

CHAPTER XII

THE COST OF THE SLUM

IN England the housing problem has been termed "The Empire's Heart Disease." Her cities, which claim four-fifths of the population, have become great human warrens, crowded to suffocation, and filled with underfed human beings struggling for a place to live.¹ Her tenement evil is as bad as a plague. Its harvest of death is as constant as that of the scourge and its cost to the community is quite as great. But death is not the only cost. In the train of the tenement are epidemics, sickness, crime, vice, drunkenness, and an end to the home.

The English municipality has already appreciated some of these things. Years ago the city of Glasgow attacked the tenement problem. It razed many shacks and reconstructed a large slum area. Immediately the death rate fell to fourteen and four-tenths per thousand. In an adjoining slum the rate remained at fifty-three per thousand. The annual cost to the community from disease alone

¹ For a description of housing conditions in England see: *The People of the Abyss*, by Jack London; *The Day's Work*, by George Haw; *Britain's Homes*, by the same author; as well as Parliamentary and other reports.

had been nearly forty in the thousand. It has been asserted that the total loss from death and disease during the three years' war in South Africa did not equal the unnecessary deaths in London in a single year in the tenements.

From reliable statistics it appears that no fewer than 2,500,000 of London's population require better housing conditions. In Scotland twenty-two per cent. of the families live in single-room homes, if such they may be termed, while in Glasgow the proportion runs up to thirty-three per cent.

During the recent war in South Africa about one-half of the army candidates from London were rejected as below the military standard. In the enlistment stations in York, Sheffield, and Leeds over forty-seven per cent. were found to be physically unfit for service, while in Manchester, out of 11,000 men offering themselves for service in 1889, 8000 were reported so deficient in stamina and physical strength as to be defective.¹ These are some of the costs of the tenement, a part of the price we pay for city life. Possibly they are not wholly attributable to housing conditions, but the housing environment contributes most largely to the physical and industrial condition of England's workers. And the acts of Parliament, the efforts of private philanthropy and public activity have scarcely touched the problem. The relief thus far

¹ *Britain's Homes*, George Haw, p. 58.

offered does not even keep pace with the inrush of population from the country and the birth rate in the city. The cry of all England is for houses—houses that do not exist. For in city and country instances have been reported of workmen in good employment who left their wives and families in the workhouse because they could find no rooms to let. Statistics could not exaggerate the description of Mr. Frederic Harrison, who confesses his own despondency over modern city life in England as follows:

“ To me, at least, it would be enough to condemn modern society as hardly an advance on slavery or serfdom, if the present condition of industry were to be that which we behold; ninety per cent. of the actual producers of wealth have no home that they can call their own beyond the end of the week; have no bit of soil, or so much as a room that belongs to them; have nothing of value of any kind except as much furniture as will go in a cart; have the precarious chance of weekly wages which barely suffice to keep them in health; are housed for the most part in places that no man thinks fit for his horse; are separated by so narrow a margin from destitution that a month of bad trade, sickness, or unexpected loss brings them face to face with hunger and pauperism. . . . This is the normal state of the average workman in town or country.”

We are coming to appreciate these words here in America. An immense domain, with an amplitude of unoccupied resources, has not been able to protect us from the evils which haunt the older cities of Europe. The housing evil has already appeared in all of our larger cities. In some of them, competent observers say, it is already worse than it is abroad.

"I am convinced," says Mr. Robert Hunter, "that when a careful inquiry is made into the housing conditions in which those who are in poverty in this country live, they will be shown to be as bad as, if not indeed worse than, the conditions abroad, which have created great concern and been the subject of many official inquiries. . . . The overcrowding of the population on the acre in certain sections of Chicago exceeds that of the densest portions of London. In New York the conditions are three times as bad as they are in London."¹

Nor is the problem of homes the problem of the double-decker tenement alone. This is its worst, as it is the final form. The housing problem is a problem in every large city of a quarter of a million inhabitants. It may be observed in the transition of a residence district to the slum. As the city grows in size and land increases in value, a portion of an old resi-

¹ *Poverty*, pp. 843, 844.

dence is re-rented to another family. As this process continues, the vacant area in the rear is built upon by other dwellings. In time the cellar and the attic are occupied, and the house originally designed for one family is filled with half a dozen. Here is a housing problem as pregnant of danger as is the dumb-bell tenement. Privacy is gone. Fresh air, light, pure water, decency, and proper sanitary conditions are almost as impossible as in the crowded quarters of the larger cities. This is the early form of the housing problem, and represents the slum in those cities of America which have not yet attained the metropolitan disease that afflicts New York. But that it is as fatal to life, health, and decency as is the more dreaded double-decker, is made manifest from the reports of housing investigation recently made in Chicago, Cleveland, Buffalo, Jersey City, and elsewhere.

For the housing problem is a city problem. It is not born alone by the straitened geographical limitations of Manhattan Island or the older civilization of Europe. It makes its appearance as soon as land becomes sufficiently valuable to force an economy in space. And the intensity of the evil is in proportion to the value of the land. With increasing values the burden of rent begins to be felt, for land values respond to the city's growth. As they increase, rent for their use increases as well. True, the demand is for houses, but high

rents are not attributable to want of building materials or the cost of houses. Otherwise, rent in the cities would be no greater than in the smaller towns. The burden arises from the cost of the site and the withholding of the valuable land from proper use.

A moment's reflection will demonstrate this fact. The site values of New York City have been appraised at \$3,697,686,935; those of Philadelphia at \$879,259,355; those of Boston at \$594,599,750.¹ Reducing this to a per capita basis, we find a burden of ground rent, figured at five per cent., of \$53 per head in New York, \$40 in Philadelphia, and \$74.80 in Boston. In other words, the cost of a foothold, of a place to live and to work is from \$200 to \$375 for every individual family of five within the city limits. It is this fact that has huddled 2,372,079 of the three and one-half million people within Greater New York into tenement houses, as defined by the laws of that state. It is this value that has forced up rents in the slums. In the "new-law" tenements of New York, the rentals range from fifteen to thirty-five dollars a month. In the old tenements, from ten to fifteen dollars a month is paid for dark, dirty rooms, without light, and with water in a

¹ The values here given for New York and Boston are taken from the official tax assessments of these cities, those of Philadelphia from a Bulletin of the Bureau of Labor, Washington, January, 1904.

common hallway. It is the monopoly of the land that compels the combination of several families in one flat and the destruction of any sense of home life, decency, or cleanliness. And we must shift the responsibility for all this. It is not overcrowding that causes high rents, it is high rents that cause overcrowding.

The housing problem may be followed from the country to the city. Upon the farm, ground rent is almost a negligible item, and rent is determined by the house alone. Within the city, however, the dweller must pay not only for the use of the house, but a constantly increasing fee for the privilege of occupying the land on which it stands. This fee follows him to his cottage. It pursues him to the tenement. It is the first lien upon the avenue. It cannot be escaped, and it tends constantly to grow larger. In time, the charge for the use of the land equals, if it does not exceed, the value of the house.¹ And it is the first charge upon

¹ The method of appraising land and improvements separately, which prevails in Massachusetts, graphically illustrates the fact. The appraised value of the land in 70 cities and large towns is \$1,048,009,128, of the buildings \$1,014,152,180, the value of the land and the buildings being about equal. The value of the land in 288 small towns was \$115,605,594, while the value of the buildings was appraised at \$185,782,899. In other words, the land value of 70 cities and towns was ten times the value of 288 small towns.

Another interesting fact is shown by these valuations. The land in the 88 cities is of greater value than the buildings; the land in the 87 large towns is considerably less than the value of the buildings, while the land value in the 288 small towns are only about sixty per cent. of the value of the buildings.

a man's income. As the city increases in size, the charge increases in amount. It is this fact that drives the laborer from the individual home to the flat, and from the flat to the tenement. The inexorable law of rent, formulated by Ricardo two generations ago, pursues him remorselessly, regardless of the humanity or kindness of the individual landlord. It is the increasing value of the land exempted from taxation and taken by the landlord that is slowly diminishing the living space allotted to each man within the city. It closes up the building area upon the lot, sends the tenement skyward, and cuts off access to light, air, and nature. The same influence which sends the well-to-do to the hotels and apartment houses, sends the laborer to the tenement, and the heaviest cost of city life is the price it exacts for the privilege of existing therein, whether it be in the mansion, the tenement, or the lodging house.

Here, too, is an explanation of the rapidly increasing landless citizen. The Twelfth Census gives some amazing results of an investigation into the ownership of homes in the cities of the United States of over 100,000 population. From this report it appears that of the 722,670 homes in Greater New York, but 83,052 are owned, and of these all but 35,050, or four and one-half per cent. of the total number, are mortgaged. Of the total number (722,670), over 617,000 are hired.

And of the number owned, three-fourths are outside of Manhattan and the Bronx, where the persons owning unencumbered homes are but 8948, out of a total number of 425,461.

The showing of newer cities is somewhat better, but even here the exhibit is startling enough to those who comfort themselves with the thought that America is a country of home-owning people. In Omaha, out of a total of 20,000 homes, but 3127 are owned free of encumbrances. Even here, in a city whose age scarce compasses a score of years, with the entire expanse of the West to extend upon, but one home out of seven is owned by its occupant. In many districts, tenancy is universal. In one assembly district in New York, out of 14,000 homes, only fifty-six were owned by the occupier, and of these all but fourteen were encumbered.

In the growing value of urban lands lies the cause of overcrowding and the passing of home-ownership. It explains the rise of the tenement and the passing of the home. It is not that labor will not build houses; it is not that bricks, mortar, stone, and other materials cannot be secured. It is the increasing value of a site which renders the housing problem an inevitable one in every growing city of over a quarter of a million inhabitants. We have fancied we were free from this evil in America. The wide expanse of country seemed to

safeguard us from such conditions as are now known to prevail. But recent investigations in a number of cities have demonstrated that the housing question is full upon us. It is a product of city growth, and can only be solved through some method that will open up the land to freer use. For in every community land values respond to the density of population, and it is the private enjoyment of land values that gives birth to the housing evil. There is, and can be, no other cause.

With this overcrowding go the evils of vice, sickness, and even premature death. The fruits are always the same. The *Report on Tenement Conditions in Chicago*, certain sections of which city are among the worst in the world, in speaking of the testimony given by the Royal Commission of 1884, says: "It was gathered that immorality, perverted sexuality, drunkenness, pauperism, and many forms of debauchery were caused in some instances, in others abetted, by the indecent overcrowding which existed. High death rates; a pitiful increase in infant mortality; terrible suffering among little children, scrofula and congenital diseases; ophthalmia, due to dark, ill-ventilated, overcrowded rooms; sheer exhaustion and inability to work; encouragement of infectious diseases; reducing physical stamina, and thus producing consumption and diseases arising from general

debility, were some of the evils of overcrowding."¹

Here typhoid, tuberculosis, and other infectious diseases thrive. From these centres contagion spreads. Here sweatshop work is done, and here abounds "the scourge of consumption, which doctors and boards of health wrestle with in vain, while dying men and women 'sew on coats with their last gasp,' and sew the death warrant of the buyer into the lining."²

In the miserable surroundings of the tenement, appetites are diseased and the most degrading forms of poverty appear. For the tenement is the cause as well as the result of poverty. Foul air and unsanitary conditions devitalize life and drag down the worker, and in time destroy his ability to meet the competitive condition of industrial life. Exhaustion and sickness lead to dependence upon charity or recourse to the saloon. For drunkenness comes from poverty quite as much as poverty comes from drunkenness. The saloon is the only place in the district that relieves the tenement. Here are life and companionship, here is an opportunity, and the only opportunity, to escape the dirt and the crowded room that answers to the name of home. The saloon becomes "the workingman's club." Small wonder that intemper-

¹ Page 52 of Report.

² *The Battle with the Slum*, Jacob Riis, p. 195.

ance, the only means of escape from the fatigue of unrelieved toil, is the price that is paid. And it is a well-recognized fact that bad hygienic conditions produce a disposition to drink.

All these influences promote vice and immorality. Increase in population always brings increase in crime. "Philadelphia and Pittsburg are exceptionally good cities, but in Philadelphia there are seven times as much crime to a given population, and in Pittsburg and Allegheny City nine times as much as in the average rural county in Pennsylvania."¹ The tenement is the incubator of crime. "The younger criminals seem to come *almost exclusively* from the worst tenement districts. By far the largest part—eighty per cent. at least—of the crimes against property and against the person are perpetrated by individuals who have either lost connections with home life or never had any, or whose homes have ceased to be sufficiently separate, decent, and desirable to afford what are regarded as the ordinary wholesome influences of home and family."² "Leading to this vice and crime is the indecent overcrowding, with its indiscriminate mingling and close relations of the sexes, without any degree of privacy, while the dark halls and passageways, and equally dark and obscure alleys, conduce to

¹ *The Twentieth Century City*, p. 71.

² Opinion of Dr. Elisha Harris, Corresponding Secretary of the Prison Association of New York.

grossest immorality. Intimate association of the young with criminals of the worst class, whose haunts are found here, is the best possible training school for vicious lives. The constant example of women living in ease and luxury upon the proceeds of their immorality acts as but an incentive to young girls to follow in their footsteps. Familiarity with vice lessens the horror of it, while the physical conditions under which these people live lessen their power of resisting evil."¹

This fact is recognized by all who come in touch with city life. The Committee of Fifteen, appointed some time ago to examine into the causes and possible remedy for the social evil in New York, make as their foremost recommendation: "First, strenuous efforts to prevent, in the tenement houses, the overcrowding which is the prolific source of immorality. The attempts to provide better housing for the poor, praiseworthy and deserving of recognition as they are, have as yet produced but a feeble impression upon existing conditions, and are but the bare beginnings of a work which should be enlarged and continued with unflagging vigor and devotion. If we wish to abate the social evil, we must attack it at its sources."²

Nor, as has been said before, can this exhibit of

¹ "Housing Conditions in Cleveland," Report of the Cleveland Chamber of Commerce, p. 87.

² Report, p. 172.

city life be dismissed as exceptional and limited to an occasional city or district. Conditions herein described have been found in the city of Cleveland, a city of small houses and wide general prosperity, and are presented in an exhaustive report of the Chamber of Commerce of that city. The tenement is an incident, an inevitable incident, of the increase of city population. With the growth of the city the tenement tends to become more and more universal and to gather to itself an increasing percentage of the city's population. The law of demand and supply determines this fact. The growth of apartment houses demonstrates it. The substitution of closely-built blocks for the spacious residence of the smaller city is but another expression of the same necessity. And this tendency of land to increase in value seems to know no limit. In some parts of Philadelphia, as elsewhere appears,¹ land values leaped up one hundred per cent. in fifteen years. In Boston there was an increase of eighteen per cent. in five years. In New York City it has led to the rack-renting of tenants, until, in the spring of 1904, an organized resistance on the part of the East Side dwellers was the result.

Wherein lies the remedy? For a continuation of present conditions can only mean a decay in citizenship, a loss of life, a spread of disease, vice,

¹ Bulletin of Bureau of Labor, Washington, January, 1904.

and crime, which in Great Britain, where conditions are more similar to those of America than in any country of Europe, have already reached such a condition as to threaten the physical and moral life of the nation.