

Fabian Tract No. 101.

THE HOUSE FAMINE

AND

HOW TO RELIEVE IT.

SEVEN PAPERS AND A BIBLIOGRAPHY.

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Note to the Reprint.

THE following papers, presented to and discussed by a Conference on the Housing Problem, held at the Memorial Hall, Farringdon Street, London, on 1st March, 1900, are published with the names of the authors, who are responsible for the views expressed. The opinions adopted by the Fabian Society can be found in Tracts No. 63, "Parish Council Cottages," and No. 76, "Houses for the People," both revised in 1900. Tract 103, "Overcrowding in London and its Remedy," by W. C. Steadman, L.C.C., is another publication on the subject.

Since the date of the above-named Conference, the Act of 1900, amending the Housing of the Working Classes Act, 1890, has become law, and it must therefore be remembered that on some points the statements in the following papers are no longer accurate. The chief alterations in the law made by the Act of 1900 are:—

(1) Councils other than Rural can build outside their areas. See pp. 18, 22, 23, 26, 31.

(2) Most of the special conditions which restricted Rural District Councils in adopting the Act are repealed, but they still must obtain the consent of their County Council. See p. 22.

(3) Land may be leased by the local authority for building cottages, subject to stringent conditions. See p. 26.

(4) Parish Councils are given the right to appeal to the County Council, if their Rural District Council neglect to adopt Part III., and the County Council can then build in place of the Rural District Council. This provision is important because, by implication, it makes it *the duty* of Parish Councils to consider the supply of housing in their parishes. See p. 6.

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I.—BAD HOUSING IN RURAL DISTRICTS.

By CLEMENT EDWARDS.

DURING the autumn of last year, as Special Commissioner for the *Daily News*, I made a careful enquiry into the housing of the rural laborers in the South and West of England. It is upon the facts gleaned first hand in that enquiry that I base what follows. I found that, with a few exceptional patches of very well managed estates, the condition of housing was very bad, but some counties are a good deal worse, speaking generally, than others. A great number of the cottages are very old and in a state of exceedingly bad repair. This particularly applies to the thatched huts, of which I came across a large number. Many of them are literally unfit to even sty pigs in. In fact, I have no hesitation in saying that a self-respecting farmer, if he was compelled to put his pigs in some of them, would be ashamed to let his friends know that he had done so. This applies equally to cottages "on farms" and those grouped in villages and hamlets. Let me descend to some detail.

Over and over again I found roofs nearly a yard thick with numerous layers of straw, which had been supplemented from time to time instead of being replaced with new roofing. I have used the expression "layers of straw," for in a number of instances the straw had been put on in such a skill-less manner that the term "thatching" would really not be justified. Some of the roofs presented an exceedingly nasty appearance with morbid growths of vegetation. Others were speckled with gaping entrances to rat burrows. A great many let in the day; and over and over again I was shown by cottagers bedrooms where the thatched roofs were reeking with the moisture that had percolated through, or where buckets were placed to catch literal streams of rain-water. Need I say that in cases of this kind the smell from the rotting straw and the morbid growths which it harbors was most sickly and repulsive, and most injurious to the health of the inmates.

I came across many instances where the walls have manifested an open contempt for the principle of unity, and have taken upon themselves the function of irregularly supplying ventilation. It is no exaggeration to say that in a number of instances the term window is used by courtesy, for repeatedly did I come upon cases where the so-called window was quite paneless, and where, in place of the glass, there appeared a strange patchwork of paper, rags, and books. These were really striking examples of books being used to prevent the spread of light!

Many of the cottages have floors (of the old earthen kind) several inches below the level of the threshold. Living-rooms are frequently less than five feet nine in height, and a great many of the bedrooms are only in the nature of lofts, the floors beginning above the level of the eaves, and having the sloping roof for walls. I went into a number of cottage bedrooms where it was only possible for me to stand upright just beneath the line where the two roofs converged. The ventilation was a little overwhelming. It appears to have "growed," like Topsy. It is found indifferently between the boards of the floors, somewhat broad chinks in the roofs, and still more at moments when a high wind has overcome the resisting power of the paper "panes."

It is not only that the cottages are in a horrible state of decay and disrepair. That is bad enough in all conscience. But even worse is the appalling manner in which they are so often overcrowded. Some of the facts that I gleaned were positively revolting in themselves, and much worse in their obvious suggestion of inevitable social and moral results. Insanitation and overcrowding and promiscuous occupation of the same bedroom stand, as a great contributory cause, at the beginning. Idiocy and immorality, in most repulsive forms, stand at the end, as the fruit and penalty. A word to the wise is sufficient.

Let me give you some of the individual cases of overcrowding which came to my notice, and which I verified for myself. In one part of Wiltshire alone, during my necessarily brief enquiry, I came across fifteen instances where more than five people are occupying one small bedroom, ten cases where more than six, eight more than seven, six more than eight, three more than nine, two more than ten, and one where eleven people—mother, father, and nine children, eldest a girl of fifteen—are sleeping in a single bedroom.

In a single district of Somersetshire, in one day, I was shown half a dozen cottages with two little bedrooms, accommodating a couple of lodgers—single laborers as a rule—in addition to the members of the family. In No. 1 the family consisted of husband and wife and four children, the eldest of whom was a girl of fourteen. No. 2 was husband, wife, mother, and three children. No. 3 was husband, wife, sister (grown up), and three children. No. 4 was husband, wife, and five children—eldest a lad of twelve. No. 5 was husband, wife, and three children, eldest a girl of sixteen, mentally deficient. No. 6 was husband, wife, and two children—eldest a girl of eleven.

A number of the cottages contain two families.

A few of the cottages occupied by the better-to-do laborers boasted three bedrooms.

This is regarded as a marvel for much comment among the laborers. Probably a majority of the cottages I saw had two bedrooms. There are, however, a very great number with only a single bedroom.

In most cases, the cottages in the villages and hamlets struck me as being situated in fairly healthy spots. But in a number of cases a snug corner appeared to have been selected at the expense of sanitation. Thus, in three or four cases, I found that from the road

a few yards away, only the roofs were visible. Here the houses had been built down in hollows, to which the water from the higher ground adjoining seemed to come at its own sweet will and pleasure. In one of these cases, the upper end of the cottage appeared to be actually standing in a small bog.

But one of the most serious defects from the double point of view of health and decency is in the matter of privies and drainage. Only a few of the villages I visited have a semblance of what may be called drainage. The ditch, the privy, or even a hollow in the ground as you approach the cottage, served as the refuge for the culinary filth and garbage. In a great many cases I found that one privy had to serve for several cottages. In several instances I found these privies without a door, and exposed to view from the high road.

Another serious aspect of the cottage question in rural districts is the "tied cottage" system. This is the system under which the tenant-farmers take the cottages with their farms, and sub-let them to the laborers. The tenancy is dependent upon the service contract. All the laborers with whom I spoke on this question were very emphatic in condemnation of the "tied" system. "Out of job, out of houses," was their epigrammatic way of putting it. I had remarked upon the bareness and the slovenly cultivation of the cottage gardens. They all agreed with me, and they all gave me the same explanation. This was it in effect: if they differed with their masters over anything, and had to leave their service straightway, that is within a fortnight, they had to leave their houses. This meant they had to leave their crops and all their fruit trees, if they had planted any. They all declared that if they were sure of getting a proper notice, they would be glad to spend a bit of time and trouble in their gardens; but what is the good, if they are to lose all, because of one hot word between themselves and their masters, who are their landlords? One of my informants threw a good deal of significant light upon this point. As showing the insecurity of tenure, and the frequent ephemeral character of a man's employment, he told me of a case in his district where a single "tied" cottage had had nine different tenants within a period of seven years. He cited other instances nearly as bad. He also gave me a number of cases within his experience where the "tied" cottage system has interfered tremendously with the efficacy of allotments. In these cases, the laborers have not known from day to day when some little quarrel with their employer might compel them to leave their cottage, and with it the district. Under these circumstances they have regarded it as too great a risk to take an allotment, in which they might be compelled to waste all their labor and expenditure by having to leave their crops.

Let me briefly review the question of remedies for a moment. I have already said that, in the districts visited by me, there is a decided lack of healthy cottage accommodation. The laborers have emigrated in crowds to the towns. But the old houses have fallen into decay more rapidly than the people have made their exodus

The result is that practically all the habitable cottages are occupied—and more than occupied. What is more, if the Rural District Councils exercised their authority to close all the houses that are not safely habitable, the remaining laborers' cottages would at once become impossibly unhealthy by the dishoused crowding in to share their accommodation.

New cottages, therefore, there must be. I think they can best be secured by the District Councils being really empowered to build them and to acquire land for that purpose. The District Councils ought to be able to do this without the sanction of any other authority being required as at present. Where they fail in their duty, the County Councils should be called upon to spur them, and afterwards the Local Government Board should be used for the purpose if necessary. If such building is to be done, and the cottages are to be let at a possible rent, then the period for the repayment of the building loans must be greatly extended. The present period makes building impossible. If the loans were to be repayable in, say, 80 to 100 years, the houses could generally be built to pay without costing the ratepayers a halfpenny. The limit to the size of gardens allowed under the present Act must also be extended.

The position of the Medical Officers of Health must be made more secure, and only Sanitary Inspectors whose competence is certified should be appointed. To meet the "tied" house difficulty, a notice to quit of at least three months should be required. These are not all the reforms necessary in the law relating to the housing of laborers in the Rural Districts. I regard them, however, as the most essential and practicable, and I should hope to see at least some of them embodied in the present Government's Housing Bill.

II.—LABORERS' COTTAGES.

BY MISS CONSTANCE COCHRANE.

Chairman of the Croxton Parish Meeting, Cambs.; Member Sanitary Institute.

THE London poor have many to plead their cause, and the Housing Question is at last attracting the attention of able and thoughtful persons.

But there are very few in the country who care to take a prominent part in the same most urgent question there—namely, the housing of the agricultural laborer. This work needs more courage than some who have not tried it perhaps realize; the would-be reformers living surrounded by individuals, many of them local authorities, who imagine their interests lie in leaving bad alone.

During the last sixteen mths I have sent out a large number of circulars to local authorities and others, all over England, with questions as to the sanitary condition of villages. To-day I will refer to the evidence as to the scarcity of cottages. Out of 101 returns for Rural Districts, in answer to the question "How many good cottages are unoccupied?" in ninety the answer is "None"; and such remarks as the following are frequently added: "More are wanted"; "None, either good or bad"; "Many wanting cottages; and much overcrowding."

One correspondent, a Parish Councillor, writes from Kent, "Forty applications have been made for six cottages about to be built under Part III. of the Housing of the Working Classes Act, 1890."

A clergyman's wife writes from Devonshire: "During the nineteen years that we have been here, twenty-one cottages, which were then inhabited, are now fallen down in ruins, and no new ones have been built. The people in a condemned cottage cannot move, because there is not a vacant house. More cottages are sadly needed." Again, from Hampshire: "New cottages are rented before they are finished." A laborer from Leicestershire writes: "You have to stop in them till they are ready to fall down, and then go to the town or do as you can." A Parish Councillor from Huntingdonshire: "Cottages very small and squalid; railway carriages sometimes used as houses." During last summer, when walking through a village in West Wilts, I was surprised to see a girl standing at the door of a cottage of which the roof was partly fallen in, and one of the walls appeared to be in a dangerous condition. I expressed my surprise at finding the house inhabited, and asked if it were considered safe. "No," replied the girl, "it isn't, but we came out of a

worse one ; a bit of the roof fell on me, and there isn't another to be had." Several cottages in a neighboring village were very little better, but were all occupied, as there were no others. In both villages, several cottages had fallen into decay, or had been condemned, and no new ones built. A Parish Councillor from Cambridgeshire writes : "Several cottages ought to be closed ; but where are the people to go?"

A Cambridgeshire lady told me of a family of eleven persons sleeping in one room, because of the scarcity of cottages in the village. A Rural District Councillor, in Berkshire, writing of six villages : "None empty ; more are wanted," adds, "the great blot in these country cottages is the fact that not one in twenty has a third bed room. The sexes sleep indiscriminately in the same room. . . . I have known a cottage with two bed rooms which held, on such occasions as Bank Holiday, eighteen persons—four married couples, one engaged couple, and the others single." From a Sanitary Inspector and Surveyor, in Surrey : "The pressing want here, as all over the country, is laborers' cottages." From Norfolk : "During the last few years ten cottages have been pulled down that were dilapidated and unfit for habitation, and only two built." A lady from Wiltshire writes : "A great dearth of cottages here ; in some cases people can't marry because there are no cottages."

Of the eleven villages with empty cottages, the clergyman of one writes from Cornwall : "There are twenty empty, only two fit to live in, eight inhabited ones unfit to live in." A correspondent from Norfolk says : "Seven empty, partly owing to land laid down to grass, and other causes ; but the water very bad indeed, only ditch water to drink. I go a mile, and sometimes two, for mine ; wish I could get to where there is good water." (This man is a baker.)

Six other correspondents, in answer to the question as to number of unoccupied cottages, write respectively : "One tied one empty, but this farmer is constantly changing." "One small one empty ; but only one bed room, and no window in back kitchen." "One or two empty just now, but will no doubt be occupied directly." "Three or four, owing to depopulation of village ; but not good cottages." "Three empty." "One or two."

Two correspondents make no answer to the question.

From Fakenham, in the Walsingham Union of Norfolk—population about 3,000, but a Rural District with Parish Council : "Several good cottages vacant, about 300 yards distant from the town, stated to be so because there are no lamps near them and the drainage is unsatisfactory." The circumstances connected with this little town call for a few special remarks. About a year ago I received a letter giving a very bad report of its sanitary condition, and asking me to go and inspect it. I sent my deputy (a very able and reliable man, holding several official appointments, and I may here say that all the work he does for me is entirely unpaid : I only pay his travelling expenses). He has reported to me both in person and in writing, a most deplorable state of affairs, and much overcrowding. The Medical Officer of Health lives in the town, and has a large private

practice and two assistants. The Inspector of Nuisances is an illiterate ex-police constable, and is stated to be an inefficient officer.

Much valuable information as to the condition of villages, etc., can be obtained from the various Reports of the Assistant-Commissioners for the Royal Commission on the Agricultural Laborer, 1892. But as these Reports are now seven years old, and also take a good deal of reading, I would advise those who are interested in the Cottage Question to obtain one or other of the short reports made last year for the Local Government Board by Dr. St. George Mivart, on the sanitary circumstances connected with the Rural Districts of Axminster, Devonshire, and of Biggleswade (Beds.). These pamphlets can be supplied by Messrs. Eyre and Spottiswoode for 6d. and 9d. respectively, and will give a good idea of the conditions of a large number of rural districts in England. All are by no means so universally bad as these two; but in all with which I am in any way acquainted, there are certain villages and a large number of individual cottages in quite as deplorable a condition.

That no action has been taken by the Government or the Local Government Board as a natural sequel to the evidence given in the Reports of the Royal Commission on the Agricultural Laborer, 1892, and the strong recommendations made by the Assistant-Commissioners, is only one more proof of the uselessness of Commissions of Inquiry, unless they are backed up by the public demand that some action shall be taken.

Besides the filled-in circulars, I have received a large number of letters, some of them from farm laborers and their wives, giving the most pathetic accounts of homes falling into ruins, and asking for advice and help, and where they are to go, and often urging me to "come and see."

Indeed, the whole question is full of sadness to those who are familiar with the lives and homes of the poor, and the public conscience has yet to be awakened to a realization of how much silent and often unconscious suffering is borne in many ways by the laborers' wives in consequence of the wretched condition and surroundings of their homes.

It is because I am a woman, and feel for these sister women, that I have taken up the cottage question and have ventured to address you to-day.

III.—THE FACTS AS TO URBAN OVERCROWDING.

BY DR. EDWARD BOWMAKER.

Author of "Housing of the Working Classes."

FIFTEEN years have passed since the late Lord Shaftesbury, in the course of his evidence before the Royal Commission appointed to enquire into the housing of our working class population, gave it as his opinion that, while the improvement in the condition of the houses of the poor during the thirty years previous to 1885 had been enormous, the evils of overcrowding, throughout the country and especially in London, were still a public scandal and were becoming more and more serious every year. Since that time we have seen a period of unparalleled activity in regard to this problem, public and private enterprise have been busily engaged in attacking the evil and providing for the necessities of those involved, many large slums have been cleared away, thousands of model dwellings erected, while in addition, the general sanitary law has been enforced with renewed vigor. And now, despite all our efforts, we have to realize that we have but touched the fringe of a great problem, that much of our effort has but increased the difficulties of our position, and that never previously has overcrowding existed in the acute form in which we have reason to believe it is found at the present moment. On every side we hear the same complaint, from rural as well as urban districts, and slowly but surely we believe the country is being awakened to the immense gravity of the situation.

Now it is my duty to speak to you, not so much of the general housing problem, but rather of this one aspect of the question—urban overcrowding—and at the outset let me remark that it is by no means easy to arrive at any exact idea of the extent of the evil. We are accustomed to use the term "overcrowding" in a general way, but what do we mean by it? Our Public Health Acts, even including the Public Health Act, London, 1891, while they provide for the suppression of the evil, do not attempt to define the term, a noteworthy omission and one which should be speedily rectified. As a matter of fact the existing law allows and actually fosters one form of overcrowding, that is of persons upon a given area. There are, however, two unofficial standards of that form of overcrowding of which I wish more particularly to speak—the overcrowding of persons in houses or rooms.

One, which is usually accepted in the compilation of statistics, is that adopted in making up the Census returns, *viz.*, an average of more than two persons per room. Now it must be patent that this is at the best a rough and ready test, and one which, however useful in giving us some idea as to the general facts of overcrowding, is

almost valueless as a scientific means of gauging the precise extent of the evil. The other is the standard of the Model Bye-laws of the Local Government Board, usually adopted by sanitary authorities in an accurate test of any particular case and in bye-laws regulating tenement houses, as in the case of the "ticketed houses" of Glasgow. For every person over ten years of age 400 cubic feet of air-space is allowed in any room not exclusively used as a sleeping apartment, and 200 cubic feet for every child under ten years. In rooms exclusively used for sleeping purposes the amounts are 300 and 150 respectively. From a scientific standpoint this is by no means a high standard. The Army Regulations allow 600 cubic feet per head for barracks, the Metropolitan Police require 450 cubic feet, the Poor Law requires 500 cubic feet; while the law relating to tenement property and lodging-houses in New York City exacts no less than 600 cubic feet per occupant. Adopting the standard of the Model Bye-Laws, it is well to remember that to maintain the air pure and uncontaminated requires a much more perfect system of ventilation than is usually found in better-class houses, let alone the dwellings of the poorer classes.

Now to apply the latter test involves accurate measurement of the room space, and adopted on any large scale would entail considerable labor on those engaged, so that the question arises how do the results of the two tests compare? My personal experience—and I am confirmed by other observers—is that to apply the two tests to the same area the Census standard understates the amount of overcrowding as compared with that of the Model Bye-laws. I hope at some future time to be able to publish an extended analysis of some larger areas than I have so far been able to cover, which will I am sure confirm my present conviction.

Now if this is the case, as I firmly believe it to be, the position is appalling. In the North country, from which I come, according to the Census returns, Northumberland has 38 per cent. and Durham 34 per cent. of the population living under overcrowded conditions, while within a radius of twelve miles we have the three most overcrowded towns in England—Gateshead, Newcastle and Sunderland, in the order named. Three of the smaller towns of Tyneside, comprising an almost entirely working-class population, have even higher percentages of overcrowding. Hebburn has 55 per cent. of its population overcrowded, Felling has 52 per cent., and Jarrow 46 per cent. Now if by this standard the extent of the evil is understated, what must be the conditions of life for the poorer classes, more especially when we remember the wretched condition of much of the property, its faulty accommodation, its ill repair, and the general lack of sanitary conveniences. It is at least pleasing to think that we are realizing the position and beginning to move.

The Census returns which, as I have pointed out, supply us with the bulk of our information as to overcrowding, are now practically out of date, and will shortly be supplanted by those of the forthcoming Census of 1901, while our knowledge of the actual condition of affairs at the present time is limited to scattered investigations

undertaken by independent observers or local authorities. We have at our disposal, however, indirect evidence as to the extent of the evil the importance of which it would be foolish to under-estimate, and all of which serves we think to point to a very real and serious increase in overcrowding. When we read of families seeking admission to our workhouses owing to their inability to secure accommodation, we certainly get a glimpse of the house famine in our midst, and it requires but a slight intercourse with the people themselves in order to appreciate the unparalleled scarcity of house accommodation. What these people tell you is fully confirmed by house-agents and landlords, who have assured me that never previously have they been so deluged with applications for houses. For this scarcity our policy in the past has been very largely to blame. We have demolished insanitary areas without rehousing, at any rate those displaced, and thus driven the poorer classes from one slum only that they may create others. We have enforced our sanitary requirements in the case of many houses, which have as the result been closed, the displaced tenants adding to the original congestion of our slums. Unless we change our policy and do something to relieve the tension we shall seriously cripple the administration of our sanitary authorities. In the area in which I practise extensive demolitions for quay improvements and business premises have served to accentuate the evil, an experience which has been general and deserves our attention.

An indirect test of the measure of overcrowding is the number of single-room tenements, the especial dangers of which have been clearly demonstrated by many observers, and by none more thoroughly than by Dr. Russell, the late Medical Officer of Health for Glasgow. It is unnecessary for me to add anything to what has already been said as to their peculiar danger, it being now well-known that the most baneful effects of overcrowding are met with where one-roomed tenements are general. In two towns having the same percentage of overcrowding the evil would be greater in the one in which the single-room tenement system more largely prevailed. In the area of which I have spoken and of which I am familiar with every house, there has been within the last ten years a very large increase in the number of single-room dwellings. Several streets are now largely composed of such tenements where previously houses of two or three rooms were the rule and not the exception, while a corresponding shrinkage is also to be observed in surrounding districts which can hardly be called slums. These houses, previously occupied by two families, are now accommodating three or four, so that in considering the question of overcrowding we must not forget that seemingly respectable property is being permeated with this curse, and that it is to be found in districts less open to observation than the slums of our large towns. As an instance of the terrible overcrowding of single rooms, I came across a case a few days ago in which a blind man, his wife and five children, aged respectively 17, 10, 7, 4, 2 years, were occupying one room in a wretched tenement house. The cubic air-space necessary for this family

according to the afore-mentioned standard should have been 2,200 cubic feet. On measuring the room I found only 1,050 cubic feet, giving only 150 cubic feet per head. Of the other aspects of the case I forbear to speak.

Further evidence of the increase of overcrowding is to be found in the enormous increase in rents generally observed. Here, in the metropolis, the press as well as many earnest reformers has drawn public attention to the extraordinary condition of affairs, and the complaint is general throughout the country. The supply of houses has not kept up with the demand, and prices have naturally risen, until the position of affairs is now intolerable. Only the other day I came upon a case of a house let for 5s. a week, and dear at that, the rent of which is now to be 9s. a week, an increase fairly representing the rise in that locality. It is often amusing to notice the alacrity with which landlords, compelled to carry out the requirements of the sanitary authorities, compensate themselves by increased rentals, and a rise in the rates is similarly placed to their advantage by an increase out of all proportion to the extra outlay on the property. The natural and logical sequence of high rents is overcrowding. Workmen, already paying a much larger proportion of their earnings than should be required of them as rent, must, perforce, by every rise, be driven to seek accommodation both inferior in character and of a smaller area, and, until we have relieved the tension and dealt with the deficiency of the supply, we can do nothing to check the upward tendency of rents or cope with the evil of overcrowding. So long as the present conditions exist, so long as a single room, nay even a part of a room, possesses such an artificial value, so long must our efforts be foredoomed to failure.

I have referred so far entirely to the overcrowding of persons in houses; but the overcrowding of people or houses on an area is another phase of the evil no less important, and alike dangerous to the community. The intimate connection between the density of population on a given area with the death-rate has long since been clearly established. In the district of which I have spoken the number of persons to the acre is 66, as compared with 43 for the whole borough; the death-rate for the town is 22·5 per 1,000, and that of the district no less than 32 per 1,000. In Gateshead I am acquainted with two areas having 226 and 284 persons to the acre respectively; the former has a death-rate of 30·8 per 1,000, the latter 47·2 per 1,000, as compared with the borough rate of 18·3 per 1,000. The second of these two areas has a zymotic death-rate of 16·9 per 1,000, as compared with 3·5 per 1,000 for the whole town. The effect of overcrowding of both forms on the death-rate is thus strikingly shown, and serves to illustrate the terrible cost to the community of such conditions. This is further borne out by the infant mortality rate—the number of deaths under twelve months per 1,000 births. The rate for England is 162 per 1,000, that for the Borough of Sunderland 202 per 1,000, while that of the district of which I am Medical Officer is no less than 265 per 1,000. Neglect, ignorance, and poverty may account for a proportion of

this terrible loss of child life, but the overcrowded and insanitary surroundings are the prime cause of this slaughter of the innocents. Large numbers of children are thus annually born into the world foredoomed to a premature grave from preventible causes—causes that every right-thinking man and woman should be anxious to remove. We pay dearly for our overcrowding and its attendant evils. Think of the sickness that is not comprehended in official statistics, and which means a large loss of wage-earning power to the community, to put the matter upon no higher basis. We are endeavoring very properly to introduce new methods of dealing with the treatment of consumption, a disease nurtured and bred by our slum conditions; should we not with even greater vigor attack the *fons et origo* of the disease. The waste of human life and the preventible sicknesses of our slums are a drain upon the resources of our country, and can be represented by a hard cash value. We are impairing the physique of our toilers and rearing a sickly and unhealthy race. I quote from a report into the condition of my district: "The children appear to be naturally of average gifts, but many lack stamina, and consequently fail in the time of examination. Given a penny meal a day for all the children and they are capable of earning the excellent grant." Are the benefits of a free and ample education to be wasted to the community through the lack of stamina inbred in the children of our artisan classes and fostered by the cursed conditions under which they are reared? And to speak of the moral loss to the community is but to re-echo what has been driven home to us again and again. With home-life virtually an impossibility to thousands of the dwellers in our large towns, with the lack of decency inevitable under such conditions, is it to be wondered at that we find things as they are; ought we not rather to marvel that their lives compare so favorably with those whose conditions of life place them beyond the perils and temptations of the slums.

Let me urge investigation. Let us know precisely where we stand and be certain of our position. And having done so, let us drive home to every member of the community the evil and its dangers. It is a matter of education. Once let the working-men of this country realize the conditions under which thousands of them are housed; once let them realize what it means to their pockets through sickness and loss of work; once let them realize the terrible waste of human life and the destruction of moral fibre that is going on round about and among them, and the solution and the remedy is not far distant. They will realize the drain upon lives and strength of the people; they will realize the cost to the community in the maintenance of hospitals, workhouses, asylums, and gaols, and will view it in the light of a sound investment. Let us each one strive to hasten on this work of education, that those to whom the power has now been given—the democracy—the people—may apply themselves with singleheartedness to secure the possibility of a pure and wholesome home-life to the toiling masses of our community.

IV.—THE EXISTING SITUATION IN LONDON: STATISTICS OF PROBLEM.

BY MRS. R. C. PHILLIMORE.

THE increase in the population of London since the beginning of the century is shown in the following table :—

Year.	Population at each Census.	Increase since last Census.	Increase per cent. since last Census.
1801	958,788	—	—
1811	1,138,746	179,958	18'77
1821	1,379,081	240,335	21'11
1831	1,655,099	276,018	20'01
1841	1,948,563	293,464	17'73
1851	2,363,274	414,711	21'28
1861	2,808,862	445,588	18'85
1871	3,266,987	458,125	16'31
1881	3,834,194	567,207	17'36
1891	4,232,118	397,924	10'38
1896	4,433,018	200,900	4'75

Though this table shows a lessening rate of increase on the total population there is no decrease in the actual number added in each period, which since 1851 has averaged roughly 400,000 in each decennium.

The number of houses built to accommodate this population is shown in the next table.*

Year.	Number of houses at each Census.			Increase or Decrease since last Census.			Increase or Decrease per cent. since last Census.		
	In-habited.	Unin-habit'd	Total.	In-habit'd	Unin-habit'd	Total.	In-habit'd	Unin-habit'd	Total.
1801	136,388	5,654	142,042	—	—	—	—	—	—
1811	161,518	5,427	166,945	25,130	-227	24,903	18'43	-4'01	17'53
1821	189,270	9,883	199,153	27,752	4,456	32,208	17'18	82'11	19'29
1831	227,541	19,298	246,839	38,271	9,415	47,686	20'22	95'26	23'94
1841	262,778	11,325	274,103	35,237	-7,973	27,264	15'49	-41'32	11'05
1851	306,064	16,655	322,719	43,286	5,330	48,616	16'47	47'06	17'74
1861	360,065	15,827	375,892	54,001	-828	53,173	17'64	-4'97	16'48
1871	419,642	32,571	452,213	59,577	16,744	76,321	16'55	105'79	20'30
1881	488,885	37,260	526,145	69,243	4,689	73,932	16'50	14'40	16'35
1891	547,120	39,882	587,002	58,235	2,622	60,857	11'91	7'04	11'57
1896	553,119	42,911	596,030	5,999	3,029	9,028	1'10	7'59	1'54

* Both these Tables are taken from Census 1896 Return, London County Council Paper No. 379.

The most significant fact in this last table is the fall in the rate of increase of inhabited houses and the consequent rise in the number of persons per house and the number of persons per acre.

The number per house since 1801 is as follows :—

1801 ...	7.03	1841 ...	7.41	1881 ...	7.83
1811 ...	7.05	1851 ...	7.72	1891 ...	7.74
1821 ...	7.29	1861 ...	7.80	1896 ...	8.01
1831 ...	7.27	1871 ...	7.78		

I have only been able to work out the numbers per acre since 1855, as before that date I can find no reliable information as to the actual acreage of London.

Number per Acre.					
1891 ...	56.10	1861 ...	37.21	1881 ...	50.82
1896 ...	58.76	1871 ...	43.30		

The number per house and per acre are of course means for all London. In the overcrowded districts the numbers are much bigger. The following table gives the number for the worst parishes :—

Name.	Persons per acre.	Persons per house.
Old Artillery Ground	428.60	15.41
Christ Church, Spitalfields	315.92	15.04
Mile End New Town	305.14	10.89
St. Anne, Soho	227.32	13.73
St. Andrew, St. George, Holborn..	225.12	13.18
St. George the Martyr	212.24	10.93
Whitechapel	201.78	12.56
St. George in the East	194.69	9.11
Newington	191.12	9.10
St. Giles in the Fields	179.89	13.25
Clerkenwell	174.21	11.20
St. Luke	171.42	11.87
Bethnal Green	171.07	8.65
Christ Church, Southwark	169.66	10.32
Mile End Old Town	154.00	7.80
LONDON	58.76	8.01

This next table shows the extent of general overcrowding :—

The number of persons living in tenements (of 1 to 4 rooms) is	2,333,152
Of these, 1,086,537 live less than 2 to a room, leaving	1,246,615
who are living 2 to a room and upwards.	
" 762,417 live 2 (but less than 3) to a room, leaving	484,198
who are living 3 to a room, and upwards.	
" 299,074 live 3 (but less than 4) to a room, leaving	185,124
who are living 4 to a room and upwards.	
" 114,714 live 4 (but less than 5) to a room, leaving	70,410
who are living 5 to a room and upwards.	
" 43,443 live 5 (but less than 6) to a room, leaving	26,967
who are living 6 to a room and upwards.	
" 17,934 live 6 (but less than 7) to a room, leaving	9,033
who are living 7 to a room and upwards.	
" 6,153 live 7 (but less than 8) to a room, leaving	2,880
who are living 8 to a room and upwards.	
" 1,848 live 8 (but less than 9) to a room, leaving	1,032
who are living 9 to a room and upwards.	

My last table gives the effect of overcrowding on the public health:—

LOCAL GOVERNMENT AREAS. POPULATION PER ACRE. DEATH-RATES
AND OPEN SPACE AREAS.

Name.	Population, per Acre.	Death-Rate per 1,000 living, 1886-95.	Death-Rate under 1 year, per 1,000 births, 1886-95.	Open Space Area in Acres.	Open Space Acreage per 1,000 Population.
Strand District	143'26	30'0	202	5	'21
St. George in the East ...	194'69	29'9	193	6½	'13
St. Luke	171'42	29'3	150	7	'16
St. George the Martyr ...	212'24	28'5	188	1	'01
Limehouse District ...	125'42	28'0	189	11½	'19
Holborn District ...	186'24	27'7	205	1½	'04
St. Giles District ...	157'11	26'2	152	8½	'21
St. Martin's in the Fields	49'22	25'5	199	120	9'16
Clerkenwell	174'21	25'5	173	7½	'10
St. Olave District ...	93'84	25'4	175	2½	'38
Whitechapel District ...	217'19	24'9	164	10½	'14
Bethnal Green	171'07	24'1	161	90½	'69
Newington	191'12	23'5	170	4½	'04
St. Pancras	90'10	21'8	159	291	1'20
Mill End Old Town ...	154'00	22'1	151	10½	'09
St. James, Westminster...	141'41	21'0	162	—	—
LONDON	58'76	21'0	155	6,050½	1.36

I shall have to state my conclusions as to the cures of overcrowding briefly and dogmatically, as I have not space enough to elaborate them.

The cause of overcrowding in London is the conflict for room which is always going on between the inhabited house and the business premise. There is not room in Central London for the two, and one or other must go to the wall. The test as to which is the weaker is of course a rent one, and so far the victory remains with the business premise, which is surely pushing the other out. The area of the conflict is extending, and if London continues to grow the inhabited house will be pushed further and further out from the centre. This conflict is accentuated by the lack of means of communication, in which London is disgracefully deficient.

The first municipal cure for overcrowding is one which will not be disputed—the provision of adequate means of communication. More trams; more workmen's trains; a clearing house for traffic in the centre; any and every means by which transit can be made easier and quicker must be adopted if the present congestion is to be cured.

The next remedy is in two parts, both of which may be disputed.

(1) Municipal houses to be provided only in places where they can be built at a fair profit. No municipality to be allowed to build at a loss, no rents to be artificially lowered.

(2) Municipalities to rigidly enforce the Public Health provisions against overcrowding.

The reasons why building is not to be at a loss are, of course :

(1) High rents ought to be met by high wages. Building at a loss would be a bounty in aid of wages.

(2) Building at a loss means adding to overcrowding.

Districts where the land is so dear that it is impossible to house at a profit are districts where the conflict between the inhabited house and the business premise is acute, and the interference of the municipality will only drive the business premise to another part of the district or to a new district to continue the fight there. Every inhabited house erected in such a district means the pulling down of inhabited houses in another part, and thus leads to displacing more than it houses. Also such building attracts fresh people to the district and discourages others from leaving it.

The administration against overcrowding is necessary in order to weed out those people who could live in the suburbs or in the country round London. These people are taking up room which ought to be left for those who have to live near their work, and it is socially immoral for them to continue in the centre. If it were generally understood that the overcrowding provisions were enforced, people would deliberate more about moving to London, and the result would be that only those persons would be left in the centre who ought to be there.

I see no municipal cures for overcrowding but those I have mentioned. Rating unoccupied houses might do some good here and there, but would not have much general effect. Rating site values might force landlords to sell or let at once, and not hold for a rise, but in London the buildings erected would not necessarily be inhabited houses. In the suburbs and outside London this measure might lead to more land coming on to the market, but it would be difficult to convince the House of Commons of its justice or utility. Taxation of ground values, as advocated by the Progressives, would procure more revenue but fail to touch the causes of overcrowding.

V.—POWERS OF LOCAL AUTHORITIES.

BY COUNCILLOR W. THOMPSON, of Richmond.

Author of the Richmond Housing Report.

It does not come within the scope of this paper to deal in detail with the powers to obtain abatement of nuisances and improvement of the condition of existing house accommodation under the Public Health (London) Act, 1891, but it may be well to point out that in order to stop the creation of future slums it will be necessary for local authorities to properly enforce the provisions of the Public Health Acts when this can be done without inflicting injury upon the tenant. At present the excess of the demand for cottages over the supply enables landlords to increase the rents to a most disproportionate extent when any outlay is made for repairs or sanitary purposes, and the consequence is that the tenants in many cases are the strongest opponents to sanitary inspection and improvement of these homes, because they are unable to meet the increased demand on their scanty means. For all effective purposes the powers of the local authorities with regard to the Housing of the Working Classes may be said to be contained in the Housing of the Working Classes Act, 1890. The Act is divided into seven parts.

Part I. provides for the clearance of large unhealthy areas (in urban districts only) and the provision of such a number of new dwellings as may be required by the Local Government Board (Secs. 39 and 40). The authorities empowered to take action under Part I. are the London County Council and all Urban District Councils or Town Councils (Schedule I.). It is the duty of the Medical Officer of Health when he sees proper cause or when two or more justices of the peace, or twelve or more ratepayers in his district, complain of any unhealthy area therein to inspect such area and make an official report thereon (Secs. 5 and 79).

An area may be declared unhealthy if—

(a) It contains houses, courts or alleys unfit for human habitation.

(b) The narrowness, closeness and bad arrangement, or the bad condition of the streets and houses, or groups of houses, or the want of air, light, ventilation, or any other sanitary defects, are dangerous or injurious to the health of the inhabitants of the buildings in such area of the neighbouring buildings.

If the Medical Officer of Health reports in writing that the area is unhealthy the local authority must make an Improvement Scheme to clear and rebuild.

If he reports it is not unhealthy twelve or more ratepayers may appeal to the Local Government Board, who, upon security for costs being given, must appoint a duly qualified medical practitioner to

report on such area, and the local authority must act on this report, and must purchase by compulsion all properties required to effect the clearance.

Special provision is made for the assessment of compensation by the remarkable Purchase Clause in Section 21, which provides—

1. That compensation shall be based upon the fair market value at the time of valuation without any additional allowance in respect of compulsory purchase.

2. In forming the estimate due regard is to be had to the nature and condition of the property and the probable duration of the buildings in their existing state.

3. Deductions are also to be made for existing nuisances.

(a) For an enhanced value by being used for illegal purposes or owing to overcrowding.

(b) For the bad state of repair in which the premises are found.

(c) The property not being reasonably capable of being made fit for habitation.

The arbitrator may be appointed by the Local Government Board if so requested by the Local Authority. (Schedule I).

PART II. provides for the demolition of unhealthy or obstructive buildings where the fewness of the buildings or the smallness of the area renders it inexpedient to proceed under Part I. (Secs. 72 and 73).

It applies to all urban and rural sanitary authorities, but those in London and rural districts must communicate all steps taken to the County Council. (Secs. 92 and 93. Schedule I.) It need not be published like Part I., but notice must be given to the Owners, and the sanction of the Local Government Board obtained.

The Medical Officer of Health or any four ratepayers may inform the local authority of any building which they consider—

(a) So dangerous or injurious to health as to be unfit for human habitation.

(b) Which stops ventilation or otherwise conduces to make other buildings injurious to health.

(c) Which prevents proper measures from being carried into effect for remedying any nuisance injurious to health. (Secs. 31, 38, and 39).

If the Medical Officer so reports, the local authority may in the case of an unhealthy house proceed to obtain a closing order at the Petty Sessions, and may, if the circumstances require it, order the demolition of the building. (Sec. 33). They may also purchase houses for the purpose of opening out small courts and alleys without having to prove that such courts are actually unfit for human habitation.

Appeal may be made, however, to Quarter Sessions. (Sec. 35.)

The local authority may purchase the lands on which any obstructive building has been demolished. Compensation to be settled by an arbitrator appointed by the Local Government Board upon somewhat similar terms to those laid down by the purchase clause in Part I. (Sec. 41), with the addition that the arbitrator is to have regard to any increase in value given to other property of the same owner by the operation of the Scheme.

Most of the money spent by local authorities up to now has been spent in thus compensating slum-owners, and forcing up the market value of bad property by diminishing the supply, without carrying out to the full extent the necessary powers for rebuilding. The money cost of continuing this policy will be ruinous both to the ratepayers, and to the working classes who reside in such areas, although the improvement effected in the health of the community thereby is often undeniably great. For example, the cost of clearing the Boundary Street Area in Bethnal Green was about £300 per family, and in Somers Town £500 per family, before a single new dwelling had been constructed. At Wolverhampton the cost of clearance schemes has involved a rate of 5½d. in the £, and at Swansea the net cost amounts to £3,229 per annum. Fresh legislation is needed to compel the owners of slum areas to bear the cost of reconstruction in the same way that they would have to share between them the cost of a common drain reinstated by the local authority, or a private street reconstructed under the Private Street Works Act, 1892.

Instead of getting a capital sum in cash for their demolished property they should receive each year *pro rata* a part of the net income derived from the new dwellings erected on the old slum area, after the local authority had been recouped their annual charges in respect of the capital outlay on the work of pulling down and rebuilding.

Pending fresh legislature schemes under Parts I. and II. should be dropped unless provision can be made cheaply at the same time to erect at least as many new houses as are to be pulled down.

It may be desirable, however, in this connection to suggest that Local Authorities wishing to rehouse in populous areas should endeavour to purchase and adapt existing middle-class dwellings in the neighbourhood so as to convert them into separate and sanitary tenements for the working classes.

In other words surplus middle-class houses might be utilised by Local Authorities without hardship to those displaced, and at a great saving to the rates, to supply the deficiency in adjacent working class neighbourhoods. Such converted buildings could be made into tenements far superior to those now occupied by the majority of London workmen, and at a far less expense than if new buildings were put up under present conditions as to the price of bricks and other materials, while rehousing many workmen who must live near their work.

It is to Part III. of the Act, however, that we must look for the most effective powers of Local Authorities in dealing with the housing question. The authorities empowered to take action under it are the London County Council and all Urban District or Town Councils. The new London Borough Councils will be so empowered next November, while Rural District Councils may act if and when authorized by their respective County Councils after a local inquiry.

The first step to be taken is the passing of a resolution by the Council adopting Part III. of the Act. The Council will then be empowered if deemed advisable

(a) To purchase land by agreement, or compulsorily, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail, or other private arrangement can debar a Local authority from acquiring it.

(b) To erect lodging houses, block dwellings, tenement houses, or cottages. (Sects. 53 and 59.)

(c) To purchase and improve or reconstruct existing lodging houses, dwellings, or cottages. (Sect. 58.)

(d) To purchase or exchange land for the purpose of encouraging such construction, improvement, or reconstruction. (Sects. 56, 57, and 60.)

(e) To provide a garden not more than half an acre in extent, and worth not more than £3 per annum.

(f) To make any necessary bye-laws and regulations. (Sects. 61 and 62.)

(g) To sell the houses, if desirable or necessary, after a period of seven years. (Sect. 64.)

No sanction or consent on the part of any Government Department is required, so far as the London County Council is concerned, but if compulsory power to purchase is needed, this must be obtained by means of a provisional order. Other local authorities must obtain the sanction of the Local Government Board. As the Act incorporates Sections 175 to 178 of the Public Health Act, 1875, which authorise a local authority for the purposes of that Act to take land, whether situated within or without its district, it has been assumed until recently that the power to purchase and build extended to land outside, as well as inside, the county, borough, or district.

The London County Council, however, have had Counsel's opinion to the effect that, although the limitation to their own area is not express, it may be gathered from the scope and objects of the Acts above referred to.

A further opinion confirms this, and also argues that Sub-Section (1), Section 65 of the Local Government Act, 1888, is a generally enabling section only, and does not meet the case. The Town Clerk of Sheffield has advised his Council *otherwise*.

It had been hoped that the London County Council would have tried to get rid of this difficulty by promoting a small bill expressly empowering the acquisition of land outside their area for housing purposes under Part III., but this has not been done. It remains, therefore, for the London members to take up the question and get an Act through Parliament empowering local authorities not only to acquire and build on land outside their own area, but also to buy and hold such land when not immediately required for building. The purchase of say, 10,000 acres of such land within a twelve mile radius of the City of London might then reasonably be effected, and as there is a total area of over 200,000 acres in the district between the six and twelve mile radius the colonies thus established need not be confined to one district, and ought to be bought for a reasonable if not a cheap price. In this connection it may be pointed out that the normal annual rate of increment of value of suburban land will be so rapidly accelerated by the extension of light railways and cheap trains that it is a matter of positive necessity either to buy the bulk of this land before cheap transit is established, or to face the prospect of at least an additional sixpence per week on future rents of houses erected under Part III.

Even if the land be not ultimately required for housing purposes its increased value will more than recoup the Council when resale is necessary. It might possibly be found advisable or necessary to lease part of this land to co-operative societies and artisans' dwellings companies for the establishment of similar colonies to those now existing or being established at Rochdale, Kettering, Queen's Park, Shaftesbury Park and Streatham, subject, however, to restrictions as to rents varying on a sliding scale inversely as the dividends. At Sheffield the Town Council have been enabled with the profits from their trams to purchase forty-two acres of agricultural land at £100 per acre three miles from the town for the purpose of establishing a colony with 800 five-roomed houses to be let at 5s. per week, and connected with the centre by electric trams at cheap fares. The Sheffield Council are now negotiating for the purchase of another forty-eight acres.

The West Ham Town Council are promoting a bill enabling them to carry out a still larger scheme for the erection of three thousand houses. With the figures of the Richmond experiment before us it will not be difficult to see how such schemes will work financially. The cost of land at Richmond (with a loan at 3 per cent. for 50 years), including the construction of the necessary roads and sewers and incidental expenses has been about £1,000 per acre, and with 22 houses, or 110 rooms to the acre, works out at about £9 per room, or £45 18s. per house.

The actual cost of building cottages, which varied from £42 10s. to £47 10s., and averaged £45 per room in 1894, is now (December, 1899) from £45 to £55, or an average of £47 10s. per room. The rents charged per room vary from 1s. 3d. to 1s. 6½d., and average 1s. 5d. per week, or 6s. 9d. per house per week.

The following analysis of rents charged for the first 62 cottages may be interesting :—

—	7s. 6d. Cottages.	6s. Cottages.	5s. 6d. Cottages.	4s. 6d. Cottages.
Interest—(about $\frac{4}{5}$ or 0.439 of rent) on cost of buildings per week	s. d. 2 9	s. d. 2 2½	s. d. 2 0½	s. d. 1 8½
„ site of houses and gardens „	0 5	0 4	0 3½	0 2½
„ site & construc- tion of roads and sewers „	0 2	0 1½	0 1	0 1
Repairs—(about $\frac{1}{3}$ or 0.112 of rent) „	0 10	0 8	0 7	0 6
Rent, Taxes, and Insurance (about $\frac{1}{3}$ or 0.200 of rent) „	1 6	1 2	1 0	0 10
Management & Sundry Exps. (about $\frac{1}{7}$ or 0.036 of rent) „	0 3½	0 3	0 3	0 2
Profit—(about $\frac{1}{5}$ or 0.200 of rent)				
(a) To sinking fund „	1 4	1 1	1 1	0 10
(b) To reserve „	0 2½	0 2	0 2	0 2
Total ...	7 6	6 0	5 6	4 6

The interest on cost of buildings alone takes more than one-third of the rent ; on cost of fences, about 1½d. ; drains, ½d. ; paving yards, ½d., and sundry initial expenses, ¼d. per week.

It is important, therefore, in developing new schemes to consider how and to what extent the various factors of expenditure can be reduced.

If the money could be obtained from the Government or elsewhere at 2½ per cent., and if the period for repayment of the loan were increased by the Local Government Board or Parliament to 100 years, the rents could be reduced to an average of 1s. per room per week. Five-room cottages could be erected, twenty to the acre, on land in the suburbs by the London County Council, at a cost of £50 per room, and assuming land at £1,000 per acre inclusive, could be let at 1s. 3d. per room per week, and be no cost to the rates, even under present conditions as to the period of loans. If the period for repayment were extended to 100 years the rents need only be 1s. per room per week, while every addition of £200 per acre to the cost of the land would only necessitate an addition to the rent of ¼d. per room per week.

The foregoing figures are worthy of consideration, because they indicate to what a small extent the rents in a scheme for suburban housing would be affected by even a large increase in land values, which might conceivably accompany the purchase of large quantities of suburban agricultural land by Local Authorities.

The great majority of the workers in London do not, and need not, live near their work, so far as mere distance is concerned. It

is, of course, essential that cheap and rapid transit by electric trams should be established so as to make suburban districts more accessible, and it is not too much to hope that the new workmen's scale of $\frac{1}{2}$ d. for three miles now agreed to for the Dover trams will be extended by the London County Council in the form of an electric tram season ticket for workmen not exceeding 6d. per week from the suburbs to the centre. It is even possible that some day, an arrangement could be made, whereby, for the addition of, say, 1s. per week to the rents of the proposed suburban cottages, free transferable season tickets could be granted in respect of each cottage, available for the use of the occupants, thus practically giving that free transit, from the suburbs to the centre, which is already secured in the case of bridges, free ferries, and the lifts in large block buildings.

If, by these means, only half the workers could be induced to leave the congested districts of London, exorbitant rents would fall, overcrowding would be diminished and the health of the people enormously improved, with little or no cost to the rates.

It is obvious, however, that no one remedy by itself will effect material improvement.

Cheap transit alone will mean simply an increase of suburban rents and land values.

Taxation of ground values will only slightly cheapen land, and as has been seen above, will only affect rents to an infinitesimal extent. Private enterprise cannot build healthy houses at a less cost than £50 per room inclusive, which will necessitate rents of at least 2s. per room per week. If private enterprise puts up a colony of *cheap houses*, it will simply mean a new suburban slum, dangerous to the public health as well as to the workers. The organised dispersion of population by municipal action is the only practical and satisfactory remedy for present evils, and to free the hands of our Councils for this important work it is necessary that the reforms indicated above should be earnestly advocated, and speedily secured. In conclusion, for purposes of reference, certain suggestions for reform made here and elsewhere are set out below.

1. To prevent the creation and multiplication of new slum districts—

(a) Enforce the building bye-laws under the Public Health Acts.

(b) Enforce the statutory provisions for abating nuisances in existing buildings.

2. To clear existing slum areas—

(a) New legislation is required to enable Councils to purchase and adapt streets of adjacent middle-class houses, when they are not in great demand, so as to make cheap tenements for those who must live in the central area.

(b) Compel owners of property in slum areas to form an Improvement Trust, and to bear on a *pro rata* basis the expense of reconstructing sanitary accommodation for the displaced tenants. Procedure similar to that under the Private Street Works Act, 1892, might be adopted.

3. To provide suitable sites for workmen's cottages.

(a) An act should be passed giving general compulsory powers to all local authorities to purchase any agricultural land within or without their area as sites for workmen's dwellings.

(b) The gross assessable value of such land, as stated in the rate-books, to be the basis of the purchase price.

(c) Give local authorities power to lease part of such sites to companies or individuals.

4. To make suburban colonies accessible.

(a) Cheap workmen's trains must be run in all directions on all railways with metropolitan stations.

(b) Cheap municipal electric trams must be extended to at least a twelve mile radius from London on all the main roads, and existing monopolies of such trams purchased by the County Council.

5. To secure the erection of houses on the sites bought by municipalities.

(a) Lease plots of municipal land in connection with the proposed suburban colonies, for the erection thereon of their own dwellings by the small capitalists who are provided for in Mr. Chamberlain's Housing Act of 1899.

(b) Lease larger areas to Co-operative Societies and associations for the erection of workmen's dwellings, subject to a restricting clause making rents vary inversely with dividends.

(c) Lease large areas to railway and other companies or individuals to provide dwellings of the same number and for the same class as those demolished by them in cases of demolition or clearance works.

(d) The municipalities themselves to build largely on the outskirts of their districts for all grades of workers, charging a slightly higher percentage of rent for the best class of houses, so as to be able to utilise the surplus in reduction of the rents of the dwellings of the poorest classes of workers.

To secure that rents shall be as low as possible—

(a) The Government to advance money for housing purposes on loan for 100 years at not more than $2\frac{1}{2}$ per cent.

(b) The operation of the sinking fund on such loans to be postponed until five years after the houses have been built.

(c) Site values to be assessed to local rates on a percentage of capital value, and to contribute proportionately towards local expenditure so as to relieve rates on all kinds of dwelling-houses.

VI.—CONSIDERATION OF PRACTICAL DIFFICULTIES AS REGARDS BUILDING.

By COUNCILLOR H. C. LANDER, A.R.I.B.A., of Tunbridge Wells.

Acquisition of Land.

THE attempt of an Authority to acquire land for the erection of working-class dwellings is frequently met by a combination or mutual understanding on the part of owners in the neighborhood to abstain from selling to the authority, or to part with such land only at a price considerably in advance of its value.

The advantages of a good site cannot be over-estimated ; but, in the event of owners being unwilling to sell, the machinery necessary for the acquisition of the required land by compulsory powers needs simplifying, as the additional expenses incurred in obtaining and enforcing compulsory powers might seriously affect the utility of the scheme.

The consciousness on the part of landowners that the authority under the Act can only enforce a sale at some disadvantage to the scheme has emboldened them to inflict various undesirable conditions which would not have been insisted upon in the case of a private purchaser, such as requiring the erection of a high wall or close fence around the site, so that the municipal cottages might not become a nuisance to the surrounding property.

Local Government Board Memorandum.

The Local Government Board have prepared a memorandum with respect to the provision and arrangement of dwellings, when these are provided either by the local authorities themselves, or by other persons under grants, leases, or contracts to which the local authorities are party. In this memorandum the Board have summarized their views upon the more important of the principles so far as they are applicable to the erection of (a) Separate houses or cottages ; (b) Buildings arranged in blocks ; and (c) Lodging Houses. One important recommendation under class (a) is that the living room should have a floor-area of some 200 square feet. A large floor-area is without doubt most desirable from a sanitary point of view, and the Local Government Board have done well to indicate to the local authorities that they should not confine themselves to the reproduction of existing types of cottages ; at the same time it must be borne in mind that the size specified by the Board is far in excess of the accommodation usually given in modern cottage property. Unless the municipal cottages are to become a charge upon the rates, the local authority must enter into competition with the owners of private cottage property, and they are compelled to provide a cottage which to some extent will meet the demand unless they are prepared to run the risk of having their cottages stand empty. The average

working man can appreciate the advantage of an additional room, but he does not so easily recognize the desirability of large rooms over small ones if they cost him an additional shilling or two a week. The cottages belonging to a local authority should be the best of their kind; but with rooms of the size recommended by the Local Government Board it would be exceedingly difficult to provide a workable scheme.

Another clause in the same memorandum requires that "under no circumstances should the stairs rise directly from the kitchen or scullery." This, again, is sound in theory and desirable in practice where a properly lighted and ventilated lobby or passage can be provided. If, however, compliance with the letter of the recommendation results in ignoring its spirit, there is no gain in the end. If, for instance, one or more of the living rooms are reduced in size to provide the necessary passage-way or lobby at the foot of the stairs, and from its position the passage is dark and ill-ventilated—which often happens—it might be more desirable to omit the same provided the staircase were shut off by a door at the foot and ventilated by its own window. If the space at disposal is limited, the fewer partitions and narrow passages the better. Passages almost invariably add to the cost per cottage and the width of frontage, and consequently reduce the number of cottages possible upon any given frontage.

It is unfortunate that the Board do not allow more liberty to local authorities in cases when considerable difference of opinion exists on points of detail. In at least one instance the Board have given their sanction to the loan on condition that dust-shoots are provided from the upper floors of the tenements. These dust-shoots are apt to become very foul and offensive, and by many persons sanitary dust-bins are considered decidedly preferable.

It would appear that the Local Government Board memorandum is nothing more than an expression of opinion, and that the Board do not insist upon the adoption of their own recommendations. As they stand, however, they are somewhat misleading and calculated to place unnecessary difficulties in the way of the local authority which is endeavoring to carry out the provisions of the Act.

Local Government Board Model Bye-laws.

The Local Government Board further require that the houses shall be erected in conformity with their Model Bye-laws. These Bye-laws have been adopted in most towns; but in many places, especially rural districts, the Building Bye-laws, if any exist, are of a less stringent type. In such districts the local authorities find themselves handicapped by having to build in conformity with regulations from which the private speculator is free, such as extra thickness of walls, concrete over the whole site of building, &c. In this instance also the Board have acted wisely in insisting upon conformity with the more modern and in many respects improved Bye-laws. The remedy lies in the hands of the local authorities, who will naturally be at a disadvantage so long as they allow private persons to build more cheaply than they are at liberty to do themselves; at the

same time, it would be most undesirable for local authorities in rural districts to adopt the Model Bye-laws as they stand, as in some respects they are quite unsuitable for application in the country.

Under this head may be mentioned the rules laid down for the construction of the walls of domestic buildings up to 100 feet in height, which would be ridiculous in the country. The open space at the rear is altogether inadequate, and the section dealing with drainage requires re-modelling.

A Choice of Evils.

In towns and urban districts authorities attempting to carry out Part III. of the Act are limited to a choice of evils. They may either build dwellings upon sanitary principles, with a due proportion of light and air per head of the occupants, and with a proper regard to domestic convenience and requirements, regardless of cost, or they may endeavor to place within the reach of the wage-earner a dwelling which will compete with that erected by private enterprise, with the minimum of regard for the claims of health.

It is impossible to build in crowded districts so that both requirements may be fulfilled. Authorities have hitherto abandoned the first and adopted the second alternative.

In order to make the most of the land, buildings are carried up to a great height, with the result that many more people are housed per acre than formerly. High buildings are very objectionable; they entail much more work of a tiring kind in carrying food and other goods up to the respective floors, and the stairs are very trying, especially to old people. High buildings prevent the proper circulation of air and admission of light to the lower floors and surrounding streets and yards. Statistics point to the fact that the death-rate is highest on the lowest floors and decreases towards the top.

Legal Overcrowding.

Existing law permits overcrowding on area to an alarming extent. In many instances, old rookeries were far superior in point of air space to the new model dwellings which have replaced them.

The London Building Act, 1894, permits the erection of high block dwellings with an insufficient air space in yards and areas attached thereto.

The opportunities of legal overcrowding under the above-mentioned Act, and the tendency of public bodies to avail themselves of the same, are shown by the recent competition for plans of tenement blocks to be erected on the Millbank plot by the London County Council. The first prize in this competition was awarded to a set of designs which provided accommodation at the rate of 481 persons per acre, or about 163 persons per acre in excess of the Council's earlier buildings on the Bethnal Green site, or nearly nine times the density of persons per acre in the whole of London.

The importance of these figures—supplied by Mr. Robert Williams—must be evident when it is borne in mind that, other things being equal, the denser the population, the higher the death-rate.

Cost of Materials.

The present high and rising cost of materials and labor adds considerably to the difficulties of erecting dwellings which will compete successfully with those built some years ago, and letting them at reasonable rents. Unavoidable delays invariably result in an advance of prices.

Contractor *versus* Works Department.

The usual method of obtaining tenders for the erection of proposed dwellings by open competition is undesirable. Incompetent, and even bankrupt firms, submit estimates, and undertake (in spite of the usual references and guarantees) to carry out work which they are unable to complete, and delay and inconvenience result. Contractors of repute and standing object to submitting estimates in competition with cutting firms of doubtful reputation.

When the work is undertaken by the local authority itself, without the intervention of a contractor, the resulting buildings are of better quality and workmanship, and if building operations are undertaken upon a sufficiently large scale, and with a competent staff, can be built more cheaply than through a builder. In small towns and country districts where no suitable organization exists, it is doubtful whether any saving can be effected in cost. The principle is sound, and where none exists, a works department upon a small scale should be started in connection with every local authority, and allowed to develop as opportunity offers. Such a department, in course of time, would be able to undertake the carrying out of all building operations required by the authority with great benefit to the public.

Cottages and Tenements.

A comprehensive municipal housing scheme for the working classes will include dwellings of all types to suit the requirements of large and small families. In no case is it desirable that the dwelling should consist of less than three rooms—a living room, a bed room, and a scullery. The last may be quite small, so long as the sink is not actually in the living room. This type is provided for single persons or for married couples without children who would otherwise be obliged to take lodgings or a larger house than they required and let off the remainder. The cost of such a dwelling, if erected as a separate cottage, would be prohibitive. The only alternative is to combine two or more such dwellings under the same roof as tenements, and, even so, the cost per room generally compares unfavorably with that of the cottage unless the tenement buildings are of great size, which is very undesirable, especially in the country. The common staircase is a necessary evil of the tenement building. If each class of dwellings is self-supporting, the man with the largest family being forced to occupy a cottage of the largest type, finds that in addition to having to bring up a large family, he has the further responsibility of the heaviest rent, together with the consciousness that, should the number of inmates exceed that allowed per cottage

by the local authority, he may, in the event of there being no other municipal cottage available, be obliged to take his family after all to some slum-dwelling where overcrowding is allowed.

In many cases the rent of the cottage is able to be paid only with the assistance of the wage-earning children, whose education suffers accordingly.

General Conclusions.

The success of a Housing scheme depends very largely upon the amount of enthusiasm which the officials, particularly the surveyor to the local authority, throw into it. The opposition is always considerable, and can only be met by an equal amount of municipal energy, which can be greatly assisted and directed by officials in sympathy with the scheme.

The facilities for acquiring land need simplifying.

If the term for the repayment of the loan were extended to, say, eighty years for the houses and 100 years on the land, the problem would be rendered much less difficult.

Unnecessary and irksome building regulations should be avoided, and those which are considered desirable should be binding equally upon municipalities and private owners. The number of persons to be housed per acre should be limited, and the minimum of light and air greatly increased.

Great annoyance and delay might be avoided if applications to the Local Government Board could receive prompt attention.

Local authorities should have power to erect houses outside their own area with direct systems of tram or other communication.

Accommodation for single men and women can be provided more cheaply in the lodging-house, but the comforts of the home are wanting.

No satisfactory scheme of housing has yet been devised with rents within the reach of the poorest members of Society.

The question of free cottages is not yet within the realm of practical politics.

VII.—GENERAL PRINCIPLES.

By COUNCILLOR F. LAWSON DODD, of Tunbridge Wells.

I.—Should Municipalities Make Profits?

IN the provision of houses by local authorities the question may arise whether schemes should so be worked as to ensure a monetary profit for the ratepayers. Those who have had practical experience of the problem as it at present stands will feel little anxiety on this point, for the conditions under which all public authorities must act are so exacting that it may be counted a success if, after much scheming, the accounts are just made to balance. But in considering this side of the question from the Socialist standpoint, the important facts to be borne in mind are these :—

(1) That the work is primarily undertaken in the interest of the public health, and that the lowered death and sickness rates will be in themselves a great financial gain to the community.

(2) That the aims of the local authority are in no way similar to those of the private and speculative builder. The latter, not having to bear the burden which the injury produced by a badly constructed dwelling means to the inmates, and seeing that those conditions (such as overcrowding, unrepaid dilapidations, etc.), which are most detrimental to his tenants, are to his own financial advantage, is, so to speak, bribed into maintaining things as they are. He reaps all the profit, and the community bears all the burden.

(3) The local authority, on the other hand, finds that those conditions which produce high interest on house-capital also produce a high mortality among the citizens ; a high Poor Rate, due largely to loss of work, the result of lowered vitality and inability to pay the high rent ; a high General Rate (caused by the necessarily large isolation hospital, extra sanitary inspection, disinfection of houses, etc., etc.) ; and can realize there is an actual monetary profit reaped indirectly by the saving of those expenses which, under private enterprise, must be paid on other accounts. But the awakening is slow. In the Parish of Mitcham, in 1897, an outbreak of scarlet fever occurred, the rapid spread of which was attributed by the medical officer, in his Annual Report, to "the overcrowding of the population which now exists" ; * yet this small community had, without a murmur, spent £2,000 on an isolation hospital, and had closed all its schools for one month, while the suggestion of the only true remedy, viz., the provision of more houses by the District Council, was met by the cry "an extra burden on the rates"! But, dull as the perception of the average ratepayer is, it may

* Annual Report of Medical Officer of Croydon Rural District for 1897.

be said that at last the community is becoming aware of the fact that it spends vast sums of money, and wastes labor-efficiency and human life to an appalling degree, in order that a group of its members may make a living out of the homes of their fellow-men.

It has been pointed out that the restrictions imposed upon a local authority are so onerous, that the great difficulty seems to be, how to provide accommodation, at cost price, which shall be able to compete—in the eyes of the average working man—with what he considers similar accommodation offered by the private builder. The municipality must put more capital into the same sized house, and it must spend this extra amount on advantages which the average person is only just commencing to appreciate, such as better building materials, house and sanitary fittings, foundations, etc.*

The rent that the tenant has to pay, when analyzed, consists roughly of four factors :

- (1) Interest on capital ;
- (2) Sinking-fund instalment ;
- (3) Repairs and maintenance ;
- (4) Rates ;

and these, for the average municipal dwelling, will, if added together, make up a rent nearly as high as is charged by the private speculator for a property which gives a much higher gross return, but represents a much smaller capital sum. Municipalities now make 6 to 8 per cent. gross return, private builders expect 10 to 15 per cent., or even more. Then the local authority allows for, and carries out, repairs, and these are rarely done by the private owner of small property, who, in most cases, leaves them to the tenant. The present transition stage of competition with the private owner is a difficult one for the authority. The poorer classes want cheap houses, must have them ; they understand what a saving of sixpence a week in the rent means, but they do not understand yet the advantages of concrete foundations, properly jointed drain pipes, or wash-down water-closets. They do not mind taking a few lodgers into an already well-filled house, because they understand the advantage of a few shillings a week, but they do not understand that each inhabitant of a sleeping-room should have at least 1,000 cubic feet of air space. In fact, public authorities have to offer, under the present law, a healthier article, at a price as high, or even higher, than is at present paid, to those who are both very ignorant and very poor ; and this competitive disadvantage is further enhanced by a rigid enforcement of regulations necessarily attaching to property let by a sanitary authority. Such regulations are of the utmost educational value, but are not yet understood or appreciated.

But, supposing the looked-for improvement in the power of authorities, and the other advantages referred to above, were realized. With lengthened loan periods, lowered interest, simpler

* Cf. Local Government Board Model Bye-Laws, under which Public Authorities must build, and the loose "Building Regulations" of Districts (Urban and Rural).

sanitation and rural sites, with correspondingly low rates, the expenditure is found to drop to a minimum, so that the rents charged may be lowered below those charged for the same accommodation by the private speculator—shall a profit be made? Should the local authority approximate the rent it charges to that charged by private enterprise? It provides a better dwelling, more sanitary, and on a better site; may it not charge just sufficient to raise the price to that charged for houses of similar size, but of less quality, erected by the speculator? The ratepayers, it will be argued, bear the risk, and only a section of the community benefits, and that section the privileged working-class. The answer to all these arguments is obvious. If the ratepayers bear the risk, they reap the benefit also of a more sanitary locality, a lowered death-rate, and much less chance of epidemics. The poor may be crowded into one small area of a town; but if contagious disease arises, the pathogenic germs cannot be kept within the same limits, and are no respecters of persons. If capital is supplied on the public credit the investment is a good one, and under the conditions named, an absolutely safe one. And besides, those who live in the houses are themselves ratepayers. Then again, chance of letting the dwellings becomes greater as the rent is lowered. A public authority should aim at providing the best possible accommodation for all its citizens at the cost price, not in any way attempting to make so-called profits.

In the above remarks it has been assumed that the sinking fund, which is included with the interest, and which greatly decreases as the period of loan is lengthened, was included in the rent charged to tenants. This sum should be counted as a profit, and should be allowed for in paying the rents, in the shorter loans at least, otherwise the tenants are actually buying for the municipality the cottages which they live in; and, in the case of a thirty years' loan at 3 per cent., a tenant who lives in a dwelling rented at 7s. 6d. per week, is paying more than £6 per annum to the local authority towards the purchase of his house, which is built to last a hundred years at least. Should his rent remain the same for the next seventy years, the ratepayers will continue to receive this grant-in-aid to local rates made out of the earnings of the working-classes. It is only fair that after ample allowances have been made for all outgoings and risks, that the sinking fund should be paid out of the rates, and such a course would at once greatly assist and simplify the housing problem.

II.—How Should Rents be Fixed?

In dealing with the question of the "rents" to be paid for given dwellings it is necessary to analyse the factors that make up such charges. These may be classified under two heads:

(1) *Interest on Capital Outlay and Sinking Fund for—*

- (a) Cost of site.
- (b) Cost of roads, sewers, etc.
- (c) Cost of building.

(2) *Working Expenses—*

(a) Repairs.

(b) Management and Sundries.

(c) Rates, Taxes and Insurance.

It will thus be seen that "rents" are based upon several factors which are all of the most variable nature; that under class (1) there is greater possibility of variation than under class (2). It will also be seen how greatly the cost and, in part, the working expenses can be lowered if the scheme is going to be a rural one. In this case, other things being equal, there would be a great reduction in the following items:

Cost of Site (large gardens at cheap rate);

Cost of Roads, Sewers, etc. (sewers not necessary and roads far less expensive);

Cost of Building (wages less high);

Rates, Taxes and Insurance (especially in rates, which form about one-third total rent).

Our object being to fix the rent at as low a figure as possible, it is obvious that the three points of real importance are:

(1) the lowering of the rate of interest;

(2) the lengthening of loan;

(3) the carrying out of the scheme in rural districts.

With such shifting ground to go upon it is a matter of immense difficulty to so fix the rents that all the working classes can pay them; indeed it must be acknowledged from the outset that the subsistence wage of the poor unskilled worker is not sufficient to allow him to pay the mere interest on the bricks and mortar that must form his dwelling. Under present circumstances it is absolutely impossible to house the very poor, and it is certain that the raising of the standard of building and the enforcement of structural sanitation by Model Bye-Laws, etc., have, while making the houses more habitable, added considerably to the overcrowding of the poor. Every act of the sanitary reformer will make this problem of housing the very poor more acute. The lowest classes cannot afford to pay any interest at all or any sinking fund, and the community may find it more profitable to house these people at a merely nominal sum than to allow the present wasteful system to continue—a system that destroys health and life, and also demands that worst form of all help, *viz.*, poor relief. In the meantime the work of the Socialist must aim at underbidding, as far as possible, the private house speculator and at the same time raising the quality of the accommodation and fixing the rent at such a sum as to cover the gross outlay less the sinking fund. In this way the rents may still be higher than is desirable, but the municipal tenant is getting the matter more into his own hands. He has, at least, some fixity of rent and has every reason to believe that it will become lower in the future, whereas under private management it was at first low but became

higher as time went on, and each successful request for repairs meant an addition to the rent. Houses, made cheap by dilapidation and decay, and made overcrowded by being sub-let, pass through the hands of class after class, descending at each step until they end as tenement houses let out in single rooms; and the profitable business of house jobbing, which was said before the Royal Commission on the Housing of the Working Classes in 1884 to bring interest at the rate of 150 per cent., is carried on and thrives amongst those whom the sanitary authority cannot house at a 5 per cent. gross return.

But when houses are built by the municipality and let at cost price they will be taken by a class above that for which they were intended, and this should in no way be interfered with. Socialists should not regard such a fact as this with any disappointment; it only proves that the evil is more wide-spread than had been anticipated. When the question of the housing of the people is boldly faced it is certain that some startling discoveries will be made. Whenever and wherever a thorough enquiry has been made into the conditions of the homes of the people generally—all classes—it has been found that the great majority are living in houses which are in a condition of bad sanitation and repair. The great need of the hour in town and country alike is that a searching enquiry should be made into the condition of all houses. This seems simple, but to the publication of the results there would be strenuous opposition. To the average ratepayer the misfortune is not the existence of the evil but its being found out. In making such investigations we might follow the example of the Belgians. The first part of their Housing Act* of 1889 gives power to the central authority to appoint to each township or district a Committee of Patronage, whose duties should be: (1) to study and care for the health of the community; (2) to check local authorities; (3) to collect statistics. These committees are made up of representatives of all classes and a certain number of experts. To give one instance of the results: the committee of Liège, after thorough enquiry, found that 55 per cent. of the people of that town were sleeping four persons to a room. Facts of this kind are not easy to obtain, but the Medical Officer of Health for Maidstone stated at the Enquiry on the Typhoid Epidemic in 1897 that out of 6,000 houses in his district 4,000 were unsanitary. Many of the houses of the middle class are worse built, arranged less conveniently, and far less sanitary than the cottages that a local authority thinks fit for its workmen. It is no use trying to house the very poor so long as the clerk with £150 a year is badly accommodated; he will eventually get hold of our well-intentioned cottage or tenement, and we cannot and should not attempt to stop him. The working man will for a time have to rejoice in a share of the villa which the fortunate clerk has vacated.

Rents, then, should be fixed at the lowest cost price, and there should be no restriction as to the class of tenant, the fact of application being a guarantee that the applicant needs the dwelling.

* L.C.C. Report on International Housing Conference, Brussels, 1897.

Socialists should aim at getting the housing of *all* people into the hands of local authorities as soon as possible; and the basis of competition should be made as fair as possible by the rigid enforcement of the Public Health Act and the various sanitary and building byelaws made under that Act. All tenement houses should be registered, and the requirements as to cubic space rigidly adhered to, and houses hopelessly dilapidated should be condemned. Each step should be preceded by a supply of municipal dwellings, so that those who are thus forced out of unhealthy houses could at once be received into sanitary ones.

A great difficulty will arise, however, in fixing all rents by the cost of production. Under a scheme of municipal housing, it is found that while the better-off mechanic who has a small family *may* take one of the larger, and consequently more expensive, cottages, the laborer with smaller means *must* do so. New and very wide questions arise when the public authority begins to enforce the Public Health Act on its own property (*and this is the only property on which it can really be efficiently enforced*), and the really difficult problem will then be faced, viz., how to house the poor man with the large family, and so to fix his rent that it shall be within his ability to pay it. An ingenious attempt to solve this has been made by the Urban District Council at Hornsey. Here the largest and the smallest dwellings pay more than their share of rent in order that an intermediate size—for which there is great demand—may have accommodation at less than cost price. The natural tendency of human nature to value an article according to the price paid, makes all quite contented with the arrangement. When all the houses of a locality belong to the local authority, a system which would tax the needlessly large houses in order to lower the rent of those houses which would be in demand among the poor would seem to be a fair arrangement; but that the mechanic should be taxed for the laborer does seem rather hard.

III.—Decentralization and Cheap Locomotion.

It may be said that the farther from the centres of our great towns and cities the housing of the people is carried out, the more hope there is for its ultimate success. For economic as well as for sanitary reasons, the further housing of the people in London is most undesirable and may become most disastrous. It must never be forgotten that there are two kinds of overcrowding:

- (1) Overcrowding in houses or rooms;
- (2) Overcrowding of houses or persons on area.

All attempts to house the working classes in London itself must mean *overcrowding on area* at least. The rent of a given site must be reduced to a reasonable sum for each tenant by placing more and more houses on top of one another until they have so divided the ground-rent between them that it becomes a possible one. The inconsistency of the Local Government Board refusing to sanction the putting up of back-to-back houses, while permitting them to be placed on top of one another, as well as back-to-back so long as they are called "model

dwellings," is quite incomprehensible. In this way the present overcrowding on area has been produced under the pretence of sanitary housing of the people. This means of rent reduction is quite inadmissible. Some figures which clearly show the evil of this form of overcrowding when it is not complicated by the other form (*viz.*, overcrowding in room), or even by structural and sanitary defects, are to be found in a Report on the Vital Statistics of the Peabody Buildings, read before the Royal Statistical Society by Dr. Newsholme in 1891. The total population of these dwellings in 1889 was 20,374; the average number of cubic feet allowed for each person was 380 (Local Government Board Model Byelaws demand 300); the number of persons to the acre was 751, the average for the London Registration District being 49, and for England and Wales 0·8 per acre. We have a picked class to deal with, in regular work, and at a time when things are going well; and yet a comparison of the death-rate in these dwellings with that of the whole of London is not by any means satisfactory, especially when we remember that it is highly probable that some of the hospital deaths are not recorded in the Peabody deaths.*

	1887	1888	1889	1890	1891	1892	1893	1894
London	21·12	20·81	18·47	21·70	—	—	—	—
Peabody Buildings	20·47	19·19	17·13	21·94	—	—	—	—
Country Districts	17·2	16·6	16·4	17·4	—	—	—	—

In the year 1890, when the population had presumably increased, the death-rate was actually higher than that for the rest of London. Then the death-rate of children between the ages 0·5 years was higher than the corresponding death-rate taken for London as a whole.

Death-Rate per 1,000 at Age Period 0·5. Peabody Buildings, 1888-89.

Peabody Buildings	...	...	...	...	59·1
London ... ..	...	...	...	...	55·8

Then, again, the death-rates from all those diseases associated with air pollution, *viz.*, scarlet fever, diphtheria, whooping cough, and measles, in these model dwellings were above the rates for the whole of London. Phthisis and other tubercular diseases which are also known to be intimately associated with want of air and light were also more prevalent. It is clear that if the aim of the housing reformer is to reduce ill-health he must avoid this insidious form of overcrowding whether carried out in the interests of charity by philanthropic trustees or by the London County Council itself.

The close relationship between density of population and death-rate was clearly shown by Dr. Ogle, who classified the districts of England and Wales according to the death-rates, and afterwards

* These figures are taken in preference to later ones, as the death-rates, etc., have been carefully *corrected* by a great authority on vital statistics and are therefore most reliable.

placed against each district the number of persons per square mile inhabiting it. This table showed that when the population passed the limit of 400 to a square mile the death-rate increased with the density.*

Death Rates per 1,000 per annum.			Persons to a square mile. (England & Wales, 1892, about 500.)			
14 and under	15	...	...	...	...	253
15	"	16	...	...	...	200
16	"	17	...	...	...	258
17	"	18	...	...	...	211
18	"	19	...	...	...	194
19	"	20	...	...	...	217
20	"	21	...	...	...	458
21	"	22	...	...	...	677
22	"	23	...	...	...	1,301
23	"	24	...	...	...	1,819
24	"	25	...	...	...	2,166
25	"	26	...	...	...	2,819
26	"	27	...	...	...	2,944
27	"	28	...	...	...	6,144

The structural defects are at least equal in rural and urban districts, whilst in favor of the thickly populated districts we have the generally better water supply and sanitary supervision, as well as the more prompt and skilful medical and surgical attendance. It is true that unhealthiness of occupation is practically an accompaniment of overcrowding on area, and so cannot be allowed for.

The evil influence of crowding dwellings on area is clearly shown by the following table, which deals with a part of Salford. On this area persons were living to the number of 77,000 to the square mile. All the houses were inhabited by the poorer laboring classes, and therefore were probably equally bad in structure and equally overcrowded as regards the rooms. The area is, however, divided into three districts according to the number of back-to-back houses on each.

Average Proportion of Back-to-back Houses.		Population.	DEATH RATES FROM				Zymotic Death Rate.
			All Causes.	Phthisis.	Other Respiratory Diseases.	Diarrhoea.	
I.	0	8,713	27·5	2·8	6·6	1·4	4·5
II.	23	11,749	29·2	2·3	7·8	1·6	4·8
III.	56	11,405	39·5	3·6	7·9	2·1	6·2
England and Wales ...			21·3	1·83	3·55	0·66	2·34

* *Hygiene and Public Health*, B. A. Whitelegge (Cassell & Co.; 1899), pp. 509-512.

In London itself it will be seen at once that the death-rate rises the nearer the centre we come, as is shewn by the following figures for quinquennium 1886-95 :—

MEAN ANNUAL DEATH-RATE FOR QUINQUENNIAL 1886-95.

CENTRAL.	MIDDLE.	OUTER.
St. Giles 26·2	Newington ... 23·5	Camberwell 19·5
St. Martin's-in-Fields 25·5	Bermondsey ... 23·7	Lambeth ... 20·5
Strand 30·0	Shoreditch ... 24·0	Islington ... 19·3
City 25·8	St. Pancras ... 21·8	Hackney ... 16·4*
St. Luke's 29·3	St. Marylebone 22·5	Fulham ... 18·4*
Holborn 27·7	Paddington ... 22·5	Battersea... 19·0*

* 1896.

Decentralization must be the aim of the housing reformer, and the more completely this can be attained the more success will attend his efforts. It must be for London no half-hearted decentralization, for the housing of the people within the area of London will either mean, if done with any consideration for the people's health, a great burden on the rates, or else the overcrowding of those houses on area, and a very probable increase in the prevalence of those diseases which are air-borne. Hitherto, London housing has been rendered possible for the poor by their being packed into rooms until the divided rent-burden became bearable, or else by their being packed on the area until the divided ground-rent became payable by them.

While the problem is impossible in the great centres of population, it is comparatively simple for the provincial and rural authorities. They can purchase land on favorable terms, and the cheaper land thus obtained will allow for each house a proper site-area. This may be accompanied by simpler methods of sanitation as well as water supply. Indeed, it has been clearly shown that under these circumstances the sanitation may even be made a source of profit.* The complex sanitary arrangements of the town, with their miles of drains and sewers, their water-carriage system which ends in the throwing away of that which is of great value, the water-closets which are continually adding to the expense of maintenance as well as to the expense of building, are all unnecessary in a rural housing scheme, and the simpler methods of refuse disposal adapted for country districts will be far more healthy for the people when under the control of the experts that can be employed by the municipalities.

Locomotion.

Just as the hope of the housing question is in decentralization, so the hope for decentralization is in the development and adoption by the local authorities of cheap and rapid means of locomotion. Easy means of communication will make cheap and healthy sites available even for those whose work lies in the great industrial

* *Rural Hygiene*, by G. V. Poore.

centres ; it will tend to equalize site-values and considerably reduce the demand for further town accommodation. To further continue the housing of the people by replacing slums by block dwellings is only to further increase the value of the ground-rents of the populous districts ; while to encourage suburban and rural housing is a natural and healthful means of reducing those values and thus of making the acquisition of town lands by the municipality more possible.

There is at present a great opportunity in the hands of the town authorities ; many can purchase lands near their boundaries at a cost a little above that given for agricultural land, and build on this under Part III. of the Act of 1890, allowing allotments of varying size in the shape of gardens to the cottages they will erect ; after this they can establish cheap and rapid electric tramway communication which will ensure their having tenants and also allow them to proceed with the dilapidated property in the central parts of their district. It is most important to arrange these reforms in their proper order and to carry out a definite policy. By following the course recommended above, great and wholly unnecessary expense is saved by buying the land well outside, and also by obtaining it before the means of communication has raised its value. The subsequent supply of ready communication will be of benefit to the community

- (1) By making its houses more readily accessible and thus greatly increasing the demand for them.
- (2) By relieving the congested—or, in other words, the working class—area of the town.
- (3) By reducing the value of central sites and slum property, and thus making possible the provision of open spaces and the demolition of insanitary property.

The result of this would be to reduce to a minimum, certainly so far as the industrial population are concerned, the residential character of the town area proper, and the proceeds of any subsequent taxation of ground rents might go to more suitable objects than the subsidising of a condition of working-class housing which was bad economically as well as hygienically. But after all possible facilities in the way of locomotion have been afforded, there will still remain a class, such as the dock laborers, the irregularity of whose work will necessitate their residing somewhere near it. Decentralization and cheap locomotion will help this class as well, by lessening the demand for housing accommodation and the lowering of central site values ; and apart from this somewhat theoretical advantage, it would be quite reasonable to assist financially the housing of those who in the service of the community were forced to live under conditions that necessitated more expenditure of wages.

The taxation of land values should, then, be sought for as soon as possible, not that the proceeds may assist the poorer classes to live on sites of heightened value, but in order to assist the sanitary and decent housing of that large part of the community that is at present quite unable to pay the small rent that must be charged by the local authorities for really suitable accommodation.

Rating of Vacant Land in Towns up to its "Site Value."

As one means of helping the solution of the housing problem, it has been proposed to force vacant lands in towns into the building market by rating them at their "site value." The heavy rate thus imposed upon this vacant land would be such a burden to the owner that he would be forced to realize its value either by letting the land for building purposes, or by building on it himself. This question may be viewed in two lights: the land in question may be greatly in demand, and the increasing demand may tempt the owner to leave the site to ripen and thus increase in value, and from this point of view it is right that the land should be made use of, for it is obvious that the landlord is only withholding it in order that he may tax the community more than ever. This condition of things is only experienced either within cities and towns, or just on their outskirts. It does not materially influence the housing question, and when fuller powers have been given to the local authorities to acquire land on more rapid and reasonable terms, it will do so still less. From a public health standpoint, however, such a means of raising taxation is most inadvisable. It is in central parts of towns that there is the greatest demand for vacant sites, and it is in the central parts that vacant sites or open spaces are most wanted. In our overcrowded cities a vacant site is worth paying for, and to force the owner to put buildings upon it, and thus to decrease the light and air of those already living in the locality, is to pursue a policy directly opposed to the health of all in the vicinity. These sites are undesirable for many reasons as sites for housing, and their taxation should not be looked upon as a direct means of giving house accommodation. Warehouses or shops might be built on them, but the financial rate would only increase at the same time as the death rate. When the land which is held over to ripen into high-priced building sites is situated in the suburbs of a great town there is more to be said for rating it at its site-value; but the real remedy is to increase the facilities for purchase of such land by the local authorities, as advocated above.

Conclusions, &c.

In conclusion, it will be well to point out a few facts that the housing of the people by the municipalities and other public bodies has revealed. Some of these present in a word the real difficulties and wide scope of the question:—

(1). That poverty and ignorance of the laws of health are the two great contributing factors to the number of the victims; to these may be added personal greed for money.

(2). That numbers of the middle classes will flock into sanitary and well-built houses that are constructed for the working classes and let at a rental covering cost and maintenance. This can only be checked by artificial and harmful means. It proves, however, that not people mentioned are wanting good accommodation and have the found it elsewhere.

(3). That only in a highly anarchical state of society can the view be held, that the smaller the house the lower or poorer the inhabitant. The laborer on £1 per week, with a family of six, is allowed, under competition, and in spite of Public Health Acts, to crowd, not into a small house only, but in thousands of cases into a small room.

For instance, in Glasgow in 1891, 18 per cent. of the people lived in one-roomed tenements; and in London Mr. Chas. Booth tells us that of the working classes no less than 33 per cent. live two or more persons to one small room. But under municipal housing, the smaller the house, *cæteris paribus*, the better off the inhabitant. The married couple without children are alone allowed to take a two-roomed tenement, while the laborer with a family of six or seven *must* take a cottage with about five rooms, and pay accordingly.

(4). That the real difficulty of the question is how to accommodate the *poorest classes*. For their subsistence wage only allows them under present circumstances to inhabit the houses that Public Health Acts have not yet regulated.

(5). That the local authority, owning and inspecting its own property, and letting it at a rent to cover cost, can, with the help of its skilled medical and sanitary officers, draw up such rules as shall educate its tenants in cleanliness and sanitation, all the while securing for them fixity of rent and independence from personal influence for electoral and other purposes, now so often exercised by cottage owners.

(6). It is clearly demonstrated that the solution of the problem lies in the direction of providing cottages as far away from population centres as is possible, and in providing at the same time cheap and rapid means of transit to and from work for those whose business lies at the great centres of industry. In this way lower rents are obtained as well as gardens and fresh air; and that new form of overcrowding in so-called "model dwellings," with all their repulsive features, is avoided.

(7). That the question is only a part of the wider social question, which involves the shortening of the hours of labor, the raising of wages and of the standard of education.

VIII.—A SELECT BIBLIOGRAPHY OF THE HOUSING QUESTION.

By SIDNEY WEBB, L.C.C.

THE overcrowding and general insanitation of the dwellings of the poorer classes, together with the problem of re-housing, have been almost constant topics for discussion in England since about 1838. Similar problems have had to be considered during the past half century in France, Belgium, Germany, Austria, and the United States. Any complete bibliography of the enormous number of publications on the subject in all its ramifications cannot be here attempted. The following list contains only the most important, more useful, or most accessible printed sources of information in the English language.

The best books for the beginner (after reading Fabian Tract No. 76, "Houses for the People": 1d.) are Bowmaker's "Housing of the Working Classes" (London: 1895) and the Report on the "Housing of the Working Classes, with a description of the Richmond Municipal Cottages," by Alderman W. Thompson; published by the Richmond, Surrey, Corporation, and sold by the Fabian Society at 2s. 6d. net, or by P. S. King and Son; to be followed by the Eighth Special Report—on the Housing of the People—of the United States Government Commissioner of Labor (Washington: 1895), which contains a comprehensive survey of the problem in the municipal European cities, and gives more facts than any other single work.

I.—Legal.

For Housing proper, the principal statute, applying throughout the United Kingdom, is 53 & 54 Vict. cap. 70, "The Housing of the Working Classes Act, 1890," which consolidates all the previous Acts (1851-1885). The bulk of the law relating to dwellings for England and Wales is, however, to be found in the Public Health Acts, which are not the same in and out of London. For places outside London, the principal statute is 38 & 39 Vict. cap. 55, "The Public Health Act, 1875," as amended by 53 & 54 Vict. cap. 90, "The Public Health Acts Amendment Act, 1890"; for London, it is 54 & 55 Vict. cap. 76, "The Public Health (London) Act, 1891," both of which consolidate most of the law prior to their respective dates. These Acts can be most usefully studied in annotated editions, giving also the legal decisions on disputed points. The best and most elaborate of these editions (which include all aspects of Housing law) are Lumley's "The Public Health Acts," by Macmorran and Lushington, 5th edition, 2 vols. (67s. 6d.; Shaw. London: 1896); or Glen's "The Law Relating to Public Health and Local Government," 12th edition (London: 1899). For London, see Macmorran's "The Public Health (London) Act, 1891" (18s.; Shaw. London:

1891). For the Housing Act alone, see W. C. Bernard and H. M. Brown's "The Housing of the Working Classes Act, 1890" (6s.; Butterworth. London: 1891); or C. E. Allan's "The Housing of the Working Classes Acts" (7s. 6d.; Butterworth. London: 1898).

The law relating to buildings is, as regards London, to be found in the great consolidating statute, 57 & 58 Vict., cap. 213, "The London Building Act, 1894." The "Bye-Laws of the London County Council in Operation" (King; No. 130) must also be consulted. Outside London, the building regulations are usually to be sought in the local bye-laws, of which the only existing collection is that of the British Library of Political Science. For their general scope see Knight's "Annotated Model Bye-Laws of the Local Government Board," 5th edition (10s. 6d.; Knight. London: 1897).

Many large towns have also local Acts varying the general law, and these special clauses, usually ignored, are often full of suggestiveness to the reformer.

II.—Authoritative Sources.

As regards the past, the classic descriptions of fact are the Report on the Sanitary Condition of the Metropolis, published by the Poor Law Commissioners in 1839; the Report by the Poor Law Commissioners on the Sanitary Condition of the Laboring Population of Great Britain, 1842 (written by Sir Edwin Chadwick); the Report and Evidence of the Royal Commission on the Health of Large Towns, 2 vols., 1844-5; the Report and Evidence of the Metropolitan Sanitary Commission, 1847-8; and the Report and Evidence of the Royal Commission on the Housing of the Working Classes, 2 vols., 1885.

As regards London in particular, the best sources are the nine volumes of Mr. Charles Booth's "Life and Labor of the People in London," 2nd edition (67s. 6d.; Macmillan. London: 1892-7); the Annual Reports of the Medical Officer of Health of the London County Council (1892-1898; average price 3s.) ; and, for particular districts, the special reports of that body upon the sanitary condition of Bethnal Green, Clerkenwell, Deptford, Eltham, Fulham, Holborn, Kensington, Lambeth, Mile End Old Town, St. Luke's, St. Saviour's, Southwark, and Whitechapel (1894-1899; 2d. each).

III.—Statistics.

The only general statistics of overcrowding in the United Kingdom are those given in the Census of 1891. Statistics for Scotland only are to be found in previous Censuses 1861, 1871 and 1881. All the statistics for London can be best found in the volume entitled "London Statistics," published yearly by the London County Council (1890-1 to 1897-8: King; 5s.). They are analysed in Mr. Charles Booth's "Life and Labor of the People in London," 2nd edition, 9 vols. (67s. 6d.; Macmillan. London: 1892-7). The Seventh and Eighth Special Reports of the United States Government Commissioner for Labor contain many statistics on Housing, relating to most of the principal European and American cities (1894-5).

IV.—Sanitation.

For the history of Public Sanitation in England, the best work is Sir John Simon's "English Sanitary Institutions" (London; 1890)—see also his "Public Health Reports," published by the Sanitary Institute in 1887; the great "Treatise on Hygiene and Public Health," by Dr. Thomas Stevenson and Dr. Shirley Murphy, 3 vols. (8os.; Churchill. London: 1892-4); and Palmberg and Newsholme's "Treatise on Public Health," describing the systems of various countries (London: 1893). See also, for special problems, Dr. G. V. Poore's "Rural Hygiene" (6s. 6d.; Longmans. London: 1893) and Dr. B. A. Whitelegge's "Hygiene and Public Health" (London: 1899). Brief practical manuals are Taylor's "Sanitary Inspector's Handbook" (5s.; Lewis. London: 1897), and Willoughby's "Health Officer's Pocket Book" (7s. 6d.; Lockwood. London: 1893).

V.—Some Special Problems.

(a) *Back-to-Back Houses.*

For discussion of this type of dwelling, which still prevails in Leeds, see the "Report to the Local Government Board on Back-to-Back Houses," by Dr. Barry and Mr. P. Gordon Smith (London: 1888), and the "Reports on Back-to-Back Houses" made to the Manchester City Council in 1891 and 1892 by Dr. John Tatham. See also Stevenson and Murphy's "Treatise on Hygiene and Public Health" 3 vols. (8os.; Churchill. London: 1892-4).

(b) *Block Dwellings.*

See "The Vital Statistics of Peabody Buildings and other Artizans' and Laborers' Block Dwellings," by Dr. A. Newsholme, in the *Journal of the Royal Statistical Society* (1891), and the chapter by Miss Octavia Hill on "Blocks of Buildings," in Vol. III. of Mr. Charles Booth's "Life and Labor of the People in London," 2nd edition (7s. 6d.; Macmillan. London: 1892). Elaborate descriptions and statistics as to block dwellings in most of the principal cities of Europe are given in the Eighth Special Report of the United States Government Commissioner of Labor (1895).

(c) *Rural Depopulation.*

The best authorities hereon are the articles in the *Journal of the Royal Statistical Society*, by Dr. W. Ogle, on "The Alleged Depopulation of the Rural Districts of England" (1889); and by Dr. G. B. Longstaff, L.C.C., on "Rural Depopulation" (1893). The influx into London is fully investigated by Mr. H. Llewellyn Smith in Vol. III. of Mr. Charles Booth's "Life and Labor of the People in London," 2nd edition (7s. 6d.; Macmillan. London: 1892).

(d) *Tenement Houses.*

Much information on these is to be found in the "Report of the Tenement House Committee of the State of New York" (New York: 1895); and in the London County Council publication,

No. 352, "Report by Dr. Shirley Murphy as to the Operation of Bye-Laws dealing with Houses let in Lodgings" (4d.; King. London: 1897). See also "Block Dwellings."

(e) *Workmen's Trains.*

See four reports published by the London County Council on the service of workmen's trains in London, with comparative particulars for some foreign cities (No. 27 in 1892, *o.p.*; No. 89 in 1893, 6d.; No. 365 in 1897, 5d.; No. 366 in 1897, 5d.); and the pamphlet of the London Reform Union, entitled, "The London Reform Union and Workmen's Trains"; 1899; 1d. The law on the subject is to be found in "The Cheap Trains Act, 1882," and the report of the cases decided by the Railway Commissioners in 1899.

VI.—General Books and Pamphlets, 1881-1900.

(*In chronological order.*)

- 1881.—The Dwellings of the Poor: Report by the Dwellings Committee of the Charity Organization Society.
- 1882.—The Dwellings of the Poor. C. S. Loch. Char. Org. Soc.
- 1883. The Bitter Cry of Outcast London. Clarke.
- " How the Poor Live. G. R. Sims. 1s. Chatto.
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- " Homes of the London Poor. Octavia Hill. 1s. Macmillan.
- 1884.—Where to House the London Poor. Prof. Alfred Marshall, *Contemporary Review*, Feb. 1884.
- " The Re-housing of the Industrial Classes. Rev. H. Solly. 6d. Sonnenschein.
- " The State and the Slums. E. S. Robertson. 2d. Liberty and Property Defence League.
- 1886.—The Re-housing of the Poorer Classes of Central London. Westgarth Prize Essays. 15s. Bell.
- 1890.—How the Other Half Lives. Jacob A. Riis. \$2.50. Scribners (New York).
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- 1892.—The Housing of the Working Classes. (Eighty Club.) 38 pp.
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- " The Housing of the Poor in American Cities. Marcus T. Reynolds (American Economic Association). 132 pp. 4s. King.
- " Notes as to Existing Artizans' Dwellings. E. J. Corbett Borough Engineer of Salford.

- 1894.—Slums in Great Cities. Seventh Special Report of the Commissioner for Labor (United States Government Report on New York, Chicago, Philadelphia and Baltimore).
- „ More Light and Air for Londoners: the Effect of the New Streets and Buildings Bill on the Health of the People. Robert Williams. 54 pp.; illustrated. 1s. Reeves.
- 1895.—Parish Council Cottages. Fabian Tract No. 63. (Revised 1898.)
- „ Housing the People. Sir H. G. Reid. 69 pp. 1s. A. Gardner (Paisley).
- „ The Housing of the Working Classes. E. Bowmaker. 186 pp. 2s. 6d. Methuen.
- „ The Housing of the People. Eighth Special Report of the Commissioner for Labor (United States Government Report on the Housing Problem in Europe, by Dr. E. R. L. Gould).
- 1896.—Housing of the Laboring Classes. H. P. Boulnois. 72 pp. 1s. St. Bride's Press.
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- „ Life in West London. Arthur Sherwell. 2nd edition. 214 pp. 2s. 6d. Methuen.
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- „ The Face of the Poor, or the Crowding of London's Laborers. Robert Williams. 20 pp. 2d. Reeves.
- 1898.—The Housing Problem in the Rural Districts. F. Henderson.
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- „ The Housing Question. Alfred Smith. 1s. Sonnenschein.
- „ Better Homes for the Workers, and How to Obtain Them. H. R. Aldridge. Land Nationalization Society Tract 80.

VII.—Municipal Action in Particular Towns and Districts.

Elaborate particulars of municipal action in all towns, up to 1894, are given in the Eighth Special Report of the United States Government Commissioners of Labor (Washington: 1895); see also Dr. Albert Shaw's "Municipal Government in Great Britain"

(London: Unwin, 1895; 6s.); and F. Dolman's "Municipalities at Work" (London: Methuen, 1895; 2s. 6d.). A convenient summary up to January, 1899, giving details of collective action in fifteen municipalities, fifteen urban district councils, and four rural authorities, will be found in Fabian Tract No. 76, "Houses for the People." The latest information is given in "The Municipal Year-Book" (London: annually, price 2s. 6d.).

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London County Council Return (No. 356) of particulars of the Housing Operations of the Council (1897). 8d. King.

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RICHMOND (Surrey).—“Housing of the Working Classes; with a description of the Richmond Municipal Cottages,” by Alderman W. Thompson. (London: King; 1899; 2s. 6d.).

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VIII.—Bibliographies, etc.

For references to other books and pamphlets, and to magazine articles, see the elaborate “Bibliography of Municipal Affairs and City Conditions,” published by the New York Reform Club as No. 1 of *Municipal Affairs* (London: P. S. King and Son; 1897, 233 pp.; 2s. 6d.); and the Special Number of *Municipal Affairs* on the “Housing Problem in Cities” (March 1899; London: King, 1s.); see also the very full list under “Habitations,” pp. 693-701 of the “Index Catalogue to the Library of the Surgeon-General’s Office at Washington (1884),” which can be seen at the British Museum.

The most useful single work of reference on the subject is “The Encyclopædia of Social Reform,” edited by W. D. P. Bliss (New York: 1897).

IX.—Annual Reports, etc.

Many valuable papers are to be found in the Proceedings of the Seventh and Eighth International Congresses of Hygiene and Demography (London, 1891; Buda-Pesth, 1894); and in those of the First and Second International Congresses on the Housing of the Working Classes (Brussels, 1897).

The following Annual Reports should also be consulted :—

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Improved Industrial Dwellings Company.

Artizans’, Laborers’ and General Dwellings Company.

East-End Dwellings Company.

Tenant Co-operators’ Society.

English Land Restoration League (Red Van Campaign).

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