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## ARTICLE VI.

## IMPROVED HOMES FOR WAGE-EARNERS.

BY THE REV. JAMES GIBSON JOHNSON, D.D.

ONE of the most serious among the many problems of the city is that of the housing of the poor. It is a matter that cannot be left to take care of itself. The natural drift is of the poorer people to the poorer houses, the poorest people to the poorest houses, until we have the slums. No one can have an idea of the horror of the slums until he has either visited them, or studied the subject in the light of the proper information. The subject has so forced itself upon the attention of the intelligent politician, the guardians of the public health, the patriot and the philanthropist, that investigation has been thorough, and reports have been exhaustive and graphic. No one of us need be ignorant to-day of "how the other half lives." And yet, though the publications are many and detailed, they are not read, and many a citizen to-day fails to realize the condition and the need. But they are forcing themselves upon attention, both because of the persistent and increasing cry of the poor, and because of an intelligent regard for the sanitary and moral condition of the city. Poverty breeds crime. Men are not only where they are because of what they are—they remain what they are because of where they are. That "the destruction of the poor is their poverty," was the crystallized wisdom of men in the days of Solomon.

Methods of relief of every kind have been tried; and if we have learned anything from experience, it is that to give the poor man a little money to relieve his present

wants in no way serves to solve the problem. The aid we give him, to be effective, must be in getting him on his feet and in helping him to earn his daily bread. Unqualified almsgiving usually perpetuates the condition which it seeks to relieve.

This principle applies as surely to securing homes for the poor as in securing means to sustain life. Statements concerning the condition of the slums in our great cities, and one city is very like another, are so common that I hardly need quote from them. General Booth's "Darkest England," Jacob Riis' "How the Other Half Lives," are familiar and easily found descriptions of the slums, by which multitudes have been roused to greater energy for their amelioration. The City Council of Chicago as late as last December instructed the Board of Health to inquire into "the exceptionally large amount of sickness now prevailing in the nineteenth ward." That report, dated December 14th, was in part as follows:—

"There are between seven and eight miles of streets and alleys which have never been paved at all, or from which every foot of paving has been worn away or has been carried away for fuel, or on which the paving is so worn, uneven, and dilapidated that it can be cleaned neither with broom nor shovel.

"The natural level of the most densely populated area is five or six feet below city grade; much of this has not been filled up, and houses are found four or five feet below the street level, the floors often resting on the earth—damp, filth-sodden, dark, and unventilated.

"Every character of disease-producing condition is to be found in the habitations occupied by the so-called 'poorer classes,' who make up a large part of the population of the ward."

Quoting from "Hull House Maps and Papers" the report continues:—

“Rear tenements and alleys form the core of the districts, and it is there that the densest crowds of the most wretched and destitute congregate. Little idea can be given of the filthy and rotten tenements, the dingy courts, and tumble-down sheds, the foul stables and dilapidated outhouses, the broken sewer-pipes, the piles of garbage fairly alive with diseased odors, and of the numbers of children filling every nook.”

“It is customary for the lower floor of the rear houses to be used as a stable and outhouse, while the upper rooms serve entire families as a place for eating, sleeping, being born, and dying. Where there are alleys, the refuse and manure are sometimes removed; where there are none, it would seem they accumulate undisturbed. In front of each house stand garbage receivers—wooden boxes, repulsive to every sense, even when as clean as their office will permit, shocking to both mind and instinct when rotten, overfilled, and broken, as they often are.”

“People are noticeably undersized and unhealthy, as well to the average observer as to the trained eye of the physician. The mortality among children is great, and the many babies looked starved and wan.”

“The Council order instructs and requires the Department of Health to take immediate steps for the repression and removal of such disease and death-producing conditions as it has located and ascertained to exist in the 19th ward.

“It must be obvious from the facts set forth in this report that the department is unable to comply with this instruction and requirement. With its present powers and resources it cannot compel the paving of streets and alleys, nor the filling up of low, undrained, disease-producing areas, but it should have the power to do so through the City Council, whenever it has demonstrated, as in the present instance, that a sanitary necessity exists affecting the public health.

“Although buildings, declared by the Commissioner of Health to be unfit for human habitation, may be ordered vacated, in practice it has been found next to impossible to secure such vacation without inflicting grievous hardship on the unfortunate poverty-stricken occupants. In only three out of many attempts has the department succeeded in vacating such unfit habitations and securing their destruction, and there are hundreds of unfit buildings in the 19th ward alone which should be condemned and destroyed if there were any better shelters within the means of the present tenants.

“Chicago is in urgent need of modern tenement-houses such as other municipalities have found it to their advantage to establish. They have proved to be the best agencies for reducing death-rates, as well as for checking the growth of discontent. There is property in the 19th ward that the owners could put to no better or more useful purpose.

“It would be a sanitary measure of the greatest value and of far-reaching influence if the city should exercise the right of expropriation for this purpose, so that public-spirited citizens might form Improved Dwellings Associations similar to those in New York, Boston, Philadelphia, and elsewhere, for the establishment of better and cheaper homes for wage-earners. These enterprises pay, not only financially, but in the elevation of the character of the tenants, the improvements in their habits and modes of life, their greater working efficiency resulting from better health and less sickness, and in their higher value as citizens.”

There are persons who believe and declare that their own city has not reached the crowded condition which, in London and in New York, has compelled these measures. No two cities are exactly alike. It is true that the shape of New York on its long and narrow island, lying between the East and North rivers, forces an unavoidable conges-

tion. No city in the world has such density of population as New York in its crowded wards. Chicago is not as crowded as New York. It does not need to be half as crowded to be in a condition of frightful distress. Such condition of distress does prevail in parts of Chicago. Examination has been sufficient, and reports are full enough, to make perfectly plain the fact that a decent regard to the health and the morals of the city requires the utter destruction of some of the places in which families now live, and the erection of houses for decent, healthful, and orderly living.

There are basement and cellar tenements which should not be permitted to exist, where healthy and decent living is impossible. Laws should be enforced, as in Berlin and elsewhere, forbidding cellars to be occupied as places of abode. Such laws now stand on the statute-book, but are a dead letter. Unless they are closed by officers of the law they will remain, for the occupant cannot choose his locality, and the owner secures a very large profit, estimated from twenty to fifty per cent, and sometimes much greater. It is for his interest to leave these wretched buildings until they rot, and in the awful downward drift there is always some one who must occupy them. It is idle to say that as Chicago is limited on only one side, there is room for limitless expansion on the other three, and there should be no congested districts. But distance may be as impregnable a barrier as the Lake. It is unquestionably true that every family that can be enticed or persuaded or compelled to go to the suburbs should be taken there, and there provided for. Any scheme for the better housing of wage-earners that does not consider provision for suburban homes is vitally defective. But it must be borne in mind that multitudes cannot go to the suburbs. It would be utterly impossible without lower fares. But when the lowest obtainable fare is reached, time of transit cannot be annihilated.

The laborer cannot spend two hours or more a day in getting to and from his work. There are multitudes who cannot live far distant from their place of labor. And there are many more who will not. They have as much right to choose as their rich neighbor, and they choose the city as their rich neighbor does. They both prefer to remain near their club or their lodge, their church, the places of entertainment, their friends, in the crowd. The city itself with its throng and noise has charms for many people, charms which appeal to the very poor as strongly as to any other class. That the cities are so thronged with an increasing multitude is evidence enough of that fact. Undoubtedly effort should be made to lessen this crowd and to turn this current. Also effort should be made to provide for such as cannot be turned from their purpose, or saved from the necessity of living in the very midst of the crowded city. Here they are, and here, from all evidence we now have, they will remain. Our problem is to see them properly housed.

It is necessary that these enterprises to provide houses for wage-earners should pay a fair interest on the investment, for them to be extensive enough to meet the need. If our cities are to depend alone upon benevolence for the abolition of the slums, the outlook is not hopeful. We cannot be sure of the expenditure of the large sums needed, and there is question as to the effect upon the people of receiving benefits for which they do not pay.

But improved tenement-houses can be built and maintained at a profit. Experiments have been tried in many cities in Europe and America in building houses for the working-people, until it is now entirely established that such houses can be put in place of these wretched abodes of the poor, at a profit to the owners of five or six per cent. The Commissioner of Labor of the United States Government has issued a special report on "The Housing of the

Working-People" in which, in a volume of five hundred pages, the observation of a competent inspector in France, Germany, Belgium, England, and the United States, is given. Ample maps and tables make the whole subject very clear. In July of last year a corporation was formed in New York called "The City and Suburban Homes Company," with a capital of one million dollars. Its object, as it declares, is "to offer to capital a safe and permanent investment at five per cent, and at the same time to supply to wage-earners improved, wholesome homes at current rates. It will provide the best accommodations from the point of hygiene and comfort, attractive to occupants and encouraging a transformation in the existing life of tenement dwellers. The intention is to largely increase comforts and sanitary appliances." The matter has passed beyond the range of experiment. For more than thirty-five years in Great Britain, and for twenty years in America, such improved tenements have been in operation. Mr. E. L. R. Gould visited, under appointment of the United States Commissioner of Labor, forty-nine enterprises of this nature in European and American cities, and found that forty-three of them were paying dividends on the capital invested at ordinary commercial rates, and three were paying savings-bank rates. Reasons were apparent why the other three failed to pay. Does this not compare favorably with other investments?

It is hardly necessary to state in any detail what has been the success in actually alleviating the wretchedness of this class of persons, who cannot choose their locality, but who must have it determined for them by their places of work and by the cost.

Mr. Peabody, the American banker in London, gave two and a half millions of dollars for the better housing of the poor in his adopted city. Model tenements were at once erected. In 1893 there were five thousand and seventy

tenements created by this fund, housing about twenty thousand persons. The average rent for these tenements of one, two, three, or four rooms was \$1.16 per week. There have always been applicants for them, in some cases many more than could be received. There has been but very small per cent of loss by non-payment of rent. Many improvements have been made in such structures since these were built, and these have been changed and repaired, but a very noticeable lessening of the death-rate has resulted, and there has never been an epidemic among the tenants. The fund has paid from  $3\frac{1}{4}$  to  $3\frac{1}{2}$  per cent net earnings from the beginning, and this has gone to increase the fund, which is now over six millions of dollars. In this and similar enterprises in English cities, there is now remuneratively invested fully sixty millions of dollars. In London alone one hundred and sixty thousand persons are enjoying homes in such improved tenements, while many more have been led to live in cottages and cottage tenements in the suburbs. No one can estimate the benefits that accrue from this work—the lessening of sickness and suffering, the lessening of temptation and crime, the increase of human happiness, and therefore the incalculable benefit of the city.

Similar enterprises have been carried forward in New York and Brooklyn, with like results.

The leaders in "The City and Suburban Homes Company" are among the wealthiest and most public-spirited citizens of New York. The Company will profit by every improvement that experience teaches in the housing of wage-earners. Large areas of land are to be bought near the city, on which cottages are to be built, which may be at last owned by occupants on payments which now go for rent alone.

The first million dollars is now subscribed, and there are already over four hundred applicants for these suburban

homes. Also a block of land has been bought in the city, on which a building is to be erected, which will hold six hundred and fifty families. Every room is to have outside light and air; every apartment will have isolation in its culinary and sanitary arrangements, while opportunity will be afforded for the benefit of coöperative methods. The Company is confident that it can pay five per cent to shareholders, and carry one per cent to a fund for repairs and improvements, or to the increase of capital.

The promoters of this investment are rejoicing over the subscription of the first million dollars as a glorious day in the history of New York. They believe that the capital will rapidly increase from those who are looking for a safe investment, as well as from those who wish to use their money for the welfare of their city, and they believe that it is the beginning of the end of the slums.

There is nothing in the conditions that limit the possibility of such a movement to New York. Any city with over one hundred thousand inhabitants may profitably do the same thing. Chicago may improve on it. A similar corporation can find cheaper and more accessible land near the city on which cottages may be built, which may become the possession of the occupant on payment of cost and interest. Such payment may be made in installments running through ten or even twenty years. Such arrangement is made perfectly safe for the Company by having the tenant insure his life. The policy is held by the Company, and the premium is paid by it out of the monthly installment. At the end of the period the home with the life insurance is the possession of the tenant. With all this the monthly payment may be less than many such working-man is now paying for his wretched abode, where his children die, and his own life is a burden.

And for those who still remain in the city provision can be made in the new tenement-house, that benefits by all

the teachings of experience. Space may be found that now is a curse to its occupants and to the city, on which may be solidly built a structure which, if not fire-proof, may be on the plan of "slow combustion," as it is called. This may be four stories high, affording apartments, of one, two, three, or four rooms each, where tenants may live for less rent, or surely for no more rent, than they are now paying, with more space, and with vastly more comfort, safety, and healthfulness. If demand exist, there may be stores in the first story. Stairs should be of stone or iron laid in solid brick walls, thus making hall-ways fire-proof and easily cleaned.

Experience of twenty-five years has led to a knowledge of details in such houses both in the direction of economy and of fitness. They can be made very attractive in their architecture. There shall be no basement apartments, but in the ample and light cellar may be store-rooms and laundry conveniences to be enjoyed in turn by occupants. In the block may also be all the benefit of such coöperative industries as experience has shown to be feasible—where prepared food may be bought at cost prices, as bread, soups, oatmeal, cooked meats hot or cold, to be eaten there, or taken to the apartments. Then the opportunity exists for every philanthropic impulse of the owner to find expression. Public rooms for reading, free kindergarten, baths, for entertainments or religious services, can be made a part of the plan.

The interior of the block may also be a benefit and a joy, instead of a horror and a danger, as now. It may be laid out and cared for as a garden and a playground for children—a place of healthful enjoyment for the tenants.

Now this is not charity, it is business. It may all be done as a safe investment of capital. Shares of the stock, as in New York, may be as low as ten dollars, that the ten-

ants themselves may become stockholders, and therefore interested in the success of the enterprise.

It is sometimes said, in way of objections to such schemes as these, that it is the people that make the slums; that, put them in a palace, they would bring it down to their level; and that, to abolish the slums, you must first change the people. Whatever truth is in such statement does not destroy the fact that thousands of worthy persons are carried downward by the terrible gravitation of poverty, and that in the unclean and indecent conditions and vile associations into which they are forced, they at last suffer in character. Poverty breeds crime and disease not alone because of the absence of the things which money can buy, but because of the presence of much that is now unavoidably associated with poverty, but which can be separated from it. If it be possible for us to remove from necessary poverty that which makes it destructive of either life or character, we are morally guilty for failing to do so, and for our guilty failure we shall surely be punished. Men, women, and especially children often are *what* they are because of *where* they are. We can enforce upon the unwilling a certain degree of cleanliness and regularity of life, and we can give aid and inducement to many virtues. While we are thus laboring for the welfare of individuals, we are surely laboring for the improvement of the city.

I listened not long since to a clear and admirable paper, by an eminent architect, on the beautifying of Chicago. It was an ingenious and elaborate plan for the improvement of the entire lake front from the river to Jackson Park. A wide strip of land was to be made out in the lake, like that along the shore of Lincoln Park, but much wider, ornamented with trees, and shrubbery, and flowering plants yielding both beauty and fragrance. Lots should be sold in certain places for dwelling-houses which should be built on plans approved by the Park Commissioners. They

would add to the beauty, while the price paid for them would cover the entire cost of the improvement. This was all with view to adding to the beauty and attractiveness of the city. But the beauty thus created, and it would be great, would end at the shore of the Lake. Going a few blocks inland all the loveliness of the Lake would be forgotten in the unsightliness and wretchedness of the slums. The slums have no right to exist. No city has the right to permit them to remain. Business energy, illumined by a love for our city, and for our fellow-men, will banish them, and will eliminate from the regions of poverty every element of degradation, and the last vestiges of ugliness.