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METHODS OF IMPROVING THE HOMES OF THE LABORING AND TENEMENT HOUSE CLASSES OF NEW YORK.

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A STRANGER entering New York by either of the three northern railroads would scarcely credit the oft-repeated statement that New York is an overcrowded city. For half an hour after he passed the city limits he would glide along through rural scenery, diversified with hills and valleys, wooded heights, and cultivated plains, at the speed of an express. He would pass quiet and unpretending villages, cross the common country road, and traverse farms in the ordinary state of cultivation. As he noted on every hand, and as far as the eye could reach, these evidences of country life, he might very justly conclude that if New York is overcrowded, it is not because it has not ample unoccupied territory. And if he went directly from the depot to one of the fifteen principal hotels of the city, he would be impressed with the capacious character of the residences for small single families, the number of vacant lots which line the streets and avenues, and the limited number of guests at the hotels,* not exceeding one half their estimated capacity for accommodation. On his visit to the commercial districts he would be struck with the large number of warehouses, storehouses, and other buildings in whole or in part unoccupied, and he would still further conclude that if New York is overcrowded, it is not for want of ample house accommodations.

If, however, this stranger should visit with a sanitary inspector the dwellings in the 17th, 7th, 14th, and other wards, he would there learn the full significance of the assertion that New York is one of the overcrowded cities of the world. Here he would find every house, large and small, high and low, in good or bad condition, filled from deepest cellar to highest garret with human beings.

* The following table shows the number of public rooms in each of the hotels named, the number of persons that can be accommodated comfortably and without inconvenience, the number that could be accommodated by crowding in the event of any great influx of travelers, the daily average number of guests who sleep at the

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He would be amazed at the extraordinary number of families and of persons in a single house of moderate dimensions, and still more at the entire want of the conditions essential to the virtues of domestic life. He would here learn how half a million people can be packed into 23,000 houses, and how 15,000 landlords can exercise control over the body, soul, and estate of half of the population of New York. As a result of these observations, his final conclusion would be that New York territory and houses are overcrowded only in certain quarters, that if its inhabitants were uniformly scattered over its surface area, it would be sparsely populated; and if the people were equally distributed among the buildings, there would be no unhealthy pressure upon existing house accommodation. In other words, if available unoccupied lands and available house space could be utilized for the purposes of the present population, and its natural increase, New York would not be, and never should be, overcrowded.

It is proposed in this paper to consider how far it is practicable in this city to secure to each family, either—1st, the possession of its own homestead; or, 2d, the rental of a healthy and well-conditioned place.

To accomplish these objects we have but to utilize the waste places of New York. These waste places are: 1st, the unoccupied lands and places; 2d, unoccupied buildings.

There are two methods of providing ownership of homesteads for the poor, viz.: 1st, by giving them unoccupied lands; and, 2d, by enabling them to purchase homesteads. Both methods have been thoroughly tested, and we know their respective merits. It is abundantly proven that the man who buys and pays for his homestead becomes a

hotel, the number of servants employed, and the number of coaches, carriages, etc., in daily attendance to accommodate the guests:

HOTELS.	ROOMS.	Can accommodate comfortably.	Can accommodate on emergency.	Daily average of guests.	Total number of servants.	Female servants.	Male servants.	Coaches and carriages in attendance.
Albemarle...	107	120	130	80	68	28	40	10
Ashland....	108	150	200	65	72	35	37	10
Brevoort....	138	120	150	85	76	33	43	25
Fifth Avenue.	550	650	700	450	400	145	255	50
Gilsey.....	267	350	425	260	160	70	90	15
G. Central...	630	800	1200	475	380	205	175	50
Grand Union.	350	600	800	350	125	55	70	10
Hoffman....	250	300	400	200	125	65	60	25
Metropolitan.	400	600	700	400	320	150	170	30
New York...	300	350	500	200	180	90	90	30
St. Nicholas..	500	750	1000	450	375	215	160	50
Sturtevant...	300	325	375	230	135	65	70	20
Union Square	142	175	200	140	69	30	39	10
Winchester..	120	140	160	90	50	20	30	10
Windsor.....	500	600	700	450	400	250	150	45
Total	4662	6080	7640	3925	2935	1456	1479	390

—Tribune, Dec. 26, 1874.

better citizen than one who receives it as a gratuity. In the former case he attaches far more importance to his possessions, and feels a certain degree of personal importance and independence. He will guard more zealously what he has purchased with the fruits of his labor than what has come to him by accident. It must be concluded, therefore, that sound policy dictates the second method, or that by which proper provision is made for enabling the poor to acquire the ownership of their homes by purchase.

The difficulties surrounding the practical solution of this question when applied to the dependent classes of New York are very great, though, we believe, not insurmountable. No such reform as is here proposed can be effectually carried on without a well-digested and easily executed plan. For the most part, it is to be accomplished by co-operation. It is quite impossible to make successful any plan of providing homes for those of limited means without the aid of well organized associations. These associations are numerous and flourishing in nearly all large cities but New York. And yet with us they are more needed than elsewhere, because suburban lands are more expensive. The absence of all such organizations in this city shows how completely we are enslaved by the tenant-house system. The belief that the middle classes can, or indeed should, own their homes in New York, has long since disappeared; and the whole course of territorial, as well as social development, is on the basis of landlord and tenant. This destructive policy it is the duty of these associations to oppose, and if possible to change; and one of the first and most effective steps in this direction will be the encouragement of associations for securing homesteads to all homeless families of every grade of income. By proper inquiry, suggestion, and publication of useful information on these subjects such associations can be formed and their work made effective.

Co-operative associations for obtaining homesteads take many forms. In London, corporations are formed which purchase the land, lay out a village, build the houses, and then dispose of them to the poor in such manner that each householder pays small monthly installments until the whole amount of purchase money is paid. Other companies are organized on the plan of savings banks, each depositor being allowed to loan money.

Our best examples of these organizations are found in Philadelphia, where it is alleged that several hundreds exist, through the operations of which that city has been able to provide its industrial, and even poorest classes with homesteads. A recent writer remarks concerning Philadelphia: "It has long been the city's boast that every industrious man can, if he makes the effort, own his own house; and if not the owner, can become the possessor, by renting, of a separate house, with all the essential comforts for home life. Hard times, high taxes, and bad municipal government have made the position of the poor man less advantageous than formerly in comparison with that of his brethren in other large cities, but have not yet destroyed the system under which thousands every year acquire homes. Even in the past summer and fall, when building in most cities almost ceased, dozens of squares of small two and three-story houses were put up in the outskirts of this city, each with the stereotyped Philadelphia characteristics of bright red

brick front, marble steps and window sills, and wide board shutters. Every year the city, already vast in its geographical extent, is encircled with a new ring of these dwellings, like the successive layers of growth on the trunk of a tree. Each of these little houses is the home of a single family, the head of which is a mechanic, factory operative, merchant's clerk, or a laborer of some kind depending upon weekly or monthly wages." Several years since I spent a few days visiting among the poorer classes of that city, and I can bear witness to the truth of this statement.

Nothing is more striking and impressive than the contrast between the enormous tenement houses of New York, crowded from cellar to garret, with 20 to 150 families in each, and the blocks of neat two-story houses of Philadelphia, each house occupied by the family of a single laborer, and he the owner. At first I was incredulous of the statement of my informant that Philadelphia had no tenement houses; but a thorough search of two days, and an incident which occurred during my inquiries, satisfied me that the New York tenement house was a thing unknown in Philadelphia. In order to test the question, I selected a house having much the appearance of a dwelling which in New York could safely be predicted to contain twenty families. In response to the bell, a stout, brusque Irish woman opened the door. I inquired as to the number of families residing in the house. "My own, to be sure," she replied, with an air of wounded pride. I ventured to inquire the name of the owner of the house. "My husband's name is, Patrick O'Rourke," she answered, and added, "You are from New York; but you won't find any of your tenement houses here." "I know what they are," she continued, "for I lived in one in Baxter street five years—twenty families, and one hundred persons in a house of the size of this. But we left sickness, dirt, and misery behind us when we came to Philadelphia."

The plan by which Philadelphia makes her citizens owners of their homes is worthy of a passing notice. It is explained by the writer referred to as follows: The chief circumstances favoring the erection of this class of houses are the illimitable area of level ground which surrounds the original city, the system of ground rents—a legacy from the days of William Penn—and the co-operative building associations, of which there are hundreds in successful operation. When a poor man, earning small day's wages, determines to secure himself a home, he goes to the extreme suburbs of the city, about three-quarters' of an hour's ride by street car from the State House, and buys a lot eighteen feet front, on a fifty-foot street, and ninety feet deep, for \$200, without paying for it, by entering into an obligation to pay a yearly rental of twelve dollars, or six per cent. As long as this interest on the purchase money is paid annually, the ground-rent landlord, as he is called, cannot demand the principal. He now joins a building association, and takes say five shares. On each share \$1 is to be paid monthly, and as there are 1,000 shares, each month \$1,000 is paid into the association. Then the money so paid in is put up at auction among the members, and the bidding mounts up from five per cent. premium to perhaps twenty, at which it is knocked down to him. He agrees to pay besides his \$1 per month per share—say \$5 per month—the interest on \$1,000, plus

\$200, 20 per cent. premium, amounting to \$72 per annum. With this \$1,000 he contracts with a competent builder, who puts him up a house 14½ feet front, leaving a passage of 3½ feet on his 18-foot lot. His house is to be of brick, 32 feet deep, with a well and pump, and a shed over them, and his lot surrounded by fencing seven feet high. His house will be entered by a front door, opening on a parlor, having one window front and one on the side. Passing through the parlor a door opens on a small entry, from which straight stairs rise to the second story. On the opposite side of the entry a door opens into the dining room, lighted with one window, and through this passes to his kitchen, in which is a good range. At the kitchen door stands, under the shed, the pump. Behind this again is the garden lot, 50 by 18. The financial result stands as follows:

He pays ground rent per annum, 6 per cent. on \$200.....	\$12
Building association \$5 per month, amounting to.....	60
Building association, interest on loan.....	72
Taxes \$2 per \$100 on valuation of house—say \$800.....	16
Total.....	\$160

Thus for \$12.50 per month he has a home all to himself, where the morals of his family are preserved from the contaminating influences of the tenement house, where the comfort and domesticity of his household is promoted, and to which he is tempted to add one little thing and another. It is in effect a mortgage which never matures unless there is a failure to pay the interest; or it may be described as a rental which gives the renter a permanent possession of the estate if he promptly pays the rent. So familiar and popular has this mode of conveyance become that all the quotations of vacant lots are based upon this annual rent, or interest on the principal sum.

One of the important elements in this transaction is the building association. The relation of the laborer to this organization is thus stated: He borrows 1,000 in cash, agreeing to pay \$1,200 and the interest; he stands charged with \$1,200. Paying \$60 per annum, it would take him twenty years to pay up \$1,200. But at the end of the time, his shares being worth \$1,200, he stops paying, and the house is his own. In fact, however, he is a participant in the profits; the premium and the interest he pays going to reimburse himself, and it only takes in practice ten or twelve years to put him in absolute possession of his home. As regards the building association, he in one relation represents the capitalist lending money and taking all the profit made by lending; in his other relation he is the borrower, paying for the use of the money. It ought here to be noted that the associations advance their money only on abundant security; and that also they are managed at very small expense and with perfect honesty. Not only, however, are such houses built by the owners, but whole blocks are built by large building firms, and afterwards retailed off to buyers, who get their money from the building associations. The building association illustrates the power of the aggregation of small sums, and is a most beneficent institution, promoting the habit of saving, and preserving many a man from squandering a mechanic's fortune, which consists in his possible savings.

In advocating the formation of associations for securing homes for the poor, we do not lose sight of the great work performed by wealthy and public spirited men like Peabody, Stewart, and others. Vineland and Garden City are notable instances of what individual enterprise can accomplish in this direction, and if their projectors could be counted by hundreds, or even by tens, the enormous and daily increasing poor population of our cities would have country homes provided at their hands. But such men are rare, and can never meet the purposes which we here contemplate.

In examining the unoccupied lands of New York, we notice that they are divisible into two sections—those south, and those north of Harlem river. The difference in prices in these two sections is very great. In the southern section, beginning at 59th street, city lots steadily fall in value as we proceed northward to Harlem river, from an average of \$10,000 to \$500. North of the river plots of ground may be obtained at all prices from \$10,000 to \$500 per acre.

If now we examine the pecuniary condition of the homeless families we find them divisible into two classes, viz.: 1st, those receiving from \$5,000 to \$1,000 per annum; 2d, those receiving less than \$1,000 per annum. The former are a comparatively well to do class, and live in single rented houses, or in the better tenements, while the latter are compelled to accept such apartments in tenement houses as their limited means will allow. There is at once apparent a striking relation between the high priced unoccupied lands south of Harlem river and the incomes of the well to do homeless classes, and the low priced lands north of Harlem river and the incomes of the laboring or poorer classes. And there is not a man in either class having a family who does not desire to become the possessor of his own homestead. We may readily, therefore, consider this question under two heads, viz.: 1. The occupation of the lands south of Harlem river by those having the best incomes. 2. The occupation of the lands north of Harlem river by those having small incomes.

At the outset of any effort to secure homes to the homeless on the unoccupied lands south of Harlem river, *there should be such a reconstruction of the lands as will diminish the cost of individual lots, and allow of a larger number of single houses, to the square acre.*

The plan adopted of laying out the city in blocks, with large inclosed courts, is the most pernicious that could be devised. Not only is the surface area thus wasted which might and should be utilized, but large courts are formed which are entirely unventilated, and are the receptacles of the foul emanations from the rear portions of residences. To these sources of pollution we may add in many parts of the city the common privy vault in the yard, generally sunk in the loose soil. Finally, in the poor districts we have the rear tenement house, packed snugly in the block, so as more or less completely to fill the entire available space, and crowded with occupants of the most filthy habits. In the most aristocratic quarters of the city, the courts of the blocks are so perfectly shut in on all sides that the air is stirred only by the most severe winds. The rear of the houses on the block contains the kitchen and laundry, as a rule, below, while above are the sleeping rooms. The stagnant air of the court gradually becomes foul from these sources

of impurities, and entering the upper portion of the dwelling, renders the air perpetually unfit for respiration. In blocks occupied by the middle classes, these courts, still more shut in and unventilated, are rendered filthy in the extreme, as they become the common receptacle of kitchen and house refuse, and contain the undrained and unventilated privies. In the quarters where the very poor live the block is one mass of buildings, honeycombed with unventilated apartments, and reeking with the emanations from the excreta of the bowels, lungs, and skin of the hordes of beings which fill these dark and noisome recesses.

The plan to be adopted should provide for single rows of dwellings, fronting at both extremities upon streets, each house having a suitable area on both streets. Blocks thus laid out would have no inclosed courts, the dwellings would be flushed with free currents of air on both sides, and a much larger number of people could be accommodated on the same surface area. This serious sanitary defect in the ground plan of the city can only be remedied in those portions where the lands are as yet unoccupied.

These lands should be laid out on a plan which will secure not only a larger number of single dwellings than can now be obtained, but will make such dwellings more convenient and healthful than on the present plan. The following scheme may be submitted as one of many which competent surveyors have devised, though the surface crowding is far too great.

The avenues remaining the same, the blocks might be laid out fifty feet deep, and the streets twenty feet wide, with sidewalks three feet wide. The lots could be laid on a scale of sixteen feet, which would give fifty lots to a block, sixteen by fifty feet each. If the houses were thirty feet deep, and stood in the middle of the lot, there would be ten feet area on each end of the house. The houses could be two or three stories with a basement. There should be no houses fronting on the avenues. The result of this plan would be to give to every block and one street, as now arranged, four open blocks fifty feet deep, and four streets each twenty feet wide. The present block contains sixty-four lots; it would now contain 200 lots. The dwellings would be very neat, and being but a single row on a block, with the intervening streets, they would be thoroughly exposed to sun and air. An example of this method of laying out the unoccupied territory may thus be given: Take the blocks lying between Twenty-sixth and Thirty-fourth streets, Fifth and Madison avenues. Here are eight blocks 200 feet wide, and eight streets seventy-five feet wide. There are on this plot 512 lots of twenty-five feet each, accommodating a population of 2,560 persons, reckoning one family to each house, and five persons to a family. If this plot were laid out as proposed, viz., the blocks fifty feet wide, and the streets twenty feet wide, there would be thirty-one blocks and thirty-one streets. If each block were laid out into lots sixteen feet wide, there would be 1,550 lots, or houses, which would accommodate one family to each, and if each family averaged five persons, the plot would accommodate 7,750 persons, as against 2,560 laid out on the present plan. It is true that the lots are now greatly subdivided, but the original plan contemplates one house to each lot. It will thus be seen that with proper economy of space, the unoccupied lands south of Harlem river, amounting to

hundreds of acres, can be covered with an immense population, each family occupying a single and separate house. At proper intervals small parks could be laid out, and ample provision could be made for markets, stores, etc., by having an occasional wide street.

If the Philadelphia associations were in operation in New York, the lands between 59th street and Harlem river could be taken possession of and rapidly occupied by the first class. What a different appearance would be given to those immense districts of the city, now so waste and unsightly, if they were covered with dwellings, however plain and unpretending. What vast amounts of taxable property, now lost in New Jersey and Brooklyn, would accrue to New York from the location and permanent occupation of that large class of tradesmen, clerks, journeymen, etc., which now drifts about in this city, or which does business in New York, but finds homes beyond its limits. It may be alleged that these lands can never be occupied until rapid transit is secured. The reverse of this proposition is far more rational, viz.: that rapid transit can never be secured until these lands are occupied. No one can doubt that if the entire available territory north of 59th street were densely populated with homestead owners, that the railroads would be multiplied so as to furnish cheap and rapid transit. When we cross Harlem river, the question of providing homes for the second class assumes an entirely new aspect.

The addition to the superficial area of New York of an amount of available contiguous territory, equal to that originally contained within its limits, is one of the most important and significant sanitary measures of the last half century. Whatever may be the commercial, economical or other aspects of the question of such annexation, there can be no doubt that all these great interests which tend to promote the public health, and furnish the true basis of municipal prosperity, have been immeasurably enhanced. It brings under the jurisdiction of a single central authority neighboring communities, whose mutual relations with the metropolis are so intimate that they are practically a single people, so far as regards prevention of disease and protection from contagion. Not less important is the fact, that territory hereafter to be occupied by a dense population, may now have those sanitary works performed which will render the soil healthful. London and Paris abroad, and Philadelphia and Boston at home, have wisely added contiguous territory and communities, and have thereby unmeasurably increased the general welfare of those cities and suburban districts.

Not only have new communities been added to the metropolis, but there has been an immediate tendency of the laboring classes of the city to seek residences in the newly acquired territory. The lands are comparatively cheap, and to this inducement for each family to possess its own homestead, is added an immense system of railways affording rapid transit. It is idle to expect any diminution of the enormous and annually increasing pressure upon the tenement houses of the city, except by some such exodus of the laboring masses as annexation has provided.*

* Commerce has not only driven the poor from the first, second, third and fifth wards, but is steadily encroaching upon the eighth and fourth wards.

There will undoubtedly be a strong tendency among this class to seek residences in the new districts, and it becomes a matter of vital importance to the public health, and to the social welfare of these people, that every facility be given them to acquire permanent homes on these unoccupied lands. It is believed that there are thousands of honest laboring men, crowded with their families into dark and unhealthy apartments, totally deprived of all the conditions of home life, who would seek homes in Westchester, if they would not thereby be deprived of their customary employment.

The great obstacle which presents itself to the laborer, who desires a residence in the suburbs of a city, is the want of cheap and rapid transit. He must live in such relations to his place of business as to lose no time, and thus he is compelled either to live in the city, or, if he takes up his residence in the country, he must depend upon railroads for conveyance, in which case his earnings are so largely consumed in fares as to forbid the undertaking. The feasibility of the suburban residence of a laborer employed in the city depends, therefore, simply upon the question of cheap transit on railroads. The British parliament long since settled this question in favor of the laboring classes of London, by requiring all railroads entering that city to run cheap trains at certain hours of the day. The result has been gratifying as to the movements of the poor out of the city, for these trains are largely and increasingly patronized by that class. The legislature of Massachusetts has, with characteristic intelligence, enacted a law requiring all railroads entering Boston to run cheap morning and evening trains.*

The newly acquired territory of this city is very accessible by existing railroads. There are no less than three different lines now in operation traversing the district in various directions, and a fourth is already constructed. If these roads should all run cheap morning and evening trains, for a distance of 15 miles, thousands of poor but honest laborers could avail themselves of the opportunity to secure homes for their families in the country. As a slight return for the privileges which these railroad corporations enjoy within this city, especially in the monopoly of large areas of valuable land, they should be compelled to provide cheap trains for laborers who seek homes beyond the built-up portions of the city.

It is probable that these corporations would adopt, on proper representation, the provisions of the Massachusetts law.

The following statement of the operations of the Eastern Railroad, Boston, is taken from a notice of the Report of the Massachusetts Railroad Commissioners for 1874: "As an example of the system we may take the Eastern railroad, which runs out northward along the coast.

* This law is as follows: "Every railroad corporation, or party owning or controlling a railroad running out from Boston, shall furnish each day a morning train in, and an evening train out, or suitable cars attached to other trains, and reaching and leaving Boston about 6 o'clock in the forenoon and afternoon, or at such hours as may be fixed by the railroad commissioners, for distances not exceeding 15 miles, and for such trains they shall furnish yearly season tickets, at a rate not exceeding \$3 per mile per year, good once a day for six days in the week, and quarterly tickets not exceeding one dollar per quarter per mile; provided that the number of persons making application shall not be less than 200 (Approved May 6th, 1872).

Its terminus is in a central part of Boston, and it runs workingmen's trains to Lynn, twelve miles distant. The first incoming morning train leaves Lynn at 5:30 a. m., the second at 6:30. The evening outgoing trains leave Boston at five and half past six o'clock. The fare is five cents for the whole distance or any part of it, tickets being sold in sheets of twenty, and no money taken on the cars. The train stops at half a dozen little hamlets which have been built up between Boston and Lynn, where workingmen who receive only laborer's wages, are living healthily and comfortably, paying less for the rent of a cosy little wooden cottage than they would pay for two dirty, noisome rooms in the dense, unclean city. The gain in every way is immense. This train was first put on the Eastern railway in November, 1872. Last year one train carried 266,560 passengers, and the net profits were \$7.50 per trip.

This reform can be greatly advanced by the organization of proper associations. These associations should not be mere enterprises of a few individuals to make money, like those now existing, which every season sell plots of ground at auction to speculators. They must be co-operative in their character in order to furnish the requisite aid and encouragement to persons of very limited means to buy ground and build a suitable residence.

The best examples of such organizations are found abroad, and deserve notice. "The Artizans, Laborers, and General Dwellings Company," of London, has proved a marked success. It purchases its plots of ground in the suburbs, lays them out, and constructs dwellings, which are sold at very low rates. The work is largely done by the shareholders. The company has purchased several estates, laid them out, and built upon them, and then disposed of the buildings. In 1872 it purchased 40 acres, and called the plot "Shaftesbury Park," in honor of the philanthropist the Earl of Shaftesbury. The grounds were first carefully prepared, every needful sanitary precaution being taken, and then dwellings, stores, public halls, baths, etc., were erected. The village will contain 1,200 houses, built in four classes. The demand for these houses far exceeds the supply; 250 have been already purchased. The same company has recently purchased another plot of eighty acres, and is preparing plans for the erection of 2,400 houses. Already 1,500 of these houses have been engaged, though not a sod has been turned. It is estimated that this plot will accommodate a population of 17,000, and Shaftesbury Park of 8,000. One feature of the organic law of these new colonies is that public houses and beer houses are to be rigidly excluded from the estate.

Said Mr. Disraeli, on a recent visit to Shaftesbury Park, "I have never in my life been more astonished than by what I have unexpectedly witnessed to-day—to see this city rising, as it were, in the desert. The experiment which you have made has succeeded, and therefore can hardly be called an experiment, but in its success has involved the triumph of moral virtues, and the elevation of the great body of the people. I have always felt that the best security for civilization is the dwelling. It is the real nursery of all domestic virtues, and without a becoming home the exercise of these virtues is impossible. Now I cannot doubt that this great movement will spread. In a certain degree

you may be said to have solved a question which perplexes parliaments; and from what you have done * * * I see the possibility of obtaining results which may guide the councils of the nation in that enterprise which I believe is impending in this country on a great scale, of attempting to improve the dwellings of the great body of the people."

It is impossible to estimate the importance to the laborers, artisans, clerks, etc., of this city, of an active, well-organized, and humane organization like that of "The Artizans, Laborers, and General Dwellings Company," of London. Taking possession of large tracts of unoccupied lands on the various railroads leading from the city, with cheap and rapid transit secured, it would establish colonies like those of Shaftesbury Park and Harrow Road. These villages would be laid out by sanitary engineers, and the dwellings so constructed that every man could purchase his own homestead. In an incredibly short period of time large and thriving communities could be established along the lines of the Hudson River, Harlem, and New Haven railroads, made up entirely of artisans, clerks, and laborers doing business in New York. It has been alleged against the project of providing county homes for laborers in cities, that the laborer must live near his place of business, and, therefore, these efforts to provide him a suburban residence would prove impracticable. But experience does not sustain the assertion. On the contrary, employers testify to the greater regularity of the workmen residing in the suburban districts, on the line of the railroads, than their comrades who live in the town. If we add to this advantage of perfect regularity to business, the better health which follows refreshing sleep in the pure air and quietude of the country, and freedom from the vices incident to the habits of the working men of cities, who so universally spend their leisure hours in gross dissipation; the balance is largely in favor of laborers living in the suburbs.

But however ample may be the provisions for enabling those who have a moderate income to obtain better homes in the suburbs, there will always be an immense residuary population which will remain, and for which provision must be made in the city. The problem of improving the homes of this class is far more difficult of solution. They are not only poor, but they are reckless and indifferent, and must be treated as the wards of public or private benevolence. They have neither the power nor the will to provide homes for themselves. They seek rooms that come within their limited means, and are indifferent as to their condition and surroundings. They herd together in the most indiscriminate manner, regardless of family comfort and privacy. It is in this class that health and morals are sacrificed by their methods of living. The mortality in any group of such families varies from 50 to 70 in the 1,000, and they swell the criminal calendar to its fullest capacity. In order to improve the condition of the very poor of the city, we must first study their peculiarities as regards habits of living and their felt wants. We must remember that they have become so habituated to their methods of herding together in small, dark, unventilated rooms, that they have either no desire, or but the slightest disposition to improve their domiciles or mode of life. They will not bear any very marked change in their surroundings. The family reared in a cellar resist every effort to induce it to take rooms on the first floor. The

struggle of the Board of Health to vacate cellars and compel the underground population to live above ground, has been carried on with varying success for many years. Again, we find a family always accustomed to a rear tenement will never take the front; and one always occupying a single room will be found averse to occupying two rooms. Another has had two rooms, but will not take a floor through, though it require but an additional room. An intelligent writer divides the poor into the "one-room," two-room, and three-room classes.

These peculiarities, so trifling, and apparently so whimsical, are, after all, powerful factors in determining how to improve the homes of the very poor of a city. We cannot build model lodging-houses into which the poor will rush promiscuously. We must adapt our improvements to the grades of habit which exist, and gradually educate the poor to a better condition of life. Much has been accomplished when the cellar resident has become reconciled to a dark room in a rear tenement. The one-room family has advanced a step in elevation when it consents to occupy a second room, however small. That the poor are susceptible of this advancement, if wisely directed efforts are persevered in, we have abundant proofs. And the evidence is equally strong that they cannot as a class be elevated by any other than this gradual process. The failure of many commendable efforts to improve the homes of the poor of cities has been due to the fact that the life-long physical, mental, and moral condition of this class has been entirely overlooked. They have been regarded and treated as persons who had fallen, through the accidents of poverty, from some elevated position to their present deplorable state, and hence were eager to seize the first hand stretched forth to rescue them. Great has been the disappointment of enthusiastic philanthropists at the utter indifference with which their proffered aid has been received. Many have turned away in disgust and contempt from the work which at first enlisted their warmest sympathies. They were not aware that the inhabitant of the cellar, whose repulsive and hideous physical deformities are but the outward expression of his mental and moral being, was born to that condition, knows of, and cares for no other condition in life.

Discouraging as is this view of the work of benefiting that immense class of the population who rank as very poor, it is only discouraging. Practical workers in this field have proved that every obstacle may be overcome, and every grade of the poor, even to the most degraded troglodyte, may by persistent, well-directed efforts, be elevated to a higher life than that which he leads. But experience equally proves that the groundwork of such reform is the adaptation of agencies to improve their physical state to the various conditions in which they live.

The methods of providing better homes for the very poor are as follows:

1. *Utilize all the available waste house-room of the city.*
2. *Improve existing tenement houses.*
3. *Build new and improved tenements.*

1st. It is impossible to estimate, even approximately, the amount of unoccupied house-room in this city. It is safe to state that the 23,000 tenement houses are filled to repletion. It is also necessary to exclude from the calculation private dwelling-houses, churches, etc. But even

then there remains an immense number of buildings, erected for commercial and other purposes, which by the fluctuations of business are now unused in whole or in part. A chance inspection in almost any part of the first or second wards reveals the fact that on every block capacious stores are readily found which are and have long been in whole or in part vacant. Why should not these unused buildings, or parts of buildings, be converted into dwellings for laborers? That portion of the city, especially the second ward, is almost destitute of a resident population, and yet it has a capacity for upwards of 14,000 people. The district is healthy, being well improved, and exposed to strong currents of air from the bay. The buildings are so capacious that they admit of any desired reconstruction. They become, in fact, model lodging-houses when properly arranged. The rental of such buildings to tenants pays a remunerative percentage on the cost of the building and reconstruction. But how can this reform be effected? The answer is the same as before, viz., largely through the agency of co-operative associations. Something can be accomplished by the publication of such information as will induce owners of unoccupied buildings to convert them into tenements for the poor. But the most effective work will be done by associated effort. London has upwards of a dozen associations devoted to such work. New York ought to have at least one.

2d. The second step is to improve the condition of existing tenement houses. In no department of sanitary work will better and more immediate results follow than in the reconstruction of the tenement houses now occupied. In this effort we come down to the level of the most degraded tenant, and meet his immediate and more pressing wants.

Every person, however poor and debased, has some faults to find with his apartments, and if we are ready to take advantage of his requests and improve his quarters to the extent which he desires, and especially to add others which he comes to recognize as necessary, he is greatly improved, both physically, mentally, and morally. We are commencing, in fact, a course of training which, if continued, will insensibly lead him to a proper sense of self-respect, and a strong desire to attain to the condition of others about him.

There are two methods of effecting these improvements. By the *first*, the tenants themselves are one of the parties in making the improvements, and the landlord the other. By the *second*, the landlord alone makes the improvements.

The first method is illustrated by the labors of Miss Octavia Hill, of London. Her purpose was not only to improve the homes of the poor, but by making them active participants in these improvements, to educate them in the arts of self-help, and provident care of their homes. She first purchased one of the most delapidated tenements of London (Mr. Ruskin furnishing the money), and became herself the landlady. She visited the house every week, collected her own rents, and personally interested herself in her tenants. While she rigidly exacted her rents, or ejected the refractory tenants, yet she agreed to apply a part of the rent in repairs upon each tenant's room, and took the tenant's advice as to the kinds of improvements to be made. This course at once interested the tenants in improving the condition of the house, all their former destructive and careless habits were changed, and they took

infinite pains to have their apartments improved and preserved. The result was that this dilapidated building, filled with the most worthless class of London poor, was gradually transformed into a first-class tenement house, enlarged by a new story and an extension: And yet the same tenants remained throughout, and the improvements were not only made at their suggestion, but by their own money. The effect upon the morals, habits, and general condition of the residents was marvelous. They had been quietly educated up from the most degraded state of London pauperisms to that of social respectability. So well did this experiment pay, pecuniarily, that Miss Hill has purchased several more buildings, and is extending largely the field of her beneficial operations.

The *second method*, in which the landlord alone is the active agent in the improvement of the dwelling, is that generally pursued. The results which follow these improvements are very striking and important. The worst class of tenement houses have had their interior arrangements entirely changed, so as to give larger capacity, better apartments, and all necessary sanitary improvements, at a moderate cost, and a large remunerative rental. These improvements of the dwelling have been followed by a corresponding improvement of the tenants, both in health and morals. Remarkable instances of this kind of reform have occurred in New York. The Old Brewery, once the home of the worst class in Five Points, with an annual death-rate of 55 in the 1,000, is now a mission house, accommodating a large number of families of precisely the same class, the death-rate of which is scarcely 10 in the 1,000. Their morals have improved so that they are now orderly, more temperate, and provident.

The *third step* is the erection of new and improved tenement houses. This reform may be carried out by private enterprise, or as a municipal measure. In London, a large number of associations have been formed for this purpose, and latterly they have become remunerative investments. They purchase the land, tear down the old buildings, and erect new ones, well adapted to the varying conditions and wants of the poor.

One of the most remarkable instances of municipal reform of the homes of the poor is now in progress in Glasgow, Scotland. Under the provisions of the Glasgow Police Act of 1866, the trustees, who are members of the town council, are authorized to borrow \$6,250,000 on the security of the assessment and property acquired by them. With this fund they are empowered to purchase, under proper regulations, such poor districts of the town as they may deem proper, destroy the worthless dwellings, lay out these areas on sanitary principles, rebuild, and sell the property thus acquired and improved. The plans were perfected at once, and the purchasing of the property needed commenced with vigor. It covers forty areas, in the worst of which, and in portions of the others, the population was housed at the rate of 1,000 persons to the acre, or 640,000 to the square mile. In these plague spots and fever-nests the death-rate was as high as 70 in the 1,000 before the improvements began. The plans of the trustees involved the purchase and demolition of upwards of 10,000 houses which no structural alterations, however extensive, could make healthy residences; the gradual removal

and spreading of the population resident there; the laying off the ground in open spaces, and formation of forty new streets to be cut through the center of the new district; removing sanitary evils and affording commercial facilities; and the resale of the surplus lands for the erection of modern buildings, subject to the conditions, provisions, and restrictions of the act.

It was not until 1870 that the purchases could be so far perfected as to allow of the improvements to begin, but since that date the population has been gradually displaced without hardship to any one, and the areas reconstructed and partially rebuilt, with the most gratifying results. The health officer writes: "It is difficult to believe that districts through which any one may now walk with perfect safety were formerly the scene of many murders, robberies, and assaults of the most aggravated character." The official report of the police authorities states: "Through these operations the city has been cleared of the foulest dens of crime and profligacy, and their occupants been scattered amongst a population breathing a purer moral atmosphere."

We have thus presented several methods of dealing with this question of providing better homes for the poor of New York. The illustrations are drawn from plans and methods now in successful operation in many cities of England, in Boston, and in Philadelphia. No more important work can be performed by associations like these than the continual agitation of the various questions which we have now considered. Crude as these suggestions may seem, and practically may prove to be, yet if they lead to popular discussion, out of the agitation will proceed more mature plans and methods. We cannot put aside the questions involved in this discussion. They press upon us as one of the most vital of living issues in our municipal administration, and appeal for immediate settlement to every consideration of humanity and self-interest. The material and social conditions of the people of the city are being gradually moulded into fixed and permanent forms, and unless vigorous and persistent efforts are now made to give new and wiser direction to our municipal development and growth, New York must forever continue its present dangerous anomaly as a city whose population is equally divided between the very rich and the very poor; the landlords and the tenants; the independent and the dependent classes. It will have no middle classes, as it has not now—the true conservators of democratic institutions. The greatest, most enduring, and beneficent reform which can be effected in New York will be that which establishes and maintains this middle class. For it is a well-established fact that the strength, integrity, and perpetuity of municipal governments, in a country where the suffrage is universal, must depend upon the interest which the citizen has in his home. The poorest man who has to pay an annual tax upon his property, real or personal, but especially real, has a direct and immediate concern in the administration of civil affairs. He has a more lively interest even than the wealthy, for he lives so nearly on the border line between poverty and competence that he is extremely sensitive to the slightest encroachments upon his limited means. Every dollar taken from him by the tax-gatherer is a retrograde step towards the condition of dependence from which he is

endeavoring manfully to escape with his family. Having once suffered the privations of poverty, or having lived in such familiar contact with the poor that he knows the miseries of dependence, he shrinks with terror at the possibility of losing the vantage ground gained by patient labor and vigilant economy. A citizen thus situated is a better safeguard against municipal corruption and maladministration than the wealthy. De Tocqueville very truly remarks: "If we attentively consider each of the classes of which society is composed, it is easy to see that the passions engendered by property are keenest and most tenacious among the middle classes. The poor often care but little for what they possess, because they suffer much more from the want of what they have not than they enjoy the little they have. The rich have many other passions besides that of riches to satisfy. But the men who have a competency, alike removed from opulence and from penury, attach an enormous value to their possessions. As they are still almost within the reach of poverty, they see its privations near at hand, and dread them: between poverty and themselves there is nothing but a scanty fortune, upon which they immediately fix their apprehensions and their hopes; every day increases the interest they take in it, by the constant cares which it occasions; and they are more attached to it by their continual exertions to increase the amount. The notion of surrendering the smallest part of it is insupportable to them, and they consider its total loss as the worst of misfortunes."

It is apparent, therefore, that the citizen whose means are limited to the ownership of his house is an invaluable element in maintaining economy and efficiency in government, as compared with the irresponsible poor, and the reckless and indifferent wealthy. And it is an interesting fact, attested by observation, that in all municipalities the class of simple homestead proprietors most carefully note the varying rates of taxation from year to year, the expenditures of the public funds, and most closely scan the merits of candidates for office. Nor is this class of property owners less important in the preservation of social order. They have nothing to gain, but everything to lose, by civil commotions and revolutions. Every act of lawless violence, every theft, murder, or riot adds to their taxes, and, may be, depreciates the value of their property.

From these considerations it is apparent that the highest duty, as well as interest, of the State is to secure, as far as practicable, to every family its own homestead. How this great want of a city like New York can be secured is not merely a question of benevolence and humanity, it is equally a question which involves the promotion of civil order and municipal prosperity. We must study this question, therefore, not only as humanitarians and sanitarians, but as citizens seeking the highest interests of the city as a corporate body.

