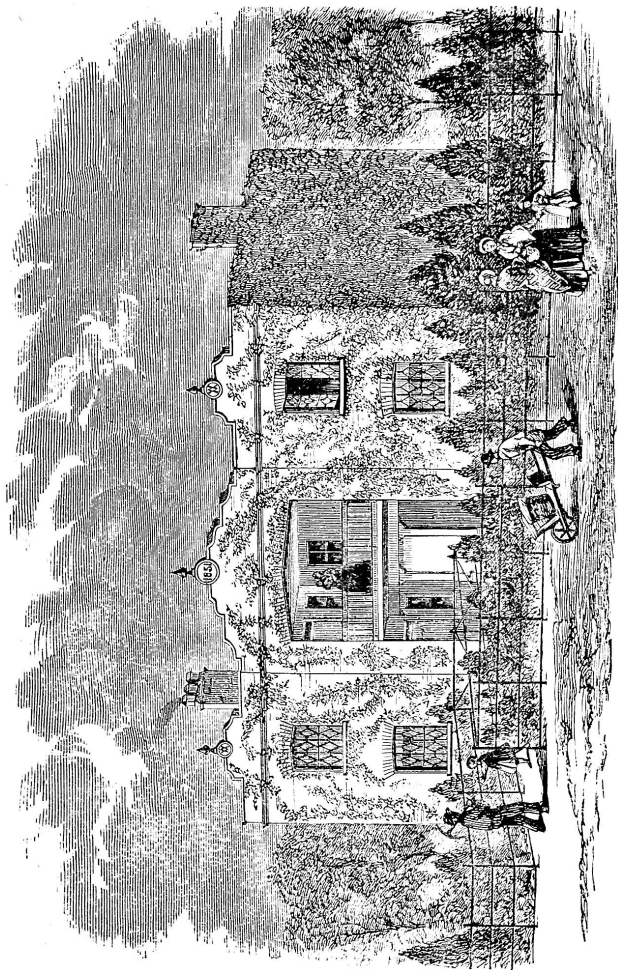


PLATE 1.

(See Page 30.)



MODEL COTTAGES FOR WORKING MEN, DESIGNED UPON THE OPEN STAIRCASE PRINCIPLE, BY HENRY ROBERTS, ESQ., F.S.A. FIRST ERECTED BY THE LATE PRINCE CONSORT, AT THE GREAT EXHIBITION OF 1851. NOW ERECTED AT KENNINGTON PARK.

65397

OVERCROWDING;

THE EVIL AND ITS REMEDY.

LONDON:
LONGMANS, GREEN AND CO.
1866

PRINTED BY
WATERLOW AND SONS, CARPENTERS' HALL,
LONDON WALL.

OVERCROWDING;

THE EVIL AND ITS REMEDY.

ONE of the most momentous, and one of the most pressing questions of our age is this of how to find healthful, pure, and comfortable dwelling-house accommodation for the industrial classes of the community. The distinct and specific object of the present publication is to bring the general history and various practical bearings of that question under comprehensive review, within as narrow a scope, in as consecutive a form, and with as much completeness of detail as, within reasonable limits, is possible.

The importance of the subject is beginning to be acknowledged on all hands. The most illustrious princes, the most influential statesmen, and the most laborious philanthropists of our time, have not only had their attention called to it, but have brought to its consideration their deepest solicitude—to its exposition and enforcement, their highest eloquence. It is a question in which the late lamented Prince Consort took an anxious and practical interest—a fact which, of itself, might be accepted as a proof of its urgency; for Prince Albert did not patronise philanthropy as one of the pet amusements of the day, or devote himself to the investigation of its many problems as fields for curious speculation or *dilletanti* research. Into his studies of topics of this nature he brought

the true and earnest spirit of a wise beneficence—a beneficence in which the calm and judicial sense of the philosopher was ever in the service of a right Christian devotion to the welfare of mankind.

Since Prince Albert took the step which may be almost said to have given birth to one of the most glorious social reformations ever initiated, and to which reference will again, in due course, have to be made, the importance of the question has increased in a degree which may, without any exaggeration, be described as appalling. And the importance of the question must necessarily increase with the increase of our population, and with the increase of the material advantages with which our country is being so liberally blessed. This question involves the prime conditions of the physical health, the moral purity, the social order, and the political honour of the community ; it comprises the leading terms on which the welfare of the individual, as also that of the State, can be secured.

It must not be forgotten, however, that a general and earnest public interest in the question will be absolutely necessary to the carrying out of this great reform. To help to create that public interest is the aim of the present writer. The patronage of a prince, an occasional speech in the House of Lords or the House of Commons, an experimental effort here and there to cope with a mightily abounding evil, will be, however noble in themselves, mournfully inadequate to the demands of the case. Until the whole body of the people, the rich and the poor, the small and the great, shall be brought to see its interest and to feel its duty in this matter, abuses and corruptions will accumulate until they explode in catastrophe. Truths are wrapped up in this question which the people themselves must learn, before the question can be considered to be solved. Ignorance of those truths will be fatal, not only to the efforts made to achieve reform, but, what is worse, to the very people in whose behalf the reform is attempted. And even information will be of little

service, in such an enterprise as this, unless it is backed by conscience and vitalised by faith. Indeed, it is as true in the actual providence of life, as it is in the code of Divine Justice, that with an increase of knowledge comes an increase of responsibility; and that ignorance is never punished so severely for its sins, as intelligence is for its sins. "That servant which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes."

Now, the connection between the health and the virtue of a community and its sanitary condition has been demonstrated in facts innumerable. The science of this question is as *positive* as any which comes within the range of human study. The principal lessons of sanitary science, moreover, are not only acknowledged by the faculty—they are, to a greater or a less degree, comprehended by every but the lowest class of society. But do we practice what we know? Do we live according to the light which has been given us? Are we not, on the contrary, fully conscious of the humiliating fact that, whilst our information has increased, the evils of which we have through that information become cognisant have increased also? Although the state of education in England was never anything like so high and satisfactory as at the present moment, it is to be feared that, through the stolid selfishness of the rich, and the selfish stolidity of the poor, the sanitary condition of England was never, in some momentous respects, so bad as now. Notwithstanding those enterprises a rapid historical survey of which will be found in these pages, it yet remains true that the necessity for overcrowding is being forced upon the London poor at a rate more rapid than that at which improved accommodation is being provided for them. It cannot be denied that the drainage of the metropolis is, as a system, more complete than at any former period; yet we get only a very partial benefit from

this fact, owing to the manner in which the people are huddled together, without the sweet purifications of fresh air, or the scarcely less necessary refreshment of heaven's light ; compelled to breath diffused death, and existing under well-known conditions of inevitable emaciation, probable pestilence, and all but certain moral as well as physical degeneracy.

Wise men learn the truth and obey it. Fools learn only by experience ; and the experimental fruits of insanitary sins are so subtle in their development, and so occasional in the more startling calamities that mark their growth, that fools, without the aid of wise men, will never learn the truth at all. The wise men, however, have compared the phenomena of health and of disease until they have mastered the chief laws by which the relations of health and disease are regulated. And now the science of the subject is clear. Alas, that only gigantic public calamities should have the power of enforcing its lessons upon us ! Alas, that men who are wise enough to build up a science of health, should be fools enough to neglect their own prescriptions until disaster comes upon them in furious desolation, to prove that truth is sacred and may not with impunity be profaned, and that God's laws are supported by the omnipotence of His own dread justice, whose chastisements fall on all by whom they are outraged and defied !

An old proverb says, that " self preservation is the first law of nature." If we look at life in its larger relations and more general manifestations, apart from the accidents that startle our deepest instincts into their boldest action, and those occasional moods of the soul when the sense of practical responsibility seems to acquire the intensity of religious enthusiasm, it is to be feared that the proverb finds but partial illustration in the habits of mankind. How few of us live day by day according to the laws of life ! How little do conservative considerations obtain in the physical customs and personal indulgences of even the most enlightened mem-

bers of our community ! How recklessly do we mix poison with our food, and death with our drinks ! How shamelessly do we trample on the divinely ordained canons of health which have been made known to us ! But, in no case is the instinct which prompts to self-preservation more atrociously or systematically ignored than in the matter of the construction, the situation, and the material administration of our dwelling-houses. In relation to thousands upon thousands of our fellow countrymen our elaborate economy of civilisation is but an artistic aggravation of the native barbarities of the race. Why do men build houses at all ? Why do they not encamp on the open heath, in the beautiful meadows, on the hill-side, heaven's sun shining upon them, and the stars their faithful night-watchers ? The answer might be furnished by a fool, and it would be a foolish answer. A house, we say, is a memorial of family association, a temple for all homely adorations, a device for the protection of social delicacy, a shelter from the stormy blast and the treacherous air, a protection against fatal fogs and the pestilential vapours that rise from the diseased earth. Such is the pretence of civilisation. Now, in multitudes of instances, what is the fact ? A house is but a den of depravity, a haunt of indecencies which in the open air would be intolerable even to those who are doomed to the endurance of them, a nest of pestilence, a sepulchre into which living corpses are thrown in heaps, and under the very eye of society are left to putrify before dissolution has commenced its work, at once the citadel of fever and the sanctuary of famine, where a torpid revelry in ghastly indelicacies is almost the only sign that human conscience and human consciousness are not altogether extinct. If "self-preservation were the first law of nature," what poor wretch would seek a dwelling in these abodes of death ? And, if it should be said that the poor are helpless and must be pitied in their misery, if self-preservation were really the first law of nature, would not the wealthy and the well-to-do at once

set about the correction of an evil which is pregnant with peril as with shame to *them*? Would they not take care that the "fever nests" which have been built close to their own mansions should be destroyed? Would they not recognise their common interest in the welfare and the health of their neighbours? Would they not, knowing as they do that pestilence does not confine its desolations to the scenes where it has its birth, but assails the miscellaneous throng with a most indiscriminating ferocity, seek, by purifying the whole locality in which they reside, to protect themselves against its ravages? They would, if selfishness were not a blind and a perverted passion within them. As the miser starves to death rather than spend the gold he worships on the means of life; so, too often, does society cherish the spirit of a wicked and delusive self-security rather than make the little sacrifice necessary to its own health and happiness.

It is a melancholy fact on which to reflect, but it *is* a fact, that our wonderful material progress as a nation is the great cause of the dangers which press upon us, and to the removal of which it is the aim of the writer, in his own way, to contribute. When an enterprising individual advances from poverty to opulence, he mostly improves himself in all the departments of his own personal being, and in all the associations of his life as he goes along. He will adapt himself to his changing circumstances with an elasticity and tact than which there is in human nature scarcely anything more extraordinary or more admirable. His providential capacity improves with his improving fortunes, so that dignity sits easily upon him, and his new responsibilities find him prepared to sustain and discharge them. It is not always so, however. Some men get rich who display no faculty for the rational enjoyment or the honourable dispensation of their wealth. They are always in a muddle. Their poor relations are kept about them in a squalid condition, a disgrace to themselves and a nuisance to the neighbourhood. Their

rooms are just as small as in the old time ; the only difference being that they are now inconveniently crowded with incongruous furniture. All the actual embarrassments of life are unchanged. There has been no development of the method and plan of existence corresponding with the development of its means and resources. Our metropolitan community has, it must be confessed, shown very much of this spirit of improvidence in its recent amazing progress. Its wealth has increased enormously ; so has its population. But it has not applied its increase of wealth to the task of providing improved accommodation to its rapidly and awfully accumulating numbers. Thus its comforts have diminished as its means of providing them have augmented. It has vigorously commenced repairing the mischief at one end, but this only increases the confusion and humiliation at the other. We have proceeded to the enlargement of our shops and warehouses, and to the improvement of our facilities for locomotion ; but this has resulted in a formidable contraction of the area allotted to the necessarily resident population. Our public improvements, in fact, have been carried out without prescience, true economy, or a pretence to harmony and completeness. We have yielded to the pressure first of one exigency and then of another ; and thus, whilst we have been working out an incumbent reform in this direction, we have actually been aggravating a threatening abuse in that.

At last, however, the special and supreme evil with which we are called upon to grapple is distinctly recognised. That evil is *overcrowding*. The measures which have been already adopted to meet that evil we will now proceed briefly to sketch.

Sanitary science, in its remedial applications, may be said to have gained no attention in this country until the visitation of the cholera in the year 1832. It is quite true that men like John Howard, Dr. Chalmers, and some others, had occasionally, and with much earnestness, warned the public of the frightfully unhealthy conditions under which the poor

in large towns were obliged to live, but these individual voices were unheeded ; and even the ravages of pestilence excited more morbid consternation than enlightened solicitude. In 1834, Mr. Sidney Smirke published his "Suggestions for the Architectural improvement of the Western part of London," in which the claims of the poorer parts of the population to better household accommodation were warmly and pathetically insisted upon. In 1837 a violent epidemic of typhus fever broke out in the eastern districts of the metropolis, and the Poor Law Commissioners appointed Dr. Southwood Smith, the father of sanitary reform in this country, to undertake an investigation into the general condition of that part of London, whilst similar investigations in other parts of the metropolis were entrusted to Dr. Neil Arnott and Dr. Kay (now Sir J. T. Kay Shuttleworth). The results of these inquiries led to the formation, in 1839, of the "Health of Towns Association," the object of which was to devise and to execute remedial measures for the horrible unhealthiness of the towns which had been brought to light. In the following year, on the motion of Mr. Slaney, a committee of the House of Commons was appointed to further extend these inquiries. The Bishop of London, at the same period, earnestly pressed the question on the consideration of the House of Lords. In 1842, the Poor Law Board published the "Report of an Inquiry into the Sanitary Condition of the Labouring Population," which Lord Stanley has declared has been from that day to the present the text-book of sanitary research.

The year, 1842, was a very important year in the history of this question. Then was the Royal Commission appointed, consisting, among others, of the Duke of Buccleugh and the late Duke of Newcastle, for inquiring into the state of the large towns and populous districts ; and it may be here mentioned that the final clause of the instructions given to this Commission directed inquiry to be made "as to how far

the condition of the poorer classes of the people, and the salubrity and safety of their dwellings may be promoted by the amendment of the laws, regulations and usages." That Commission published two Reports, one in 1844, and another in 1845; and those Reports distinctly trace to the condition of the houses of the labouring classes the main cause of the excessive sickness and mortality which had been disclosed in the returns of the Registrar-General; and had further distinctly traced to certain definite conditions in and about those houses the constantly recurring epidemics which, at that time, swept away one half of the children while they were as yet in their childhood, destroyed by fever the heads of families in the prime of life, and deprived the whole of the labouring part of the population of more than one-third of the natural term of existence. The Reports of this Commission, combined with the increased public interest which had been excited in the subject, led to the adoption of several important legislative measures, amongst which we may particularly mention the Public Health Act of 1848, and the Nuisances Removal and Diseases Prevention Acts of the same year—acts which have been subsequently amended—the two latter in 1855, and again in 1860, and the former in 1858. In 1851, also, an Act was passed to enable parishes or boroughs containing not fewer than 10,000 inhabitants, either to build new houses or to adapt old ones, with a view to provide better lodgings for the labouring classes; power was also granted to raise money and to defray the attendant expenses out of the poor rates, such houses being made, as far as possible, self-supporting. In the same year, 1851, an Act was passed for regulating Common Lodging Houses—a Bill the operations of which were, in 1853, made compulsory, and by which certain important conditions of cleanliness, proper ventilation, and the avoidance of overcrowding, as well as the separation of the sexes, were enforced. Another very useful measure, "The Labourer's Dwelling Act," for promoting the building of dwelling-houses for the labouring classes, and

providing for the registration of joint-stock companies formed for that purpose, was passed in 1855.

The tendency of all these enactments was good, and the principle on which they were based was a sound one. It is clearly within the province of the legislature to enforce upon landlords and tenants the observance of sanitary regulations. Restraints are put upon, and responsibilities are attached to, the sale of poisons ; and the neglect of the fundamental laws of sanitary science is nothing less than the diffusion of fatal poison throughout the neighbourhood in which it obtains. A dwelling-house which contained no provision for ventilation and for the carrying away of the refuse of its occupants, might have inscribed over its portals, "*All die who enter here ;*" and, surely, if that condition of residence were made known, the State would be bound to protect society against the issue. We do not permit a butcher to sell putrid meat, even though the purchaser should buy it with his eyes open. The frankness of the bargain is no mitigation of its criminality. Why, then, should a landlord be allowed to let his houses in a state absolutely incompatible with the health of the tenant? The plea of liberty is no more available to him than to the chemist in relation to the sale of poisons, or to the butcher in relation to the sale of putrid meat. And, as suicide is, in every well-organised society, punished as a crime, there is really no reason why the gross neglect of all the primary conditions of health should be left in the enjoyment of a mischievous impunity. As Mr. Roberts has shrewdly and sensibly observed in one of the many useful pamphlets he has published on this question, "The class who have not the power of protecting themselves, and who suffer so greatly from the consequences of that inability, may justly expect at the hands of Government the same immunity in regard to their dwellings which the public at large are entitled to in regard to the falsification of weights, and the unwholesome condition of staple articles of food." And, indeed, this argument from analogy may be carried much further, and

may be applied to the tenant as strongly and as severely as it is applied to the landlord. The man who, from ignorance, indifference, or insane disregard to the conditions of physical health, settles down in a fever nest, has the same claim to be protected against himself as the man who should obstinately refuse to take food, or, under some wild impulse, should seize a razor with the intention of cutting his own throat. In other words, just as the chemist who carelessly dispenses poison is legally guilty of the consequences of his act, even to the extent of manslaughter, so the landlord, who permits his property to become a habitation of pestilence, should be held legally guilty of the consequences; and as the man who wickedly stands in the way of death is amenable to the law for his folly, so should the occupant of a foul house be held accountable for the great sin of which he is guilty. Indeed, between the careless chemist and the neglectful landlord on the one hand, or between the would-be suicide and the dirty tenant on the other, there is this difference, all of which is, in both cases, greatly in favour of the former. The evil effects of poison administered in mistake, or swallowed with a view to self-destruction, are confined to the individual; whilst the man who, by his foul habits, creates impure air, breeds diseases which are contagious. He scatters death and desolation broadcast. The mischief he does is public, not personal. He is liable himself to become the victim of his own vices; but in falling he does but augment the malignant force, and enlarge the empire of the evil to which he has succumbed.

In enforcing the observance of certain broad, plain, and essential principles of sanitary economy upon the community, therefore, the Government has but discharged its most legitimate obligations, and fulfilled one of the very first purposes of its existence. Government is an arrangement primarily for the protection of the life of its subjects; and uncleanness is just as murderous in its effects, and just as obviously within the scope of social responsibility, as playing with vast quantities of gunpowder, or the dispensation of unwholesome food.

It is worthy of being remembered, however, that so far Government has found itself unable to deal with one branch of the evil. In all those Acts to which allusion has been made there is no distinct provision against overcrowding. The legislature has insisted on certain most manifest and most important conditions of health—such, for example, as the thorough drainage of the subsoil, the abolition of the cesspool, and the substitution of the watercloset, involving what may be described as the regular and complete drainage of the house internally, and at least a minimum supply of fresh air and pure water. In the Common Lodging Houses Act (which, as has been said, is a compulsory measure, but which has been in many large towns, through the indolence of the authorities, grievously neglected), the evil of overcrowding was recognised, and safeguards against it were introduced, by the restriction put upon the numbers accommodated in the establishment for the better regulation of which the Act was passed. The great developments of the evil of overcrowding, however, do not take place in the common lodging-houses. They are to be found in private dwellings, into which Government inspectors do not penetrate. There they rage unchecked; and all the other sanitary improvements which have been introduced into the districts where such houses abound, are rendered comparatively useless by the prevalence of the special evil under consideration. The Medical Officer of Health in the City of London has frankly admitted that this is the case. He says—“Without doubt, overcrowding is the worst of all the unwholesome influences with which you have to deal, and until it is corrected you will never be secure from those outbursts of disease which appear to set your sanitary measures at defiance.” In a report made by the Assistant Commissioner of Police on the condition of single rooms occupied by families in the metropolis, without the precincts of the city authorities, the following emphatic declaration to the same effect may be found:—“It is evident that all the evils which the Acts for regulating common lodging-houses

were intended to remedy still exist, almost without abatement, in single rooms occupied by families, single rooms so occupied being exempt from the operation of the Act." Ventilation is absolutely necessary to healthful existence under all circumstances; but no structural provision for ventilation, howsoever perfect, can counteract the contamination of the air consequent on overcrowding. It must be admitted that the ventilation of the private rooms where families live huddled together is exceedingly inadequate to start with; whilst, if it were faultless, it could involve no security of pure air under existing conditions. It is calculated that not less than 500 cubic feet of air are necessary to the due and healthful sustenance of each individual, and that even that supply requires to be thoroughly changed once in the hour. The Lodging House Act requires an allowance of 700 cubic feet for each inmate. Police constables lodged in a station or section-house are allowed 450 cubic feet per person. Miss Nightingale, in her Notes on the Sanitary Condition of Hospitals, says—"In solid built hospitals the progress of the cases will betray any curtailment of space much below 1,500 cubic feet. In Paris 1,700, and in London 2,000, and even 2,500 cubic feet, are now thought advisable." These estimates are, of course, exceptional, and, as a standard of what is necessary in common life, would be deemed altogether impracticable. But, at any rate, they serve to show the direct and momentous relation there is between health and fresh air; and, if that relation really exists at all, it is obvious that thousands and thousands of the tenements occupied by the families of the working classes of London are utterly unfit for the uses to which they are devoted.

The worst phase of the subject, however, remains to be stated. It might be argued on abstract political grounds, that the Government is bound to prevent the lives of the people from being sacrificed to the unhealthy conditions of existence complained of; but, supposing that proposition is granted, the question arises as to what Government is to do

in the matter. The fact is, the evil is of such magnitude that the legislature is totally incompetent to deal with it. There are those who, influenced by a benign concern in the physical welfare of the poor, would urge upon the legislature the duty of preventing those great public improvements by which the industrial orders are being gradually driven into an ever-contracting area. With such we cannot agree. In the general view of things, and in the long run, society will gain more by the public improvements referred to than it loses in the inconveniences, terrible though they be, incident upon their adoption. Commercial enterprise is, in itself, a good ; and the commercial growth of the nation is a prodigious benefit, for which every wise and thoughtful man will be grateful to Providence. And that growth has *its* conditions, which are just as evident and just as positive as are the conditions of health. To attempt to curb the commercial and material progress of the country by legislative enactments, in the interest of the domestic and social convenience or welfare of a particular class in the community, would be a short-sighted policy indeed. But even if New Oxford Street and Victoria Street, Westminster, had never been made ; if the Metropolitan Railway system had been arbitrarily restrained ; if the proposed new law-courts should be abandoned ; the great difficulty under consideration would not be met. Indeed, we may go so far as to say that if a temporary stop could be put to the increase of the population, the worst elements of the difficulty would still remain to be dealt with ; and those elements would be beyond the physical resources and the political responsibility of the State. Let it be granted that the legislature should institute a general inspection of private dwelling-houses, and rigidly enforce therein the clearly ascertained laws of physical health, still, what would be the result ? Simply that thousands and thousands of the population would be turned out into the common streets, and left without any homes at all. Bad as is the existing state of affairs, therefore, the arbitrary application to it of the

merely primitive or disciplinary bearings of our sanitary laws would be its aggravation rather than its cure.

The full weight of this argument cannot be too minutely elucidated or too emphatically urged. We will suppose, for a moment, that the sanitary policy of the Government is made much more stringent than it has been; and that Her Majesty's Commissioners are sent forth through the length and breadth of the metropolis with distinct instructions—first, to condemn to destruction all houses unfit to be the habitations of men; and, secondly, to turn out of each house all persons beyond the number which it will properly and healthfully accommodate. The effect of the former course would be enormous and appalling. In an admirable paper read by Dr. Druitt, at the ordinary general meeting of the Royal Institute of British Architects, February 20th, 1860, on “the Construction and Management of Human Habitations, considered in relation to the Public Health,” we find the following sentences, the perfect truthfulness of which is not to be called in question:—“It appears absolutely necessary to utterly remove the old, dilapidated, dark, squalid, damp tenements which cover a large area of this metropolis. Practically speaking they are perfectly incurable, and they serve only as a nursery of an enfeebled and sensual population. There are houses close by this from which disease is never absent; the soil is sodden with damp and riddled with drains and cesspools; the walls damp and saturated with the exhalations of years; the wood, decayed and spongy, full of vermin, never looking clean, and, from its porosity, refusing to dry if washed. Such houses are utterly hopeless; and it is evident that it would be a boon to humanity if the districts where they prevail could be razed to the ground, the surface excavated, and then covered with dwellings which would admit the light and air and encourage cleanliness.” Now, it so happens that these vast masses of property, which a strict sanitary commission would assuredly condemn, are packed from floor to ceiling with human beings, one half of whom

at least would, by that same commission, be cleared out, even if the property itself were tolerable. What good would this be ? Before these harsh, though just, proceedings can be recommended, provision must be made for the better accommodation of the population disturbed by them ; and that is a task which, on no sound principle of political economy, Government should be permitted to undertake. The practical conclusion is, therefore, that the legislature, in the measures enumerated above, has done very nearly all that it can under existing circumstances attempt. Let us now see what voluntary philanthropy and free commercial enterprise have done towards meeting this stupendous and matchless evil of overcrowding.

Passing by the labours of the "Health of Towns Association," and the "Metropolitan Sanitary Association," as being, however important and beneficial in themselves, not strictly within the scope of the present publication, we may pay somewhat close attention to the efforts of two societies the usefulness of which must not be measured by the pecuniary success which has attended some of their operations. Rather, perhaps, might it be said that as pioneers their experience is likely to be of much benefit to associations which have since been formed. By the experiments which they have made, and the results which have attended them, we have at last made good progress towards the discovery of what are the only conditions on which this great social and sanitary reform can be carried out.

The "Metropolitan Association for Improving the Dwellings of the Industrious Classes" was formed in 1842 ; and two years later "The Society for Improving the Condition of the Labouring Classes," with a more comprehensive programme, set itself to pretty much the same sort of practical work. For the present we will trace the operations of the former of these societies. The exact nature of the objects which it was established to promote, and of the means it adopted for the accomplishment of those objects, may, perhaps, be best gathered

from the first report of the directors to the shareholders, read at the meeting held at the London Tavern, on the 6th of March, 1846—no less than four years having been spent in surmounting preliminary difficulties, and bringing the scattered and floating elements of the enterprise into cohesion, consistency, and working order. That report is as follows:—

The attention of the public and legislature has been lately much directed to the sanitary condition of large towns and populous districts. Investigations into this subject have been made, partly by individuals, and partly by commissioners appointed under the Crown; and the result of their labours is the collection of a body of evidence, perhaps unequalled in extent and value, for the guidance alike of legislation and of private exertion.

One of the main subjects of all these inquiries is the condition of the dwellings occupied by the poorer classes; and the evidence establishes two facts with regard to these dwellings; first, that they are in general extremely wretched, many of them wholly unfit for the habitation of human beings; and, secondly, that the tenants of these miserable houses pay an exorbitant rent for them.

The founders of this association, impressed by the evidence adduced of the deplorable physical and moral evils directly traceable to these wretched dwellings, conceived the plan of attempting some improvement in the general construction of the poor man's house, and some addition to its convenience and comfort. They did not, indeed, imagine that it would be possible for any private body of men to provide suitable habitations for all the poor, even of the metropolis; but they thought that it might be practicable, by the combination of capital, science, and skill, to erect more healthy and more convenient houses for the labourer and artizan; and to offer such improved dwellings to these and similar classes, at no higher rent than they pay for the inferior and unhealthy houses which they at present occupy.

It appeared, further, to the association, that if it were practicable to present some examples of houses well built, well drained, and well supplied with air, water, and light, and to offer these dwellings at no greater charge than is at present demanded and obtained for houses in which no provision whatever is made, or even attempted, for the supply of any one of these essential requisites of health, cleanliness, and comfort, a public service would be rendered beyond the mere erection of so many better constructed houses; that the influence of this example could scarcely fail to be beneficial; that, especially, it might help to render it no longer easy for the landlord to obtain an amount of rent for houses of the latter description which ought to suffice for those of the former; and that it might

thus indirectly tend to raise the general standard of accommodation and comfort required in all houses of this class.

It was no part of the plan of the association to attempt to assist the poor by offering them any gift, or doing anything for them in the shape of charity ; experience having shown that while the means afforded by charity for the removal of extensive and permanent evils are always inadequate, because always too limited and too transient, her gifts in such cases do not really benefit the recipients ; but, on the contrary, have a tendency to injure and corrupt them, by lessening their self-reliance and destroying their self-respect. The proposal of the association was, therefore, that the industrious man should pay the full value for his house ; but that for the sum he pays he should possess a salubrious and commodious dwelling, instead of one in which cleanliness and comfort can find no place ; in which he can neither maintain his own strength, nor bring up his family in health ; but must constantly spend a large portion of his hard-earned wages in the relief of sickness.

The plan proposed by the association for the accomplishment of their object was to raise the necessary capital by shares, and to obtain a charter from the Crown, limiting the liability of the shareholder to the amount of his individual subscription. On submitting their object and plan to the Government, Sir Robert Peel and Lord Lincoln, after some consideration, expressed their entire approbation of it, thought it likely to accomplish much good, and advised the granting of the charter by the Crown.

It was stated to the Government that, while on the one hand the essential principle of the association is that of self-support, and that the founders of it must regard their scheme as a failure, if it does not return a fair profit on the capital employed, yet that, on the other hand, it was not their design to set on foot a money-getting speculation ; that their object, though not charitable in the common acceptation of the term, was philanthropic and national, and that it was their desire that the profits, after the payment of a moderate rate of interest, instead of going to increase the amount of the dividend, should be applied to the extension of the plan. The Government approving of this principle, the main provisions of the charter, now in possession of the association, have been framed in accordance with it, and are as follows :—

The limitation of the liability of the shareholder to the amount of his individual subscription.

Dividend not to exceed £5 per cent. per annum.

£25,000 capital to be subscribed before commencing works, and £10 per cent. thereon paid up.

The capital may be increased with consent of two-third parts in number and value of the shareholders and sanction of the Board of Trade.

The charter bears date the 16th October, 1845

Now, we have here a most enlightened appreciation of the moral and financial grounds on which alone an enterprise of this kind can be legitimately and healthily conducted. The utter futility of attempting to render charitable aid to a community like that of the working orders of the metropolis in the matter of their household accommodation, is just as obvious now as it was then; and all the experience which has been gained on the subject confirms the principle that this mighty reform must be brought within the grasp and under the control of recognised commercial laws before it will have anything like a chance of receiving that general support from the trade and the public, without which it must remain little better than an amiable chimera or a benevolent dream.

The perusal of the successive reports of the "Metropolitan Association," read in the light of this incontrovertible proposition, has, perhaps, rather a discouraging effect. In every respect but the financial the society seems to have worked prosperously enough. The sanitary results were uniformly splendid. The precise advantages aimed at were obtained with a uniformity absolutely startling. The association observed the following sanitary conditions with great strictness in all its building operations:—

1. The thorough drainage of the subsoil of the site.
2. The free admission of air and light to every inhabited room.
3. The abolition of the cesspool, and the substitution of the water-closet, involving complete house-drainage.
4. An abundant supply of water; and,
5. Means for the immediate removal, by means of dust-shafts, of all solid house refuse not capable of suspension in water, or of being carried off by water.*

Now, the first experiment made by the Metropolitan Association was in the Metropolitan Buildings, Old St. Pancras Road, which consist of 110 tenements, 20 of which have two

* See "Results of Sanitary Improvement," by Southwood Smith, M.D. C. Knight and J. Cassell, 1853.

rooms each, and 90 three rooms, and every one of which has attached to it a scullery, provided with a sink, a supply of water at high pressure at the rate of forty gallons per day ; a dust-shaft, accessible from the scullery, and a separate water-closet. Other sets of buildings have been erected, or appropriated by the society ; as, in Albert Street, Mile End New Town, and Pelham Street, and Pleasant Row, Mile End. Branch associations have been formed in various provincial towns, and lodging-houses and dormitories established. Into all the details of these experiments, however, it is not necessary that we should here enter. At present, we wish simply to present the reader with the sanitary results of the enterprise, as tested more particularly by the "Metropolitan Buildings ;" and in doing so, we find it impossible to render the statement either more brief, lucid, or impressive than as it appears in the report of Southwood Smith already referred to. We, therefore, append his analysis just as it stands :—

The results of the experiment with reference to its great object, the protection of health and the diminution of preventible sickness and mortality, are now to be stated.

In the year 1850, the comparative mortality of the residents in the Metropolitan Buildings, both adults and infants, was so small, that it was generally concluded that the result was accidental.

In the year 1851, this comparative low rate of mortality continued, though the actual mortality was higher than in the former year.

In the subsequent year the mortality again became nearly the same as in 1850.

The following are the exact results :—

In 1850, the total population in the Metropolitan Buildings, Old Pancras Road, was 560, and the deaths were 7, being at the rate of 12 and a half in 1,000 of the living.

In 1851, the total population was 600, and the deaths were 9, being at the rate of 15 in the 1,000.

In 1852, the total population was 680, and the deaths were 9, being at the rate of 13 and a fraction in the 1,000. The average mortality of the three years in these buildings has been 13·6 per 1,000.

But taking together the whole of the establishments of the association, which had now come into full occupancy, the total

population for the year ending March, 1853, amounted to 1,343. Out of this number there were, during that year, 10 deaths, being at the rate of 7 and a fraction in the 1,000.

If this mortality is compared with the mortality of the metropolis generally, and with the mortality of one of its worst districts, the following results are obtained :—

The deaths in the whole of the metropolis, during the same year (1852), reached the proportion of 22 and a fraction in the 1,000 ; consequently, the total mortality in London generally, taking together all classes, rich and poor, was proportionally more than three times greater than the mortality in these establishments.

On a comparison of the infant mortality in these dwellings with that of the metropolis generally, the results present a still more striking contrast. Of the total population in the establishments of the association (1,343), 490 were children under ten years of age. Among these there occurred 5 deaths, being in the proportion of 10 in the 1,000. In the same year the infant mortality in the whole of London reached the rate of 46 in the 1,000 ; consequently, the infant mortality in the establishments of the association has been little more than one-fifth of that in London generally.

This low rate of mortality, the comparative absence of sickness, and the general state of well-being implied in the two former conditions, will appear the more remarkable when compared with the mortality in one of the worst districts of the metropolis.

In the Notting Hill division of Kensington Parish, there is a place called the "Potteries," which is wholly destitute of the sanitary provisions secured to the improved dwellings. Until recently it had no drainage, and even now there is little that is effectual. It has no supply of water, no means for the removal of filth, and the houses are dirty, damp, and miserable beyond description or belief.

According to the Census of 1851, the population of the Potteries was 1,263 ; and the number of children at that time living, under ten years of age, was 384. As the population of this place is not migratory, but quite stationary, it may be assumed to be pretty much the same in 1853 as it was in 1851. At all events, it may be considered as sufficiently so, to afford the means of comparing its mortality for that year with the mortality of the Metropolitan Buildings.

From the returns of the Registrar-General, it appears that during the year ending the 31st March, 1853, the total deaths in the Potteries, from all causes, amounted to 51. In the Metropolitan Buildings the deaths were 10 ; so that with a smaller population (80 less), the deaths were 41 in excess. In the Potteries the deaths from all causes, under ten years of age, were 42 ; in the Metropolitan Buildings they were 5, being an excess of infant mortality

in the Potteries of 37. In the Potteries, the proportion of deaths per cent. to the population was 4·03, or 40 in the 1,000 ; in the Metropolitan Buildings it was 74, or 7 in the 1,000, being an excess in the Potteries of 33 in the 1,000. In the Potteries, the proportion of deaths per cent., under ten years of age to the population under ten years of age, was 10·9, or 109 in the 1,000 ; in the Metropolitan Buildings it was 1·0, or 10 in the 1,000, being an excess in the Potteries of 99 in the 1,000. In the Potteries the proportion per cent. of deaths from zymotic diseases, under ten years of age, to the population, was 5·2, or 52 in the 1,000 ; in the Metropolitan Buildings it was 82, or 8 in the 1,000, being an excess in the Potteries of 44 in the 1,000.

If the deaths in the whole of the metropolis had been at the same rate as in the Potteries, there would have died in London, in that year, 94,950 persons, whereas the actual deaths were 54,213 ; that is, there would have been a loss of upwards of 40,000 lives ; and if the whole of the metropolis had been as healthy as the Metropolitan Buildings, Old Pancras Road, on an average of the three years, there would have been an annual saving of about 23,000 lives.

Nothing could possibly be more conclusive or more encouraging than this, proving, as it does, that in improving the dwelling-house accommodation of the people, we are really not only improving their physical health but prolonging their lives.

The experience of the Society for improving the Condition of the Labouring Classes is equally stimulating. As we have said, this society commenced its operations in 1844 ; and besides encouraging the establishment by the working classes of field gardens, and the cultivation of small allotments of land, it has also contributed largely to the movement to the claims of which this pamphlet is dedicated. The beneficial effect of its labours on the life and health of its constituents has been remarkable. We may find room for just one example, for which we are again indebted to Dr. Southwood Smith. It is that afforded by the history of Lambeth Square, which, before the society in question took it in hand, was just as unhealthy as those Kensington Potteries to which reference has before been made : —

Lambeth Square is situated in the Waterloo Road district of the

parish of Lambeth. It consists of 37 eight-roomed houses which let at about £28 a-year, and are chiefly occupied by the foremen of large establishments, and the more skilled and highly-paid class of artizans. In outward appearance, and in their general aspect within, these houses are very superior to the ordinary abodes of the same class in other parts of the metropolis, and present no obvious cause of peculiar unhealthiness.

According to the last census this square contains a population of 434 souls. Among this number on a house-to-house examination, it was found that in one year (1851) there had occurred 80 attacks of zymotic* and other diseases, and 24 deaths; that is, nearly one person in every five had been laid up with sickness, which had proved fatal in the proportion of between 50 and 60 in 1,000.

When built about twenty years ago these houses had been fitted up with untrapped closets, communicating with flat-bottomed brick drains, then in universal use. A number of the drains passed directly under the houses; they were wholly unprovided with any regular water supply for cleansing; consequently, instead of carrying away the ordure, they retained it within the houses; and the emanations arising from the stagnant mass of putrefying matter, were carried back into the houses, through the open closets, in a proportion increasing with the obstruction in the drains.

At the beginning of 1852, a new system of drainage was applied to the whole square. Water-closets were substituted for cesspools, and stoneware pipes for brick drains, and the apparatus was provided with an adequate supply of water.

By these improvements the houses were placed in the same sanitary condition essentially as the society's dwellings. The result on the health of the inhabitants was strikingly similar. On a re-examination of this property in November of the present year (1853) it was found that the mortality had been reduced from 55 in 1,000, to 13 in 1,000.

This point, however, is now universally conceded; and the question which remains for solution is simply how the conditions of sanitary improvement may be rendered available to the great mass of the community. And relative to that question, the experience of the two associations referred to has

* From a Greek word, signifying to ferment. The term is employed metaphorically, as if this class of diseases were produced and propagated by a kind of fermentation. In these pages it is used merely for the sake of shortness to include the entire class of preventible diseases.

furnished valuable information, by the light of which their successors will doubtless attain more satisfactory results.

Let us deal with the "Metropolitan Association" first. Some circumstances which tend to explain the small rate of profit realised by this association should not in fairness be forgotten. The preliminary expenses were heavy; the Royal Charter having been obtained at an outlay of not less than £1,430. Moreover, the plan of some of the buildings, more especially in the adoption of internal staircases, instead of external galleries, for giving access to the various tenements, by which they are liable to house-duty, is a disadvantage to which no future experiments are likely to be exposed. Then, the society's capital is invested in undertakings of various kinds, some of which are much less remunerative than others; and thus the average dividend is greatly reduced. In nineteen years—*i.e.* from 1846 to 1865—the "Metropolitan Association for Improving the Dwellings of the Industrious Classes" expended close upon £92,000 on ten ranges of buildings, in which accommodation was provided for 420 families and 362 single men. On *new* buildings, giving accommodation to 371 families, the expenditure was £68,947. 1s. 5d. On this outlay, a net return was in 1865 obtained, of £3,507. 15s. 4d.; being at the rate of upwards of 5 per cent. On an expenditure of £5,471. 18s. 7d. on old houses, the net return the same year was £277. 11s. 11d., or at the rate of upwards of 5 per cent. The returns from the lodging-houses and dormitories for single men were not so satisfactory, amounting only in the gross to $11\frac{3}{4}$ per cent., from which the expenses of management must be deducted before the balance available for dividend can be calculated. The profits from the Dwellings for Families having therefore to be applied to the payment of dividend on unproductive capital amounting to £18,398. 11s. 5d., absorbed by preliminary expenses and Single Men's Dwellings, the dividend for the year 1864-5, was at the rate of only $3\frac{1}{2}$ per cent. upon the whole of the capital.

It is curious that whilst the sanitary results attained by the "Society for Improving the Condition of the Labouring

Classes" should have been so perfectly analogous to those attained by the "Metropolitan Association," a corresponding analogy in the financial results of the operations of the two societies should be apparent. After an experiment of eight years, the Labourer's Friend Society, on a total expenditure of £35,143. 13s. 3d., in 1852, realised a net return of £1,385. 3s. 4d., being at the rate of about 4 per cent. From the twentieth report of the society presented at the annual meeting held at Willis's Rooms on the 28th of June, 1864, under the presidency of the indefatigable chairman of the committee, the Earl of Shaftesbury, K.G., we gather that the gross profits realised on the nine establishments worked by the society, costing a total sum of £37,485. 8s., were £1,775. 3s. 4½d., or about 4¾ per cent., from which sum the working expenses of the society must be deducted. The accounts of this society, however, are not presented in a very distinct manner to the public; and it is possible that our estimate of profit may be not quite accurate. Be that as it may, we believe it will be found to be rather above than below the mark; and the latest absolute results cannot be greatly in excess of those realised by the "Metropolitan Association."

What these two societies are actually doing towards ministering to the home comforts of the working classes of London may be very briefly set forth. The "Metropolitan Association" has, under its management, ten establishments, as follows:—Albert Street, affording accommodation for sixty families; Albert Cottages, accommodating thirty-three families; Albion Buildings, accommodating twenty-four families; Ingestre Buildings, accommodating sixty families; Nelson Square, providing homes for 110 families; Pancras Square, containing 110 tenements; Pleasant Row, accommodating nine families; Queen's Place, accommodating ten families; Albert Chambers, offering dormitory accommodation for 234 single men; and Soho Chambers, offering similar accommodation for 128 single men. Here, there is household accommodation, healthy, comfortable, decent, and

distinctly within the means of the industrious and provident mechanic, for 420 families ; and lodging accommodation for 362 single men. The business, considered as a business, is an immense one ; and the amount of physical convenience, domestic comfort, and moral advantage represented by it is hardly calculable. The Society for Improving the Condition of the Labouring Classes have now eight establishments, besides a warehouse in Portpool Lane, the resources of which are as follows :—Hatton Garden, lodgings for fifty-four single men ; Charles Street, Drury Lane, lodgings for eighty-two single men ; George Street, St. Giles's, lodgings for 104 single men ; Portpool Lane, household accommodation for twenty families, and lodgings for sixty-four single women ; Streatham Street, household accommodation for fifty-four families ; Wild Court, single room accommodation for 106 families ; Tyndall's Buildings, single room accommodation for eighty-seven families, and lodgings for forty single men ; and Clark's Buildings, Bloomsbury, single room accommodation for eighty-two families. Here there is household accommodation for seventy-four families ; single room accommodation for 275 families, and lodgings for 280 single men, and for sixty-four single women. On the whole, the order of persons accommodated is somewhat inferior to that for which the "Metropolitan Association" makes provision ; but the attention to cleanliness and ventilation is not less strict, and the sanitary results are, as we have seen, equally gratifying.

It would not be right, in this survey—necessarily summary in its character—to pass over, without observation, the efforts of the St. James's Sanitary Association, presided over by the Bishop of Lincoln ; the Marylebone Association ; the Lambeth Association, which has derived great advantage from the co-operation of the Archbishop of Canterbury, in which H.R.H. the Prince of Wales is the holder of a considerable number of shares, and which provides accommodation for thirty-two families ; the "Strand Buildings Company," of which Viscount Ingestre is chairman, which accommodates twenty-five families, in Eagle Court, opposite Somerset House, and pays

a dividend at the rate of $4\frac{1}{2}$ per cent., all having the same object in view. Nor must the labours of certain private individuals be forgotten. In Bethnal Green, Miss Burdett Coutts, at an expenditure of nearly £10,000, entirely defrayed by herself, has had erected a pile of buildings 172 feet in length, and four storeys high, for the accommodation of fifty-two families. W. E. Hilliard, Esq., of Gray's Inn, has rebuilt an entire street near the Shadwell Station, on the Blackwall Railway, taking as his model the late Prince Consort's Exhibition Cottages (which we reserve for special consideration shortly). His plan comprises accommodation for 112 families in blocks of four tenements each, each family having three rooms, together with wash-house, coal-house, water-closet, &c. The total cost of this experiment was £13,643; and we have been informed that they pay a profit of close upon 7 per cent. per annum. Mr. John Newson, again, has constructed five piles of family dwellings on his own account, situate respectively in Grosvenor Mews; Bull Head Court, Snow Hill; Bull Inn Chambers, Holborn; and Grosvenor Market. In these dwellings he provides superior domestic accommodation for 125 families, at an outlay of £13,200; the net return upon which he estimates at $5\frac{1}{2}$ per cent. The lodging-house established at Camden Town, in 1854, by Messrs. Pickford and Co., by which sixty men are accommodated, is a well-managed institution, which works not unprofitably.

The late Prince Consort's model dwellings for the working classes may be now taken into consideration. We have slightly neglected the chronology of the movement which we have endeavoured to trace in not having noticed them earlier; but our reasons for the deviation will be obvious when the special architectural features it will be our duty to point out come up for consideration. His Royal Highness always manifested the deepest and most earnest interest in this subject, and he himself informed the world "his feelings were warmly shared by Her Majesty the Queen."

The Commissioners for the Great Exhibition held in Hyde

Park in 1851, in answer to an application made to them, decided "that a model lodging-house does not come within the design of the Exhibition." Thereupon the applicants addressed a memorial to the Prince Consort, who expressed the most lively interest in the subject, and further indicated his desire that the contemplated houses should be erected on his own account. At a great sacrifice and personal trouble, His Royal Highness secured the consent of four Government departments to the erection of the houses in the cavalry barrack-yard, opposite to the Exhibition. The buildings were raised, and they were visited and inspected by upwards of 250,000 persons. In their general arrangement the buildings were adapted for the occupation of four families of the class of manufacturing and mechanical operatives. They consist of two floors with four dwellings on each floor. Each tenement consists of three bed-rooms, living-room, lobby, scullery water-closet, sink, dust-bin, &c.

These dwellings,* raised under the immediate care of the Prince Consort, constitute the model of the larger number of blocks which have been since erected. The superlative advantages which they present may be easily enumerated, and will be appreciated at a glance. The most prominent peculiarity of the design is the receding and protected central open staircase, communicating with the external gallery. By this staircase, in conjunction with the fire-proof floors and the flat roof, two or three very important results are secured. In the first place, a great security in case of fire is provided. Secondly, the perfect independence of each tenant is secured, free even from the dull monotony and comparative publicity of the common corridor. Then, lastly, by virtue of this independence of each dwelling, the building becomes exempt from the house duty.

The "Albert Cottages," as they were called, consisted of four tenements, two on each floor ; but it was one special aim of His Royal Highness to have them constructed on such a plan as would admit of the addition of a third or a

* See frontispiece.

fourth storey, without any other alteration than the requisite increase in the strength of the walls. Each tenement contained—first, a *living-room*, having a superficial area of about 150 feet; secondly, a *scullery*, fitted up with a sink, a coal-bin, a plate rack, a meat safe, and a dust shaft; thirdly, three *sleeping apartments*, each with separate access, and window into the open air, and two with a fireplace; and, finally, a *water-closet*, fitted up with a Staffordshire glazed basin, and supplied with water from a slate cistern on the roof. The ordinary cost of a tenement of this character would be, it was estimated by His Royal Highness, from £110 to £120, and if let for 4s. a-week, after deducting ground-rent and taxes, a net return upon the outlay of about 7 per cent. would be realised. In this estimate, however, it must be borne in mind, that no deductions are allowed for architect's fees, working expenses, or wear and tear—elements in the calculation, the oversight of which must be held to modify the strictly commercial value of the rate of profit specified.

Notwithstanding this, however, it is due to the fame of this great and good Prince to record the fact that, in the history of the most beneficent movement of modern times, he provided a sound and practical model of the work which was required to be done; and, by his success, and the popular attention which he was instrumental in drawing to the subject, he raised it above the category of mere dreamy speculations or spasmodic and eccentric philanthropies, and invested it at once with the attraction of a practicable, and the authority of an incumbent social reform.

The next stage in the progress of the cause thus hallowed and brought within purely utilitarian conditions, is one which may be fairly called a development of the idea and the plan of the Exhibition Model Houses; we refer to Langbourn Buildings, erected by Mr. Alderman Waterlow. In entering upon his large and costly experiment, Mr. Waterlow had a very distinct perception of the supreme requirements of the enterprise; and it was his special aim to afford to *Capitalists*, as well as to philanthropic people, a demonstration

of the possibility of building healthy houses, containing adequate accommodation, for the working classes on conditions that would be *commercially remunerative*. Prince Albert's own words embodied that phase of the problem on the mastery of which the entire solution depended :—" Unless we can get 7 or 8 per cent., we shall not succeed in inducing builders to invest their capital in such houses." Mr. Waterlow, moreover, brought to the consideration of the subject in its general aspects, rather the common sense of a man of the world, than the pedantic and really morbid views into which professional philanthropy is too apt to degenerate. By this we mean that he saw the wisdom of allowing to the class for whom he was about to provide as much credit for good taste and social sensitiveness as possible. He, therefore, aimed to give each dwelling the highest attainable individuality of character; he resolved to appeal, in the fullest way open to him, to the self-respect of his tenants; he, therefore, avoided all assumption of patronage; he made no pretence, either in the style of the buildings themselves, or in the circumstances of their erection, of being a dispenser of charity; and he judiciously resolved to make no sacrifice of internal comfort and decency for the sake of external ornament.

A patient and anxious consideration of the whole subject led to the conclusion that the following were among the most important points which required consideration :—

- I. A ground plan easily adaptable to any plot of ground, capable of repetition to any extent, and presenting in the elevation a pleasing and attractive appearance.
- II. Suites of rooms at different rents so planned as to secure the greatest economy of space, materials, and labour, in the erection of the building, and at the same time provide for the exclusive use of each family, within the external door of the lettings, every essential requisite of domestic convenience.
- III. The construction of a flat roof capable of being used as a drying and recreation ground, so as to leave as much space as possible available for building.
- IV. Planning the positions of the doors, windows, and fire-places, with reference to a suitable arrangement of the

- furniture of the apartments, and the placing of proper fireplaces, cupboards, shelves, &c., in every room.
- V. An efficient system of drainage and ventilation.
 - VI. Making the joinery as near as possible to an uniform size and pattern, so that machinery might be brought to bear in economizing its manufacture to a considerable extent.
 - VII. The discovery and adaptation of a new material combining the properties of strength and durability, adaptability, attractiveness of appearance, and cheapness, in an eminent degree.
 - VIII. The combination of these advantages in buildings which, when let at fair rentals, would produce a *good* return on the outlay incurred in their erection.
 - IX. The selection of a locality where the ground rent would not be excessive, although the tenants would be sufficiently near their work to enable them to take their meals at home.

Mr. Waterlow was able, to an extent on which he is entitled to earnest congratulations, to carry out most of these objects in the buildings which are so intimately associated with his name. He secured a lease for ninety-nine years of a plot of ground, situate in the most populous part of Finsbury. To make way for the noble structure which he has erected on this ground, he had to clear away a number of the most wretched habitations imaginable. In his selection of a site, he was thus fortunate; for he not only substituted healthy and decent dwellings for hovels which were scarcely fit for the accommodation of pigs, but he did this in a crowded neighbourhood, and in close proximity to the scenes of the labour of those who might be expected to become his tenants. The locality is within a quarter-of-an-hour's walk of the Bank of England. It has another great advantage which should not be passed over. The property of which it forms a part will very shortly revert to Her Majesty's Ecclesiastical Commissioners, on the expiration of a long lease. The estate is to a great extent covered with houses of the most miserable character; and the great success of the experiment will, it is to be hoped, encourage the Ecclesiastical Commissioners, on receiving the estate, to stipulate or provide

for an extensive improvement of the dwellings for the industrial classes on a plan similar to that which has answered so well. Every tenement which Mr. Waterlow has built is complete in itself. Nothing is for the common use of the inhabitants but staircase, balcony, and roof. Every domestic office and convenience is provided for each household separately. At a rent of 5s. or 6s. 6d. per week, therefore, a complete and comfortable, as well as a thoroughly salubrious home may be here obtained.

The enumeration of the "important points" held in view which we have already quoted, as well as the following description of the plan of the buildings and the nature of the structure and general arrangements, are transferred from the pages of an interesting little pamphlet by Mr. J. Aldous Mays, which was written when the first block of "Langbourn Buildings" was opened to public inspection and criticism. This pamphlet is now out of print. After saying that the buildings were designed and erected by Mr. Matthew Allen, of Tabernacle Walk, Finsbury, the writer proceeds:—"The general plan* of a single block may be described as a parallelogram, having a frontage of 56 feet by a depth of 44 feet, divided into four sections by a party wall in the centre and the two passages (EE) in the middle of each wing. The two centre sections are set back about 3 feet from the line of frontage, for the purpose of giving space for a balcony of that width on each of the upper floors. Each section comprises one suite of rooms, to which access is obtained from the passages (EE) leading (on all the upper floors) direct from the balcony (G). The balconies are reached by a fireproof staircase having a semi-elliptical form, the entrances to which are shown on the elevation by the two doorways in the centre of the building. This staircase is continued to and gives access to the roof. The larger lettings, consisting of three rooms and a washhouse, occupy the end sections of the building. ED is the entrance door, B is a living-room provided with a range having an oven and

* See Plates 2 and 3.

boiler. Leading out of the living room is the washhouse or scullery (**A**) which contains in every case what may be called the accessories of the dwelling,—water cistern, sink, a small fireplace, washing copper, dust shoot, water-closet, &c. It is expected that the fireplace in the washhouse will conduce greatly to the comfort of the living room in the summer time. **C** is a comfortable bedroom having a fireplace; a capacious cupboard (**H**) is arranged in the party wall between this room and the entrance lobby, and over the latter is a useful receptacle for the stowage of bulky objects. Passing out towards the front parlour (**D**), is a series of shelves having an artificial stone bottom and back, intended by its proximity to the living room to serve as a cupboard for provisions, &c. **D** is a spacious handsome parlour having two windows; the fireplace is placed a little out of the centre of the room, so as to leave a convenient space in which to put an additional bed in cases where this would be required to be used as a bedroom. On the other side of the fireplace is a sideboard and cupboard.

“ The centre sections, comprising the smaller lettings, consist of two rooms and a washhouse, &c. The washhouse **A** and the living room **B** are exactly similar to those in the larger letting. The bedroom **C** can be conveniently converted into a parlour by arranging a set of curtains across the recess at the back of the room, and thus dividing the part where the bed would be placed from the rest of the apartment. **W W W** represent the windows. The plan is the same on each side of the party walls, and every floor or flat is a repetition of the other. Close to the ceilings of all the rooms a ventilator is placed which communicates with air shafts running through the centres of the chimney stacks. The air is thus constantly rarified, and a system of natural ventilation is produced. Besides this, it will be seen that by setting open the windows a current of external air can be at once passed through every room in the direction of the dotted lines. The lower panes of the windows are filled in with

ornamental ground glass, so that no window blinds are necessary. The windows are constructed on a somewhat novel principle, being made to open outwards like ordinary French casements, but the two lower panes are not made to open, so that the danger of children falling out, as well as the disadvantages of the ordinary window sashes, are avoided. All the rooms are 8ft. 9in. in height. The other dimensions are figured on the plan, and need not be repeated here. Drainage is effected by means of 4-in. stoneware pipes passing from the top of the building, down the corners of the washhouses, directly to the common sewer. The dust shaft carries the dust to covered receptacles at the base of the building, and each shoot is provided with an iron cover so as to prevent the return of dust and effluvia. The dust shafts are also continued to the top of the building, and act as ventilators to the dust bins. The greater part of the rooms, especially the living rooms, have scarcely any external walls, so that they will be always warm and dry. All the rooms are plastered and papered, and the washhouses are plastered and coloured. Every tenant has his apartments completely to himself, and nothing is used in common except the roof as a drying and recreation ground. By extending the area of the building three or four feet in every direction the size of the rooms could be easily increased, and suites of rooms obtained well adapted to the requirements of any class of the community. With the view of judging of the happy effect that a row of these buildings would produce, the visitor is requested to stand a hundred yards away from the building and imagine the pleasing appearance of a street having several buildings like this on each side of the way. The party walls on the roofs might be dispensed with in cases where several blocks are built side by side, and the roofs thus connected together would form a most agreeable private promenade. The contrast that these buildings present to the wretched tenements by which they are surrounded is in every way encouraging. The lofty elevation at the front, with its spacious doorways

and balconies, and ornamental railings, and the wide, bold windows and arches, with their ornamental mouldings and sills, soon to be filled with flowers, have an imposing effect, and compare most favourably with the aspect of the low dirty hovels which flank the building on either side. At the back, too, similar improvements are at once apparent. In the place of the ordinary yard, just big enough to enclose within its dilapidated brick walls the open water butt, beside the reeking dust bin and privy, the eye here rests upon a space enclosed from the street at the back by neat iron rails, and laid out in flower-beds and gravel paths. In the spaces between the washhouses on each of the upper floors are arranged landings or platforms, on which the furniture of the occupants is landed by means of a rope, fall and pulley, working from a beam placed across the space at the top. This platform also serves the purpose of hiding the view of the living rooms from the observation of persons in any of the upper rooms; it will doubtless be used also for floricultural purposes by most of the tenants."

It may be mentioned that the Earl of Shaftesbury visited Langbourn Buildings shortly before they were opened, and declared that a more cheerful and attractive home had been there provided at a cost of £110, than either of the Metropolitan Associations had produced at a minimum outlay of £180; and that he had seen what he had been looking for in vain for many years, viz., a clean, healthy, and desirable home for a mechanic, erected at a price that would pay a fair return on the money invested.

This is the distinct and special value of the experiment in question; and it was instantly recognised by all who had taken any interest in the question. On the completion of the first block a number of noblemen and gentlemen came together for the purpose of inspecting the edifice; and the testimony was not only unanimous as to the elegant appearance of the whole, and the minute attention to comfort and decency in the construction of each tenement, but, above all,

as to the great importance of the point alluded to. Thus, Lord Ebury, who occupied the chair, said :—

He did not know whether it was too early in the day to say that the problem was solved altogether ; but after having very attentively perused the document which described the building, and having now carefully inspected the building itself, he must say that, taking the figures to be correct, and that it was capable of producing a rent which would give a per-centage of seven or eight per cent. on the outlay in its erection, a result had been obtained of no slight importance, as it solved the difficulty over which previous experimentalists had stumbled, and proved that building enterprises of that nature could be rendered commercially remunerative. There were tides in the affairs of men—crises in the development of all great movements. The name of a great duke who had now passed away from us was associated with a struggle which was the turning point of a great strife—the battle of Waterloo : so, in this struggle, he thought they were now witnessing the victory of Waterloo in the great battle in which they had all been striving.

Other speakers dwelt on the same point.

Langbourn Buildings,* at a cost of £9,000, provides, in 225 rooms, accommodation for eighty families ; and we believe that the highest expectations of the proprietor, as to the satisfaction of his tenants, the constancy of their occupation, and the commercial value of the property, have been fully realised.

The immediate result of Mr. Alderman Waterlow's success was the formation of the "Improved Industrial Dwellings Company, Limited," of which Lord Stanley was the chairman. This association is a commercial association, in the strictest sense of the word. Although its leading members have been, no doubt, mainly actuated by a desire to promote the public welfare, yet the practical aim was to carry on the work which had been so well commenced ; and, so far, the results must be held as highly satisfactory. The society has already undertaken five distinct enterprises in various parts of the metropolis, as follows :—Cromwell Buildings, Red Cross Street, Southwark, which will accommodate 24 families ; Tower Buildings, Wapping, which will accommodate 60 fami-

* See Plates 2 and 3.

lies ; Cobden Buildings, King's Cross Road, Bagnigge Wells, which will accommodate 20 families ; Stanley Buildings, Old St. Pancras Road, 100 families ; and City Garden Row, City Road, where 72 families will be accommodated. Presupposing that the net return on these undertakings should average six or seven per cent., as seems very probable, we may expect that the Company will continue the good work, erecting new blocks here and there as opportunity may offer, or their funds will allow, and as the exigencies of the community may require. It may be presumed, moreover, that with profits at such a rate, regularly and permanently realised, there will be no difficulty in obtaining any additional capital which may be necessary to the carrying on of the enterprise.

We have now to notice the part taken in this great movement by the Corporation of the City of London. We shall make this portion of our history as brief as possible, taking care, however, to put the essential facts in due order before our readers. By a resolution of the Court of Common Council of the 23rd of October, 1851, it was determined that the "Finsbury Estate Surplus Fund," which amounted to £42,469. 3s. should be applied to the purpose of providing improved lodging-houses for the labouring poor. Through inattention in some quarters, and the multiplication of little obstacles in others, this resolution was a dead-letter for upwards of ten years. In 1851 an Act of Parliament was passed, called the Clerkenwell Improvement Act, authorising the Corporation to construct the new Victoria Street, Holborn (and we particularly refer to clauses 1 and 12 of that Act, the former authorising the destruction of houses, and the latter authorising the erection of improved houses in their place). Within three months of the passing of that Act, the Corporation evinced its sense of the moral obligation it was under, by voting the sum named for the purpose of erecting the dwellings referred to, and referred it to the Improvement Committee to carry the vote into effect. It was more than five years before this Committee made any report to the

Court on the subject. They had, however, in the meantime, purchased ground in Turnmill Street, Clerkenwell, as the site for the projected building. In their report to the Corporation, presented at the end of the year 1856, they curiously recommended that it would not be expedient to proceed at present to the erection of lodging-houses on that site. In 1858 the Corporation decided that the balance of the £42,469 should be re-appropriated to the uses of the Corporation, and indeed, that it should, along with other moneys, be applied to the reduction of its liabilities. In a year or two, the plot of land which had been bought by the Improvement Committee was wanted by the Metropolitan Railway Company. In the Act of Parliament authorising its sale, direct reference was made to the engagements and responsibilities of the Corporation on this point. Such was the situation of affairs when Mr. Waterlow proposed and carried a resolution by which the subject was referred again to the Improvement Committee for re-investigation. The result has been a happy one. The Corporation has become convinced of its obligations; and has handsomely discharged them. A piece of freehold land has been purchased, at a cost of £16,000, in the Farringdon Road, on which a magnificent pile of buildings has been erected at a further cost of £36,000. These buildings contain dwelling-house accommodation for 180 families. They are built exactly on the model of Langbourn Buildings, with the exception that the external decorations are on a somewhat grander scale: whether any real improvement in the appearance of the edifice has been effected by this outlay may, perhaps, be questioned. It seems, however, that the Corporation could not well aim at a dividend of more than 5 per cent.; and the cost of the outside splendour which has been aimed at will, it so happens, just about represent the difference between a dividend of 5 and one of 6 or 8 per cent. The average cost per room in Langbourn Buildings was £40; in Cromwell Buildings it was £44; in Tower Buildings, £41; in Bagnigge Wells, £43; in Old St. Pancras Road it was £46. In the Corporation Build-

ings the average cost per room amounted to £60. We venture to assert that that increased cost adds nothing to the actual convenience, comfort, health, or happiness of the tenants; and, without saying a word in complaint against it, we wish our readers to remember that the 5 per cent. estimated profit here is no fair argument against the soundness of the calculations of others, that a profit of 7, 8, or 9 per cent. is really attainable on dwellings of this class.

It now remains for us to consider what has been done in furtherance of this great movement by the trustees of the Peabody Fund. What that fund is, and how it came into existence, every reader of this pamphlet will be already aware. Suffice it, for the sake of the consistency of our narrative, to say that, some three or four years since, Mr. George Peabody, an eminent merchant of America and London, gave the munificent sum of £150,000 for the purpose of ameliorating the condition of the poor of the metropolis. This sum he handed over to the discretionary use of a committee, consisting of the American Minister at the Court of Her Majesty, Lord Stanley, Sir James Emerson Tennent, Mr. C. M. Lampson, and Mr. J. S. Morgan. These gentlemen were to act as trustees of the fund on behalf of the donor, and on behalf of those in whose interest the gift had been so liberally bestowed. Mr. Peabody himself suggested to this committee the desirability of applying at least a portion of the fund in the construction of improved dwellings for those whom it was his especial desire to benefit. After delays which are greatly to be deplored, a beginning has been made in this business. A series of dwellings has been erected in Commercial Street, close to the Great Eastern Railway Station. This pile of buildings, first occupied on February 29th, 1864, consists of nine shops on the ground floor, and fifty-seven tenements for families on the upper floors; the rents of the latter are apportioned as follows—

		7 tenements of 3 rooms each,	5s. 0d. per week.
42	„	2	„ 4 0 „
6	„	2	„ 3 6 „
2	„	1	„ 2 6 „

The experiment is one, some features of which are, we think, not quite satisfactory. In the existing condition of the working class population of the metropolis, the time which has been lost is a lamentable evidence of the lack of decision and earnestness which too frequently appears when various minds are called upon to deal with intentions, purposes, and resources not strictly under their own independent control. Then, it is a subject of great regret that, in carrying out the really beneficent scheme of Mr. Peabody, the trustees have not had a stricter regard to the commercial conditions of the enterprise in which they have engaged. We fear that the expenses of oversight, added to the great original outlay, will prevent these buildings from ever becoming remunerative. In this case, therefore, a certain portion of the £150,000, instead of being eternally and increasingly reproductive capital, has been sunk; and if the same principle shall be carried out, the Peabody Fund, instead of being a perpetual well-spring of blessing to the poor of London, will have very speedily embodied itself in so much brick and mortar work, there to stand till time shall wear it into dust. As was said by an able weekly newspaper two years ago, in reference to this very fund—"Spend it in charity, and you may lodge perhaps 1,500 or 2,000 families. But make it a great paying concern, and its example will lodge all the poverty in London." The trustees of this fund might have added their incalculably influential experience to that of Mr. Alderman Waterlow and the Improved Industrial Dwellings Company, and proved that house-building on the soundest sanitary principles for the working classes may be made a really profitable business. On the contrary, it is to be feared that they have, by an injudiciously lavish outlay in external decoration and artificial novelties of design, contributed to strengthen a too common impression that undertakings of this nature can never become a good investment.

The common laundry, though perhaps not a very important matter in itself, is yet, in our view, an objectionable feature in the Peabody dwellings. The grounds of this judgment

are very simple, but we think they are very sound. In the first place, the arrangement necessarily brings a great number of women together from time to time ; and in the enforced familiarity thus created, a good deal of gossip, and "chaff," and irregular conversation is likely to be indulged, which tends banefully to the breaking down of that reserve and seclusiveness of family life which is one of the strongest safeguards of its peace and its purity. Then, contentions for place and precedence are almost certain sometimes to arise, and these go far to disturb that feeling of good neighbourhood which it is so desirable to maintain where numbers of families are living in such immediate proximity to one another. Thirdly, the finest delicacies of a woman's nature are necessarily taxed by such an arrangement. The woman whose linen is not quite so ample or so good as another's, even should she not be wounded by unpleasant observations, will find her instinct of self-respect painfully touched, will feel her inferiority of circumstances to involve a social penalty which it is hard to bear. These may be esteemed trivial disadvantages, but those who know most of human nature, know that the mightiest spring-force of its noblest progress is always to be found in its very finest sensibilities ; and that, in all successful efforts for its moral improvement and elevation, those sensibilities must be taken tenderly and faithfully into account.

To one other exception we attach much greater importance. The tenements in this case are made to open into that "long, dull, dark corridor," of which we have previously spoken. They are not provided each with a separate scullery and water-closet. But at each end of the corridor there are a lavatory and two water-closets, those at the one end being for the use of the males, and those at the other for the use of the females. It requires no argument to show how far from the ideal of comfort, decency, and social purity, or contrary to well known and recognised sanitary laws such an arrangement as this must be. The constant meeting of people who should be strangers at these resorts ; the gradual

undermining of all cleanly and healthful sentiments which must be the result of it ; the gross indelicacies which it will sometimes be impossible to avoid ; the extreme inconveniences which, in cases of sickness, must be endured, are points which will spontaneously occur to every reflecting mind, and the condemnation of which will come straight on the heels of their suggestion.

We have only one more fault to find. We do not sympathise with the judgment which denies to the occupants of these dwellings the small luxury of papered walls. Surely, where so much money has been lavished on external appearance and architectural display, the very slight cost of a few yards of paper might have been allowed to the principal rooms of the tenements. A bare white-washed wall has a look and tone of desolation which it would perhaps sound pedantic and somewhat effeminate minutely to analyze, but the importance of which every person who has not lived in a prison or a pig-sty all his days will appreciate. In the combination of colours and the traces of design the eye not only finds a silent pleasure, but the mind an unconscious occupation and a salutary relief. It is not well to cherish in the hearts of the poor the ambition of *luxury*, but a life utterly destitute of luxury is cramped and depressed beyond conception. *Taste* is an expensive faculty if it be pampered into absoluteness ; but a soul without it misses the richest privilege and keenest relish of existence. The prettily patterned paper supplies at once the type, the conception, and the motive of elegance to the simplest housewife, to rob her of which is, in some sort, cruel as well as mischievous. We really can never hope that our working classes will master the virtues, if they are not trained to the refinements of civilization, and it would be difficult to say how many germs of refinement there may not be in the neat and agreeable aspect of a sitting room ; the habitual contemplation of some artistic picture ; the cultivation of a few simple flowers—in short, in the constant presence of something that, however simple, is sweet and beautiful.

In indulging these slight criticisms on the buildings erected by the trustees of the Peabody Fund, it is, we hope, unnecessary to say that we have been actuated by a sincere desire to see that money, so generously given, judiciously and usefully spent; and we are quite sure the committee have this object so supremely at heart, that they will not consider practical suggestions, though coming from the humblest quarter, intrusive, impertinent, or disrespectful.*

So far, then, as to efforts already made, and the light they throw upon the permanent conditions of this great enterprise. That light is neither flickering nor dim. The results arrived at are as positive and as distinct in their character as they well could be; and, under ordinary circumstances, the "remedy" for the "evil" we have discussed in these pages, would be adequate to the nature of the case. Unfortunately, however, the circumstances with which we have now to deal are not ordinary. The work of destruction, in other words, is being carried on in London at a much more rapid rate than that at which we can hope to see the work of reconstruction maintained, unless the natural course of action can be greatly stimulated, and means in excess of those spontaneously offered by private individuals can, on a large scale and on a simple method, be supplied. In a former part of this pamphlet we have spoken of the obligations of the legislature as to those sanitary regulations of the community on which the life and health of the population so intimately depend. We have proved that there are *preventive* and *punitive* functions which may be legitimately discharged by the Government in relation to this question. But are there no *remedial* measures which come within its recognised and proper sphere of action? If there be such, it is obvious that every reason exists why the prompt adoption of those

* Since these paragraphs were put into type, a report "issued under the authority of the trustees" has been published, from which it appears that four other sites have been secured in different parts of London, in addition to the one we have referred to in Spitalfields. At one of them, in Islington, buildings comprising 155 tenements have been erected, making together 202 tenements in occupation at Christmas, 1865, and similar structures are to be raised at Chelsea, Bermondsey, and Shadwell.

measures may be fairly urged upon Parliament. Let it not be forgotten that the State has a direct share of the responsibility of the injuries which have been done to the working classes by the development of the great railway schemes and other large public improvements in the metropolis. These schemes and improvements have been carried out with the direct sanction of Parliament. The Earl of Derby, the Earl of Shaftesbury, and others, when they have raised their voices in opposition to such schemes and improvements, involving, as they must, the displacement of hundreds and thousands of working people, have done so in full and solemn recognition of the obligation of the legislature to consider what is due to those thus sorely and ruinously inconvenienced.

That obligation exists, and it is all the heavier now that the work of demolition has, with the sanction of Parliament been carried on without reference to the claims of the ousted families to have suitable accommodation provided for them by those in whose interest that work has been undertaken. In short, we have to deal not only with a chronic evil, but with a special and a most gigantic difficulty: We are called upon to provide, not only a cure for a long established and radical disorder, but also a relief to and a compensation for a widespread and appalling calamity. The task is exceptionally pressing and arduous; and the query arises whether, in discharging it, we may not reasonably seek exceptional aid.

This is a phase of the subject to which the attention of Mr. Alderman Waterlow has been directed; and our expository narrative would be incomplete without some brief reference to the steps he has taken in regard to it. On the 7th of April, 1865, he addressed a letter to the Secretary of the Treasury, in which he enclosed a rough draft of a proposition, which, as he thought, would form a suitable method by which the legislature might afford to the movement for providing the poorer and working classes of the metropolis with proper dwelling accommodations, that help which recent debates in both Houses had shown a desire

to extend to it, and which if it could be adopted, would, he felt sure, greatly strengthen the hands of those who were endeavouring to grapple with the difficulties of this important question. That "rough draft" was as follows:—

By the Act of 9 & 10 Vic., cap. 74, the Public Works Loan Commissioners are empowered to lend money, in such sums, and at such interest as they may think fit, upon the security of local and parochial rates, for the purpose of erecting baths and wash-houses for the use of the labouring classes; and the repayment of the principal and interest is made a first charge upon such structures and the profits which may arise from their use. It is suggested that if the legislature can be induced to pass an Act giving the Commissioners power to advance money, to a limited extent, upon the security of the buildings which have been, or may hereafter be, erected by persons or companies whose object is to encourage and promote the improvement of the dwellings of the working classes, a public benefit of almost incalculable extent is likely to result, and that a renewed impetus would thus be given to a movement which has of late sprung up with some vitality, for providing decent dwelling accommodation for the working classes of the metropolis and other large cities, where, in consequence of the rapidly increasing population and wealth of the country, houses and lands are constantly rising in value, so that it is impossible for such persons to obtain dwellings at adequate rents which afford anything like the proper extent of accommodation in point of space, decency, health, and comfort. It is assumed that the profit rentals likely to be derived from this class of dwellings is insufficient of itself to induce capitalists to invest the large sums which must necessarily be employed in order to provide the number of houses at all to be compared with the present overwhelming demand, a demand which has been increasing with the population year by year, and now rendered imperatively urgent on every ground, in consequence of the great havoc and destruction of small houses which has of late been caused by the construction of railways and other public improvements; and, further, that the possibility of obtaining a higher rate of interest than at present derived is likely to attract the investment of capital in large amounts, and to develop still further schemes which are already partially successful in remedying the evils complained of.

The following notes as to the plan upon which such proposed advances might be made, are offered in the hope of eliciting suggestions and opinions rather than as defining a particular scheme.

I. That an Act of Parliament should be passed in the present session to enable the Public Works Loan Commissioners to grant loans upon mortgage of lands, houses, and premises, which are now,

or may hereafter be, applied to the use and occupation of the working classes, upon the same or a similar principle to that upon which advances are now made for the carrying out of various municipal public works, such as the maintenance of fisheries, collieries, mines, and highways, and the erection of gaols, lunatic asylums, workhouses, baths and washhouses, &c., where the security for the repayment of the principal and interest of the loan consists in a charge upon the tolls and dues, or upon the local or county rates, or upon the profits of the baths, &c., as the case may be. The repayment of the principal and interest being secured in this case by a first charge upon the rents and profits arising from the occupation of the tenements, and upon the premises comprising the mortgage.

II. That no loan shall exceed in amount three-fifths of the value of the property to be so mortgaged ; the value to be determined by the Commissioners.

III. That the whole amount of such loan shall, within two years of the grant thereof, be applied to the satisfaction of the Commissioners in and towards the erection of other additional dwellings or tenements for the occupation of the industrial classes.

IV. That the interest to be paid to the Commissioners on account of such loans shall be $3\frac{1}{2}$ per centum per annum.

V. That the principal and interest thereon shall be repaid to the Commissioners by thirty-five equal annual payments, the amounts of which shall be agreed upon at the time of the granting of the loan.

VI. That the mortgage shall empower the Commissioners periodically to inspect the mortgaged dwellings (or those erected by means of the loan) with the view to ascertain whether they are kept and maintained in proper repair, and also whether they are occupied solely by persons of the class intended to be benefited by the proposed Act.

VII. That, in the event of the foregoing requirements not being complied with at any time, the Commissioners may, by giving notice to the mortgagors, call in the balance of the loan then remaining unpaid, with interest to the date of its payment ; and that the Commissioners may sell the property failing the repayment of the loan or compliance with their order after three months' further notice.

Mr. Waterlow requested Mr. F. Peel to bring these suggestions to the notice of the Chancellor of the Exchequer, and to enquire whether he would be willing to receive a deputation on the subject, adding that "he should be glad if an appointment could possibly be made either before or at

any early date after the Easter vacation, as if it should be found that the Government might probably be induced to adopt the project, he thought a very large sum would at once be embarked in the erection of Improved Dwellings both in London and in the suburbs in connection with the workmen's trains." On the 15th of May following Mr. F. Peel replied to this letter as follows:—

Treasury Chambers,
15th May, 1865.

SIR,—I am commanded by the Lords Commissioners of Her Majesty's Treasury to acknowledge the receipt of your letter of 7th April, on the subject of a proposed loan from the Public Works' Loan Commissioners to a society of persons interested in the improvement of the dwellings of the labouring classes in the metropolis, and I am to acquaint you that their Lordships doubt whether they would be justified in holding out the expectation of public aid for a purpose such as that described, except to such bodies (all other conditions being satisfactorily adjusted) as might so limit their rate of profit as to distinguish their case from that of ordinary commercial enterprise.

I am, Sir,
Your obedient Servant,
F. PEEL.

Mr. Alderman Waterlow,
Carpenters' Hall, London Wall.

On the 24th of the same month Mr. Waterlow wrote again to the Treasury, as follows:—

Carpenters' Hall, London, E.C.,
24th May, 1865.

SIR,—I have the honour to acknowledge the receipt of your letter of the 15th inst., marked 7465 $\frac{1}{3}$, in reply to my application to the Right Honourable the Chancellor of the Exchequer, asking if he would receive a deputation on the subject of a draft scheme then enclosed, which proposed that the Public Works Loan Commissioners should be empowered to grant Loans under certain restrictions for the purpose of encouraging and assisting the erection of suitable dwellings for the working classes, throughout the country as well as in the metropolis.

I now beg to enclose for my Lords' consideration a copy of the draft scheme to which I have adverted, and would respectfully beg to draw their attention to the line which I have marked in pencil, to the effect that the scheme is put forward in its present shape with a view to elicit the expression of opinion and discussion upon its merits, rather than as defining, in a final measure, the exact

terms and conditions under which the proposed advances should be made.

Speaking for myself and for the Company of which I am the Deputy Chairman, I had always contemplated that there should be a stipulation as to the amount of profit to be derived by persons seeking to avail themselves of the assistance of Government in any such projects as have been referred to ; and I beg to submit to their lordships that the maximum rate of profit to be derived by companies or persons from investments in property, in connection with which a Government loan shall be subsisting, ought not to be less than £5 per cent. per annum. The object should, I think, be to fix the rate of interest on the one hand so low as to preclude objection, on the ground that the public funds were being employed for purposes of private profit, and on the other sufficiently high to induce capitalists to embark in enterprises of this nature.

There are many considerations which might be brought to their Lordships' notice, in support of this rate being adopted, but I will confine myself by calling attention to the fact, that the ordinary net returns from investments on house property are from $7\frac{1}{2}$ to 10 per cent., and I would respectfully submit that there can be no reasonable objection to the Government assisting persons who are desirous of placing the working classes in a better position, and who would be content with less than they could certainly obtain upon ordinary investments of that class.

It should, I think, be borne in mind that great public benefit would arise from the periodical supervision to which it is proposed the mortgaged dwellings should be submitted so long as the Government loan was continued. No loan would be granted except upon buildings already erected upon the best sanitary principles, and if these buildings were constantly maintained in thorough repair, a very low death and disease rate would prevail as a rule, which, in districts principally occupied by the labouring classes, almost invariably produces a low poor rate, the dwellings in question would therefore confer a benefit in a pecuniary as well as in a moral point of view.

I do not gather from your letter whether my Lords are now in a position to grant loans of the kind suggested, or whether it will be necessary to go to Parliament to obtain any further enactment on the subject. I mention this point merely that, in the event of the scheme proposed receiving their Lordships' favourable consideration, no time may be lost in bringing it into operation.

I have the honour to be, Sir,

Your most obedient Servant,

S. H. WATERLOW.

To the Right Honourable F. Peel, &c., &c.

The reply to this was eminently satisfactory. It was dated June 14th, and was as follows :—

Treasury Chambers,
14th June, 1865.

SIR,—In reply to your letter of 24th ultimo, relating to the question of advances on loan from the Public Works Loan Commissioners in aid of the improvement of the dwellings of the working classes, I am desired by the Lords Commissioners of Her Majesty's Treasury to acquaint you that they consider 5 per cent. as the limit of the profit which should be allowed, and that their Lordships will be prepared to apply to Parliament (if that limit be thought a fair one) to obtain powers for this purpose, either permanent or to subsist (as to entering into fresh transactions) for a limited time.

I am, Sir,

Your obedient Servant,

Mr. Alderman Waterlow,
Carpenters' Hall,
London, E.C.

F. PEEL.

In closing this important correspondence, Mr. Waterlow expressed his gratification at learning that the Lords Commissioners approved of the limit of 5 per cent. and that they were prepared to apply to Parliament for the necessary power to grant the loans proposed. He urged, in consideration of the extensive compulsory powers for the destruction of small house property granted during the past and then present sessions of Parliament, the passing of a short Bill immediately for the necessary authority to grant the loans in question. The dissolution, however, was so near at hand, and so occupied the thoughts of every Member, that it was found utterly impossible to enter upon any new legislative business at that period. The new Parliament will, there can be no doubt, be called upon to consider the matter without any delay; and we may hope that the perfectly fair and reasonable proposals to which the assent of the Government has been already virtually given, will receive the cordial sanction of the legislature.

The task which the present writer set himself is now completed. It has been shown how sore and how pressing is the need for the provision of improved and greatly extended dwelling-house accommodation for the working classes of the metropolis. The sanitary obligations which enter into the question have been set forth in as clear and emphatic terms

as were available. The efforts, honourable but frightfully inadequate, which have been already made towards meeting this stern and urgent demand of our civilization, have been rapidly enumerated. The results of those efforts have been, as far as possible, gathered up and stated. The conditions on which alone a satisfactory solution of the momentous problem can be hoped for, bringing it within commercial laws, have been demonstrated. And it has been irrefragably shown that those conditions are not impracticable. Here, therefore, with one or two passing observations, we conclude.

Of course, all that has been said about London on this important subject, is more or less true of every city, town, village, and hamlet in the country, and it is edifying to know that the provinces are not idle in the matter. Many of the great landholders of the nation are beginning to show a wise as well as benevolent interest in the domestic and home comforts of their labourers. The splendid examples set by the late Duke of Bedford, by the late lamented Duke of Northumberland, and by such good landlords as Lord Palmerston, and others who might be named, are not only indicative of a greatly improved feeling—a deeper sense of responsibility on the part of the employers of labour—but are powerfully stimulating others to proceed on the same just and enlightened principles. Several provincial associations have been formed for the promotion of this movement, and it cannot be doubted that when the business is once fairly afloat in London it will rapidly extend throughout the kingdom.

And there is an aspect of the case on which, as yet, nothing has been herein said, but the practical force of which all good men in general, and the large employers of labour in particular, ought to feel. The *value* of man, as a helper of his fellow-man in the occupation of life, is indefinitely increased by everything that promotes his physical health, his moral exaltation, and his social respectability. In other words, *to take care* of the working man is, in itself, sound economy. We have found that this is true of horses, and cows, and sheep—of all animals that are in any way directly

useful to mankind. Hence, within the past quarter of a century, the progress which has been made in the housing of our cattle has been enormous—ininitely in advance of that which has taken place in the accommodation provided for poor humanity. That such a discrepancy exists may be somewhat shameful, yet it is easily explained. A man's commercial interest in a horse is not only a problem in arithmetic, worked with certainty and ease, but it is one in the solution of which the horse has no personal power or responsibility. Those very attributes of humanity which qualify it for freedom and independence, take it beyond the reach of commercial calculation. The worker may sell so much labour, informed by so much intelligence and aided by so much skill, at a certain current rate—an average market value; but the man who buys his labour feels that on the completion of the bargain, and the fulfilment of its terms on both sides, his obligation to the worker ceases. And in a sense it does. But no political economy can be complete which does not include the fraternity of mankind. The farmer loses to the full extent of the social degradation and domestic misery of the labourers on his farm just as much as he loses by the shambling laziness, the uncleansed dustiness, the panting febleness of his ill-fed, ill-stabled, and ill-tended horse. The analogy does not stop here, however. The capabilities of the horse are limited. The horse does not work his way up from the plough to the hunting field or the race course; his destiny is rather downwards. Man's destiny is either upwards or downwards, according to his character, the treatment he receives, and the influences that encompass him about. The young and enthusiastic artizan, engaged to-day in the simplest mechanical tasks, will, by to-morrow, be either unfitted for those tasks by the enervation of his purpose, the beclouding of his intellect, the despair that has settled on his heart, or else he will be worthy of promotion to trusts where the faculty of design may co-operate with mere executive ability. The *man* is really not more interested in the alternative thus pictured than is the *master*. Even if

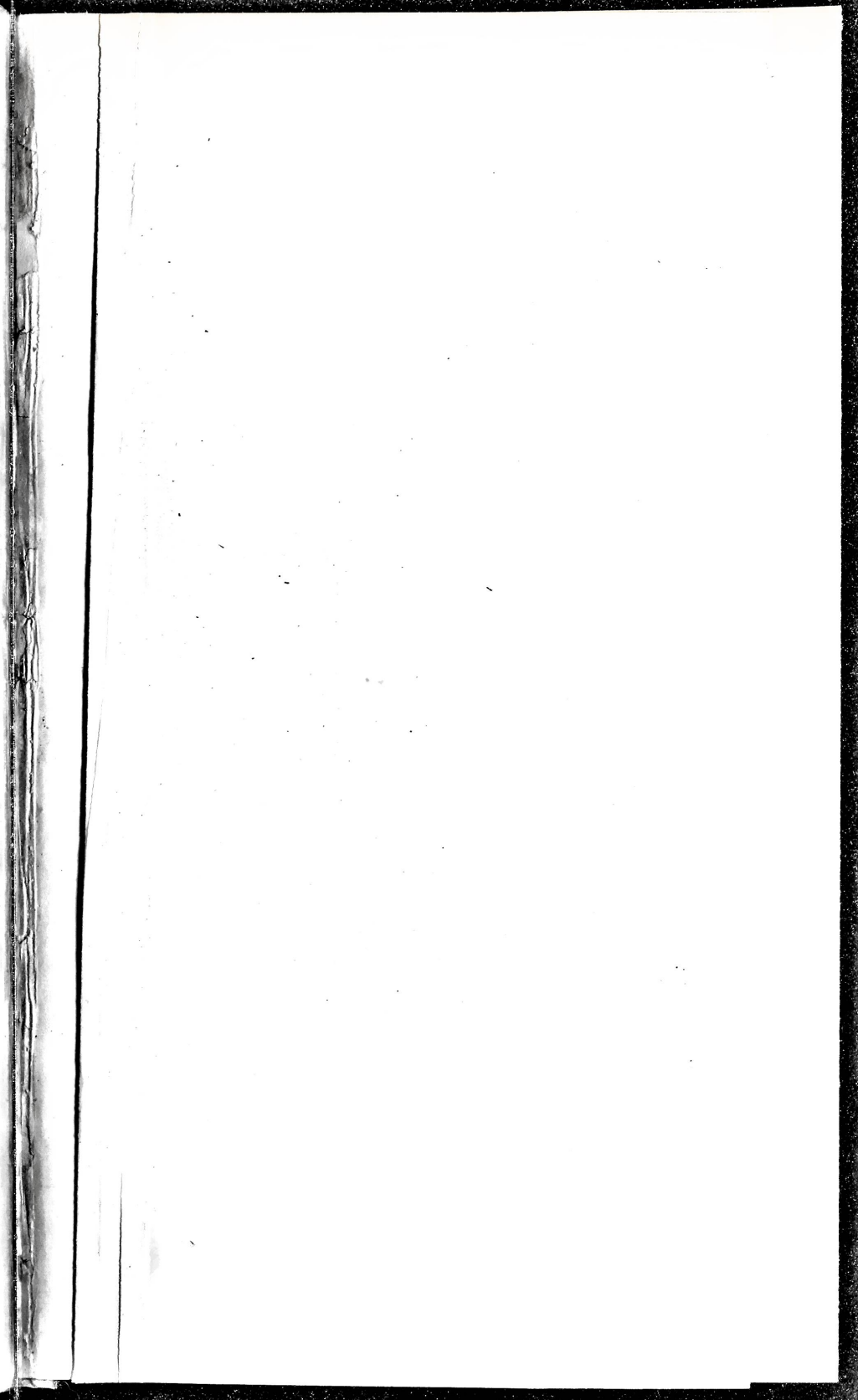
the man alone were interested, it would be the solemn duty of all kind and good people to consider the circumstances on which issues so fine and so momentous hang ; and so, within all reasonable and available limits, to regulate his lot in life that his energies shall not be relaxed, his ambition staggered by a hundred malignant, unnecessary obstacles, his heart broken by griefs which the cruel improvidence of society has cast upon him. But the master, too, thrives with his thrift ; advances with his progress ; flourishes on his prosperity. As a rule it may be affirmed that every increase made in the labourer's wage is sustained by a more than equal increase in the profit made by the master out of his labour. But how can the labourer, whose home is a mere "fever-nest," hope to make progress in his art ? The very air he breathes dooms him to decrepitude. He works under the bondage of a depression and a lassitude which nothing can shake off. To avoid the foul odours, the jarring, discordant voices, the ghastly, disordered aspects of his over-crowded home, he, at night, instead of improving his mind, and bracing up his loins for the march or the battle of life by meditation, by study, or by the indulgence of the holy loves of home, seeks a miserable and a defiling solace in the gin palace. He is not long in reaching the horrible goal of his unhappy career, and when he sinks into the pauper's perdition or the drunkard's hell, who suffers in his fall ? His wife and children suffer. *That* is something to make the Christian weep. His wife and children become a burden on the community. *That* is something to make the ratepayer ponder. Society suffers in his lost service, his paralyzed arm, his neglected duty, his damaged work. *That* is a fact worthy of the statesman's study. The capitalist suffers, in his lagging enterprises, his irregular supply of labour, his dependence on men who cannot *grow up with his affairs*, his exposure to disappointment in critical junctures, and in the perpetual confusion in which his mind is cast through the uncertainties of the labour market, and the ill-condition of the men on whom his reputation, his

credit, and his fortune depend. Therefore, it is no extravagance to say that in this question of the improved dwelling-house accommodation of the working classes, to which the Christian is urged by every humane consideration, and the statesman by the highest political obligation, the rate-payer and the capitalist have a direct, personal, pecuniary interest.

In attacking this huge task, however, we must be on our guard against easy-looking theories, in which only one object is aimed at, and all other most sacred conditions of heathful society are forgotten. Among these theories, we would assuredly place that which proposes the establishment of suburban colonies for the families of working people. In the mixture of classes is to be found one of the very best securities of civilization. That the railway system may be utilized in the conveyance of working men from the scenes of their labour, in the heart of the great city, to their homes in the suburbs, is a hope which may be legitimately cherished, but to lay out a whole district for houses suitable only to the working order, would not only be a mistake in economy, but a great moral and social calamity. It would be a mistake in economy, for we may be quite certain that the class of tradesmen who would supply these colonies, would be an inferior class; they would be compelled to compensate themselves for the limited range of goods required of them, and the small sums spent by each customer, either by the poor quality of all they sold, or else by an exorbitant rate of profit; and every way the working classes would be the losers. Then it would be a social calamity; for what we want more than anything besides in this country is, not the isolation, but the intermixture and the intercommunion of classes. When the rich and the poor are brought into contact with one another, both are benefited—the rich by the restraint put upon their pride, and the breadth and elasticity imparted to their human sentiments, and the poor by the models of dignity and elegance which are continually presented to them, the elevation of their ideal of existence, the stimulus supplied to their own aspirations, the encouragement afforded to the salutary spirit

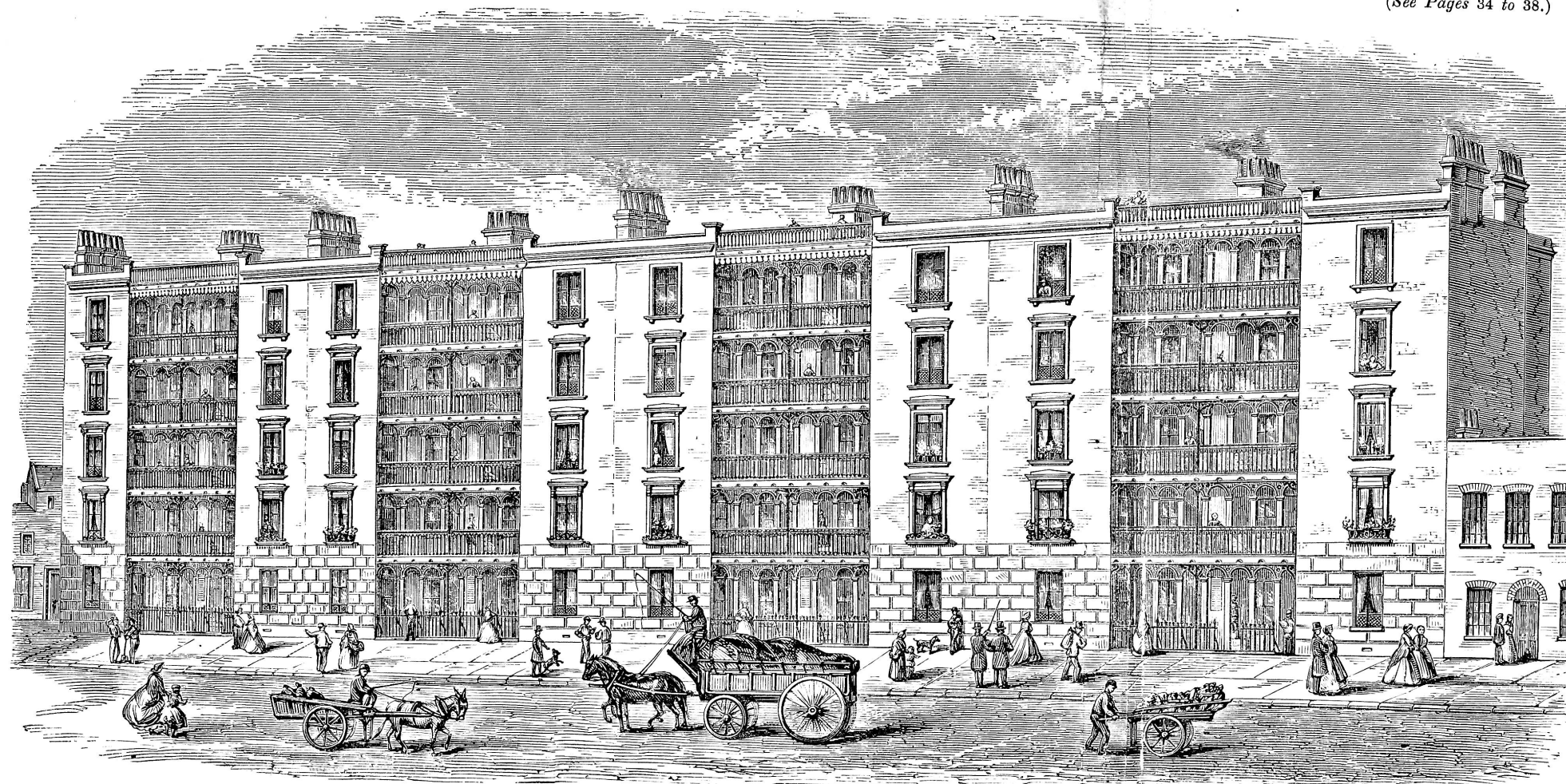
of social emulation, and the unconscious refinement communicated to their manners, their habits of thought, and their intercourse with one another.

There is, also, some need of caution in another direction. Some have already been found who have been provoked to lament the rapid progress of the metropolis in population, in industry, and in wealth, because by the exigencies of that progress so many poor people have been driven out of their homes, and compelled in crowds to huddle together in places which are altogether unfit to be the habitations of men. There has been, no doubt, in the course of the remarkable developments which we have recently undergone in all the elements of material prosperity, a sad forgetfulness of the claims of those who have been displaced to make way for those developments. And great praise is due to Lord Derby, Lord Shaftesbury, and others, who have tried to force on the great traders on the progress of the community some definite responsibility to that lower strata of the population which has been so mercilessly and so scandalously jostled about to give scope to their ambitious schemes. But the schemes have, nevertheless, a beneficence of their own, the gladsome fruits of which generations to come will enjoy. Progress has its penalties ; but it is a gracious law. Civilization has her cruelties ; but she is, on the whole, and in the long run, a most chaste and charitable and catholic spirit. Thankful for her gifts, let us do our duty, and, though the splendid car in which she rides along may crush an idler here and a straggler there ; yea, though because we do not providently clear the way before her, many are crushed beneath her chariot wheels, let us be assured that the Mistress and the Idol of our age is no Juggernaut, imposing death and desolation as tests of the fidelity of her devotees, and demanding sacrifice as the price of salvation ; but a most mild and genial and tender-hearted Maiden—the beautiful Benefactress of all the world.



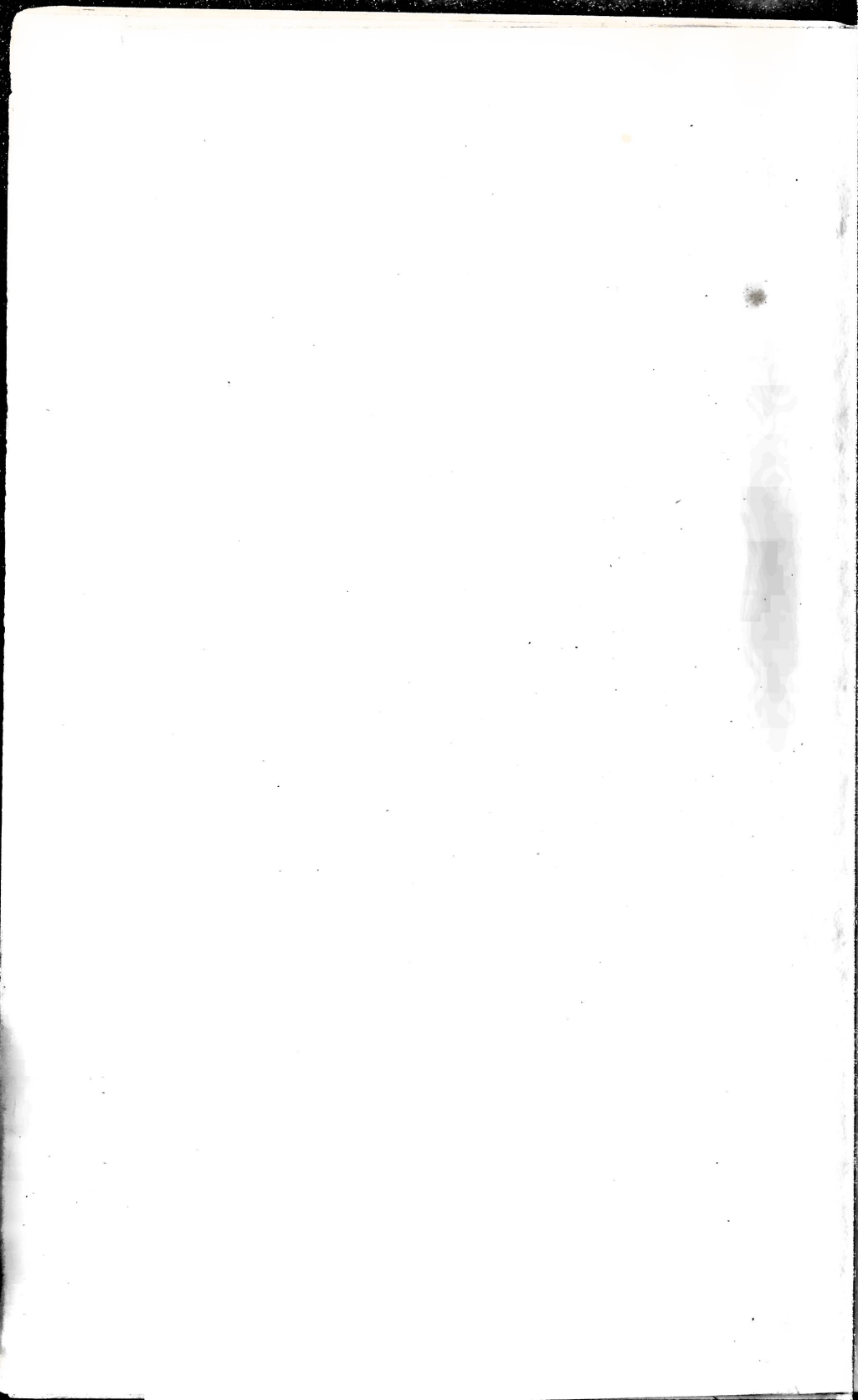
of social emulation, and the unconscious refinement communicated to their manners, their habits of thought, and their intercourse with one another.

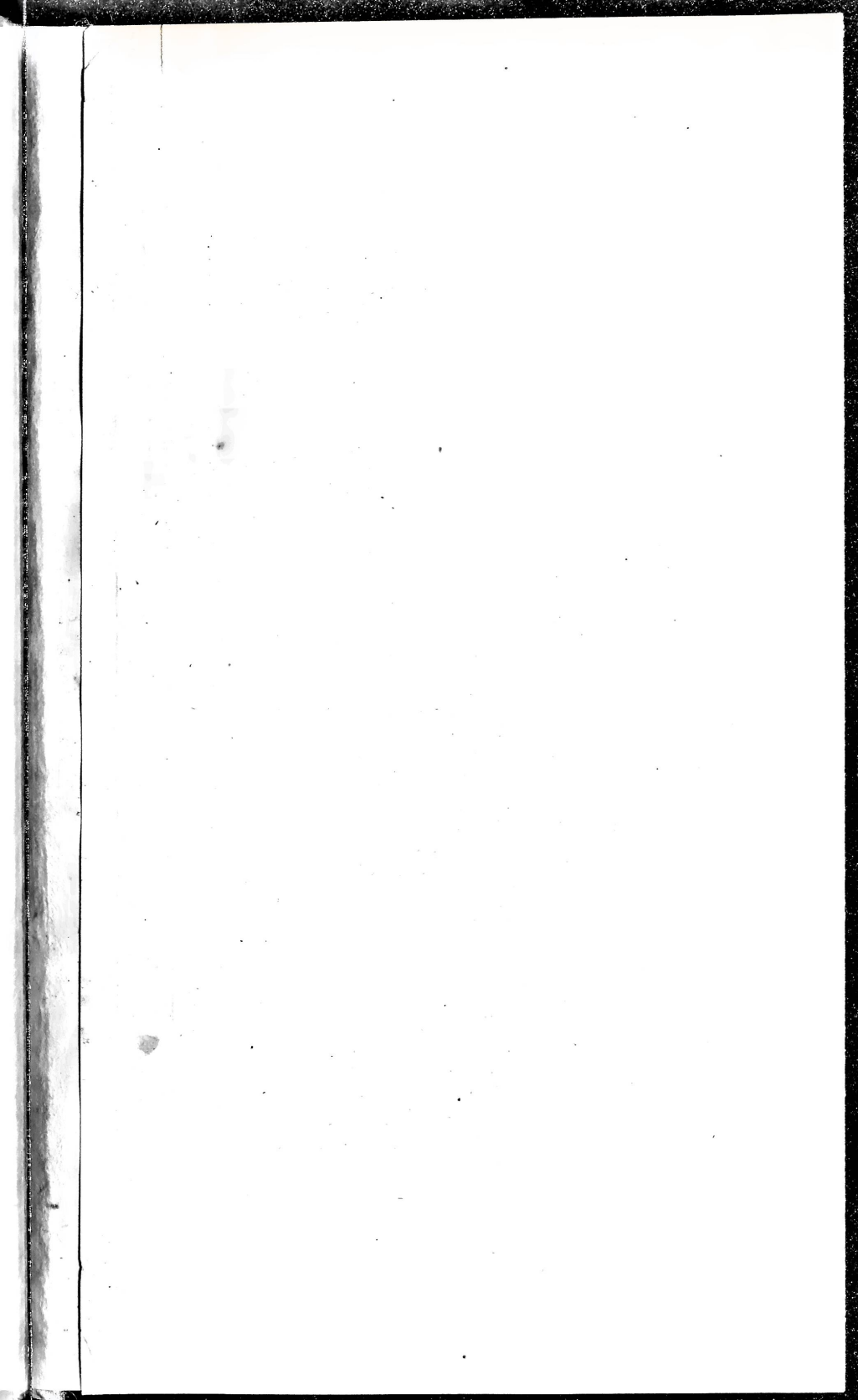
There is, also, some need of caution in another direction. Some have already been found who have been provoked to lament the rapid progress of the metropolis in population, in industry, and in wealth, because by the exigencies of that progress so many poor people have been driven out of their homes, and compelled in crowds to huddle together in places which are altogether unfit to be the habitations of men. There has been, no doubt, in the course of the remarkable developments which we have recently undergone in all the elements of material prosperity, a sad forgetfulness of the claims of those who have been displaced to make way for those developments. And great praise is due to Lord Derby, Lord Shaftesbury, and others, who have tried to force on the great traders on the progress of the community some definite responsibility to that lower strata of the population which has been so mercilessly and so scandalously jostled about to give scope to their ambitious schemes. But the schemes have, nevertheless, a beneficence of their own, the gladsome fruits of which generations to come will enjoy. Progress has its penalties; but it is a gracious law. Civilization has her cruelties; but she is, on the whole, and in the long run, a most chaste and charitable and catholic spirit. Thankful for her gifts, let us do our duty, and, though the splendid car in which she rides along may crush an idler here and a straggler there; yea, though because we do not providently clear the way before her, many are crushed beneath her chariot wheels, let us be assured that the Mistress and the Idol of our age is no Juggernaut, imposing death and desolation as tests of the fidelity of her devotees, and demanding sacrifice as the price of salvation; but a most mild and genial and tender-hearted Maiden—the beautiful Benefactress of all the world.

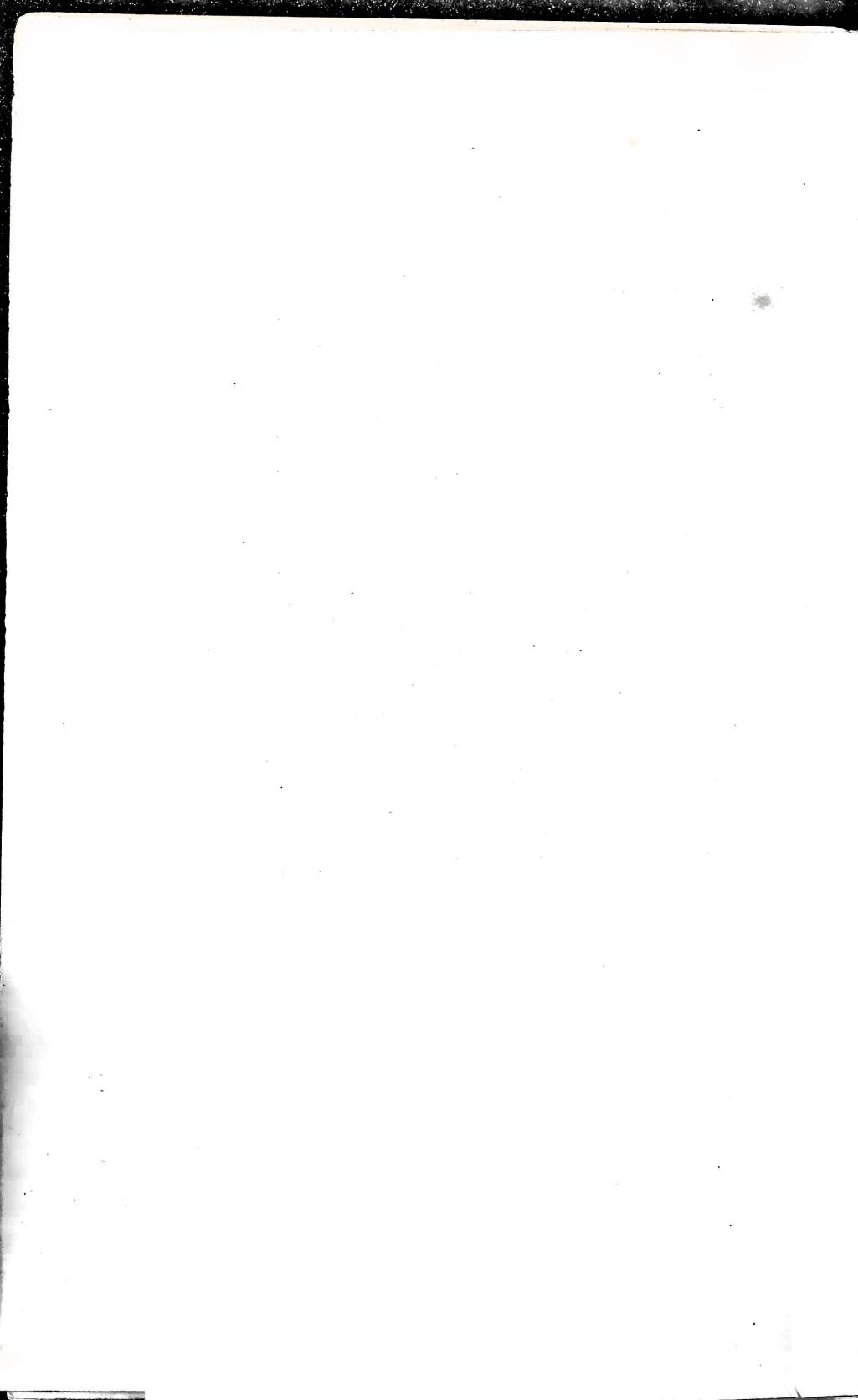


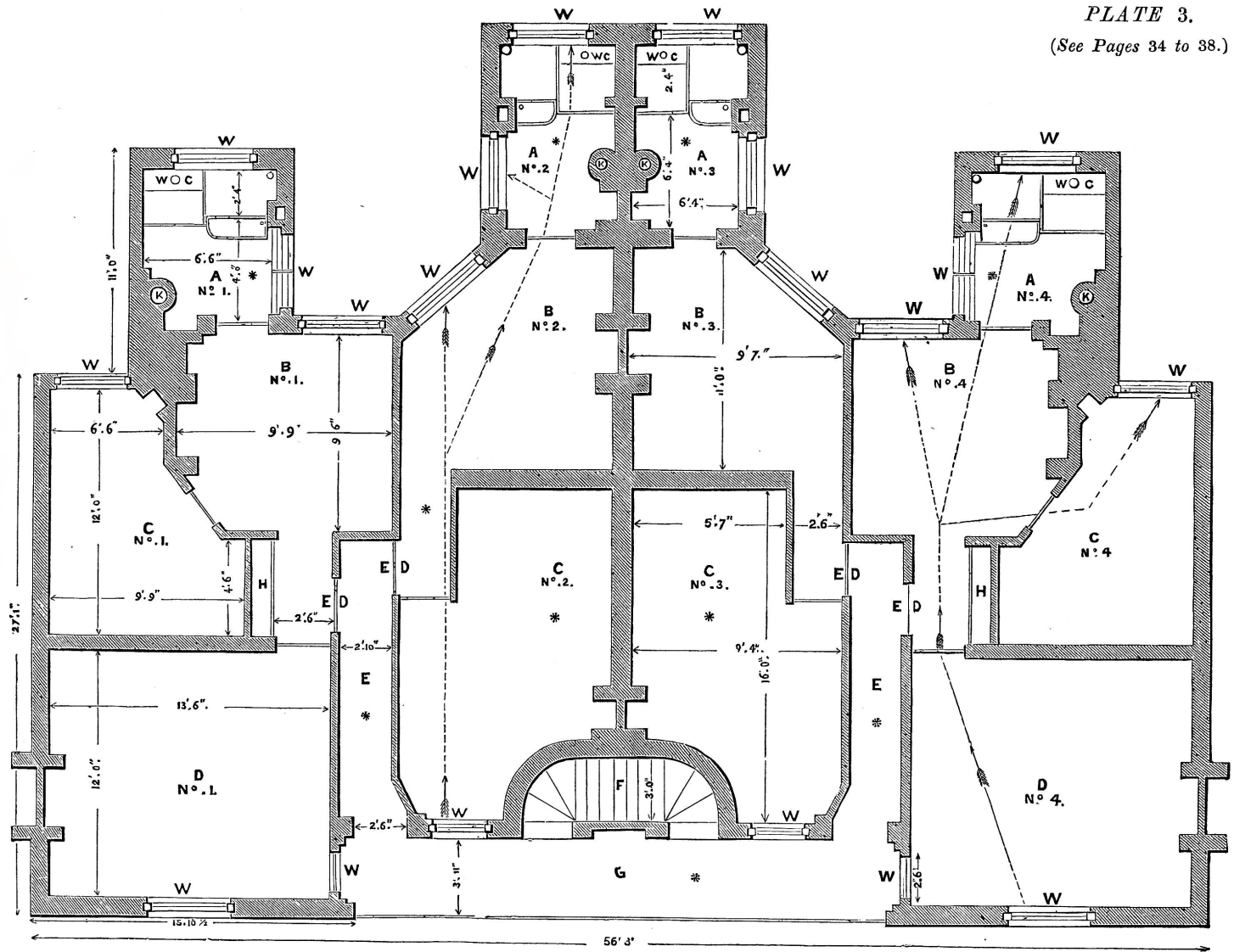
LANGBOURN BUILDINGS, MARK STREET, FINSBURY, DESIGNED AND ERECTED IN 1863 FOR MR. ALDERMAN WATERLOV, BY MR. MATTHEW ALLEN.
AN ADAPTATION OF THE OPEN STAIRCASE PRINCIPLE OF THE MODEL COTTAGES ERECTED BY THE LATE PRINCE CONSORT.

Since the spring of 1863, twenty-four Blocks of Buildings, on a similar plan to the above, comprising in the aggregate 521 tenements and 21 shops, have been erected in various parts of London. The greater part of the tenements consist of three rooms with separate wash-houses, W. C.'s, &c. About 3,000 persons have been thus provided for at a cost of from £75,000 to £80,000.









GROUND PLAN OF A SINGLE BLOCK OF THE IMPROVED DWELLINGS FOR THE INDUSTRIAL CLASSES.

