drains spread over all the houses only represented an expenditure of £5 per house.

This reluctance of the Heavy-rented to tell the truth about their homes had a curious sequel in West Ham. Between Bow Creek and Stratford Railway Bridge there are nearly a thousand houses in an insanitary condition, all built on rubbish heaps. The rents having gone up from 4s. and 5s. to 11s. and 12s., the people had been silent as to the foul and rickety state of their overcrowded warrens.

But the houses tell their own tales sometimes. A ceiling gave way once, and precipitated a girl of seventeen into the room below, to be picked up a cripple for life. After that the owner disappeared, and though £5 reward was offered for information as to his whereabouts, he was never heard of again. The accident brought down a special committee from the Town Hall. Judge of their surprise to find on this area a whole row of houses in one street without any sanitary accommodation at all, and no fewer than 142 people living in three very small houses.

You will always get this kind of thing, so long as the property-sweater reigns. Overcrowded, over-rented people

dare not speak out with threatened rent-increases before their eyes. Packed like pilchards in a cask, overcrowded without regard to decency or health, with damp walls, falling plaster, rotten boards, and bad smells about the place, they are just about as helpless as the pilchards are, in their dread lest the rent go up higher.

This is no new thing, for the present Lord Northampton stated in evidence before the Housing Commission that "he shrank from calling slum-owners to account for neglecting to repair, fearing that a rise in the rents would be the consequence of such a proceeding."

Why, one large property-sweater in the East End, who, like many another of his class, found it convenient to have a seat on the local authority--this one also insisted on being a member of the Sanitary Committee--declared in open meeting once that if he caught any of his tenants complaining to the sanitary inspector he would "put a bob on their rents."

This instance brings us to another class of the property-sweater's victims, and that is public officials. It must be hard, indeed, for medical officers of health and sanitary inspectors to do their duty under the various Health Acts when speculative builders, estate-agents, and slumlords become, for the time being, their masters as members of the local authorities. I learnt from a Town Councillor of West Ham that their Sanitary Department would have certainly done more to lessen overcrowding and insanitation had it not been for the large number of property-owners who were members of the Corporation. Let it be said, however, to the credit of the Medical Officer, that on two occasions he did not hesitate to take out summonses

against one Councillor for neglecting to put his tenement property in repair.

Both inside and outside influences are at work against public health officials. In Bermondsey a newly-appointed sanitary inspector was refused a house by dozens of landlords. They would not have anything to do with sanitary inspectors, so they said. Things got to such a pass that the Vestry was urged by one of its members to build the inspector a house itself.

Nor is it so long ago since a certain house investment company would seem to have tried to intimidate the Sanitary Department at Islington. Anyhow they sent a circular to each member of the Vestry actually complaining of "the manner in which the Sanitary Department of your Vestry are at the present time enforcing the powers conferred upon them by the Public Health Act." That is to say, the officers were being complained about for the excellent way in which they were carrying out their duties. They went on to say: "It is an extraordinary thing that wherever this company owns or manages a house a notice is sure to be served sooner or later." A very frank admission that the company's property is insanitary, for no notice can be served unless there is a breach of the Public Health Act.

Here again the Medical Officer stuck to his guns, and publicly resented this underhand attack. If the company can't make their complaint in the proper way—that is, to the Public Health Committee—then, said the doctor, it becomes the duty of the Vestrymen to treat all such letters with contempt.

A complaint of this kind is refreshing. It is a case of

the property-sweater condemning himself out of his own mouth.

As a further proof of how defective property gets into particular ownerships, look at this extract from Dr. Hamer's report to the London County Council on St. Pancras :

"THE DISTRIBUTION OF DIRTY, DILAPIDATED, AND  
OVERCROWDED HOUSES.

"Cases of overcrowding were encountered with greater frequency in some parts of the parish than in others, but in no one of the districts allotted to the eight district sanitary inspectors was there a less amount of overcrowding than was found in 1894 in the East End districts, Whitechapel, and Mile End Old Town. While the overcrowding in St. Pancras is thus widely diffused, it especially affects, as it does elsewhere in London, particular streets, and in these streets it is usually found with greater frequency in certain groups of houses, all the houses of each of these groups being generally found to be in a common ownership. Such groups of houses, in addition to being overcrowded, are almost invariably dilapidated and extremely dirty."

The property-sweater has his victims also in the suburbs. We have seen how he has checked the good builders and the good dwelling associations ; so he has blossomed into a builder on his own account in some of the outer districts where land can be had. Here we find the property-sweater in the person of the jerry-builder. Even beautiful Norwood has not escaped. The local authority recently made an inspection of 186 houses there. In 38 per cent. of the cases the drains were found to be defective, and were ordered to be relaid wholly or in part ; in 35 per cent. of the cases various minor sanitary defects were also discovered.

Just over the East London boundary, in the industrial borough of West Ham, is a large overcrowded area called the Channelsea. The name suggests the time when creeks and streams flowed through the place, before the ground was raised by what the builders call "dry rubbish." All the dry rubbish of the place, however, has not sufficed to raise the ground above ordinary water-level. Yet hundreds of people in an overcrowded state find a home here amid the jumble of houses, stables, sheds, broken fences, dung-heaps, and garbage-strewn streets.

The dwelling-houses in some instances are not much better than the donkey-sheds and hen-roosts. At the back of the houses the wooden fences supposed to divide the yards from each other are all broken down, and you can walk the full length of a street of backyards and enter any house. Here and there are overflowing tins and baskets of ashes and house refuse, and all over the place are mounds of decaying vegetables and solidified heaps of rubbish. Some of the closets are without water, and I was therefore not surprised to learn that nearly all the inmates of one house had been down with diphtheria.

This state of things is common to the whole of West Ham, though it is a town, as it were, but of yesterday. The jerry-builder has reaped a great harvest here. Houses that have barely been erected twenty years have long since been foul and rickety. The Medical Officer of the borough has himself admitted that half the houses in West Ham would have to come down if the existing laws were put into practice.

Let us turn from the extreme east to the extreme west. In Fulham the same kind of thing has been going on.

Dr. Young, in reporting on the sanitary condition of the district to the London County Council, says :

“ A marked feature which attracted attention in this district is the inferior character of the building which has taken place in some parts. Houses, which I found had only been built within recent years, were already becoming defective, owing apparently to the inferior quality of material used in their construction and to inferior workmanship. As illustrating these remarks, I quote the following facts, which I noticed in houses situated in one street, all of which I understand have been built within the last ten years or so : Mooltan Street.—The houses in this street are two-story buildings. The brickwork is bad and the pointing defective, especially at the rear. The houses, generally speaking, show signs of damp ; the window-frames have apparently in several cases been taken from other buildings and made to serve for these houses ; the front doors have warped and are ill-fitting ; the soil-pipes are ventilated by unsubstantial-looking zinc piping.”

It is a grave evil, the way these outer districts of London have been ruined by the property-sweater in the person of the jerry-builder. The ruin has all come during the Queen's reign. Mr. Laurence Gomme, the statistical officer of the London County Council, points out this fact in a little book on “ London in the Reign of Victoria.” “ This surrounding belt was in 1837 untouched by the jerry-builder,” says Mr. Gomme, “ who has succeeded in making large districts of the London of Queen Victoria a mere stack-house of bricks and mortar. We can now and again obtain an idea of the extent of the evil that has befallen us. There was splendid territory upon which to build up a magnificent Victorian London ; there were local considerations which would have made such a thing possible.”

For fearful jerry-building commend us to Plumstead. The medical officer there several times tried to get his Vestry to do something with regard to an area of some dozen streets known as the Reidhaven Road district, but as there are a large number of property-owners on the Vestry nothing was done.

At last the Local Government Board got the London County Council to take action. They sent down Dr. Hamer, and he reported that although the houses had only been built fifteen years, they were full of defects of the most serious kind. Some of them had been built on a site the level of which had been raised by the deposit of refuse material, including house-refuse. A much smaller number were liable to flooding at times of heavy rainfall. Conditions of even more serious import were those of overcrowding and dirt. About half the houses inspected were found to be occupied by more than one family, and it was in these houses that the worst conditions prevailed.

Dr. Hamer showed that the death-rate in this area was more than 35 per cent. higher than that of Plumstead as a whole, the infant death-rate being more than 50 per cent. higher. One unfortunate thing was this: the streets being near the Woolwich Arsenal, a number of the mechanics there had spent their all in buying houses for themselves on the area, in the belief that they were sound and sanitary.

“If you build at all, build well,” was Ruskin’s dictum. “If you build at all, build cheaply,” is the property-sweater’s.

## CHAPTER XI

### THE DISEASE AND DEATH TAX

HAVING seen how overcrowding causes high rents, let us now look at the other things—worse things—that follow as directly in the wake of overcrowding as the storm in the wake of the cloud.

—Overcrowding causes the loss of home-life. What sweetness or sanctity can grow up among families living and sleeping together, father, mother, up-grown sons and daughters, and little children, all in single rooms? Nature herself gives us the answer here. You can never get beautiful flowers to grow when you plant them thickly together.

—Overcrowding causes immorality. It is well-nigh impossible for the Overcrowded to live even in common decency. The best among them can only do so with difficulty. The Overcrowded have been robbed of the right to live aright. There are honest folk enough among them, but it is down in the overcrowded quarters where crime and drink and vice, madness, disease, and death, and all manner of loathsomeness, have full and free sway. Overcrowding causes and encourages all these things. Not only is overcrowding “the greatest of all sanitary

evils," in Dr. Poore's opinion, but "by far and away the greatest of all moral evils."

It is not necessary here to go into the repulsive details of the immorality directly due to overcrowding. What Lord Shaftesbury told the Housing Commission some years ago still holds good: "The effect of the one-room system is physically and morally beyond all description. In the first place, the one-room system always leads, as far as I have seen, to the one-bed system. If you go into these single rooms, you may sometimes find two beds, but you will generally find one bed, and that occupied by the whole family, in many cases consisting of father, mother, and son; or of father and daughters; or brothers and sisters. It is impossible to say how fatal the result of that is."

All forms of overcrowding, in every kind of place, result in immorality one way or another. If it be not always direct, then it is sure to be indirect, familiarizing children with things that at an early age lead them into guilt. It is hard to see how it can be otherwise with our people, overcrowded as they are. Even in certain kinds of block dwellings, Miss Octavia Hill admits that the massing together of herds of people leads to abuses of this kind.

~Overcrowding causes drink. You have only to walk through the districts of the Inner Belt to become convinced of this. Where the streets are the dullest, and the houses the shabbiest, the drink shops flourish at every corner, and are always the largest and grandest and best lighted places in the neighbourhood. Shops for the sale of food, such as butchers' and bakers', are not nearly so numerous as the shops for the sale of drink; they seem to be about one-fourth less in number, and one-fourth less in size. His

long experience as an East End magistrate led the late Mr. Montagu Williams to the conclusion that the public-houses were scattered about the streets there as thickly as though they had been rained out of some gigantic pepper-castor.

Yet numerous though they be, they are all prospering. The public-house always will prosper so long as the Overcrowded live near. The people are literally driven from their unhomely homes to its hospitable bars and good cheer. Try to live in one room of your own house for a few days, and see how soon you would long to rush out to any place for a change. What must it mean, then, to a man, after a day's work, to return to an overcrowded one-room tenement, where the wife has been washing and the children maybe are crying? The late Dean of Manchester declared that if he lived in the slums he, too, would take to drink.

Drink, as a consequence of overcrowding, is a point which cannot be too strongly driven home. It is one which temperance reformers nearly always overlook. The property-sweater, not the publican, is the enemy. The publican, as a man, is often the poor's good friend; but the property-sweater never is. Drink may consummate a family's ruin, but it is overcrowding that drives the family to drink. As the Housing Commission pointed out: "Discomfort of the most abject kind is caused by drink, but indulgence in drink is caused by overcrowding and its cognate evils."

Overcrowding causes debility. The air is vitiated, and the people herd in their unhealthy beds, in their unhealthy rooms, in their unhealthy slums, and become languid and

worn out. They go about with a jaded and a spiritless air. A Government Department made an inquiry some years ago as to the extent of the work lost by poor people in slum neighbourhoods, not by illness, but by exhaustion and inability to do work. It was found upon the lowest average that every workman or workwoman lost about twenty days in the year from sheer exhaustion. If anything, perhaps the loss is greater to-day because the struggle to live is fiercer. It is certain that a worse state of things exists to-day than when the Housing Commission reported :

“The general deterioration in the health of the people is a worse feature of overcrowding even than the encouragement by it of infectious disease. It has the effect of reducing their stamina, and thus producing consumption, and diseases arising from general debility of the system, whereby life is shortened.”

If the Overcrowded lose twenty days' work and pay from exhaustion alone, it is hard to say how many days and how much pay they lose altogether when the various diseases that attack them are considered. I never hear the remark about the poor always being with us without thinking at the same time that sickness is always with the poor !

Overcrowding causes consumption. I will take this disease first because it is in the public eye just now. Since the Prince of Wales called the famous conference at Marlborough House, when an Association for the Prevention of Consumption was formed, the subject has stood out with some prominence. That conference made it clear that consumption was contagious. As one of the speakers, Sir William Broadbent, stated :

“It is now definitely known that consumption is a contagious disease, that it is communicated from person to person, and from animal to man, and that it arises in no other way. It is not an inherited vice in the constitution which declares itself in the course of time; but while some constitutions are more prone to it than others, and while an unhealthy mode of life and unwholesome surroundings predispose to its attacks, every case of consumption is derived from some pre-existing case.”

More telling evidence is found in the last report of the Medical Officer of Health for London. You will find there very striking proof indeed of the fact that overcrowding causes consumption. The death-rates for consumption are given for each London district. Here are some of them, with the population per acre added :

			Death-rate per 1,000 from Consumption.	Population per acre.
Hampstead ...	...	...	0.74	32
Lewisham ...	...	...	0.90	15
St. George's, Hanover Square			1.16	69
Hammersmith	...	...	1.38	44
<hr/>				
St. Luke's ...	...	...	3.11	177
St. George's-in-the-East	...	...	2.76	187
St. Giles ...	...	...	2.99	160
Strand District	...	...	3.36	144

Nor is this result the mere accident of a single year's figures. Though these figures refer to 1897, the Medical Officer, on the next page of his report, takes a period of four years. Here we see, in a more striking manner than before, that as the proportion of overcrowding increases, so does the death-rate from consumption :

The same writer, with equal truth, affirms that "all the crimes of man begin with the vagrancy of childhood." And as these Overcrowded children grow up, there is nothing for them but the streets. They have no home-life in their hovels; so, except for the hours of huddled sleep, the streets become their chief resort.

Here they quickly go from bad to worse. There never was a time when children in the streets, girls as well as boys, used the foul and filthy language one hears to-day. Little lasses are running about screeching and swearing up to midnight. Mere lads are organized into gangs which terrify whole neighbourhoods. The Hooligan himself is but the product of overcrowding.

The Rev. J. Cartmel Robinson tells me of a street in Hoxton with eighty houses where over 700 children between five and thirteen years are living. Well need he add: "It is because London has largely shut her children in a maze of streets and houses, and robbed them of their rightful inheritance in sky and field and brook, that they grow up to be men and women physically unfit."

If I were asked what I deemed the two greatest influences for good upon our London children, I should answer: "The Elementary Schools and the Children's Country Holiday Fund." The Schools tame more wild young spirits in ten years than the Church does in a century. But the good work of the Schools is always being undone by the evils of overcrowding.

London has never been so overcrowded before, and consequently never before were the children of our city driven so much into the streets. Open spaces and parks are generally furthest removed from the overcrowded rookeries. Byways and public-house corners become the children's only

playgrounds. They pick up more iniquity in a month than a village-dweller hears in a lifetime. It is a terrible thing when the children of a city are robbed of their elementary sanctities of hearth and home. They go about, these boys and girls, these youthful victims of overcrowding, as

“Children withered by the street.”

The hard work of school teachers—and let us honour the many men and women among them who do so much for the children outside mere school routine—is swept away often in a night. This undoing of the school training goes on in the overcrowded hovels themselves as well as in the streets. Lord Shaftesbury told the Housing Commission that overcrowding was “totally destructive of all benefit from education. It is a benefit to the children to be absent during the day at school, but when they return to their houses, in one hour they unlearn everything they have acquired during the day.”

The low percentage of passes among the children of overcrowded quarters has often been commented upon. There are two reasons. I have already shown what little chance these children have to grow up with healthy bodies and pure minds, robbed as they are of room to grow in. So, like crowded plants, they grow up crushed and bruised and broken. They are out-distanced at school by the healthy child just as the healthy plant shoots above the plant that has been unduly crowded among others. Then, again, the loss of home-life has robbed them of all sense of restraint or discipline. They don't like school, so they simply won't go. You may flog them, you may fine the parents, but you get the young offenders larrikining or lounging about the streets again very soon after.

OVERCROWDING.		1894.	1895.	1896.	1897.
Districts with under					
10 per cent.	...	1.07	1.18	1.07	1.14
10 to 15 per cent.	...	1.38	1.49	1.46	1.42
15 to 20	„ ...	1.57	1.64	1.61	1.63
20 to 25	„ ...	1.81	1.83	1.67	1.75
25 to 30	„ ...	2.11	2.09	2.06	2.10
30 to 35	„ ...	2.26	2.42	2.13	2.32
Over 35	„ ...	2.46	2.66	2.55	2.64

Here we have a state of affairs which, as the Medical Officer truly observes, merits further investigation.

As overcrowding is clearly a cause of consumption, the open-air cure is sorely needed in the Inner Belt of London. Perhaps this need was present to the mind of the Medical Officer of the Holborn District when he told his Board, in answer to a question as to why the death-rate was so high, that it was mainly owing to overcrowding, and to the limited breathing space for such a population. He went on to say that consumption was prevalent in the district, and that in many cases this also was due to overcrowding and want of sufficient breathing space, adding that "plenty of fresh air is an indispensable adjunct to health in pulmonary complaints."

Yes, this is the need: plenty of fresh air. But the Overcrowded can't get fresh air; they have to be content with foul air. Mr. Robert Williams proves this very forcibly in his work "More Light and Air for Londoners." He shows how the air in the crowded quarters is becoming more vitiated every year. He mentions that some thirty years ago Dr. Angus Smith analysed ten samples of air in various parts of London, in slums as well as in public streets. The result showed a mean equal to .380 per 1,000 y volume of carbonic acid. Quite recently Mr.

Williams, with the assistance of one of the sanitary inspectors of the district, took several samples both inside and outside various dwellings in Whitechapel. These samples were afterwards analysed by a Public Analyst. They showed the mean of two samples of outside air to be ·568, and the mean of four samples of inside air to be ·853.

Mr. Williams adds that the air within certain of the houses was vitiated to such an extent as to be altogether unendurable. "The appearance of the people and children," he says, "who, by untoward force of circumstances, were forced to have themselves crowded in these blocks, fully bore out the terrible effect on the system of breathing the abnormally foul air which surrounded them."

Early last year a special meeting of the St. Saviour's Board of Guardians, Southwark, was called to consider the question of the growth of consumption among applicants for the infirmary. The following resolution was submitted :

"That this Board is of opinion that such cases are largely caused by insanitary and overcrowded dwellings, and strongly urges the local Vestries and the County Council to take immediate steps to remedy the evil by substituting healthy for insanitary and overcrowded houses for the poor."

Several of the Guardians present, being also members of the Vestry of St. George's, Southwark, said it was simply impossible, under present circumstances, to stop the terrible overcrowding going on around them. One of them declared that "the resources of civilization were not equal to the stupendous task of abolishing the slums of the Borough"!

Overcrowding causes infectious disease. The infectious

diseases are called zymotic diseases. Strictly speaking, the term "zymotic" applies to seven diseases—small-pox, measles, scarlet fever, diphtheria, whooping cough, typhus fever, and diarrhoea. Dr. Waldo calls all zymotic diseases "preventable diseases, because I regard all communicable disease, broadly speaking, as coming under that heading."

Naturally enough, it is among the Overcrowded that infection spreads. I take the following figures from the last report of the Medical Officer of Health for London. They show the death-rates from all zymotic diseases, with the exception of diarrhoea. In each case I have added the population to the acre :

	Deaths from Zymotic Diseases per 1,000.	Population per acre.
St. George's, Hanover Square	1.10	69
Hampstead ... ..	1.16	32
Lewisham ... ..	1.66	15
Hammersmith ... ..	1.99	44
<hr/>		
St. George's, Southwark ...	4.35	211
Bermondsey ... ..	4.35	135
St. George's-in-the-East ...	4.27	187
Shoreditch ... ..	4.07	191

It is easy to see that infection must spread in overcrowded homes. As showing how, just glance at this paragraph which appeared in *The Daily News* the very day on which this article was written :

"This week, at the Willesden Council meeting, Dr. Skinner, Medical Officer of Health, reported that typhoid fever had been rather prevalent. He said : ' An outbreak occurred at a house in Canterbury Road, Kilburn, occupied by four families. The first two cases notified had previously been attending a female who was ill in the same house. Four other children were subsequently taken ill

and removed. One of the rooms occupied by the family was in a wretched and miserable condition; the bed, accommodating four children, was situated at one corner. The table on which the victuals were kept and eaten adjoined same, and other domestic utensils occupied most of the remaining space. No division appears to have been made between the victualling of the family and the necessary isolation of the patient. Under the bed a collection of soiled linen was kept, and also a vessel containing faecal matter. These conditions would account for the spread of the complaint. I instructed the inspector to destroy the bedding, and to supply other in lieu of same, and also to engage a person to cleanse and purify the room, and also called upon the owner to cleanse and whitewash. As the mother of the family is pregnant, she will probably be confined in the same room shortly.'

"A long discussion ensued, chiefly bearing on the question of overcrowding. The general opinion seemed to be that the time had come for the Council to go in for erecting workmen's dwellings. It was an impossibility for poor people to get house accommodation at a reasonable figure."

There is a word on this subject in the report of the Whitechapel Medical Officer for 1898. In referring to the block dwellings in his district, the doctor declares that he has not the slightest doubt that the direct influence of these dwellings upon the health of the occupants—more especially of the children—is adverse :

"I have reason, moreover, to believe that the spread of zymotic diseases is aided by the general plan of construction adopted in dwellings of this class. A staircase leading to a corridor which affords access to many rooms more easily facilitates the spread of disease than in the case of tenements which are more separated. It may also be said that, as the staircases and passages frequently have to constitute the playground of the children, another factor is imported to account for the spread of disease. I have collected evidence which supports my opinion that both

scarlet fever and diphtheria evince a marked tendency to appear in families who occupy rooms which are adjacent to other rooms where the disease has already appeared. Small houses, with rooms which can be entered from independent staircases, commend themselves to my mind as far preferable, from many points of view, as dwellings for the working classes."

Overcrowding causes unnecessary deaths. After the foregoing figures it is hardly necessary to state this fact. Let us, however, put the case in the words of the Medical Officer of one of the most crowded districts in London—that is, St. George's, Southwark. In his report for 1897 he says there were in his parish "some 308 unnecessary deaths." What he means is that this figure represents the number of deaths in his parish over and above the average for the whole of London.

This point is worth noting. The difference between overcrowded districts and the districts that are not overcrowded is very marked. We return, therefore, to the report of London's Medical Officer. There we find that the average death-rate for London during 1897 was 17·7. Now look at the lowest and the highest rates that go to make up the average :

	Death-rate per 1,000.	Population per acre.
St. George's-in-the-East	... 26·4	187
St. Luke's	... 25·7	177
St. Saviour's, Southwark	... 24·6	132
St. George's, Southwark	... 23·7	211
Holborn	... 23·1	170
<hr/>		
Hampstead	... 11·8	32
Lewisham	... 12·4	15
St. George's, Hanover Square	13·2	69
Wandsworth	... 13·4	18
Plumstead	... 13·7	9

Let us put it another way. We will reserve our comparisons to the three St. Georges, which for convenience we will call West, South, and East. It should be stated that although St. George's East has fewer people per acre of the entire parish than St. George's South, yet the East-End district is more densely crowded, because a number of acres within its area is taken up by docks:

		Percentage of Population Overcrowded.	Death-rate per 1,000.
St. George's West	...	... 10	13·2
St. George's South	...	... 35	23·7
St. George's East	...	... 40	26·4

We see, then, the terrible death-tax paid by the Overcrowded. More than twice as many people die in the overcrowded districts of London as die in the districts where fresh air, open spaces, and healthy dwellings abound. Here is a loss to the nation, if you like! For who can tell how many lives of promise, how many useful men and women, are sacrificed in our overcrowded hovels? As Mr. Robert Blatchford puts it: "Think what a waste of beauty, of virtue, of strength, and of all the power and goodness that go to make a nation great, is being consummated in the slums by ignorance and injustice! Cast your eyes over the Registrar-General's returns, and imagine if you can how many gentle nurses, good mothers, sweet singers, brave soldiers, and clever artists, inventors and thinkers are swallowed up every year in that ocean of crime and sorrow which is known to the official mind as 'the high death-rate of the wage-earning classes.'"

One thing more remains to be said. If overcrowding causes loss of home-life, immorality, drunkenness, debility,

consumption, disease, and unnecessary deaths, what shall be said when allied to overcrowding is insanitation? So far, we have dealt with the results of overcrowding alone. To overcrowd a healthy tenement is bad enough, but the condition of affairs is made much worse by the fact that so few of the homes of the Overcrowded are in a proper state of repair. Dilapidated tenements produce dilapidated tenants. Everything, then, tends to spread guilt and misery and disease among the Overcrowded; and, in addition to all these things, as Matthew Arnold reminds us:

“While they try to stem  
The waves of mournful thought by which they're prest,  
Death in their prison reaches them  
Unfreed, having seen nothing, still unblest.”

## CHAPTER XII

### THE CHILD SUFFERERS

THE worst sufferers from overcrowding are the children. Overcrowding kills them off at an alarming rate. A child born in Hampstead has a two-to-one chance of living compared with the child of Bermondsey.

There is nothing like the dry official returns for establishing these hard facts; so turn we for a moment again to the London Medical Officer's report. St. George's East and St. George's West stand out again in startling contrast. For instance, of the 1,064 deaths in St. George's, Hanover Square, during 1897, only 264 were deaths of children under five years of age; but in St. George's-in-the-East, out of a total of 1,259 deaths, no fewer than 661 were deaths of children under five years of age.

The more the better, you might say. Perhaps so, for the youngsters who survive have little cause to be thankful. If overcrowding kills the babies, it debases the boys and ruins the girls. Overcrowding condemns them to a childhood without home-life; it turns many of them into wastrels, many into young criminals, and afflicts others with life-long diseases. They grow up puny, consumptive, indolent. From infancy they get inured to indecency. As children, and afterwards as young men and women, they

are forced to live among themselves and with their parents as though sex had ceased to be sacred and purity become impossible.

Bishop Wilkinson, who as Anglican Bishop for North and Central Europe ought to know, put the case with some force in his letter to the *Daily News* on the overcrowding horrors described in the earlier articles. As he pointed out, we are permitting in London what would not be allowed in any other capital in Europe. What is more, it is evident from the Bishop's letter that such a state of things is not permitted among people whom we unctuously regard as being uncivilized. Hearken to him:

“No headman of an African village would allow such a promiscuous mixing of young men and women, boys and girls, as you have described. It would be too monstrous even for heathenism, with all its other kindred abominations.

“I have lived in Zululand, and am able, therefore, to state, without fear of contradiction, that such a state of things as you have lately depicted would be impossible in a Zulu kraal. Amongst the natives of Africa the utmost care is taken, not only to separate the sexes in different huts, but a responsible female shares every hut in which the girls of the village sleep, and supervises the conduct of such huts.”

On this phase of the subject I have received a letter from the Secretary of the Society for the Prevention of Cruelty to Children, whose Society, by the way, has done more to stop the evil consequences of overcrowding to children in certain districts than the local authorities themselves. The Society cannot deal with overcrowding cases as such—that must be left to the local authority, whose attention is drawn to the matter—but where unnecessary

suffering or injury to health is shown to the children, then the Society can interfere.

“We are hoping, however,” Mr. Waugh writes, “to get an amendment under our Act which will enable us to require the first conditions of decency and morality with respect to the sleeping accommodation of the young. There are frightful cases where no injury to health occurs, but where everything that is sacred, especially in girl life, is absolutely destroyed.” He also adds that “very frequently overcrowding is attended, so far as the children are concerned, with a verminous state of body which is a source of intense misery and nervous deterioration.”

Even with its present powers the Society has been the means of stopping injury to children in hundreds of overcrowding cases. Long before I met any of the Society's officers, or before I received any communication from the Secretary, I had come across many cases, in the course of my inquiry, which the Society had brought to light.

Of course the duty primarily belongs to the local authorities, but after their many years of neglect, during which the Overcrowded have grown up till they now comprise a fifth of the total population, it is well to know that here is another means at hand. In the name of the children the Society can step in and put a stop to some of the overcrowding horrors at least. For that reason those who want to prevent overcrowding evils to children would be well advised to bear in mind this extract from the Society's circular ; it might be useful :

“CRUELTY TO CHILDREN. (57 and 58 Vict., Chap. 41.)

“Persons knowing of assault, ill-treatment, neglect, abandonment, or exposure of any children in a manner likely to cause them unnecessary suffering or injury to

their health should communicate immediately with the Society at the Local Office, or at the Central Office, 7, Harpur Street, W.C."

Not long ago the Society discovered four children in such a neglected state in a single room in Albany Street, Regent's Park, that the doctor who was called in feared blood-poisoning would result to the children as a consequence of the stench of the place.

I have recently been looking over the cases of overcrowding investigated by the Society in London during the last six months. There are seventy-nine of them, all cases of illegal overcrowding, all cases where children were unduly suffering. For instance, in one house in Europa Place, Battersea, two parents and six children were found in one room, and two parents and five children in two other smaller rooms. Two parents and six children in each case were also found in one-roomed homes in Hollington Street, Camberwell, and in Upper Rathbone Place, W. Worse than these was the case of a man and wife and seven children in a single room in King James Street, Southwark. Sometimes it is a case of a mother only with six or seven children in a one-roomed home, sometimes a case of a father only with six or seven children.

The West End, as I have already shown, is full of overcrowded one-roomed homes. The Society had to interfere at Park Lane, Dorset Square, where a man and his wife with six children were herded together in a small room. At Tichborne Street, W., a mother and six children were found crowding a miserable one-room hovel.

On the Northern Heights, beyond Hornsey, the Society discovered a father with seven children living in a shed.

Apart from the high death-rate and the moral evils that result from such overcrowding, many physical ills are engendered. The misery of the little mites is heavy indeed. As the Housing Commission reported :

“There is a great deal of suffering among little children in overcrowded districts that does not appear in the death-rate at all. In St. Luke’s ophthalmia, locally known as the blight, among the young, is very prevalent, and can be traced to the dark, ill-ventilated, crowded rooms in which they live. There are also found scrofula and congenital diseases, very detrimental to the health of the children as they grow up.”

All this is equally true to-day. Of the unhappy and horrible lives, and the bitter suffering in secret, endured by the little victims of overcrowding, God only knows, and God only can know. Here are children who know nothing of childhood’s joys. No lullabies are sung to them, no nursery rhymes are heard, no fairy tales related in the overcrowded hovels. “The Babes in the Wood,” “Wee Willie Winkie,” “Alice in Wonderland,” and all the wealth of nursery lore that makes childhood golden and its memory a lasting joy, what are these to the children of teeming tenements and cellar dwellings? Rather do we find that

“Dull despair and misery  
Lie about them from their birth,  
Ugly curses, uglier mirth,  
Are their earliest lullaby.”

It is hard to conceive to the full what life really means to the child sufferers from overcrowding. You can never really know until you have seen them yourselves. “He who has seen the misery of man only,” Victor Hugo tells us, “has seen nothing: he must see the misery of a woman; he who has seen the misery of a woman only has seen nothing: he must see the misery of childhood.”

With all the vigilance of the School Board, there are still hundreds of London children of school age running about the streets all day long, some who have never been to school at all, and others who only attend two or three times a year. And all of them are more or less the easy victims of our vile system of overcrowding.

Is nothing to be done for these, the much-wronged children of our city? Bishop Wilkinson in his letter to the *Daily News* offers £500 towards some good practical scheme. Whatever may be said of the adults, the children surely are deserving of a helping hand. Do let us remember, as the Bishop reminds us, that these London boys and girls are of our own race, and that many of them will represent the morality of our nation not only here in England, but in the uttermost parts of the earth. He very pointedly draws attention to the meeting held in the City after Omdurman, when over a hundred thousand pounds were raised to educate the native boys of the Soudan.

“But these boys of the Soudan,” he goes on to tell us, “are not living as our boys in the wretched courts and alleys of London are living. Our boys may be better educated, but, as you very truly point out, any good that they may gain at school is more than cancelled by the fearful surroundings of the places in which they sleep. . . . It is good to care for Dervish boys; but it should be a first duty, because it is one lying round us here at home, to care for our own Dervish boys and girls in toiling London. Whilst doing the one we ought not to leave the other undone.”

## CHAPTER XIII

### WHAT CAN BE DONE?

So far I have endeavoured to describe something of the extent and effect of Overcrowded London. I now turn to the question of remedies.

But let me say at starting that I have no Morrison's Pill to offer. The evil is too deep and vast to be cured by any single prescription or by the theories of any individual person.

There are a hundred things at work producing the appalling overcrowding of London, but among them one thing stands out above all others. You see the greed of landlords, the neglect of the local authorities, the failure of the central authorities, and the sloth of Governments, but more potent than all these factors is London itself. The deep problem of overcrowding is but part of the deeper problem of London.

If the overcrowding of London has nothing to compare with it in history, that is because London itself admits of no historical comparison. At the end of the century London has as many people overcrowded as comprised its total population when the century opened.

The census of 1801 gave London a population of 900,000 people. To-day London has 900,000 people living within

its borders in defiance of the law, with some two millions living just within the legal limits (which is not a necessary health standard), and nearly two millions more living under proper hygienic conditions.

It is this unprecedented growth of London which has brought about the unprecedented overcrowding. London contains more people than the three great Continental capitals of Paris, Berlin and Vienna put together. It has more people living in a state of overcrowding than comprise the total population of Glasgow or Liverpool, or indeed of any other city throughout the whole British Empire. What is more, the population is growing, and promises to go on growing, at a rate more rapid than anything that has gone before. In fact, the London Water Commission of 1892 estimated that London thirty years hence would have a population of eleven millions!

For the moment let us see what we have made of our present population of four-and-a-half millions. We have seen that one-fifth of this population is illegally overcrowded, that one-tenth is living in "the soul-destroying conditions" of the one-roomed home, that some 200,000 are housed in block dwellings, and, worse than all, that numbers are housed in the workhouse because they cannot get ordinary accommodation outside.

As a supplement to this, let me add that London has an average of 68,500 of its people in workhouses, or more than the combined populations of the three county towns of Exeter, Canterbury, and Dorchester. We have more children in our Poor Law schools than is represented by the whole population of Warwick. London also accommodates 38,000 of its people in common lodging-houses,

equal to the entire population of either of the railway towns of Crewe or Darlington. One in four of the population of London dies in a public institution, one in eight dies in the workhouse or workhouse infirmary, and one in every twenty is driven to accept Poor Law relief. Moreover, 32 per cent. of the entire population—roughly, a million and a quarter—fall below Mr. Charles Booth's chronic poverty line.

These are terrible figures. Nevertheless, whatever we may say or do, London is bound to grow. She is the capital of the Kingdom, the seat of the Empire, and the port of the World. So long as these conditions last London must keep on growing. Attempts to stop its growth have always failed, and always will fail. "Lest London be too great to fear God or honour the king," is a far-away cry, lost in the remoteness of Tudor times, when London had less than a quarter of a million people. "England will shortly be London and London England!" was James the First's cry of remonstrance. Queen Elizabeth before him had tried to stem the tide.

To-day we can smile at the dread the growth of London then inspired. What we have to do is to face this growth, not to lament it, and to be ready to meet the yet larger growth which is bound to come.

It is not in the size of London that the fault lies, but in the apathy and inactivity of the people of London. Londoners have neglected London; therefore the local authorities have neglected London; therefore Parliament has neglected London. Be it noted, that perhaps no capital city in the world's history ever suffered the gross neglect that London meets with at the hands of the Imperial Government.

The wonder is how London has risen out of the chaos at all. Nay, she is not yet entirely risen, for all that the London of Queen Victoria is, according to Mr. Laurence Gomme, is a London struggling to become worthy of her place. "Every country glories in its capital city," he says in his work on "London in the Reign of Victoria," "and helps to make it beautiful, attractive, and prosperous. In Britain only has the capital to struggle on without help, almost, it might be said, without opposition. And so London is only a struggling London after all. If every citizen of hers would help a little, a few years would see great things, and I am not without hope that I may see such help freely and lovingly given."

And so of all citizens who seek a remedy for the ills of overcrowding I can only ask: "Who will help a little?" After all, it is the individual who holds the key. Municipal authorities and Governments do what the people force them to do.

Putting aside, then, for the time being, all that Parliament or the local authorities might do to relieve overcrowding, let us see first of all what London citizens can do for themselves.

We have seen that London has grown while its citizens have remained apathetic and inactive. London has been caught unready. The provision of dwellings in and around London has not been equal to the demand, nor has the accommodation for people displaced at all come up to the former requirements. The growing population has therefore had to crowd where it liked, and how it liked, until to-day one-fifth of all our people is overcrowded.

For the most part the serious duty of supplying room

to live has been carried out by all concerned on makeshift lines. Mr. Locke Worthington has pointed out that the fashion has been to pack our citizens side by side in the suburbs and top on top in the central districts.

There have been two bad results. One of them, I think, has never been noted before. Up to the middle of the century nearly all building schemes provided for the residential square. London was the birthplace of the square, and to this day the square is as marked a feature of the face of London as the Boulevards are of Paris. The square with its trees and greensward make living in London for many people more delightful than living in smaller and less crowded cities would be. Remember, too, that all classes have their share in the squares, for as wealthy people move out of the inner districts the houses are divided into tenements for the working classes. You have good squares in Mile End, St. Saviour's, Clerkenwell, and many other Inner Belt districts all inhabited by working people.

But since the middle of the century London has been robbed of any further benefit in this way. The outer districts have been filled by miles of cheap streets, with uniform houses all joined one to the other. Some of them have already got their slum areas, and when the constant pressure outwards fills all these districts with struggling workfolk, such as now overcrowd the Inner Belt, we shall then find this wider Belt more sombre and dreary than the worst of the inside districts to-day.

Besides, the new houses outside are not so well built as the old houses inside, and therefore become slums more readily. Many workpeople, therefore, are much better

housed in Hoxton than in Finsbury Park, or in St. Saviour's than in Peckham, or in Mile End than in Hackney Wick. In fact, I have heard workmen who go right out of London to Walthamstow, Tottenham, Leyton, and Forest Gate, all of which have been built on the worst plan of the London suburb, declare that they would rather live in Stepney or Clerkenwell.

The second bad result of the modern building of London is that we have brought about an arbitrary division of classes such as prevails in no other city, and never prevailed before in ours. All the poor don't live in the East End, nor all the rich in the West End, as used to be popularly believed. The division is harsher than that. The poor have been left to the Inner Belt, while the men and women of means, as well as people with thought, culture, and leisure, have largely been forced to live away. Even the shopkeeper goes away when he "succeeds," and the large employer comes in the morning and goes away in the evening, admitting no responsibility to the parish wherein his warehouse lies and his workpeople live.

That is how London's inner districts have become cities of struggling workers, with no time to think, no will to help, no impulse to serve, no leisure for quiet joy.

"If I were to stop to think I should lose some of my work," I once heard a worker of these districts declare.

It is in this Inner Belt that you find Lord Rosebery's picture of London as a "great province of dejected but populous parishes" and as a "great desert inhabited by neglected humanity." These people have been deserted by the very class who in other cities stand shoulder to shoulder with their poorer fellows in all matters of

citizenship. Were it not that these London cities of the struggling poor had been drained of the thoughtful and leisured class, the evils of overcrowding and rack-renting which these districts represent to-day would have been long ago put an end to in the name of a kindred fellowship.

Here then we see something of the need of new individual responsibilities. This state of things as a cause of overcrowding is entirely beyond the control of the local authorities.

Let us see what the individual can do in other ways. One of the healthiest signs in modern London is the drift of large employers to outside townships, taking their men with them, and in some cases building them cottages. Specially is this a feature in the printing trades. Several large firms have transferred their works twenty and thirty miles away. They find as a consequence that instead of losing their London work they have increased it, because their men, amid better surroundings both at home and on duty, are able to become cleverer craftsmen and keep more regular time.

Many other trades could be carried on away from London just as easily. I think it was Mr. Sidney Webb who declared at a public meeting once that although London is the largest manufacturing town in the world, it is less than any other dependent upon its manufactures. If that be so—and the experience of firms that have prospered after leaving London would seem to prove it—then no greater benefit could be conferred upon Overcrowded London than to remove whole industries from out of its midst.

Both men and masters, not to mention the wives and

children, become better by the change. The employer who in London was known to live in a distant suburb, who seemed to know nothing of the way his workmen were forced to crowd in the Inner Belt, and who took no interest either in their home or social life, when he transferred his works some score of miles away began to show the interest in his men which used to be taken in the days of the old trade guilds. He began to encourage craftsmanship; he provided a reading-room and library; he saw that the men lived in good cottages; and took care that his own works were healthy, well-lighted, and commodious, unlike the crowded, stifling, towering pile he had to be content with in the heart of London.

When people are concerned with the future population of London it is well to know that here is an outlet in one direction. Not that I believe the migration of manufactures would check the growth of London altogether. If London does not depend on its manufactures, it certainly depends on its position as the capital and centre of the Empire.

That being so, the growing work of the railways, the docks, and all the allied carrying trades, and of the Post Office, the Civil Service, the commercial, insurance, and banking businesses, the art and educational centres, the newspaper, publishing, and theatrical world, together with all the trades dependent on the river, and the thousand and one casual callings belonging to London, will continue to add increasing numbers to their ranks every year. The influx will be far greater than the reflux, but if there be no reflux, London's overcrowded state will be pitiable to behold.

Cheap trains and trams are excellent things, and we want more of them in London for the benefit of the thousands whose work must always lie here; but what a waste of time and energy they entail upon numbers of workmen! If, instead of having several hundred men travelling the ten miles between Enfield and a city factory every morning, and ten miles back again in the evening, you remove the City factory to Enfield, as some firms have moved theirs to other places, there is bound to be a benefit to all concerned.

But what good is done if, while some move out, others keep coming in? Let us frankly own that it is too late to talk of stopping the growth of London. In the particular directions I have mentioned I fail utterly to see how it is possible to stop growth in the smallest way. I am not quite sure whether it would be desirable either, except in the case of the casual labourer. Keep him away by all means, for his own benefit above all else. Did he only know, he comes to worse conditions in London than any left behind in the country. He it is who suffers the worst from overcrowding.

“Stop this ceaseless living stream citywards,” wrote “A Country Rector,” as a remedy, in a letter in the *Daily News*, while these papers were appearing in its columns. For the class of people he mentioned, farm labourers and the like, it is the very thing needed. Only this raises the great land question at once. As the Rector says, there are thousands of people on the one hand seeking home and a livelihood, and on the other thousands of acres of fertile land crying out for their labour. As he further observes:

“How many thousands of men and women who were

born in the healthy and beautiful country parts of these islands, and who might, if circumstances there gave them any sort of chance, lead in the place of their birth a useful and happy life, pour into London every year, crowding upon and crushing down those who are already struggling for existence there! Where is the man who will bring them together? Where is the statesman who, by giving the land to the people, will stop at its very source the greatest cause of the evils, physical and moral, which those of us who recognise that pure and healthy homes are of more value than cheap labour for factories and workshops, honestly deplore?"

When the answer to those questions is found many of the overcrowding evils of London will cease to be.

## CHAPTER XIV

### WHAT THE INDIVIDUAL CAN DO

THERE are many ways, in addition to those noticed in the last chapter, in which the individual can lessen the evils of overcrowding.

We all remember the outburst against the middleman during the sittings of the Sweating Commission. He it was who was singled out above all others as the cause of the grinding down of the wage-slaves. Much the same thing might be said of the middleman in house-property. He it is who largely makes the lot of the Overcrowded so hard to bear. He may serve a good master, or he may serve a property-sweater, but unless the good master takes an interest beyond a moneyed one in his property, the result to the tenants is often the same. The middleman's policy, no matter whom he may serve, is always to screw out of the tenants the utmost in rent, and to do as little for the upkeep and health of the house as he possibly dare.

At the same time, one ought to state that the middleman is often the master of the master. Anyhow, he has in many cases got full power for a given period. Of course it is easy to see that he will squeeze every farthing he can out of his tenants, and let the houses tumble in upon them rather than be put to expense, when he knows his interest will one

day cease. There are scores of estates all over London held by middlemen, where the real owners are powerless.

The system is none the less bad by reason of that. Nor should the owner be deemed entirely free from blame. If he himself let the power pass from his hands, he is wholly responsible. After all, it is the poor rent-payers who give him his income; only the middleman gets his own share first, by reason of swollen rents. The blame, however, should really go home to the owner.

Canon Barnett would go further, and make the owners of the land responsible. He suggests that "The names and addresses of all persons connected with the land, as owners or leaseholders, might be published. Public opinion would often compel persons who, hidden behind leases and sub-leases, derive profit from vice or misery, to enforce clauses in their leases which would stop the wrong use of their property."

Anyhow, all owners of overcrowded hovels ought to be made responsible. Whether they are fastened up by middlemen, or whether they get middlemen to act for them, the responsibility must be brought home to them. Property has its duties as well as its rights. It redounds to no man's honour to own overcrowded dwelling-places; yet among the owners are members of both Houses of Parliament, wealthy society people, and church going suburban residents.

The evils of absenteeism are bad enough alone, but if inner London is to be made a series of cities of the poor, in the name of humanity don't send emissaries in the shape of middlemen among these people to bleed them at will. Let the owners go down themselves and see who they are and

how they live, these people who supply their incomes, and as man to man get justice done. There is little doubt that it is only want of knowledge, as to the miseries and horrors of overcrowding, and the iniquities of rack-renting, that keep many owners from seeing their tenants righted.

There are, of course, other owners whom nothing will change. Of such is the property-sweater, the product of the last few years. He must be dealt with drastically. As a remedy against the property-sweater, the East End has started a Tenants' Protection Association, with Toynbee Hall as its centre, and a lawyer to give free advice. The Association has been formed "for the protection of those who suffer from the illegal exactions of unjust landlords."

Its scope might have been wider, for not only the Heavy-rented, but the Horribly-housed need protection. We want to save our people from insanitary hovels as well as from excessive rents.

And in this respect there is more law on the subject than is generally known. The tenants have some vague idea that their homes at least ought not to be hovels, but they are afraid to complain because they are terrorized by the property-sweater. To complain to the local authority generally means a rise in their rents.

To prevent such a thing there is that very useful body the Mansion House Council on the Dwellings of the Poor. The Council has Sanitary Aid Committees in most of the densely-crowded districts, and every complaint made to them is treated in the strictest confidence. They have sanitary inspectors of their own; they set the machinery of the local authority in motion; they prosecute slumlords on their own responsibility. Last year the Council's

officers made over 8,000 inspections, and dealt with over 5,000 houses, and in a big majority of the cases they got defects remedied. In nine cases out of ten people come to them who are afraid to go to the local authorities.

The tenant has the remedy in his own hands in some cases. If the state of a house at the commencement of a tenancy is such as to cause disease or death in a family, the tenant can sue the landlord for damages. Also if any tenant suffers any bodily injury from insecure stairways, or by being struck by falling rain pipes, or portions of a ceiling, he has a remedy in court, provided the defect that caused the injury existed when he first rented the house. It is not often that the Overcrowded venture into court, but whenever they do it is usually with success. Some time ago a man was awarded damages for the death of his child from infectious disease caught in an unhealthy tenement.

In fact, all who live in small tenements or block dwellings should know that under the Housing of the Working Classes Act it is especially laid down that their entering into residence implies "a condition that the house is at the commencement of the holding in all respects reasonably fit for human habitation." Should it not be so, the landlord can be sued for any damages that may follow.

Besides, under the Public Health Act, any person may draw the attention of a sanitary authority to cases of overcrowding, or to the unhealthiness of tenements. By this means, where tenants themselves are afraid to speak out, their friends and neighbours, or outside well-wishers, can send in the complaint. What is more, if the sanitary authority take no notice, any person can then complain

direct to a magistrate, and if the magistrate be satisfied that a nuisance exists, whether from overcrowding or insanitation, he can "authorize any constable, or other person, to do all necessary acts for executing an order made on a complaint under this section, and to recover the expenses from the person on whom the order is made in a summary manner."

Yet very few people in the overcrowded quarters have the least idea that they possess these powers. It should be remembered, too, that very few of them in their fierce struggle to get a living have either time or heart to do anything else. Here we see again how the absence of a leisured and cultured class from these London cities of the poor is very largely responsible for overcrowding evils. No class of people, with time to think, and sympathy to prompt, and knowledge to guide, would ever have let such evils grow up among them. They would never have been tolerated, seeing that power exists for individuals, not only to check overcrowding and stamp out insanitation, but to clear away slum areas and make the municipality build healthy houses.

Let us see clearly what the powers of individuals are. "It's all very well to say we can do this, that, and the other, but look how complicated things are!" This is the common excuse for inaction. But really the powers of individual citizens are not complicated at all. There is nothing complicated in the powers I have already mentioned. What is really wrong is that the powers are not sufficiently known.

Under the Housing of the Working Classes Act rate-payers can do many things. For instance, twelve rate-

payers may send a memorial to the London County Council with regard to any unhealthy area in their district, and ask for an improvement scheme to be prepared. On receiving a complaint of this kind the County Council is bound to instruct a medical officer to inspect the area. Even where the medical officer reports that the area is not unhealthy the twelve ratepayers, if they still feel the matter should be dealt with, have the right to appeal to the Home Secretary.

Nor is it only in regard to insanitary areas that the individual possesses distinct power under the Housing Act; he can also assert himself in regard to insanitary houses. We have seen what individuals can do under the Public Health Act to keep dwellings in a healthy state; but under the Housing Act "four or more householders" may secure the closing of neighbouring houses altogether if they be unfit to live in, as are hundreds of crowded hovels throughout London at the present time. What they have to do is to draw the attention of the local sanitary authority to the houses, and if nothing be done, then complaint may be made to the County Council. The Council can urge the sanitary authority to close the houses, and if it fail to do so, the Council may close the houses itself.

It should also be borne in mind that the local authority has the power, under the same Act, to make an allowance to the displaced tenants for the cost of removal. This amount may be recovered from the owner of the unhealthy houses. Here is a provision which is seldom made use of, largely because the Driven-out don't know their rights nor how to get them. But surely other

people might help them, or at least help to spread a knowledge of what they are entitled to have.

London might very well adopt a practice which was first started in Manchester. There a number of ladies interested in the poor's welfare are banded together as "Health Missioners." They do much of the work already done in London by Sisters of the Poor. They lend a hand in times of sickness, they encourage cleanly habits, and instruct the poor in elementary hygiene. But the singular thing is that they have become so useful in reporting cases of overcrowding and discovering sanitary nuisances that the Corporation now pays half their salaries. The Medical Officer has publicly testified to the care and thoroughness with which they do their work.

Inspired by this example, the Birmingham Corporation have appointed four such "Health Missioners." The work of these qualified women is to visit poor families, to consult with and give advice to wives and mothers on matters of food, clothing, and domestic economy, and to report to the Corporation any sanitary defects in the houses, and to do all they can to put a stop to overcrowding.

Surely the "Health Missioner" is needed in London. Something of the kind has existed for many years: I refer to Miss Octavia Hill's splendid association of voluntary workers among the poor. But such work is worthy the support of the municipality, and it can only preserve its continuity by receiving such support.

There is a good deal to be said for building dwellings on the co-operative principle. Not only co-operative

societies, but any trading or manufacturing companies or societies, are given express power, under the Housing Act, to erect workmen's dwellings. The Public Works Loan Commissioners may advance money to them for the purpose. The only condition is that all such houses must be open to the inspection of the local authority at all times.

Some of the big Co-operative Societies throughout the country have already made a start in this direction. There is only one case in London, however—that of the Woolwich Society, which bought fifty-two acres of land some time ago and covered it with workmen's dwellings, and more recently secured 120 acres for £40,000 on which 800 houses are to be built.

Quite a unique method of co-operative building has been started by the Tenant Co-operators, Ltd., with headquarters at Southampton Row. The Society provides houses at ordinary rents, pays 4 per cent. as a fixed rate of interest on capital, and divides the surplus profits among the tenants in proportion to the rents paid by them. The profits are shared out as half-yearly dividends, which hitherto have been declared at 2s. 6d. in the £ on the rent paid. In other words, a tenant gets one-eighth of his rent returned.

## CHAPTER XV

### WHAT THE LOCAL AUTHORITIES CAN DO

AFTER all, it is the local authorities who have the real administrative power in their hands. Had they done their duty from the first, we should have had no Overcrowded Fifth presenting to London to-day the most serious problem a capital city has ever had to face. There has been much clamour of late for new powers from Parliament, but it is idle to make laws if they are not acted upon; nay, it is absurd if the laws are to be so disregarded as the Public Health Act and the Housing Act have been by the local sanitary authorities of London.

They have been severely dealt with for their delinquency by many people; but some of the Vestries would not be moved were the heavens to fall. In fact, one member told me that "you can no more stir our Vestry by kicking it than you can by coaxing it."

Lady Jeune has joined in the attack on the Vestries. "All over London," she writes, with evident knowledge, "the sanitary authorities have neglected their duties; and those who labour among the poor find that the greatest difficulty of rendering them permanent and efficient aid is due to the shocking insanitary conditions under which they have to live."

It is not so much the poor that make the slums, as the slums that make the poor. "By nature we nearly resemble one another, it is condition that separates us so much." So runs a dictum of the wise Confucius, applying to nothing better than to the grave conditions of life in modern London. And we owe many of those conditions to the fact that for a number of years the local authorities have not done what was expected of them. They are to blame for standing idle while the people have been sorely pressed for room to live—so sorely pressed, indeed, that they have packed themselves beyond all hope of ever getting free again. It would take longer than a lifetime to free the Overcrowded from their thralldom, were we to set about the task at once.

For we have seen already what a fearful thing it means to turn out the Overcrowded when no other door is open to them. To turn them into the streets, to drive them into the workhouse, to hunt them from pillar to post like affrighted cattle, has no other result than that of intensifying the evil. We need not dwell longer on this phase of the subject, for we saw its full meaning in the chapter on "The Driven-out." The stream can be turned aside, but the flood overpowers; so to-day we find that the Overcrowded have well-nigh overwhelmed the local authorities.

The number of the 900,000 overcrowded Londoners can never be reduced by hunting them from place to place in the more or less haphazard way that has been tried of late. Obviously, if there is no room to live, no amount of shaking-up will make room. The proverbial quart will never go into the pint pot. Far better

go and get another pint pot instead of trying a dozen different ways, pouring the contents backwards and forwards, now here, now there. Until you do get a second pint pot the disposal of your quart will always remain the same problem. What is really wanted to reduce overcrowding is more houses to put the people in.

“And how are you going to get them?” comes the retort at once.

We will deal with the need and the method for building more houses in the next chapter. I want to settle the account first with our friends the local authorities. Their neglect has brought about the Overcrowded Fifth, and as we cannot reduce that number simply by turning the people out, the first question to face is how to prevent the number spreading. We have seen that London is bound to grow—it is adding 60,000 people to its population every year—and if we don't give heed to the housing problem we shall soon have not a fifth but a fourth of our people overcrowded.

We are entirely in the hands of the local authorities in this matter. It rests with them whether overcrowding is to spread. I am quite sure that under the old régime little, if anything, will be done to stop overcrowding. The London County Council has had to threaten to take proceedings against several local bodies, including Lambeth and Holborn, for their gross neglect. Until we get a better class of men on some of our local authorities, and give them a better status than a discredited Vestrydom permits, we may hope all in vain for changes. Property-sweaters, jerry-builders, rack-renting middlemen, and extortionate house-agents ought to be kept off the local

boards altogether. At present no person interested in any Vestry contract can be elected. Yet the ordinary contractor for materials is a less dangerous man in local life than is the property-sweater.

In reality the property-sweater is a more interested party than the contractor. The one may lead the Vestry astray now and again over an occasional contract in which he is interested, but the bad policy of the other is continuous and at the same time more pernicious in its effects. The property-sweater's policy affects the health of whole districts, because it is directed against the carrying out of the laws of sanitation, whenever their enforcement is likely to lead to trouble or expense, by the owners of overcrowded houses. He often terrorizes the sanitary inspectors and puts all the possible check he can upon the medical officer.

Happily new classes of men are already coming forward. Since the Local Government Act of 1894, a new and better type of public man has entered the field. Formerly our local life was more or less controlled by shopkeepers, publicans, and property-owners. Slowly but surely a change is being wrought. No one seems to have noticed that side by side with the labour movement has grown up what might be called the professional movement. With the advent of the artisan into public life has been the advent of the professional man.

It is singular also that these two classes, both benefiting from each other, work well together, but that neither of them got on very well with the old order. On many local authorities which for years had been controlled by small tradesmen and property-owners you now get the

University man and the carpenter side by side, together with the lawyer and the engineer, as well as schoolmasters, journalists, business men, clergymen, and trade union officials, clerks and managers.

New men, then, are coming forward. In some districts they are already in full power. It is certain, too, they will come forward more rapidly when the ill-favoured term Vestryman is banished to the limbo of forgotten things. From new men we expect new methods. The power lies ready to their hands. On their shoulders, therefore, rests much of the responsibility of stopping the spread of overcrowding and then of diminishing the evils already existing.

For bear in mind that the powers of the local authorities are neither few nor small. They are sufficient to deal with all forms of overcrowding and horrible-housing and every kind of unhealthy dwelling. The powers, indeed, are more comprehensive than is generally supposed. They are fairly simple, too, and clearly defined. They are all comprised within two Acts of Parliament—the Public Health Act and the Housing of the Working Classes Act.

Under the Public Health Act and its by-laws overcrowding is defined as more than two adults or more than one adult and two children in a single room of small tenement property. This is the standard recognised by the Local Government Board. We saw what it means in the way of cubic space in the chapter on "The Overcrowded Fifth." The standard is barely sufficient for healthy living. It is impossible to apply it at once to the thousands of already overcrowded tenements, owing to the privation that would follow; yet in all new tenancies and in all cases

where overcrowded families move and their rooms are let to others, this moderate standard of health and decency should be rigorously enforced.

Then, again, cases of excessive overcrowding should be taken up at once. But before the unfortunate folk are driven out, some effort should be made to get them a shelter elsewhere. Unless this be done, they will first be put to great privation, and after all very likely go and overcrowd some similar hovel. It cannot be too often repeated that you don't lessen overcrowding simply by turning out the overcrowded.

A good plan to aid not only the Driven-out, but all overcrowded families, has been started by the St. Pancras Vestry. They have opened a register of vacant tenements in the parish, free for inspection at the Vestry Hall. More recently Hackney has followed suit. Every other local authority should do the same.

But if it be a hard matter to stop overcrowding under the Act, it is a different thing when we come to deal with unhealthy tenements. Here the power is ample and the need is great. There is no cause why the people who suffer the miseries of overcrowding should have the miseries of insanitation added to their burdens. Overcrowding in itself is sufficiently a danger to health and life, as we have already seen, without any further risks from defective drains, damp walls, broken floors, unhealthy dust-bins, non-flushing closets, and dirty cisterns.

The owner can be made to put his premises in a healthy state within a given time, and do all that is thought reasonable to prevent the nuisance recurring. What is more, the local authority is given power under the Act to make

by-laws for the registration of all houses which take in lodgers or contain more than one family; for promoting cleanliness and ventilation in such houses; and for the cleansing and limewashing of the premises at stated times. They have also the right to insist that all underground rooms are thoroughly ventilated and lighted and made quite healthy before being used as dwellings. But in spite of all these powers there are scores of tenements and cellar dwellings all over London inhabited in defiance of every sanitary law.

Of course unhealthy rooms want finding out, and that can only be done by a careful and constant system of inspection. What is really needed is a house-to-house inspection in every district in London. Only by this means can you prevent such cases as I described in the chapter on "The Horribly-housed." But before we can have a perfect system of inspection—before we can prevent people from shutting themselves up and rotting away in secret—more sanitary inspectors are wanted.

London has only one inspector to every 18,500 people. Some of the districts taken separately are served very badly. Fulham, for instance, has only one inspector to every 25,000 people. The number of sanitary inspectors in London is not enough by a long way. We must have many more of them before we can hope effectually to cope with the grave problems of health and housing that stare us in the face.

Surely, then, here is power enough in the Public Health Act to save houses from becoming slums. But the most vigilant body is outwitted sometimes; so that slums are always liable to develop. Even then the local authority

has the remedy. Once let a house be found unfit to live in, and it can be closed.

It is here that we leave the Health Act and turn to the Housing Act. When a dwelling is deemed beyond the repair which can be demanded under the Health Act, then the Vestry can have it shut up under the Housing Act. Further, the owner can be made to pay the tenant's expenses in moving.

Nor need the local authority stop at the mere closing of the house ; they can have it pulled down if they like. Should the owner show no desire to do what is needed to make the house habitable he can be ordered to pull it down, and if he fail to do so within three months the local authority can demolish the building themselves and sell the material to cover the cost.

These certainly are no light powers ; but, crying though the need be for giving effect to them, how seldom one hears of anything being done ! Not often, either, do we find a Vestry removing buildings to open out alleys or back streets that need more light and air. Yet all this can they do, and in such cases it is not even necessary that the obstructive premises should be insanitary themselves.

The local authorities have also the power to clear small insanitary areas within their districts, and build houses of their own on the cleared site. Yet Shoreditch Vestry is, I think, the only local body in London that has used this right. They have cleared a slum area in Hoxton and built on the cleared site two rows of good four-storey dwellings to accommodate some four hundred people. Half of the cost was borne by the County Council. With the large and costly clearance schemes the County

Council usually deals itself, but here again it rests with the local authority to draw the Council's attention to the large insanitary areas and urge it to have them cleared.

One ought to point out that the local authorities sometimes are quite at a loss to find the real owner of the slum property. Of course they can pull down such property themselves, but they might be put to a lot of trouble afterwards if the owner turned up and claimed some return.

Recently the West Ham Town Council made a good suggestion in this regard. They asked the Local Government Board to give them power to insist that all owners of land and house property within the borough must register their ownerships at the Town Hall. Perhaps the Town Council recalled the case already mentioned of the girl who was lamed for life by a ceiling giving way in one of their own slums some time previously. Although five pounds reward was offered for the discovery of the landlord, he was never found. As things are at present it is often a hard matter, and sometimes an utter impossibility, to find the real landlord. The Local Government Board refused to give the new power West Ham wanted; so the property-sweater still finds it easy to run away from his responsibility.

Our Vestries are also handicapped at times by the magistrates. A local authority must always get a magistrate's order before closing or pulling down slum properties. Besides, all fines for excessive overcrowding and for failure on the part of owners to do what has been ordered are only secured after tedious police-court pro-

ceedings. The police-court is no more the proper place for these Vestry cases than it is for the hearing of School Board summonses. All such cases would be much better transferred to the Petty Sessions, free from the contaminating influence of the police-court altogether.

With all their powers, however, the London Vestries are deprived of one thing which gives the smallest District Council of the country an advantage over them: they cannot build unless they first clear an area. In London it is only the County Council that can carry out Part III. of the Housing Act. Under Part III. power is given to secure a site and erect separate houses or cottages for the working classes, altogether apart from the question of a clearance scheme. It is interesting to note that the cottage "may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds."

All round London the various authorities have done something under this part of the Act. The Corporations of Croydon, Richmond, and West Ham have each built good and reasonably-rented cottages. So have some of the District Councils, notably Hornsey, which has put up some of the best municipal cottages in the country, with gardens front and back. Yet in face of all this activity the London Vestries, some of which are larger than either Croydon or West Ham, must remain idle because they are not deemed worthy to be entrusted with such powers. This is to be deplored, for with people crying out for room to live, as they are in London to-day, and with the local authorities powerless to lessen the terrible overcrowding till more accommodation can

be found, it is little short of a crime to put anything in the way of the multiplication of dwelling-houses.\*

\* Since the foregoing was first published Parliament has created Borough Councils for London to take the place of the old Vestries, and has entrusted them with all the powers under Part III. of the Housing Act.

## CHAPTER XVI

### WHAT THE CENTRAL AUTHORITY CAN DO

THE London County Council has had full power to build under Part III. of the Housing Act, but its housing policy so far has fallen a long way short of what is wanted. A careful observer of the Council's record up to date would most likely conclude that its housing schemes had not wrought so much good to the overcrowded as its work in other ways.

As the central authority for the government of London, the County Council has many means at hand to deal with overcrowding. First on the list I should place the power it wields over the local authorities. Its work of keeping the local authorities up to their duties takes the foremost position, to my mind, among all the things the Council has done on behalf of Overcrowded London.

The Council has made the local authorities toe the line. No longer can they disregard their sanitary duties as they used to. There is a great deal of neglect even now, as we have seen, but the Council has wakened up many of the Vestries in a wonderful way. Through its own medical officers the Council has reports made out as to the sanitary condition of the various London districts.

It is thus able to find out the offending Vestries. In

many districts the by-laws under the Public Health Act as to overcrowding and cleanliness have been found to be a dead letter. The Council in some cases has urged the appointment of more sanitary inspectors, and in others an improvement in administration all round. Where the neglect has been gross, and the local authority obdurate, it has gone the length of threatening to prosecute. The threat hitherto has proved sufficient.

But after all, as Dr. Poore shows, "it is better to prevent the erection of insanitary dwellings than to attempt the correction of their defects when built." So in another way the County Council has done well. By its new building regulations it has struck at the root of the slum.

Anyone who walks about London can see how the slum has grown up. Two rows of houses that once had gardens between have had a third row run down the middle. The trees and the shrubs and the open space get blotted out for ever. Where gardens once bloomed there are now courts or alleys or Somebody's Rents. Backyards as well as back-gardens have been built over. Wherever a house could be stuck, there it has been built. Light and ventilation and space have nowhere been considered in the rushing up of buildings wherever a foundation could be had.

All that is now at an end. Courts, alleys, narrow streets, obstructive buildings, or dwellings without a given space in the front and rear cannot be built to-day. The London Building Act, which the Council wrested from Parliament some two or three years ago, after a never-to-be-forgotten struggle, puts a stop to all that kind of thing, and goes a long way towards preventing the erection of insanitary dwellings of any kind.

True, it has come late in the day. We have only to look at the Inner Belt to see a London that is well-nigh a solid crust of brickwork. But it has been solely due to the lack of that municipal control which the new Building Act now gives the County Council that such a bad state of affairs has been brought about.

The Council has gone further. It has not been content merely to stop the building of unhealthy dwellings; it has cleared out some of the worst of the old slum areas. This work is done under the Housing Act, but its costliness is very much against it.

For instance, it cost over a quarter of a million to remove the fifteen acres of squalid slumdom on the Boundary Street area. Here nearly two-thirds of all the children born died in infancy. The general death-rate was nearly two-and-a-half times greater than it was for the rest of London. People were living in foul cellars, rotten rooms, and in passages, courts, and streets reeking with filth and crime. Yet the owners who were responsible for allowing all this foulness to grow up and continue were compensated to the extent of a quarter of a million. We don't compensate the dealers in bad meat or in adulterated food; we fine them. Why, then, should the dealers in bad and adulterated dwelling-houses get compensation? The seller of adulterated milk is quickly hauled before the magistrate, because adulterated milk endangers the health of adults and poisons little children. Yet adulterated houses are doing exactly the same thing.

The slumlord scores off everybody. We have already seen how he thrives on the very life's blood of the poor; but the way of his final exit is his greatest triumph of all.

The state of his property—and that alone—is literally killing off children and adults by the hundred every year, yet he does nothing but draw rents. It is endangering the public health of the surrounding neighbourhood, yet he goes on screwing out more rent. It is encouraging guilt and crime of the worst order, yet he connives at it all in his desire for nothing but rent. Finally, when the municipality, in the interest of the city's safety, says the area must be cleared, he comes forward and claims heavy compensation.

Compensation! Rather should it be confiscation. Mr. Chamberlain once declared that the law should make it an offence, punishable by a heavy fine, to own property in a state unfit for human habitation. Yet as things are at present, instead of fining the owner, we have to compensate him.

Here is one of the chief drawbacks to municipal action. The cost of clearing the slums of the Boundary Street area worked out at something like £300 per family. Mr. Beachcroft, who was Chairman of the County Council's Housing Committee at the time, pointed out the striking truth that it would have been cheaper to provide the whole of the 5,000 odd people living on the area with cottages in the suburbs and to give free transit to the bread-winner in the City.

A smaller area cleared by the Council in St. Pancras supplies the same object-lesson. The Somer's estate was laid out exactly a century ago with good houses and large gardens. In 1830 the Somer's Trustees, anxious to increase their rents, built all over the gardens with *culs-de-sac* in nearly every other street, thus creating what

afterwards became an area of wretched slums. A few years ago the place became so bad that the County Council had to clear the slums away under the Housing Act. London, however, had to pay £64,000 before the overcrowded, disease- and death-spreading houses could be pulled down.

Alderman Fleming Williams likens this kind of thing to a man who puts stinking fish upon one's doorstep and then refuses to take it away until handsomely paid. Anyhow, here was a case where a healthy area had been made unhealthy by the landlords squeezing more streets into it for the sake of extra rent. The burden of the whole plaint to the County Council was that the bad arrangement of the buildings was a greater danger to health than the rickety state of the dwellings. The slums therefore were literally thrust upon the people. Yet before they could get rid of this intolerable infliction they had to pay £64,000, equal to an expenditure of nearly £500 per family.

And observe, this £500 does not build anything; it merely clears the foul tenement taken up by five people. The rebuilding and relaying out of the area are all extras.

"Confiscation may be an ugly word," writes the Bethnal Green Medical Officer in his latest annual report, "and the rights of property are held to be very sacred, but the health of helpless men and women is even more sacred." And further :

"It is within my knowledge that former property-owners on the 'Boundary Street unhealthy area' obtained large sums for houses at the hands of the official arbitrators, yet these very persons had expressed

to me their willingness to part with their interests for a nominal sum before the improvement scheme was on foot.

“ It is common experience that when a property-owner is approached by a public body with a view to the acquirement of his interests, the price goes up by leaps and bounds, and though he may not get all he asks, yet he usually obtains much more than he would have done from a private purchaser.”

The Medical Officer is showing how impossible it is for his Vestry to stand the heavy expense of clearing insanitary areas on its own account. That is not surprising, for if the County Council, as the central authority, finds the work too costly, what chance have the local authorities, particularly in the high-rated parishes of East London? The County Council, then, has done well to make it impossible to create fresh slum areas by its new Building Act; but is it not sad to see so great an authority kept back from dealing with the old slum areas solely by the greed of the owners?

When we come to consider what the County Council can do of itself in the way of providing dwellings for the Overcrowded, two serious faults stand out. In the first place, the Council is not housing the right people, and in the second, it is not building enough. It has left unused many powers it possesses under the Housing Act.

There are two reasons why the Council is not housing the right people. When it clears away a slum area, displacing scores of families, and then rebuilds, many of the people will not go back to the new dwellings because they don't like blocks, and many more are kept away by the high rents. It often happens, therefore, as I showed in the chapter on “The Block-dwellers,” that the

Council's housing policy increases the evil it is supposed to eliminate. In other words, the new dwellings become tenanted by a better-off class, while the displaced slum-dwellers, the Driven-out, go to overcrowd the already overcrowded smaller properties lying near.

Nor do the better-off class of tenants come from the same neighbourhood; they come from all over London. There is some delusion among many Councillors on this matter. They have seen that the people turned out were not coming back again, so they have sought consolation in an ingenious way. They have concluded that if the new tenants do belong to a higher class, yet they come from houses in the same locality, which in turn become tenanted by the displaced slum-dwellers; so that both classes are now getting better houses.

This would doubtless be a very happy state of affairs if it were true. Unhappily it is not true. The displaced people have to find shelter as best they can months and years before the new dwellings are up; so that if it did happen that neighbouring tenants gave up their houses for the new dwellings, they would not become empty till long after the Driven-out had found some other place to overcrowd.

But, as a fact, very few people give up their tenancies in surrounding houses. The new dwellings, for the most part, become inhabited by people who never lived in the neighbourhood before. On the Boundary Street area, for instance, artisans and warehousemen have come in from such outlying districts as Stratford, Leyton, and Walthamstow.

The net result, therefore, of some of the Council's

housing schemes is that a district has become more overcrowded than ever. The people from the cleared slums have been driven to overcrowd the already overcrowded smaller tenements lying around—soon to convert them into slums as bad as those from which they were turned out—and a better-off class of people from other districts have settled down on the cleared area.

It is idle to call this kind of thing rehousing. The Council will have to set about a complete reform of its housing policy if it hopes to aid the Overcrowded Fifth. Its first duty is to house those it displaces; yet so long as its present high rents remain it can never rehouse them. Even the well-to-do tenants now in possession complain of the heavy rents. Several meetings of protest have been held by the tenants at Boundary Street. Such a state of affairs has not, I think, ever arisen before in connection with any municipality's dwellings.

High rents in the Council's dwellings act against the Driven-out in a two-fold sense. The Council—very properly, too—will not allow overcrowding. A family that might pull through with a single room at 5s. outside would have to take two rooms, or perhaps three, in the municipal dwellings; and the rents of such tenements run as high as 8s. in the former case, and 10s. 6d. in the latter.

Of course, the Council does not charge high rents on purpose. It has no alternative. The Council is tied hand and foot by a number of very harsh regulations, for which Government departments are mainly responsible. It has to levy such rents as will cover the cost of the upkeep of the houses, and repay the interest on capital,

and provide a sinking fund that will cover the cost of land and buildings within sixty years.

As the Council always builds well—so well, indeed, that the superintending architect says the dwellings will last at least 200 years—these charges upon the rents become very unfair. In sixty years' time the houses will have all been paid for out of the people's rents, as well as the land on which they are built, and at the same time the salaries of caretakers and all repairs will have been covered by the same income. Strictly speaking, therefore, the land and the houses, having been bought absolutely and entirely by the tenants, ought to belong to them in common fairness. But instead of that, as we all know, they will remain in the Council's possession. Then the poor people's rents, which for sixty years have been used for buying the land and dwellings, will be, for the remaining 140 years during which the dwellings will stand, handed over in relief of the rates spread over all London.

Truly the rent-payer bears many burdens, but least of all should so grievous a burden as this be inflicted upon him. Either the sinking fund should be extended to the full length of the life of the house, and the land, which is a permanent asset, eliminated altogether, or else, if all London is to benefit from the rents at the end of sixty years, then all London should assist to buy the land and houses, and not simply the handful of Londoners who happen to pay the rents. "Short of purloining a penny from a blind man," declared Mr. Radford at a recent Council meeting, "I never heard of anything so mean as to steal the sinking fund out of these poor folks' rent!"

It is because of all these charges that the rents remain

so high. Her Majesty's Treasury imposes all these conditions on the Council, and so far it has refused to relax any of them. The tenants are unfairly taxed; they are buying of themselves what will become a valuable asset for the whole of London.

In some instances the tenants have insult added to injury. For example, where the Council has built dwellings on some bad and inconvenient site, which has stood idle and unsaleable for many years, the cost of construction may have been heavier than usual, while the rents charged for such ill-situated property must in common fairness be moderate. It has happened, therefore, that on some of these unsaleable sites the year's return has not been enough to meet the full amount of the sinking fund charges. The difference of a few hundred pounds has had to be made up out of the rates, whereupon you get letters in the *Times* and speeches at Council meetings about the iniquity of "paying rents through rates." We hear nothing, however, about the greater iniquity of "paying rates through rents," as the Council's tenants will be doing at the end of the sixty years. Nor do we hear anything about what is paid to "necessitous landlords" out of the rates throughout the entire country.

Only a superior class can afford the high rents which must be charged to meet these harsh conditions, and thus it comes about that the Council is not housing the right people. The second fault we have to find with the Council's housing policy, namely, that it has not built enough, is largely the result of the same causes. The Council has a number of these unsaleable sites on hand where dwellings could be put up for about 20,000 people,

but it knows that the return from such places could never meet the heavy sinking fund charges.

The Council stands in an odd position. It can evict poor people out of the rates, but it cannot rehouse them out of the rates. What is taken out of the rates to evict them and to compensate the slumlords is a dead loss to London, but what might be taken out of the rates to rehouse them would be no loss at all, for at the end of the sixty years the rents would all return to the rates, excepting the slight cost of maintenance.

With London crying out for room to live, the Council, as its governing body, cannot let these things go on. Its housing policy must be changed somehow. It cannot go on turning out more than twice the number of people it builds houses for, and then finding a totally different class taking possession of the smaller accommodation. If the Treasury will not extend the period of repayment beyond sixty years, the Council should build for sixty years only, and reduce the cost in this way. After all, it is unwise to build block dwellings in London that will last 200 years, as the Council is doing. We should hope a more homely system than the block will have been devised long before that time. Besides, half a century usually sees a complete transformation in a London district. The sites of the dwelling-houses of fifty years ago become the sites of the offices and warehouses of to-day.

Build well for to-day, that is the need. It is quite possible, according to experts, for the Council to build good and cheap houses for the class who need them most. Of course they would not have to be houses to last 200 years, nor could they be given the finish and style of the present

municipal dwellings. The Houseless and the Driven-out, and the Heavy-rented, however, would not mind a few shortcomings. They are more concerned to get merely a roof over their heads than anything else at present.

Liverpool has been able to build for its very poorest good plain dwellings at a shilling a room. The lowest rent is 2s. 6d. a week, for which a tenant gets two rooms and a scullery, the latter counting as half a room in the rent. Birmingham has even built cottage flats for eighteenpence a room. Against these figures we find the municipal dwellings of London being built for 3s., 3s. 6d., and even 4s. per room. Of course, land in London is more costly, but in spite of that the County Council should come nearer to the Liverpool and Birmingham standards. Until it does, it can never hope to house the unskilled worker, who is suffering more sorely than any other class from the want of room to live.

So the Council must not only build more, but build cheaper. The time has long since gone by to give any heed to the old cry about interfering with private enterprise. The friends of private enterprise would do well to ask first what private enterprise has done, and what it has left undone.

What but private enterprise has produced the slum? What but private enterprise has failed to meet the demand for houses?

Philanthropy saw the failure of private enterprise fifty years ago, and set about the task of housing the people by trusts and dwelling companies. Philanthropy has done well, but it also has exhausted itself, and we find now that the Peabody Trustees are voting away large sums of their

trust money to other purposes. In any case, philanthropy never goes far enough, for, according to Victor Hugo, "there is always more misery among the labouring classes than there is humanity among the higher." Philanthropy did well in its day, but we are not now living in an age of Lord Shaftesburys, but in an age of municipalities.

It is to the municipality, then, that we must look for a larger provision of workmen's and poor folks' dwellings. Not only must cheaper block dwellings be built in inner London for the many who must live near their work, but cottages are wanted in the outskirts, and even beyond London, for those who can afford the fare out. With full power, the Council has barely done anything under Part III. of the Housing Act. It is under Part III. that the Council can do most for the overcrowded. It need not clear an area, but can buy a site and build cottages upon it. And the people want cottages, not block dwellings; they want spreading out more, not overcrowding more. And they can only be given cottages, they can only be spread out more, by the Council's buying sites outside London itself.\*

The question of transit herein involved is also very largely in the Council's hands. It has already begun to work the tramways; it is preparing a quicker means of

\* The present Government Bill gives the Council power to buy sites outside its own area. Since the publication of "No Room to Live" the London County Council has shown a keener desire to build dwellings under Part III. It is making its first experiment at Tooting, where an estate of thirty-eight acres has been bought for £45,000, on which cottages, each to contain two families, are to be erected to the number of thirty per acre. The rents are estimated to average 7s. 6d. a week for each family, and 10,000 people will be accommodated.

traction ; and, what is more, it is gradually wresting more and more workmen's trains from the railway companies, and stipulating for new services in all the companies' new Bills. We have still much leeway to make up in our tram and train service, and even now it is not fully known what an important bearing the question of cheap and rapid transit has on the vast problem of the overcrowded.

## CHAPTER XVII

### WHAT PARLIAMENT CAN DO

No matter how keen and careful may be the housing policy of a municipality, it soon finds out that it is spending money, not so much for the benefit of the Overcrowded as for the benefit of those responsible for overcrowding.

Take the question of clearance schemes first. We have already seen how it soon runs into hundreds of thousands of pounds to clear any large slum area. Is it to be wondered at, then, that the municipality should hold back from buying out the men who make the slums?

If they were to go on buying out, it would pay to create slums anew. The property-sweater, ever alert for unscrupulous dealing, would quickly turn to profit any general policy of clearance. Little though he does to his property now, he would do absolutely nothing to it if he saw the least chance of the municipality making a purchase. It would pay him to encourage a high death-rate, so to speak, in the hope that the County Council would pull down his houses in the interest of the health of London.

The slum-owner, not the slum-dweller, gets the benefit of all clearances and rehousing schemes. He is paid "compensation" for his slum tenements—that is, he is compensated for killing off one in every two children born

in the slums, and twice as many adults as die in healthy houses—while the tenants are driven forth to crowd closer in some other area. The slumlords benefit again by this further overcrowding. It may be that the same men who were bought out of an insanitary area also own the property adjoining it. For the most part the people driven out are sure to go into these neighbouring houses. As the demand, therefore, becomes very keen, the rents go up.

But the owners not only draw an increased rent per tenement; they divide their property into smaller and therefore a larger number of tenements. A house, say of three tenements, at 7s. 6d. per tenement, may be turned into four tenements at 9s. per tenement. Or another plan may be applied. A house of two or three tenements, varying in the size and number of rooms, and yielding a total of 25s. a week in rent, is converted into a warren of one-roomed homes, every room producing 5s. or 6s. in rent, and the whole yielding a weekly total of between £2 and £3. The result is that these surrounding houses become more overcrowded than the cleared area was at its worst. But is the municipality to go on buying out the slum-makers, and driving out the slum-dwellers as before?

In all these cases it is not only the owner of the slum but the owner of the land—not only the slumlord but the landlord—who reaps the benefit. Observe that it is never the Overcrowded poor. The landlord really makes a bigger profit out of the overcrowding of London than the slumlord. That is because the landlord benefits in every way, whether his land contains slums, healthy houses, offices, or shops. His land never becomes

insanitary, and liable to expense in the way of repairs, nor is it affected in the least by rates.

Every form of overcrowding pays the landlord. He gets a bigger profit from a clearance scheme than at first sight appears. He not only extorts a forced price for the cleared land, but, like the slumlord, he may have surrounding interests, and these are greatly increased in value by the action of the municipality in pulling down the slums. A clearance scheme always raises the value of neighbouring land and property.

Overcrowded streets, as well as overcrowded houses, also spell profit for the landlord. The municipality carry out an improvement scheme in order to relieve the congested traffic. They make new thoroughfares, pulling down scores of dwelling-houses, and scattering the people hither and thither, helter-skelter, to seek shelter whithersoever they may. But the landlord sits at home undisturbed. He says nothing, he does nothing, he pays nothing, he suffers nothing; but he takes everything. He is paid the full market value for the land, with 10 per cent. extra for compulsory purchase, and compensation for severance added to that.

The enormous increase in the value of his remaining land which the improvement has brought about has not cost him a penny; but it has cost the people of London hundreds of thousands of pounds, and has cost the scores, if not the hundreds, of working people who were turned out of house and home weeks of worry and anxiety and inconvenience to find shelter elsewhere.

Even when the municipality leaves his land alone altogether the landlord still gains by the overcrowding of

London, or at least by the growth of London, which under present circumstances always means overcrowding. Like a modern Rip van Winkle, he might fall asleep and waken up years hence to find himself made richer by thousands of pounds, solely by the growth and overcrowding of London. It is calculated that this growth and overcrowding of London put an additional £1,500,000 into the pockets of the landlords every year, although they do absolutely nothing for it. Well need John Stuart Mill ask, "Where is the justice of the landlords taking this accession of riches?"

Then, again, if the landlord sell any portion of vacant land he may have, it is not until the people have made it valuable by coming to work or to live in the neighbourhood. He keeps a tight hold on his land until it ripens, no matter how sorely the people may be crying out for houses. He only pays rates on the agricultural value, such value being, say, £2 per acre, while the real market value of the land may be £1,000 or more per acre. But he waits until the value becomes £2,000 before selling. All over London this kind of thing is practised, and land that might accommodate thousands of houses is kept out of the market ripening for the landlord's gain while the people are at their wits' end for want of room to live.

In many respects, therefore, the housing question is a land question. It is certain that until Parliament grants new powers to make the land bear some share of the rating burdens, overcrowding can never be permanently lessened in London. The slumlord as well as the landlord ought to be dealt with. As nearly all municipal schemes for clearance, rehousing, or street improvements

benefit the owners of land and buildings at the expense of the people, it is clear that the money of the ratepayers cannot for ever be spent in these ways.

In the first place we want from Parliament the power to clear away slums on a less costly plan. As things are at present we have seen that it pays to own slums so injurious to health as to call for the interference of the municipality. If it were so ordered that the municipality could take such property free of cost, where would be the injustice? We confiscate unsound meat and other food and fine the owners in addition. The delinquent tradesmen are really in a worse position than the slumlords, for they have no means of making good their unsound food, and the temptation to foist it on the public is greater; but the slumlords need never be at a loss to put their unsound tenements in good repair.

If such power as I have mentioned were given, the slumlords, instead of letting their property go from bad to worse in the hope that they might be bought out, would then have to work on the opposite tack: they would have to be ever vigilant to keep their houses from falling below a standard under which the municipality could have them cleared without compensation as being unfit to live in.

Then power is wanted to tax vacant land to its full value. By this simple and just proposal the pressure of overcrowding would be relieved considerably. There would be forced into the market at once all the sites which the landlords are now holding back until such time as they hope to extort a famine price. Houses would spring up on the outskirts all round, where land

is now lying empty, and thus relieve the overcrowded Inner Belt and reduce the heavy rents that rule therein.

Further, the oft-urged taxation of land values is another means towards relieving the burdens of the Overcrowded. Place some share of the rates on the land, and in cases where the owner of the land is not the owner of the houses upon it, houses are likely to multiply and rents to decrease.

We have seen how the neglect of the local authorities causes overcrowding, but, at the same time, it should not be forgotten that the neglect of Parliament is another cause equally potent. Fifteen years ago Parliament appointed the Royal Commission on Housing, yet many of the findings of that Commission remain unheeded to this day. No one can look into this housing problem without being confronted with the fact that land questions are closely allied to it; and so the Housing Commission pointed to the need for new systems of land taxation. But the three or four Governments that have sat at St. Stephen's since the Commission reported have all neglected to do anything.

The landlords, therefore, continue their dual policy of causing overcrowding by withholding their empty land from the market, and profiting from overcrowding by paying no share of the local rates, and pocketing the whole of the unearned increment. This neglect of Parliament may be due to what Carlyle calls its invincible instinct to hold fast by the Old and admit only the minimum of New, but it has wrought grievous harm to the overcrowded poor of London.

Alas! it is only too true that Parliament has neglected

London as no other capital city in the world's history has ever been neglected by an Imperial Government. Parliament is perturbed in a moment if anything happens to a handful of Englishmen in some far-away colony, but the Overcrowded Fifth of London—the 900,000 people in illegal occupation of dwelling-houses—are allowed to crowd and stew and sicken and die unheeded. There is nothing before Parliament at the present time, nor has there been anything before Parliament for a long time, which can truly be called so urgent or so far-reaching as this vast and vexed problem of Overcrowded London. To neglect the problem is but to deepen the problem. It can never be settled on makeshift lines, nor can it ever be solved by expediency. It calls for a great mind and a great statesman. The need is at this present hour very sore, but the man to meet the need is yet to come. May he soon arrive, and, like the prophet in Israel, proclaim to London as to a New Jerusalem that “My people shall abide in a peaceable habitation, in sure dwellings, and in quiet resting-places.”

## CHAPTER XVIII

### THE IMMEDIATE NEEDS

AND now to sum up. Although my main object has been to set out the extent and evils of Overcrowded London, I have of necessity been led to put forth some suggested remedies. It would be easy to draw up an ideal scheme of reform, but as this is not an ideal age let us keep to the things of a practicable nature. Some of the points we should have to go to Parliament for; but for the most part the reforms I urge can be carried out without any new legislation whatever. The surprising thing about the housing problem is that so much good law exists, but is not carried out; that so many good recommendations have been made by a Royal Commission, but yet remain unheeded.

1. Beginning at the beginning, is it possible, taking things as they are, to help distracted families to get rooms with less trouble than that shown in the first chapter? Rooms are so hard to get that it is becoming veritably an unholy scramble for shelter. To meet this present need I would suggest that attempts be made to

*(a) Induce the local authority to keep a register at the Town Hall of rooms and houses to let in the district.*

Seekers for houses, instead of spending days and weeks

in weary searching, could then get some idea as to where to look, and if they could not always be directed straight to the kind of tenements they wanted, they might at least be referred to the better class of landlords.

2. Another register ought to be kept at the Town Hall, and this one should be made compulsory. It makes the second point in our charter of reform.

*(b) Register compulsorily the owners of all houses as well as of the sites on which the houses stand.*

Only in this way can those who thrive on the vice and misery of slumdom become known to the public. No good citizen is ashamed to let his friends know how he earns his living; yet many men, now deemed the embodiment of all good worth, would blush to own to the slums from which their income is derived. Publicity would prove a real blessing. Becoming ashamed of the hovels they hold, many owners would have them put to rights at once, and would see to it that in future they were kept up to a standard of health and reasonable rent such as would save them from public opprobrium.

Besides, in this as in other things it is often want of thought more than want of heart that allows the bad state of things to go on. In fact, scores of people who live on poor people's dwellings, but leave the management to middlemen, have but a faint idea as to what their houses are really like. Press home to them the direct personal responsibility by registering their ownerships, and you will promptly get many of them to recognise the duties due from property equally with the rights. "I hope," said the Prince of Wales, when opening the County Council's municipal dwellings at

Boundary Street, "that the Legislature may be able to deal with the case of those who are responsible for insanitary property."

3. Something must be done also to put a check upon extortionate rents. The cruel rents thrust upon the Overcrowded, the merciless way in which they are for ever going up and up and up, bleeding the tenants of their last penny, call for State interference. There is no other way. The State has stepped in to limit interest charged by the money-lenders, and it would be but carrying out the same principle were the State to limit rent charged by the slumlords. To secure this reform

(c) *Establish fair-rent courts.*

Already something of the kind has been done for the Irish peasants and the Scottish crofters. The same small measure of justice is claimed for the over-rented, overcrowded people of London.

This is no new thing. The need for regulating rent by law was urged by the present Lord Northampton before the Housing Commission, and the Chairman of the Commission has since publicly expressed himself in favour of judicial rents. Lord Salisbury, in a memorandum attached to the Commission's report, goes further when he speaks of the justice of housing congested poor at rents lower than the market price on State land as provision in compensation for conditions of over-crowding which the State has permitted.

4. Public interference is also needed to put a stop at once to the worst cases of overcrowding, such as those I instance in the chapter on "The Horribly-housed." These are the ruin of morals as well as of health. The

Horribly-housed, though everywhere, are yet hard to unearth. How can such cases be found out?

(d) *Appoint more sanitary inspectors, women as well as men, and only those who are fully certificated.*

London needs house-to-house inspection if the hidden horrors of its foulest quarters are to be brought to light. Some districts have house-to-house inspection already, but before it can become general many more inspectors must be taken on. It is not so long ago since anyone was thought good enough to be made a sanitary inspector—hence much of the neglect of the past; but to-day a higher standard of efficiency is demanded. Certainly no inspector ought to be appointed to-day who is not certificated. With the increased efficiency of the sanitary inspector ought to go an increased security of office. Like medical officers, they should not hold office at the caprice of the local authority, where builders, property-owners and house agents often sit as their masters, but their appointment should be partially controlled by the central authority.

5. From this point the way of reform takes quite a natural course. With better qualified inspectors and more of them we should see the provisions of the Public Health Act relating to overcrowding and insanitation carried out more extensively. This, then, is the next point:

(e) *Carry out the Public Health Act on a larger scale.*

The great need is to nip the slum in the bud, so to speak. A proper enforcement of this Act—many of its clauses have remained a dead letter for years in some districts—would prevent slums from coming into exist-

ence at all. And this is the ideal. To stop slums from growing up under the Public Health Act is infinitely better and cheaper than to pull down slums under the Housing Act. The cost to the ratepayers of clearing away slum areas is far and away beyond all reason. Far better is it to insist on the owners keeping their property in a healthy state as the Public Health Act enjoins.

6. When, however, in spite of all sanitary vigilance, owners still permit their property to degenerate into slums and to menace the health of a district, it becomes necessary to press for a further reform.

*(f) Empower the local authority to acquire compulsorily the worst kind of slums at the commercial price of the materials and of the site only.*

At present the slumlord gets full compensation for his disease- and death- dealing property. As already pointed out, we treat the tradesman who is caught with adulterated food to heavy fines and even to imprisonment, but the man who keeps adulterated dwellings, which ruin health and shorten life far more effectually than adulterated food does, not only gets off scot-free, but is given a handsome reward in addition out of the pockets of the ratepayers in the shape of compensation.

The Housing Commission raised a protest against this practice. In a memorandum by Mr. Jesse Collings, signed by Cardinal Manning, Bishop Walsham How and others, it is suggested that "those dwellings described in the evidence as 'rotten houses,' 'houses falling into decay,' as 'unfit for human habitation,' should be condemned and removed *without any compensation whatever.*"

It is expressly stated in the Housing Act itself, that where houses unfit to live in are cleared away under the Act the compensation shall only consist of the "value of the land and of the materials of the buildings thereon." Yet I know of no case where this clause has been carried out, although I know plenty of clearance schemes under the Act where it ought to have been carried out.

7. But before slums are pulled down, assist the displaced tenants to get other accommodation. Fail to do this, and you might as well leave the slums standing and let their occupants remain. For what would happen if the slum-dwellers were turned out at random? They would simply flock into neighbouring tenements, and before long these, too, would become slums as bad as the old rookeries by reason of the greater overcrowding. Therefore :

*(g) Provide other accommodation before turning people out of condemned slums.*

8. Having cleared a slum area, the local authority is obliged to build new dwellings upon it. The people turned out of the slums seldom go into the new houses, because in order that there shall be no overcrowding they would have to rent more rooms than they can afford. To get the former slum-dwellers, therefore, into municipal dwellings without overcrowding, the rents must be lowered. One way to reduce rents is to

*(h) Lower the rate of interest charged by the Public Loan Commissioners on loans for municipal dwellings.*

9. As a further means for bringing down the rent on municipal houses :

*(i) Extend the period for the repayment of loans.*

At present the loan has to be paid off within a maximum period of sixty years. As a rule, municipal dwellings are built to last 100 years or more. The rents, however, have to be fixed at a rate that will pay off the loan, together with interest, within sixty years, and at the same time meet all the cost of management. Spread the repayment over a longer period and the rents would be immediately lessened.

10. There is another way by which the rents might be reduced. We have seen how very unfair it is that the tenants of municipal dwellings should have to pay through their rents for the land on which the houses stand. The land is a permanent asset, and should be regarded as such, instead of its value having to be paid off within the sinking fund period. In common justice the tenants of municipal dwellings should be relieved of this charge.

*(j) Take away the value of the land from the repayment charges.*

11. These municipal dwellings are liable to be taken away from the municipality after a time. The Housing Act lays it down that after ten years the local authority shall sell the houses. Nothing could be worse, for apart from the loss likely to follow from a forced sale, there is a danger that the municipal dwellings may be bought by the worst class of house speculators, who may allow them to become slums again. So far as the London County Council's dwellings are concerned, a number of them will fall under this clause within the next year or two. While there is time, therefore,

*(k) Remove from the Housing Act the clause that the*

*local authority shall sell their dwellings at the end of ten years.*

12. Such a clause is inconsistent with the rest of the Act, for houses built under Part III. are not to be sold. Under Part III. the local authority can build on any available site, so that the trouble and expense of first clearing away an area of slums are done away with entirely, and there is no turning out of distracted families to look in vain for shelter elsewhere. It also empowers the local authority to buy and to lease houses for the working classes as well as to build them. As everything, then, is so much simpler under Part III., obviously it is here that action should be taken.

*(l) Urge the local authority to buy and to build dwellings for the people, cottages in preference to blocks, under Part III. of the Housing Act.*

The local authority can even go the length of furnishing the houses under Part III. It is given power to "fit up, furnish, and supply the same respectively with all requisite furniture, fittings and conveniences." It is useful also to know that these cottages—so the Act runs—"may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed £3."

Where house-room is very scarce in a district, rate-payers should agitate until their local authority makes use of these extensive powers it possesses. The best way to induce it to take action is to call a public meeting, and in the name of those assembled send on some such resolution as the following:

"That in view of the relative scarcity of good work-

men's cottages in the district, the consequent overcrowding which workmen are compelled to suffer, the high rents which are exacted for insufficient and often unhealthy accommodation, and the great importance to the community generally of securing a good supply of comfortable and healthy cottages for workmen at fair and equitable rents, this meeting respectfully petitions the Council to take the necessary steps for the adoption of Part III. of the Housing of the Working Classes Act, 1890, and to then proceed to acquire land and erect thereon separate houses or cottages for the working classes, such houses to be let at rents sufficient to avoid the placing of any burden upon the rates."

13. Of course, in crowded cities it is no easy thing to get vacant sites for workmen's dwellings. Plenty can generally be had on the outskirts; so it is well to find that the Government Bill now before Parliament proposes to give the local authorities power to buy land for housing purposes beyond their own boundaries. But something more than the buying of land merely for the needs of the moment is wanted. So soon as it becomes known that a public body is after land in a particular neighbourhood the price is at once forced up, and the ratepayers suffer to the gain of the land speculator. It is necessary to

*(m) Give the local authority power to buy land both within and without its boundaries for present and prospective use as sites for working-class dwellings, allowing them the right to lease any part of the land to others for providing housing accommodation.*

With this power the local authority could quietly buy up land over the head of the speculator, and wait until the neighbourhood developed before building. In London, where the County Council is opening up new

districts by extending the tramway system, it is the land-owner who reaps the largest return. Working people make use of every outlet offered to get away from Inner London; a rush is made for every newly-opened district; the price of the land is at once forced up, so that when builders come to put houses upon it they must charge a high rent to recoup themselves. The same thing happens when workmen's trains are run: the price of land and the rent of houses are both raised; so that the cheaper fare, whether by tram or train, generally benefits the land speculator and the jerry-builder more than the workman. The saving represented by the cheap fare goes to them, not to him.

To stop this trafficking in land and houses, let the County Council, before opening up a neighbourhood by a new service of trams, quietly buy up large tracts of land. The land could afterwards be sold at a fair price for building reasonably-rented houses upon it. Many first-class builders, now held in check by house-jobbers and land-speculators, would willingly deal with the municipality. Besides, the Council would always have the right to erect houses itself under Part III.

14. Improved means of transit are essential in any attempt to solve the housing problem, but it is important to see that the right people get the benefit. It becomes necessary, then, to

*(n) Agitate for cheaper trams and trains, and more of them, and see that the land-speculator and the jerry-builder do not reap all the benefit by putting the difference between cheap and ordinary fares upon the rent.*

15. In another respect the land-speculator wants

watching. The Housing Commission saw this necessity, and the suggestion it then made (still unfulfilled, like so many of its excellent suggestions) needs to be carried out to-day. That is:

(o) *Tax the owners of vacant land—where it has no need in the public interest to remain vacant—at its building value instead of allowing it to remain at agricultural value only.*

It is because land-owners pay only some two or three pounds per acre for town land, when its real value is a thousand pounds or more per acre, that they can afford to wait until the land “ripens” further before selling out. Suitable sites for dwellings are thus kept out of the market until a forced price can be had. Make the owner pay full rates, and he would soon sell or build.

16. Whatever the local authorities might do in the way of providing dwellings, they alone could never meet the need. We want the best efforts of all agencies, whether private builders, dwelling companies, co-operative societies, or local authorities. The reason the outcry for municipal dwellings has become so strong at present is solely because private enterprise has failed. But private enterprise, like municipal enterprise, needs to be whipped into greater activity. Another point in our charter of reform, therefore, is to

(p) *Build working-class dwellings on a larger commercial basis.*

Too long have we allowed the speculative builder and a handful of dwelling companies to meet the need. Some of the companies have shown the way for larger com-

mercial undertakings, notably the Artisans' Dwellings Company, which has built extensive estates of workmen's cottages at Queen's Park and Noel Park. While making inquiries as to the lowest possible rents at which workmen's cottages can be built in or near London, I learnt some interesting facts from Mr. Rowland Plumbe, who acted as architect to these two estates, and has designed block dwellings for the London County Council and Shoreditch Vestry.

Block dwellings do not impress Mr. Plumbe favourably. "I never build any myself," he writes to me, "except those which are practically separate flats or dwellings entered by an outside door from the staircase. These cannot be built under a rental of 6s. 6d. for two-room tenements, including, of course, all the adjuncts, such as scullery and larder and separate convenience."

As to workmen's cottages, Mr. Plumbe says the cheapest he has put up are on the Noel Park Estate, consisting of four rooms let at 6s. These cottages have each a 13-foot frontage, with a small garden back and front, and a washhouse, the internal rooms consisting of kitchen, scullery, parlour, and two bedrooms. Owing to the rise in building prices, Mr. Plumbe fears that cottages at such low rents could not be built now. "But if they could," he adds, "and were erected in a convenient locality where workmen could get to and from them on their bicycles, you might let them as fast as you built them."

17. As a further means of lessening the pressure of overcrowding in London, I would strongly urge that everything possible be done to

(q) *Encourage the migration of manufactories.*

It has been proved that many businesses formerly conducted in London can be better carried on in the country. Two or three factories from London—indeed, a single large one would be enough—would found a model township of two or three thousand inhabitants in the country. It is good to see how several large employers have not only transferred their works, but have put up cottages for their workpeople as well, giving the one time over-rented, overcrowded families from the unhomely homes of London a taste of wholesome living and of the quiet joys of a fireside.

18. Here, then, in brief is my charter of reform on housing :

(a) Induce the local authority to keep a register at the Town Hall of rooms and houses to let in the district.

(b) Register compulsorily the owners of all houses as well as of the sites on which the houses stand.

(c) Establish fair-rent courts.

(d) Appoint more sanitary inspectors, women as well as men, and only those who are fully certificated.

(e) Carry out the Public Health Act on a larger scale.

(f) Empower the local authority to acquire compulsorily the worst kind of slums at the commercial price of the materials and of the site only.

(g) Provide other accommodation before turning people out of condemned slums.

(h) Lower the rate of interest charged by the

Public Loan Commissioners on loans for municipal dwellings.

(i) Extend the period for the repayment of loans.

(j) Take away the value of the land from the repayment charges.

(k) Remove from the Housing Act the clause that the local authority shall sell their dwellings at the end of ten years.

(l) Urge the local authority to buy and to build dwellings for the people, cottages in preference to blocks, under Part III. of the Housing Act.

(m) Give the local authority power to buy land, both within and without its boundaries, for present and prospective use as sites for working-class dwellings, allowing them the right to lease any part of the land to others for providing housing accommodation.

(n) Agitate for cheaper trams and trains, and more of them, and see that the land-speculator and jerry-builder do not reap all the benefit by putting the difference between cheap and ordinary fares upon the rent.

(o) Tax the owners of vacant land—where it has no need in the public interest to remain vacant—at its building value, instead of allowing it to remain at agricultural value only.

(p) Build working-class dwellings on a larger commercial basis.

(q) Encourage the migration of manufactories.

Only a few of the foregoing reforms would require new legislation, as power already exists to give effect to

many of them. I have always held that it is not so much new legislation as new interest that is wanted to solve this vast and vexed problem of overcrowded London. If the laws we have had been duly observed, the housing problem would be less intricate than it is to-day. At the same time let us bear well in mind that legislation alone can never solve the problem, neither present legislation nor all the legislation that might be yielded in the future. It is in human interest that the real solution lies.

THE END.

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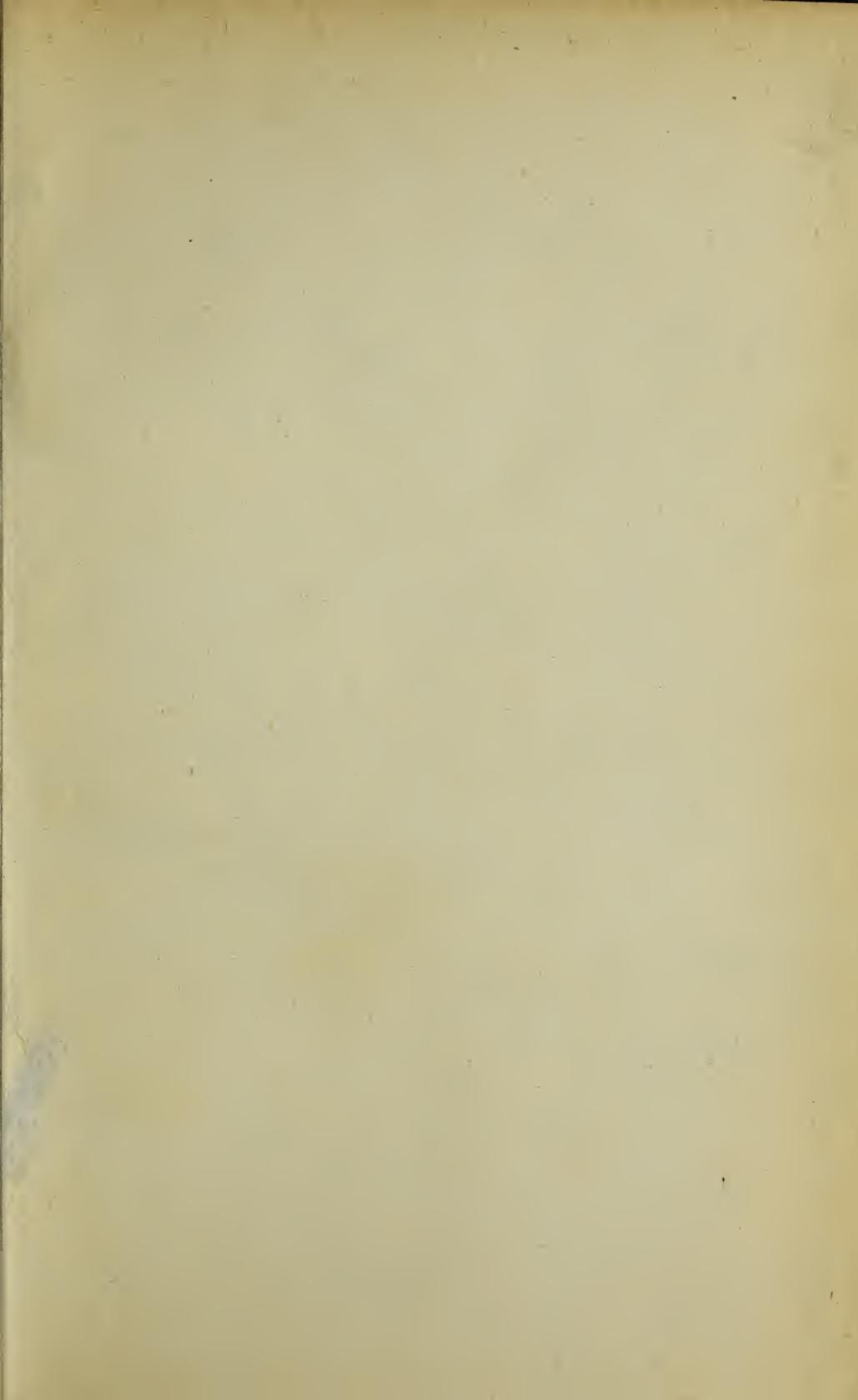
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