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THE COST OF SHELTER

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1905

THE HOUSEHOLD EXISTS FOR ONE OR MORE OF THE FOLLOWING REASONS:

Two or more persons form an alliance

- a. for protection against the outside world;
 - b. for protection against the outside world and for the rearing of children;
 - c. for the greater gain in convenience which the common life can give over that of single effort;
 - d. for companionship;
 - e. for the greater independence it gives to the group;
 - f. for the greater ease in satisfying one's prejudices or whims.
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THE COST OF SHELTER.

CHAPTER I.

THE HOUSE AND WHAT IT SIGNIFIES IN FAMILY LIFE; TYPIFIED IN PIONEER AND COLONIAL HOMES, THE CENTERS OF INDUSTRY AND HOSPITALITY.

"There is no noble life without a noble aim."
—CHARLES DOLE.

The word Home to the Anglo-Saxon race calls to mind some definite house as the family abiding-place. Around it cluster the memories of childhood, the aspirations of youth, the sorrows of middle life.

The most potent spell the nineteenth century cast on its youth was the yearning for a home of their own, not a piece of their father's. The spirit of the age working in the minds of men led them ever westward to conquer for themselves a homestead, forced them to go, leaving the aged behind, and the graves of the weak on the way.

There must be a strong race principle behind a movement of such magnitude, with such momentous consequences. Elbow room, space, and isolation to give free play to individual preference, characterized pioneer days. The cord that bound the whole was love of home,—one's own home,—even if tinged with impatience of the restraints it imposed, for home and house do imply a certain restraint in individual wishes. And here, perhaps, is the greatest significance of the family house. It cannot perfectly suit *all* members in its details, but in its great office, that of shelter and privacy—ownership—the house of the nineteenth century stands supreme. No other age ever provided so many houses for single families. It stands between the community houses of primitive times and the hives of the modern city tenements.

As sociologically defined, the family means a common house—common, that is, to the family, but excluding all else. This exclusiveness is foreshadowed in the habits of the majority of animals, each pair preempting a particular log or burrow or tree in which to rear its young, to which it retreats for safety from enemies. Primitive man first borrowed the skins of animals and their burrowing habits. The space under fallen trees covered with moss and twigs grew into the hut covered with bark or sod. The skins permitted the portable tent.

It is indeed a far cry from these rude defences against wind and weather to the dwelling-houses of the well-to-do family in any country to-day, but the need of the race is just the same: protection, safety from danger, a shield for the young child, a place where it can grow normally in peaceful quiet. It behooves the community to inquire whether the houses of to-day are fulfilling the primary purposes of the race in the midst of the various other uses to which modern man is putting them.

As already shown, shelter in its first derivation, as well as in its common use, signifies protection from the weather. Bodily warmth saves food, therefore is an economy in living. From the first it also implied protection from enemies, a safe retreat from attack and a refuge when wounded. But above all else it has, through the ages, stood for a safe and retired place for the bringing up of the young of the species.

The colonial houses of New England with large living-room, dominated by the huge fireplace with its outfit of cooking utensils, with groups of buildings for different uses clustered about them, giving protection to the varied industries of the homestead, illustrate the most perfect type of family life. Each member had a share in the day's work, therefore to each it was home. To the old homestead many a successful business man returns to show his grandchildren the attic with its disused loom and spinning-wheel; the shop where farm-implements were made, in the days of long winter storms, to the accompaniment of legend and gossip; the dairy, no longer redolent of cream. These are reminders of a time past and gone, before the greed of gain had robbed even these houses of their peace. The backward glance of this generation is too apt to stop at the transition period, when the factory had taken the interesting manufactures out of the hands of the housewife and left the homestead bereft of its best, when the struggle to make it a modern money-making plant, for which it was never designed, drove the young people away to less arduous days and more exciting evenings.

This stage of farm life was altogether unlovely, not wholly of necessity, but because the adjustment was most painful to the feelings and most difficult to the muscles of the elders.

Because the family ideal was the ruling motive, the house-building of the colonial period shows a more perfect adaptation to family life than any other age has developed.

Where is the boasted adaptability of the American? He should be ready to see the effect of the inevitable mechanical changes and modify his ideas to suit. For it cannot be too often reiterated that it is a case of *ideas*, not of wood and stone and law.

This homestead has passed into history as completely as has the Southern colonial type, differing only in arrangement. Climate, as well as domestic conditions, demanded a more complete separation of the manufacturing processes, including cooking, laundry, etc., otherwise the ideal was the same. "The house" meant a family life, a gracious hospitality, a busy hive of industry, a refuge indeed from social as well as physical storms. Work and play, sorrow and pleasure, all were connected with its outward presentment as with the thought. For its preservation men fought and women toiled, but, alas! machinery has swept away the last vestige of this life and, try as the philanthropist may to bring it back, it will never return. The very essence of that life was the *making of things*, the preparation for winter while it was yet summer, the furnishing of the bridal chest years before marriage. Fancy a bride to-day wearing or using in the house anything five years old!

There are no more pioneer and colonial communities on this continent. Railroads and steamboats and electric power have made this rural life a thing of the past. Let us not waste tears on its vanishing, but address ourselves to the future.

There are two directions in which great change in household conditions has occurred quite

outside the volition of the housekeeper. They are the disappearance of industries, and lack of permanence in the homestead. Those who are busily occupied in productive work of their own are contented and usually happy. The results of their efforts, stored for future use—barns filled with hay or grain, shelves of linen and preserves—yield satisfaction.

Destructive consumption may be pleasurable for the moment, but does not satisfy. The child pulls the stuffing from the doll with pleasure, but asks for another in half an hour. The delicious meal daintily served is a joy for an hour. A room put in perfect order, clean, tastefully decorated, is a delight to the eye for three hours and then it must be again cleaned and rearranged. Is this productive work? Is there any reason why we should be satisfied with it or happy in it?

In an earlier time, that from which we derive so many of our cherished ideals, the house built by or for the young people was used as a homestead by their children and their children's children. Customs grew up slowly, and for some reason. Furniture, collected as wanted, found its place; all the routine went as by clockwork. Saturday's baking of bread and pies went each on to its own shelf, as the cows went each to her own stall. If the duties were physically hard, the routine saved worrying.

To-day how few of us live in the house we began life with! How few in that we occupied even ten years ago! And this number is growing smaller and smaller. The housewife has not time to form habits of her own; she engages a maid and expects her to fall at once into the family ways, when the family has no ways.

In the sociological sense, shelter may mean protection from noise, from too close contact with other human beings, enemies only in the sense of depriving us of valuable nerve-force. It should mean sheltering the children from contact with degrading influences.

Charles P. Neill, United States Commissioner of Labor, in his address at the New York School of Philanthropy, July 16, 1905, said: "In my own estimation home, above all things, means privacy. It means the possibility of keeping your family off from other families. There must be a separate house, and as far as possible separate rooms, so that at an early period of life the idea of rights to property, the right to things, to privacy, may be instilled."

There may be such a thing as too much shelter. To cover too closely breeds decay. Are we in danger of covering ourselves and our children too closely from sun and wind and rain, making them weak and less resistant than they should be? The prevalence of tuberculosis and its cure by fresh air seems to indicate this. The attempt to gain privacy under prevailing conditions tends this way.

Hitherto students of social economics have usually considered the most pressing problem in the life of the wage-earner to be that of sufficient and suitable food. But in any large city and in most smaller communities there are found those who have refined instincts, aspirations for a life of physical and moral cleanness, who by force of circumstances are obliged to come in contact with filth and squalor and careless disorder in order to find shelter. If they can be kept from degenerating, their rise when it comes will lift those below them, but it is a Herculean task to lift them by lifting all below as well. The burden which presses most heavily on this valuable material for social betterment is that of shelter rather than of food.

The thought underlying this whole series on Cost is that the place to put the leaven of progress is in the middle. The class to work for is the great mass of intelligent, industrious, and ambitious young people turned out by our public schools with certain ideals for self-betterment, but in grave danger of losing heart in the crush due to the pressure of society around them and above them. They fear to incur the responsibility of marriage when they see the pecuniary requirements it involves.

This growing body makes up so large a proportion of the whole in America that, once aroused, it may become an all-powerful force for regeneration, thanks to the pervading influence of public-school education when enlisted on the side of right. Faith in the uprightness of American youth is so strong that strenuous effort for their enlightenment is justified. Once they have their attention drawn to the need of action, they will act. Self-preservation is one of the strongest instincts, and it may be dangerous to call upon the self-interest of these inexperienced souls; but for the sake of the results we must risk the lesser evil, if we can develop a resolution to secure a personal and race efficiency.

When the young people, with a deep appreciation of the possibilities of sane and wholesome living, marry and attempt to realize their ideals, the conditions are all against them. They find little sympathy in their yearnings for a rational life, and soon give up the effort, deciding that they are too peculiar. They slip almost insensibly into the routine of their neighbors. There is great need of a cooperation of like-minded young married people to form a little community, setting its own standards and living a fairly independent life. Two or three such groups would do more than many sermons to awaken attention to the problem before the race to-day. Shall man yield himself to the tendencies of natural selection and be modified out of existence by the pressure of his environment, or shall he turn upon himself some of the knowledge of Nature's forces he has gained and by "conscious evolution" begin an adaptation of the environment to the organism? For we no longer hold with Robert Owen and the socialists that man is necessarily controlled and moulded by his surroundings, that he is absolutely subject to the laws of animal

evolution. A new era will dawn when man sees his power over his own future. Then, and not till then, will come again that willingness to sacrifice present ease and pleasure for the sake of race progress, which alone can make the restrained life a satisfaction.

The environment is, more largely than we think, the house and the manner of life it forces upon us. Therefore the first point of attack is the shelter under which the family life of the newly married pair establishes itself. If it is too large for their income, it leads to extravagance and debt before the first two years have passed; if it is too small, it cramps the generous and hospitable impulses. If unsuited to this need, it irritates and deforms character, as a plaster cast compresses a limb encased in it.

Imagine the young people beginning life in the average city flat, at a rent of twenty to thirty dollars a month, with its shams, its makeshifts, its depressing, unsanitary, morally unsafe quarters for the maid, its friction with janitor and landlord—the whole sordid round necessitated by the mere manner of building, and by that only.

A few strong souls flee to the country. Counting the cost and finding that all the earnings go to mere living, they decide to get that living in company with nature under free skies—their own employers. Such may live in Altruria with the happy zest of the authors of that charming sketch.

It is not given to many of earth's children to be so well mated and so heavenly-wise. The young man has been brought up to consider the house the young wife's prerogative, and she—well, she has been trained to believe that housewifely wisdom will come to her as unsought as measles.

Two thirds the friction in the early years of married life is caused by the house and its defects, resulting in dissatisfaction, disenchantment, and the flight to a hotel or non-housekeeping apartment.

If some of the problems to be faced and the difficulties in solving them could be presented to the young people to be studied and discussed before the actual encounter came, they would be more prepared.

In discussing this part of the subject, as in the consideration of the Cost of Living in general and the Cost of Food, we shall deal in particular with incomes of from \$1000 to \$5000 a year for families of five, recognizing that under present-day conditions the annual sum of \$1500 to \$3000 means the greatest struggle between desires and power of gratifying them.

On the surface it appears that the things which go to make up delicate cleanly living cost more and more each year, with no limit in sight. It is not only the poet who moves from one boarding-house to another; the young clerk and struggling business man go into smaller and smaller quarters until the traditional limit of room to swing a cat is reached.

The constantly diminishing space occupied by a family seems to prove that the 40% increase in the cost of living within a few years is not caused by an advance in the necessary cost of food; it is certainly not due to the increased cost of necessary clothes. It is more than probable that the increasing cost of shelter and all that it implies—increased water-supply, service, repairs, etc.—is the main factor in the undoubtedly increased expense. This will be considered in some detail in Chapter VIII.

While the socialist may take the ground that salaries must be raised to keep pace with the rise in living expenses, the student of social ethics—Euthenics, or the science of *better* living—may well ask a consideration of the topic from another standpoint. Is this increased cost resulting in higher efficiency? Are the people growing more healthy, well-favored, well-proportioned, stronger, happier? If not, then is there not a fallacy in the common idea that more money spent means a fuller life?

Recent examination of school children in various cities in England and America has revealed a state of physical ill-being most deplorable in the present, and horrifying to contemplate for its future results. One has only to keep one's eyes open in passing the streets to become aware of the physical deterioration of thousands of the wage-earners. One has only to listen to the housewife's complaints of inefficiency, lack of strength among the housemaids, to realize that the world's work is not being well done in so far as it depends upon human hands.

This loss of efficiency is usually attributed to insufficient food and long hours, but it is at least an open question if housing conditions are not the more potent factor not only in the case of the very poor, but even in the case of the family having an income of \$2000 a year. Life in a boarding-house adapted from the use by one family to that of five or six without increase of bathing and ventilating conveniences, with old-style plumbing, cannot be mentally or bodily invigorating.

The house cannot be said to be a place of safety so long as the "great white plague" lurks in every dark corner—tuberculosis, colds, influenza, etc., fasten themselves upon its occupants. Explorers exposed to extremes of weather do not thus suffer. The dark, damp house incubates the germs.

But homes there must be: places of safety for children, of refuge for elders. Men will marry and women may keep house. How shall it be managed so as to be in harmony with present-day demands? Certainly not by ignoring the difficulties. Progress in any direction does not come through wringing of hands and deploring the decadence of the present generation. President

Roosevelt's advice is to bring up boys and girls to overcome obstacles, not to ignore them. Let the educated, intelligent young people join in devising a way to surmount this obstacle as the engineers of 1890 invented new ways of crossing impassable gorges and "impossible" mountain ranges.

The writer has no ready-prepared panacea to offer. Patent medicine is not the remedy. This kind cometh out only by fasting and prayer. A long course of diet is needed to cure a chronic disease.

This little volume is intended merely as a spur to the imagination of the indolent student, to arouse him to the mental effort required to deal with the readjustment of ideas to conditions before it is too late.

It is no exaggeration to say that the social well-being of the community is threatened. The habits of years are broken up; sad to say, the middle-aged will suffer unrelieved, but the young can be incited to grapple with the situation and hew out for themselves a way through.

Certain elements in the problem will be touched upon in the following pages as a result of much going to and fro in the "most favored land on earth." Certain questions will be raised as to what constitutes a home and a shelter for the family in the twentieth-century sense of both family and shelter.

CHAPTER II.

THE HOUSE CONSIDERED AS A MEASURE OF SOCIAL STANDING.

It is not what we lack, but what we see others have,
that makes us discontented.

There has been noted in every age a tendency to measure social preëminence by the size and magnificence of the family abode. Mediaeval castles, Venetian palaces, colonial mansions, all represented a form of social importance, what Veblen has called conspicuous waste. This was largely shown in maintaining a large retinue and in giving lavish entertainments. The so-called patronage of the arts—furnishings, fabrics, pictures, statues, valued to this day—came under the same head of rivalry in expenditure.

In America a similar aspiration results in immense establishments far beyond the needs of the immediate family. But, unlike society in the middle ages, social aspiration does not stop short at a well-defined line. In the modern state each level reaches up toward the next higher and, failing to balance itself, drops into the abyss which never fills.

There is no contented layer of humanity to equalize the pressure; heads and hands are thrust up through from below at every point. Democracy has taken possession of the age and must be reckoned with on all sides.

At first sight sumptuous housing might seem to be the least objectionable form of conspicuous waste. Safer than rich food, less wasteful than gorgeous clothing, but, as Veblen truly says, "through discrimination in favor of visible consumption it has come about that the domestic life of most classes is relatively shabby. As a consequence people habitually screen their private life from observation." This is from a different motive than the instinct of privacy, of personal withdrawal for rest and quiet. This shabby private life is why true hospitality is disappearing. The chance guest is no longer welcome to the family table; we are ashamed of our daily routine, or we have an idea that our fare is not worthy of being shared. Whatever it is, unconscious as it often is, it is a canker in the family life of to-day. It leads to selfishness, to a laxness in home manners very demoralizing. It is doubtless one of the great factors in the distinct deterioration of children's public manners.

Because the house is held to be the visible evidence of social standing, because its location, style of architecture, fittings and furniture may be made to proclaim the pretensions of its inhabitants, it is often dishonest and one of the sources of the prevalent untruth in other things, since dishonesty in housing has been not infrequently one of the first signs of dishonesty in business. To move to a less fashionable quarter is to confess financial stress at once.

It is because the concomitant expenses of an establishment may be curtailed without attracting public notice that a moral danger exists. The outside shell is not the whole nor even the chief outlay. The operating expenses run away with more money than the house itself, and it is in these that the family, conscious of impending ruin, curtail, and thus become dishonest in their own souls.

The moral of it all is to live just a little below the probable limit, whatever that may be, rather than to assume a greater income than is quite certain. Granted that in the quickly changing conditions of to-day this is difficult, it is not often impossible.

It is only needed to set some other standard of social position than shelter and to use the house for its legitimate purposes only, that of an abode of the family in health and joyful cooperation. The class for which this series is written should seek a shelter sufficient for these normal uses,

and make it so home-like that friends will gladly share it when permitted.

Let good manners, keen intelligence, bright and entertaining conversation take the place of the showy but frequently uncomfortable houses and wholesale entertainments of to-day.

It is time that a beginning was made of that form of social pleasure and mental recreation which the century must develop, or fail of its promise.

What is the value, of present-day knowledge if not to stimulate the conscious group, through the individual perhaps, but the group finally, to better use of its powers and opportunities toward a higher form of social life?

We have been told that the house should be as much an expression of individuality as clothes. Since clothes are constantly and easily changed, and a family home built to order is comparatively permanent, such expression in wood or stone should be carefully thought out; but how rarely do we gain a pleasant impression from the houses built for the purpose of setting forth social standards! The owner and the architect have neither of them the highest ideals, and a sort of ready-made, composite, often irritating, always displeasing result follows. The pretence shows through more often than the occupant realizes.

Society has the power to regulate its own conventions. Once convinced that it is dangerous to put the strain of living on to mere superficial pretence, mere location, ornament, new standards will be set up; as, indeed, they are under other conditions. In frontier life, for instance, where shortness of tenure is recognized, dress and the table take the place of the house as indications. In a mining town, one is astonished at the costumes seen on persons issuing from insignificant houses, and at the excellent bill of fare in a restaurant with the barest necessities of furnishing. Cursory observation often reads the signs of civilization wrongly. The eastern traveller, accustomed to the outward glitter and the finish of settled communities, fails to interpret the real efficiency of a more flexible society. West of the Mississippi, that new empire we are just beginning to appreciate, good food is recognized as of prime importance, dress gives an opportunity for showing conspicuous waste, and buildings are made for show only when permanence of residence is assured.

Let society once thoroughly understand that safe shelter is essential to its very life, that this safety is threatened, if not lost, by present habits, and, by quick money-making schemes in house-building, it will establish standards of living which shall not only be for the material welfare, but for the mental, moral, and spiritual progress of the race.

This progress can be secured by applying centrifugal force to congested districts, by interesting capitalists to consider housing at the same time with manufacturing plants, not only providing safe, economical houses, but by making it socially possible to live in them on moderate incomes.

The rising half, we must remember, is more affected by social conventions than the submerged tenth.

The well-to-do should consider more conscientiously those who recruit their ranks, who, if started right without danger of debt, will have freedom to advance. The present muddle has come about in part because no one has taken the trouble to investigate the reasons. The young family with \$3000 a year has ideals for the manners and morals of the children which are not satisfied with those of the inexpensive tenement quarter. Prevention they consider better than cure, hence they pay higher rent than the income warrants to secure elevating examples and morally wholesome surroundings.



The Martin Building Company's Block of Single Houses, with Central Heating Plant.



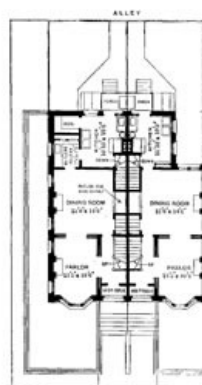
The Morris Building Company's Block of Single Houses, with Central Heating Plant, Brooklyn, New York.

A single family cannot control a whole street, although cooperation can accomplish a great deal in the way of congenial neighborhoods. But the risk involved, the liability to error of judgment, as well as the large outlay of capital, at once prevents the adoption of this means of satisfactory housing for the business and professional class to any great extent, at least in the city. The acumen needed to discover the profitable in real estate, the skill to acquire large contiguous tracts of land, both belong to the capitalist. Only when he is a philanthropist besides, is the housing question safe in his hands. Such an example we find in the Morris houses, Willoughby Ave., Brooklyn, N.Y. This set of family dwellings was put up to meet this very need. Congenial neighborhood, safe playgrounds for the children, labor-saving devices for the housekeeper. When first built they were in advance of anything in an eastern city of their class. To-day Mr. Pratt has even more advanced ideas which will take form in the future.



The Morris Building Company's Block of Single Houses, with Central Heating Plant, Brooklyn, New York.

These attractive and comfortable houses, so near the working places of the teachers and professional and business men who occupy them, were possible only because of the comparative cheapness of the land, which had been held undesirable for high-class single houses, not for sanitary reasons, but solely on account of social conditions. This cluster of forty houses makes its own atmosphere. This is the lesson to be learned. Let groups of like-minded families make their own surroundings. The capitalist will soon learn where his interest lies.



The Morris Building Company's Block of Single Houses, with Central Heating Plant, Brooklyn, New York.



The Morris Building Company's Block of Single Houses,
with Central Heating Plant, Brooklyn, New York.

Very probably it will be necessary to enlarge the scope and, perhaps, to build two stories higher, so that the elders and perhaps bachelors of both sexes, who do not care for the garden, may help to bear the expense of the children's playground. Whatever form the advance may take, this is a sign-post in the right direction.

In the nature of things, however, the first experiments will be costly and must be combined with business of a sure kind. In this instance the heating and hot-water supply was made possible by a combination with factory plant. But if a larger group of, say, one hundred houses were run by a central establishment, the Morris Building Company estimates the cost at about fifty dollars per year.

These houses will be referred to again under Chapter VI, but the especial value of this experiment was its social significance. How much better to keep desirable land for residential purposes by such means than to permit families to move away and give up satisfactory dwellings solely because the lower end of the street has a few foreigners! Our older cities abound in instances of this quick abandonment of most desirable streets without any concerted effort to retain their character.

The dangerous sanitary degeneration of these abandoned houses is one of the worst features of the situation and a prolific cause of the overcrowding of cities.

The more thoughtful students of progressive tendencies are grouping themselves in "parks" where houses are put up with the aid of the capitalist under such restrictions as to price as is supposed to insure a congenial neighborhood, and under such regulations as to land as to prevent manufacturing establishments. When these plans are not purely speculative, designed to entrap the young people by their best hopes of a permanent home, much satisfaction may come from the plan. But even in this country or suburban life the shadow of fashion falls sooner or later, and the savings vanish with the years. Some deeper principle must come into play, some stronger force than mere whim of society leaders, before our young people can be released from the bondage of living on the right side of a street under penalty of social ostracism.

There are gratifying indications of an awakening. The following statement appeared in a newspaper of a recent date:

"A corporation of women has been formed in Indianapolis, Ind., for the purpose of building small but artistic houses for people of moderate means. All of the directors are business women; one of the vice-presidents is Miss Elizabeth Browning, the city librarian, and another is the principal of one of the public schools. The secretary has for some time been in charge of the office of a savings and loan association and is the only woman member of the Indianapolis fire insurance inspection board. Six houses are to be erected at once in various parts of the city."

No better use of money or effort can be made at the present time than in similar endeavors to meet the needs of the time. The study of conditions will prove an education in itself and a stimulus to invention.

When the social conscience is once awakened the bride with \$2000 a year will not be expected to begin where her mother left off.

The young people will be provided with just as comfortable and just as sanitary homes, but they will not be expected to entertain lavishly in order to show the wedding presents before they are broken. They will be visited, even if they live in an unfashionable quarter on a side street. Is it not more honest?

If society would put its stamp on the manner of life adapted to the welfare of the young people, it would not be unfashionable to live within one's income.

The tyranny of things is very real and most distressing in connection with this problem of shelter and all that it involves.

There is only needed a social awakening to result in an adjustment of men's views as to what is good and right. New social habits adapted to the age we live in will be accepted by the next generation as good form.

CHAPTER III.

LEGACIES FROM THE NINETEENTH CENTURY NOT ADAPTED TO CHANGED CONDITIONS CAUSE PHYSICAL DETERIORATION AND DOMESTIC FRICTION.

"A large part of the evils of which we complain socially to-day are due to the kind of houses we live in and the exactions they make upon us."
—H.G. WELLS.

Four classes of houses have come down to us:

1. The family homestead in the country set low on the ground with damp walls and dark cellar, one of a cluster of rambling buildings; with a well, the only water supply, in close proximity to various sources of pollution. These houses are for the most part now abandoned to the foreigner, who uses them for the primitive purposes of shelter without the ennobling intellectual life they once harbored. Now and then a grandson rescues the old place, brings water from a spring or brook, digs a drain, lets light into the cellar, and builds on a kitchen and dining-room.

The expense is often greater than to build anew, but the effect is usually very good when the changes are made under sanitary supervision.

2. The village or suburban house set in its own grounds, too near the street usually, but with garden and fruit-trees in the rear, and possibly a stable for horse and cow. This was the compromise made by the generation just from the free life of the farm-house, who, consciously or unconsciously, clung to the green of grass and trees, and the blue of the sky. So long as habit or love of caring for the things lasted all went well. The father found his recreation in planting the garden before breakfast, as in his boyhood. The mother cared for flower and vegetable-garden, as she recalled her mother's life; she picked her own beans and corn, even if she did not cook the dinner.

But the *children* had to hurry off to school, and it was a pity to call them early: they had lessons to learn in the afternoon. To them the garden was work, not play as it should have been; so they failed to gain that contact with mother earth which gives inspiration as well as health; they failed to acquire a love of nature, became infected with the germ of gregariousness, preferred the glare of lights, the rush of hurrying crowds, and lost the relish for fresh air and quiet. This second generation came to the city boarding-house and flat as soon as they were free, leaving their parents' houses to go the same way as the grandfather's farmhouse, into the hands of the foreigner not yet Americanized to high standards of cleanliness and orderliness.

These houses, too, are settling down into unkempt grounds with dilapidated porches and blinds. Such eyesores as one finds on the trolley-lines in any direction! They may have town-water supply, or they may depend on wells, but they are frequently without sewer-connection.

It is costly to be neat and clean, and only those whose minds require such surroundings in order to be comfortable will pay the cost in time, trouble, and money.

3. Some families made a compromise and built what is called a modern house with bath-room and furnace (after the air-tight-stove craze passed), with jigsaw ornamentation outside and in, pretentious-looking dwellings with no proper kitchen accompaniments, and an unsavory garbage-barrel in the small back yard, under the next neighbor's windows. These houses are so close together that sounds and smells mingle; there is so little land that there is no satisfaction in caring for it. Houses of this sort are altogether too frequently found, occupying good locations and jarring on the nerves of the better-trained young people of to-day. What is to be done with them? They are too expensive to pull down, and hence are the last resort of those who find they must retrench. They are mere temporary shelters, not loved homes.

The plumbing is usually of a cheap order, and the drains are not infrequently broken, so that sanitarily these dwellings are often more suspicious than the abandoned farmhouse.

4. The influx from village and country made demand for city housing of an inexpensive sort, and there came into being all over the land the type of the family house squeezed by the price of land to four stories high, 16 to 20 feet wide, built in long rows and blocks. The "ugly sixties" bred not only distressful village "villas," but unpleasant city houses of this type, which are to-day a real menace to wholesome living. Many such blocks may be found in any of our older cities, casting a depressing influence upon all who come in sight of them, and deteriorating the manners and morals of all who live in them. For these have gone the way of the other classes mentioned and become perverted from the uses they were designed for. In the seventies there were still motherly women who had come to town to make a home for the children no longer content out of it. They were willing and capable of mothering a few

other children and lonely teachers and clerks, so the boarding-house began as a real family home for the homeless. There were not enough of these women to go around, and soon boarding-houses began to be run for profit only. Home privileges were fewer and fewer, the common parlor was rented, the one-family kitchen was made to do duty for twenty persons. The house became pervaded with burned fat and tobacco-smoke—a most villainous combination, gossip flourished, and the limit of discomfort was reached. What wonder that a good Samaritan built the first flat where the wearied nerves could find peace in the thicker walls, and could escape the eternal "fry" by going out to meals! It is a perfectly natural evolution from the impossible conditions which the eighties and nineties developed.

The early attempts, built on the old lines after the old ideas, before the new life was accepted, are not satisfactory and, being built of brick or stone, they are even more difficult to get rid of than the preceding. So each type goes down in the scale of decent living. A given roof is made to cover more people crowding closer and closer, causing home in the sense of privacy and comfort to recede farther and farther away, until the lover of his kind stands aghast at the magnitude of the problem before society when it awakens to the task confronting it. Fortunately these rows of houses are disappearing under the demand of business. The invasion of the residential district is a real blessing, in that it pulls down these houses which in twenty years have outlived their usefulness and can serve a good purpose no longer.

Let us hope that either the demands of business or the common sense of society will also sweep away the fifth class:

5. City flats put up by the conscienceless money-maker with only that idea of giving the public what the public wants (because it knows no better) which gives the newspaper its pernicious influences. At first it was supposed the flat-dwellers would keep house, and arrangements of a sort were made. This compressed the work of the house into such small quarters that the maid was given a room down in the basement along with the furnace, or in the top story adjoining ten or more other rooms—a dormitory arrangement without supervision and without the quiet needed for rest. The difficulty of securing good service under these conditions, together with the thousand and one annoyances of living at too close quarters, noisy children and pianos, grumpy janitors, smelly garbage, have led to the latest phase: non-housekeeping flats with daily care of a sort supplied by the janitor if desired, a kitchenette where eggs and coffee for breakfast and dishes for invalids may be prepared, and restaurants galore for other meals. Thus the women of the family are set free to roam the streets in search of bargains and to join others like unto themselves for matinées and promenades.

This sort of shelter is increasing more rapidly than any other in all the cities investigated. An estimate has been made that 80 or 90 per cent of the recent building has been of this sort. Six rooms in an unfashionable locality rent for about \$25 or \$30 a month; in a fashionable quarter, for \$200 to \$250 per month, with a floor-space one half larger. These latter cost about 50 cents per week per room for daily care, whereas the former, if cared for from outside, are served only at intervals of two weeks or a month. The inmates do most of the daily care themselves. While the building is new and fresh this means little work; but as time goes on the poor construction shows, the surface varnish wears off, cracks come, and a general shabbiness appears, so that the tenant prefers to move into a new building. The owner, or more probably the agent, puts on a little shining varnish, and rents again without real repair, and these buildings also go from bad to worse. Many of them are known to change tenants two or three times a year. There is always a demand for the newest house.

A study of social conditions reveals the fact that for the larger part of the wage-earners the house has come to be the place where money is spent, not earned or even saved. It has gone back to its primitive use—shelter from weather and a sleeping-place, a temporary one at that. A real-estate authority has made the assertion that three fifths of the rent-payers in large cities are made up of non-householders and one half of these are confined to one room—mostly women. This indicates a change in requirements for the housing of the individual as distinguished from the family. And it is this element which has complicated city living to a great extent, and to which attention has been drawn by the accusation that home life is shirked by it.

To the bachelor man and maid are added the commercial traveller who leaves wife and possibly child behind four fifths of the time. For him, as for several other classes of young business men, the locality which he can choose for headquarters changes with the requirements of business. He is under orders and must go at a moment's notice across the continent, perhaps. It is not his fault but the exigency of business that destroys the desire for a permanent abiding-place. The numbers of such homeless young people are far greater than any one but the real-estate agent realizes. Then this loosening of the home tie renders easy the shifting from city to country and seashore. A considerable proportion of the \$2000 to \$5000 class shut up the flat or leave the boarding-house several times in the year. There is usually one place where the furniture and bric-a-brac and the other season's clothing are kept, but it is only a storehouse or a temporary retreat that holds their property, growing less and less as they move, until they may practically live in their trunks.

The legacy which outranks all the others in disastrous consequences is the notion that the young people must begin where their parents left off; that the house must be, if anything, a little more elaborate. Therefore in starting life the rent is allowed to consume one third the income in sight,

without considering the cost of maintaining such an establishment. With a probable income of \$2000 a year the young man does not hesitate to pay \$500 for a house, not realizing that at least half as much more should be spent on wages for the care of the nineteenth-century house, and as much more on incidentals, car-fares, and unexpected demands. What wonder that the young people find themselves in debt by the second year?

The parents are quite as much, if not more, to blame for encouraging this extravagance. The father and mother are entitled to their ease and to the use of their income for it, but the newly married pair have, in this age, no right to assume the same attitude. They have their way to make, their work to do in the years ahead of them. They should not mortgage the future for the sake of the present luxury; and because of the uncertainties of occupation and of health it is wise to take out of the expected income one fourth or one third for a reserve fund and divide the remainder for expenses. For instance, from \$2000 a year subtract \$500, then divide the \$1500 into \$300 for rent, \$300 for food, \$300 for operating expenses, \$200 for clothing, \$200 for travel, leaving \$200 for the other expenses. If unlooked-for expenses must be incurred, there is the \$500 to draw upon; but do not court the extra outlay: save the nest-egg if possible.

The ideals of the home are said to rule the world. The young business man who does not take the sane view of his own expenses will not rightly consider his employer's interests. It is more than probable that the much-deplored laxness, to call it by no harsher name, in business circles is directly traceable to this falseness and dishonesty in standards of home life. This moral effect is what makes the housing problem so serious. It leads to an outward show not balanced by an ability to maintain an inner life in harmony. It leads to an attempt to carry on a four-servant house with two servants, or a three servant establishment with one.

Lack of study and experience leads the family living in the suburbs, in one of the worst legacies of the past, to attempt the same style as friends maintain in a lately built apartment house, without in the least understanding wherein the difference lies.

From the Atlantic to the Pacific, from Maine to Texas, comes the same dull and sullen roar of domestic unrest. Lack of faithful service is causing the abandonment of the family home, and the fear of the obstacles in the way of establishing new ones threatens the whole social fabric.

The housewife is inclined to connect this state of things almost entirely with food preparation, and is prone to fancy that if eating could be abolished peace would return.

The trouble goes much deeper, however, even to the foundations. The nineteenth-century house is not suited to twentieth-century needs. In other words, lack of adaptation to present conditions of the houses we live in is a large factor in the prevailing domestic discontent. The next largest has been referred to as attempting a style of living beyond one's income.

In all other walks of life, in transportation, in manufacturing, machinery has come in to replace the heavier and more mechanical portions of labor. The steam-shovel, the hoisting-engine, an infinite combination of mechanical principles have been applied to the doing of things to save human muscle. To stand by the machine which turns out the familiar grape-basket, ready to fill with the fruit, and then to watch the housemaid bending over some piece of work, is to realize the difference. In few, very few operations is it necessary to-day that men should bend their backs, but in how many household processes is the worker expected to get down on all fours? The free-born American rebels. Perchance it is the unconscious protest over a four-footed ancestry, or it may be that disuse has really weakened the spinal column. Whatever the cause, the fact remains. It is not the idea of work, of service, but of bending the back to work that is so repugnant; likewise the effect on the hands of hot water and scrubbing. Close observation has convinced me that care of the hands has become an indication of freedom from manual labor quite unthought of fifteen or twenty years ago. The increase of manicuring-rooms, like the increase of restaurants, is a clear sign of the trend of the times. Not only the class who likes to waste conspicuously, but many a teacher, many a young man in State or Government employ with an income of one, two, or three thousand a year patronizes these rooms.

This daintiness reflects downward, and the girl whose acquaintances in her high-school days are in a position to keep well manicured, if not "lily-white," hands does not like to have hers show the effect of housework, when that means scrubbing the floor and cleaning the stove. Gloves? Ah, well, James Nasmyth once wrote: "Kid-gloves are great non-conductors of knowledge." I believe that gloves of any kind are a makeshift in real cleaning of dirty corners; but *there should not be corners to catch dirt.*

The unnecessary nastiness of the scrub-water with its fine soot which works into every pore is a great objection to the girl who must work for her living. If she goes to visit her friends, her hands betray her. She can remove the other badges of her toil, her cap and apron; she may go out on the street as brave as her mistress; but the moment her gloves are removed her hands tell the tale. With the means at hand this need not be. It is one of the legacies which have come down to us, and which we have connected with the servant problem. The work in the most modern apartments does not require the soiling of the hands in a serious way. With hard wood floors, bright gas-stoves, porcelain lined dishes, no pots and kettles, all the stairs, halls, etc., cared for by the janitor, the work is of a far less smutting kind than in the suburban house, where there is still need for much cleaning up of a roughening sort which cannot be escaped. This has more to do than we are apt to think with the distaste for the country, unless several servants are kept,

some for this work only. In the old type of city house the travel up-and down-stairs to answer bell and telephone has demanded strength of back not possessed by the modern maid. The house is not yet adapted to the new demands of the workers, and they shun it. The mistress herself finds it beyond her strength, even if the traces of rough work were not quite so distasteful to her.

Miss Pettengill in her story of domestic service brings out the great part played by sooty dust, sifting in even through closed windows, in the burden of the waitress who is expected to keep the dining-room immaculate.

This is only one instance where the blame really belongs on the actual material house rather than on the mistress, except that she does not discover a remedy, does not even know where to look for the cause. I have great faith in the business woman, who does see much that is better done and who will bring it back into the home.

Fashions in philanthropy do not yet tend in the direction of house betterment.

"A busy man cannot stop his life-work to teach architects what they ought to know," says Wells; but on the other hand "we cannot be expected to teach men and their wives, as well as draw plans for them," says the architect who has tried it.

The centrifugal forces that our social prophets are so fond of invoking, holding that the words "town" and "city" may become as obsolete as "mail-coach," will have to reckon with these features of country life.

It is assumed that the work of women is "housekeeping." I should like to put the question suddenly to a thousand men. What is twentieth-century housekeeping? I venture the guess that less than a hundred would take into account the utter difference in their wives' duties from their mothers', as they remember them; and yet the house, even the flat, is built more or less along the old lines. The women do not know enough to assert themselves, and have not the skill to show the builder what is wrong. The architects could tell tales if they would. The utter ignorance of what a house means, of the steps necessary to make a successful livable place, is appalling. The young man who has \$3000 as a legacy feels he can build. His wife chooses the location near her friends whose houses she likes, and the architect is called in. Do you wish back stairs? Are you to keep three servants or none? Do you wish the rooms separate or connecting? All such questions find a blank stare. "What difference does that make in the style and price?" the would-be owner says. The architect is not always able to show him that these little things are the whole problem in building a *home*. The house as a home is merely outer clothing, which should fit as an overcoat should, without wrinkles and creases that show their ready-made character. The woman, born housekeeper as she considers herself, is rigid in her ideas of what she thinks she wants, but when the builder has followed her plans she is far from satisfied with the result. She is used to material which puckers and stretches in her clothing; she cannot understand the inflexibility of wood and stone. The remedy is for high-school girls, probably even grammar-school pupils as well, to have along with their drawing some problems in house-planning and some lessons in carpentry.

It will be seen from the foregoing glance at the rapid change and steady deterioration of houses that the care of such living-places must involve special discomforts in most cases.

The time required to keep clean old splintered floors, to carry pails of water up and down stairs, to dry out the cloths—the base boards with their grimy streaks tell the story of carelessness—is not counted in the wage schedule.

Why is there so much dirt brought into the house? Because shoes and streets are muddy. Why is there so much lint? Because we have too many things in a room—too much wear and tear.

And unnecessary dirt is found even in the newer apartment-houses with the ever-changing population and ever-lessening space for maids' quarters, together with the sham character of construction due to the fact that most of these houses have been put up by speculators at the lowest cost of the cheapest materials which will show wear in a few months. Flimsy construction is a direct result of the notorious lack of care taken by the tenant, so that quick returns must be the rule; also of the probability that the neighborhood will deteriorate and that a class which will bear crowding and be less critical will replace the first tenants.

Conveniences for doing work in the houses built to rent, that is to bring in the greatest returns in the shortest time, will not be put in (for the first cost is great) unless the house will rent for more. The sharpest Hebrew or Irish landlord will allow his architect to add bathtubs if he believes the flat will rent for a few dollars more, where he will not do it for the sake of cleanliness. The supply of hot water, together with the gas stove, has done much to reconcile the housewife who does her own work to the cramped quarters of the flat, and also has done more than anything else to render the maids discontented with that legacy from the nineteenth century which requires the building of a coal fire before hot water can be had. The coal fire makes necessary rising an hour earlier and this, after the late hours the seven-o'clock dinner enforces, causes friction all along the line.

The acceptance by young women without a study of cause and effect of whatever presents itself makes them bad housekeepers, in the sense of ignorant ones unable to cope with present conditions, because lack of experience is not supplemented by a spirit of investigation and a

resolution to work out the problem. They seem to think that housekeeping is to go on in the same old way no matter whatever else may change, whereas it is most sensitive to the general direction of progress if they but knew it. The wage-earner is more fully aware of the currents of the irresistible river modern life has become (the slow-moving car of Juggernaut is no longer an adequate symbol) than is the money spender.

Indeed is any part of the house, as we now most frequently find it, adapted to the uses of the twentieth century?

The careless capitalist who makes possible the "cockroach landlord," he who sublets and crowds and skimps the tenants for his own gain, is greatly to blame for the distressing conditions of the lower income limit of the wage-earner, but I fear he is not altogether blameless for the sort of house the \$1500 man has to look for in the city. Decent living with light and air within half an hour of work is growing so rare that society must take a hand in the matter.

CHAPTER IV.

THE PLACE OF THE HOUSE IN THE SOCIAL ECONOMY OF THE TWENTIETH CENTURY.

"We have entered upon the period of conscious evolution, have begun the adaptation of the environment to the organism."
—Sir OLIVER LODGE.

The hopeless pessimism of the past, that saw in the unmerciful progress of organic evolution no escape for the human animal from the grip of fate, is about to give way to the enthusiasm of conscious directing and controlling power.

This is the beneficent result of the age of the machine. Man has discovered that he can not only change his environment, but that by this change he can modify himself. The hope of the future lies in the moulding of man's surroundings to his needs. In physiological terms, "the adaptation of structure to function."

The day is long past when shelter implied chiefly a tight roof and a dry floor. The housing of the twentieth-century family means location, central and fashionable. It means in cost far more than what the roof covers and the floor supports. It means plumbing and interior finish; it also means a finish on the outside, smoothly shaven lawns and immaculate sidewalks.

Sigh as we may for the colonial house, we confess that the standards of the time did not include the comfort of hot baths, polished floors, plate-glass windows, elevators, ice-closets, and lawn-mowers. These are necessary adjuncts to what is held as merely decent living; *how* can the \$2000 man have them, not why *will* he not?

What then is the house and the life in it to become for the great majority of families and individuals with an income of \$3000 a year and necessarily nomadic habits. I say necessarily, because these families are at the mercy of business and social conditions quite beyond their control and impossible to foretell.

So far as prophetic vision sees through the mists of time, the aim of the twentieth century is to live the *effective life*.

The simple life has been preached, the strenuous life has been lauded, but, as William Barclay Parsons recently stated it:¹ "We need force, we need a vigorous force; we need that direction and avoidance of the unnecessary which is simplicity, but with either one alone there is something lacking. Instead of latent force and great energy without control, instead of quiet gentleness, of power of control without vigor to be controlled, what we need is force and energy applied where necessary and always under control, always working to a definite purpose, and at the same time avoiding complications and unnecessary friction.

¹ [William Barclay Parsons, N.E.A., Asbury Park, 1905. *Eng. Record*, Aug. 12, 1905.]

"That is to have a life whose great underlying motive is effectiveness. Instead of speaking of the strenuous life or the simple life, let us have as a doctrine 'the effective life.'

"What we need is not merely a man who acts, but one who *does*; that is, one who will do what he has to do regardless of intervening obstacles. Efficiency and effectiveness are the key-notes of success in actual life. They are also the lessons taught by every parable in the New Testament, even if that work is regarded as a code of ethics, and they form the spirit of that stirring definition of engineering² which is based on the direction of the vital forces of nature and the doing of things for mankind."

² ["Ability to do and the *doing*, efficiency, and the use of it all for mankind."—Tredgold's definition of Engineering.]

Manufacturing concerns have found it pays them to provide decent tenements for their workers,

but society has not yet awakened to the fact that the rank and file of the great army of salaried employees is left to fend for itself in a world only too prone to take advantage of its necessities. There is danger in this neglect of wholesome living surroundings, because from this stratum develops normally the intelligence of the future, and how can mentally active children grow up under the prevailing unsightly and unsanitary conditions?

Of course with the passing of pioneer conditions will pass in a measure the courage and adaptability which braced itself to meet and overcome obstacles. The salaried position in a great combine, instead of work for one's self in an independent business, tends to magnify the value of mere money-income gained through smartness rather than by ability. If life is made too easy, men will settle into indolent sterility, just as animals and plants degenerate with too much food.

The future will surely bring greater mechanical perfection and thus leave it possible for the individual, for each member of the family group, to do for himself many little things which are not comfortable to do now. But will he be willing to do them? Not unless he feels it to be a duty or a pleasure. Not unless there is an undercurrent of principle which carries him along. Without this principle strong enough to give an impetus over hard places in the early stages of life, the individual and the family will surely drift into the hotel and boarding-house, where everything is done on a money basis and nothing for love of one's kind; where a tip salves the hurt of menial work. These habits once gained are hard to break up; therefore it is much better for young people to begin life doing some things for themselves in a house where machinery responds to their call without a tip, where they may economize without loss of self-respect. We need to revive some of the pagan ideals of the beauty and value of the human body and human life which consists in the care and use of this body. There is no menial work in the daily living rightly carried out; that which the last century wrongly permitted is made needless by the machinery of to-day.

The point of view is most important.

The first steps toward social betterment will come through a cooperation of three forces: (1) a recognition of the need; (2) an awakening of social conscience to the duty of supplying the need; and (3) the movement of moneyed philanthropy to fulfil the requirement quickly.

As was natural, sympathy flowed first to the class which had the most visible need, not necessarily the greater need.

The New York Model Tenement Association has shown the world how easy it is, when there is a will, to find a way. That association has already taken the first step in advanced housing, and reduced the cost of safe and rentable city shelter to its lowest terms. Fireproof, sanitary, and convenient so far as rooms go (it is quite a climb for the mother with a baby in her arms to the sixth story), with neighbors carefully sorted, repairs well looked after, a sympathetic woman as agent always in the office; *but* only a minimum of light and air and sun; bedrooms 7x8, living-rooms 10x13; the smallest spaces the law allows; no grass, no flowers outside, no pets, nothing of one's own that cannot be put in a cart; common stairways where only partial privacy is gained; clothes-yards on the roof, and laundry in the basement, to be used in turn by twenty tenants. Because this is better than the slums for the emerging class, and because they like the gregariousness, is no argument for continuing the type up into the range of the \$2000 group. But this is just what most of the small apartments do—those built to make all the money that they will bear. Hardly any better facilities are given. It will be easy for more roomy living-places to be built on similar plans, with elevators and labor-saving devices, and yet within the limit of moderate incomes, such blocks to be always under competent sanitary supervision.

From these model tenements it will not be difficult to advance to the suburban square with sufficient variety in house plans to content those who are willing to yield small personal whims. Hitherto the erratic fancy of would-be tenants, the dissatisfaction with the arrangements provided, has made building *en masse* difficult. As long as the builder was called upon to suit those who had lived in houses of their own for many years his task was difficult, but now he will have to do with the young people who know no other life and who will more readily fall in with the standards set by the house itself.

For this very reason those who have social welfare at heart must come to the rescue, and devise and put up samples, of the best that modern science can offer, to rent for \$300 to \$500 a year. Let any one who loves his kind, if he have a talent this way, not wrap it in a napkin, but give it to the builder and the philanthropist to materialize. Now is the time to set standards for the next thirty years. The electric car is opening new country as never before. Who will make the practical advance?

These new houses will be roomy and yet, I think, will not fail of sun-parlors or enclosed piazzas which will serve as extensions of the house when occasion demands. I am sure they will not contain the forbidding "front room" set apart for weddings and funerals and rare family gatherings. More open-air life will be fashionable and practicable as soon as we have learned that a wind-break and not a tightly-enclosed space is what we need. In northern latitudes especially it is the wind which makes the climate seem so inclement. The amount of accessible sunshine may be doubled with great advantage in most of the semi-country-houses. Shelter should not suggest a prison.

The education of the child demands that housing shall include land for pets, for vegetables and flowers; not merely to increase beauty and selfish pleasure, but for the ethical value of contact with things dependent on care and forethought. The thoughtful sociologist recognizes as one of the greatest needs for the children of to-day a closer companionship with fathers—is urging that even money-making should be secondary to the time given to moulding the character of the little ones, instead of leaving them to nurses and coachmen or to the school of the streets. Companionship in the garden-work will secure this opportunity in a natural way.

It is only by going into the country that sufficient land for a simple house with yard in front and garden in the rear—the ideal English home—can be had. There will be a sacrifice of some of the things the city gives, but a compromise is the only possible outcome of many claims.

Those who are feeling the return to Nature, who find pleasure in gardening and in all the soothing effects of country life, or who can bring themselves to it with moderate pleasure for the sake of the children who must be encouraged to delight in it, should go out at least ten miles from the city. In a well-regulated household the early breakfast will be a natural thing, and the meal will be no more hurried than any other. It is the class which tries to be both city and country that fills the columns of the magazines with the trials of the commuter. The father need not see less of his children, and the common occupation and interest will furnish opportunities for wise counsel. Much nonsense is written about the perils of habit and the dangers of routine. It all depends upon what those habits are. All animal functions are better performed as a matter of habit, without thought; it saves energy for more intellectual pursuits, which, I grant, are better kept under volitional control. The animal act of breakfasting at a given hour, of taking a given train, can be accomplished as unconsciously as breathing. Early rising should be the rule, because the children are then available as they are not at night.

We shall assume that the sane man will hold the little home in the country with all outdoors to breathe in as worth the half-hour journey and the early breakfast, and that the woman will have time set free by the labor-saving devices sure to come as fast as she will use them wisely. This free time she will give to the aesthetic side of life and will make of her home a more attractive place than the club.

But once a week let them both go into town either to the club or to some other place for dinner and an entertainment afterward. This will be sufficient to keep them out of an intellectual rut, will brighten the appetite with needed variety, and make the next quiet evening more delightful.

Once a week is sufficient to break the monotony of diet and routine, and not often enough to create that insatiable appetite for the glare of lights and the rush of people which makes all family life "deadly dull," as one café-haunting woman confessed.

While this country life is the only thing for a family of young children and for those who really enjoy the country, there is a larger number needing rational housing which will be left behind, let us hope with more room because of the flitting of these others.

Much as I deprecate the evils of the present apartment system, I do believe that an idealized modification will be needed for many years, especially for the elderly, for the commercial traveler, for the bachelor men and maids temporarily or permanently living single, for the newly married as yet unsettled in business or profession, for the man who does not know his own mind or whose employers do not know theirs. An instance has come to the writer's knowledge of a young man who, after his wedding cards were out, was ordered to take charge of an office in another city.

Marrying for shelter is and should be no longer necessary; and as for the fear that this habit of bachelor quarters will be hard to break up and tend to delay marriage, it will all depend upon whether it comes from the merely animal layer of the brain or from the intellectual.

This housing of the individual instead of the family has introduced an entirely new problem into house-building.

Formerly when a widow or widower, a maiden aunt, a homeless uncle or cousin made his home with relatives, it was "as one of the family"; only the minister was recognized as having need for a separate sitting-room. The trials of this forced companionship have been told in many a witty story; and pathetic instances that never came to print are matters of common knowledge.

Will any one dare question the fact that the sum of human happiness has been increased by the freedom given to these prisoned souls by the small independent apartment?

I have been reminded that here is no provision for the different generations to live together under the same roof; that the nineteenth century held it to be of great social value to have the children grow up with the elders. I am sorry for the twentieth-century grandparents if they are obliged to live in a flat with the twentieth-century child; some readjustment of manners and ideals must be made before such living will be comfortable, and it seems as if they are better apart until the new order is accepted or modified. The comfort of those whose work is done and who have leisure to enjoy life was never so easily secured as to-day. To turn the key and take the train at an hour's notice, leaving no cares to follow, tends to a serene old age.

Moralists may squabble over the discipline of living with one's mother-in-law, and of the loss to

the children of grandmother's petting, but at least physical content and mental satisfaction have increased. Has selfishness also? Who shall say? And anyway it is a part of the progress of the age, and what are we to do about it?

For one group of single persons the change has been only beneficial. It was a strict code of the early nineteenth century that a single woman should find shelter under the roof of some family house, however independent, financially, her condition. Latch-key privileges were denied her. Result, the boarding-house of the later half of the century, nominally a family home, actually a hotbed of faultfinding and gossip, most wearing to the teacher and fledgling professional woman, however acceptable to the milliner and seamstress. Privacy could not be maintained in a house built for a family of five made to do duty for twelve, with one bath-room, thin-walled bedrooms with connecting doors through which the light streamed when one wished to sleep, and words frequently came not intended for outsiders. Who that has experienced the two could ever think the bachelor apartment with its neat bath-room and double-doored entrance an objectionable feature in modern intellectual life? Ah! here is the key. We are to-day living a life of the intellect far more than ever before, and for that a certain amount of withdrawal from our fellow man is needed, at least a withdrawal from that portion which finds its interest in the affairs of others.

But if we eliminate the house itself, and the heavy furniture from the "home" possessions, what have we left? The little girl was right: "My home is where my dishes is." My *possessions*, whatever they are—the things I can call my own under all circumstances make my home. These circumstances change from time to time, but the ideal is there. As a concrete instance: let us have books, not a lot of books, but books that are friends with whom one may spend a comforting hour anywhere; books that have power to charm away the gloom of discontent, books to lend gayety to festal days.

Rugs and draperies a few, those you find satisfying to your sense of color, of design, and with which you feel at home. Ugly tables, chairs, and "sofas" disappear under an Indian shawl. A Persian or a Navajo blanket covers a multitude of aesthetic sins. Only let these harmonize with each other, let them be chosen once for all to go in company; then if they are distributed, it will not matter; but in any case avoid the "museum" look given by mere collecting. Alas! these are expensive articles, and the young people may not be able to get all at once. Let society then turn over a new leaf in the wedding-present line, and cease this senseless giving of cut-glass and silver to those who may go to a mining-camp in the Rockies or to Mexico, or even into a ten-by-twelve New York apartment. Let there be a committee—we are so fond of committees—to receive contributions in a money-bank or in sealed envelopes, and then when all is collected, let this committee scour the shops for articles of value, and when found consult the bridal pair as to their preferences. The choice may be made of one or more, as the money permits. The particular gift will still be a surprise and yet of permanent value. Lace and embroideries are always good, but let the waste of money on the "latest" in orange-knives, oyster-plates, go up higher, that is, to the class with money for conspicuous waste, if it must still exist, but let sensible people be sensible, and not require the young folks to live up to their hopes for future advancement. Wedding gifts are meant to be kindly help to a young housewife, not a burden which drags her down to the level of a drudge. But if the house is surely their own, and in the country, there will be shelves to fill and walls to cover; *then* is the opportunity for individual gifts of china, glass, and pictures.

To make the best of the increasing tendency to a semi-country living, there is need for students of domestic architecture, women with a trained taste added to an experience in doing things, not merely seeing them already done. Let these evolve beautiful exteriors, with interiors so finely proportioned that they will be a delight to all beholders, so adapted to their purposes that no one will wish to change them. There is a right dimension, in relation to other dimensions, which is always satisfying and independent of furniture or decoration.

The ugly houses, ill adapted to any useful purpose, which line the roadside bear witness to the ignorance of the women of to-day. The effort for mere decoration, for pretentious show, is so evident that one wishes for an earthquake to swallow them all.

Another cause for rise in rent demanded for a given space is the heavy tax borne by real estate for public improvement, for good lighting, clean streets, plentiful water, sufficient sewerage, free baths, parks, and schools. Again, this falls heaviest on our three- to five-thousand dollar class, who pay more than their share, especially when the millionaire shirks his duty by paying his taxes elsewhere. What can the man with limited income do but avoid the responsibility of a family? Has he a moral right to bring unhappiness to his wife and two children? Having been caught in the trap, why give him all the blame if he tries to increase his income by speculation?

The more one studies this question of shelter for the salaried group, the more is one convinced that it lies at the root of our social discontent and is a large factor in our moral as well as physical deterioration.

CHAPTER V.

POSSIBILITIES IN SIGHT PROVIDED THE HOUSEWIFE IS PROGRESSIVE.

"We are far from the noon of man:

There is time for the race to grow."
—TENNYSON.

"There appears no limit to the invasion of life by the machine."
H.G. WELLS.

The house as a centre of manufacturing industry has passed (for even if village industries do spring up, the work-rooms will be separate from the living-rooms); the house as a sign of pecuniary standing is passing: what next? Why, of course, the house as the promoter of "the effective life." Rebel as the artistic individual may at this word, it expresses the spirit of the twentieth century as nothing else can. Social advance must be made along the line of efficiency, even if it lead to something different and not at first sight better. The appeal to self-interest is soonest answered. The man or woman with any ambition will keep clean, will buy better milk for the baby, will pay more for rent if he or she is convinced that it will bring in or save money in the end, because money has been the measure of success in the nineteenth century. But as the full significance of this "machine-made" age is grasped it will be seen that it has set free the human laborer, if only he will qualify himself to use the power at his hand. The house will become the first lesson in the use of mechanical appliances, in control of the harnessed forces of nature, and of that spirit of cooperation which alone can bring the benefits of modern science to the doors of all. One family cannot as a rule put up in a city or in the suburbs—and half the world lives in cities—its own idea of a house without undue expenditure; but ten families may combine and secure a building which fairly suits them all. I say fairly, because all cooperation means some sacrifice of whim or special liking. The well-balanced individual will, however, choose the plan yielding on the whole the greater efficiency, thus following a law of natural selection which, so far, the human race has ignored—a neglect which has been carrying him toward destruction as surely as there is law in nature. Is this neglect to go on, or is man to turn before it is too late to a cultivation of the effective life? In everything else he has advanced, but in his intimate personal relations with nature and natural force he has acted as if he believed himself not only lord of the beasts of the field, but of the very laws of nature without understanding them. Mechanical progress has come from an humble attitude toward the powers of wind and water. Home efficiency will arrive just as soon as the home-keeper will put herself in a receptive frame of mind and be prepared to learn her limitations and the extent of her control of material things. When she will stop saying "I do not believe" and set herself to learn patiently the facts in the case, then will housekeeping take on a new phase and the house become the nursery of effective workers who will at the same time enjoy life. To manage this machine-driven house will require delicate handling; but let women once overcome their fear of machinery and they will use it with skill.

The undue influence of sentiment retards all domestic progress. Because our grandfather's idea of perfect happiness was to sit before the fire of logs, we are satisfied with the semblance in the form of the asbestos-covered gas-log. "It is not for the iconoclastic inventor or architect to improve the hearth out of existence." Sentiment is a useful emotion, but when it held open funerals of diphtheria victims, society stepped in and forbade. With a certain advance in social consciousness public opinion will step in and regulate sentiment in regard to many things depending on individual whim.

Heating might now be accomplished without dust and ashes, without the destructive effects of steam, if enough houses would take electricity to enable a company to supply it in the form of a sort of dado carrying wires safely embedded in a non-conducting substance, or in the form of a carpet threaded with conducting wire. Both heating and cooling apparatus could be installed in the shape of a motor to replace the punkah man and the present buzz-wheel fan, and to give fresh air without the opening of windows which leads to half our housekeeping miseries. O woman, how can you resist the thought of a clean, cool house, sans dust, sans flies and mosquitoes, sans the intolerable street-noise, with abundance of fresh filtered air at the desired temperature! It is all ready at your hand. A windmill on the roof can store power, or a solar motor can save the sun's rays, or capsules of compressed air may be had to run the machine, if only you were not so afraid of the very word machine that no man dares propose it to you. Of what use is all the invention of the time if it cannot save the lives of the children, half of whom fall victims to house diseases, if it cannot sweep away consumption and influenza and all the kindred diseases arising from over-shelter and under-cleanliness of that shelter (lack of air). Both men and women are sentimental and non-progressive, but education is assumed to make wiser human beings. Women are said to be monopolizing the education; is it making them more amenable to reasonableness and less under the control of unprogressive conservatism?

It does require quick adaptation to keep up with the possibilities of invention, but should we not aim at that which will advance our race on a par with its opportunities? Every other department is getting ahead of us. We should hang our heads in shame that we have neglected so long the means for saner living.

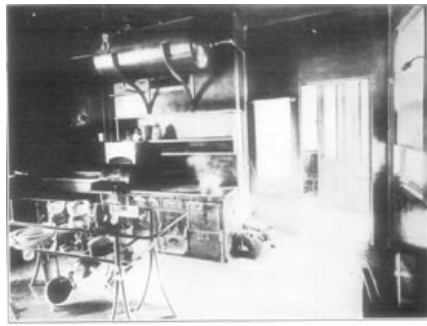


Fig. 6.—Old Kitchen Remodelled. (Dunn, Carpenter & Wilson, Architects, Providence, R. I.)
Looking toward the range. Servants' sitting room beyond; porcelain sink at left; table



Fig. 7.—Old Kitchen Remodelled.
Showing glass shelves and labelled glass jars for all stores. Glass writing table at left

It has been said that the highest modern civilization is shown not so much by costly monuments and works of art as by the perfection of house conveniences. Where then do we stand? And in what direction are we to look for the coming advance? We have had some sixty years of public sanitation; we have secured a supply of sanitary experts to whom all questions affecting the physical welfare of masses of people may be referred. We have a few architects who know the requirements of a *livable* house, not merely one which shows off well as first built.

We *need* sixty years of private-house sanitation. We need to educate house experts, home advisers, those who know how to examine a house not only while it is empty but while it is throbbing with the life of the family. This adviser must be, for many years at least, able to suggest practical methods of overcoming structural defects (more difficult than fresh construction), as well as of modifying personal prejudices.

These house experts will, I think, be women of the broadest education, scientific and social. They will have not only a certain amount of medical knowledge, but also the tact and enthusiasm of the missionary which will bring them as friends and benefactors to the despairing mother and the discouraged householder.

That there is a beginning of this demand, I can testify; that it will grow, I believe. As soon as a group of trained women are ready, they will find occupation if the advance in housing conditions which I foresee is to become a reality.

Within the last two or three years the author has received requests from all over the country for suggestions as to kitchen design and construction.

The two illustrations here given show one little step in the right direction. The cuts represent a remodelled kitchen in Providence, R.I.

The floor is of lignolith laid down in one sheet and carried up as a wainscoting so that no crevice exists for entrance of insects or dust. Such floors are yet in their infancy and need suitable preparation for laying, just as macadamized streets fail if the foundation is faulty. The idea is all that we are here concerned with. One of the features to be especially noted is the use of glass for shelves. Why should the hospital monopolize the materials for antiseptic work? When it is understood how much hospital work is caused because of dirt in the preparation and keeping of food, the kitchen will receive its share of attention.

To-day the cost of shelter is about one third for the house and two thirds for the expense of running it, largely due to dirt and its consequences. Mr. Wells wisely says: "Most dusting and sweeping would be quite avoidable if houses were wiselier done."

When the real twentieth-century house is put up our young engineer and college instructor will be willing to pay \$400 to \$500 rent, because wages and running expenses will be \$100 less and the company owning the houses will not expect more than 4%, largely because repairs will be less and permanence of tenure more assured. The old type of wooden house used by the old type of tenant could not be expected to last more than a few years, which justified a higher rate of interest. For the tenement tenant of the better class twenty years has been the estimate, so that the cost of building could not be distributed over fifty years as it should be.

The house will be made of reinforced concrete or its successor; certainly not of wood. Whether a

single house or one of two or more "compartments," each family will have a side, that is, the entrance doors will not be side by side. Such have been built in Somerville, Mass., by a railroad company for its employees. Those who wish to have a garden may; but no one will be obliged, for there will be regulations about the general appearance of the whole park, and every man his own lawn-mower will not be true. The cultivation of taste will have so far advanced that the grouping advised by the landscape architect will appeal to the occupant more than his own fancied arrangement.

Since the heating will be supplied from outside, there will be a hothouse and cold-frames for those who wish to have a share in the garden, just as now there are bins in the basement. The care of these may replace the exercise now gained in scrubbing the front steps. The windows of the house will be dust-proof, fly-, mosquito-, and moth-proof; the air supplied will be strained by galleries of screens, if indeed social advance has not eliminated soot from chimneys and grit from the streets. Most certainly dirt will not be permitted to come in on shoes and long dresses. Warmed or cooled, moistened or dried air will be circulated as needed. In such a house rugs may stay undisturbed for a month or more, books for years, and the dust-cloth be rarely in evidence; the redding will consist of putting back in place the things used; but as each member of the family will do this as soon as he is old enough, there will be but a few minutes' work.

The breakfast will be of uncooked or simply heated food, parched grains and cream, fruit fresh or dried, and nuts. If coffee or cocoa is desired, the electric heater serves it to the requisite degree of heat. Each adult member of the family will probably take this in his own room or at his own convenience, without the formality of a meal. The few glasses and other dishes may be plunged into a tank of water and left for future cleaning. Luncheon will depend altogether on the habits of the family, but dinner, at whatever hour that may be, will be the family symposium. Dressed in its honor, with a sprightly addition to the conversation of experience or information or conjecture, there will be form and ceremony of a simple, refined kind, such that once again the family may welcome a guest without anxiety. Good conversation and fresh interests will thus come into the children's lives. How much they have missed in these days of the barring out all hospitality! Is it perchance one reason, if not the chief, why manners have degenerated?

This meal will not have more than four courses of food carefully selected and perfectly cooked, whether in the house or out matters not so it is served fresh and of just the right temperature. No kind of cooking will be permitted which "meets the guest in the hall and stays with him in the street"; therefore the dishes may be washed by neatly dressed maids or by the children, who thus learn to care for the fitness of things; plenty of towels and hot water, with all hands doing a little, leaves everything snug and no one too tired. We will let Mr. H.G. Wells describe the bedroom of the future house:³

³ [A Modern Utopia, p. 103.]

"The room is, of course, very clear and clean and simple: not by any means cheaply equipped, but designed to economize the labor of redding and repair just as much as possible.

"It is beautifully proportioned and rather lower than most rooms I know on earth. There is no fireplace, and I am perplexed by that until I find a thermometer beside six switches on the wall. Above this switchboard is a brief instruction: one switch warms the floor, which is not carpeted, but covered by a substance like soft oilcloth; one warms the mattress (which is of metal with resistance coils threaded to and fro in it); and the others warm the wall in various degrees, each directing current through a separate system of resistances. The casement does not open, but above, flush with the ceiling, a noiseless rapid fan pumps air out of the room. The air enters by a Tobin shaft.

"There is a recess dressing-room, equipped with a bath and all that is necessary to one's toilet; and the water, one remarks, is warmed, if one desires it warm, by passing it through an electrically-heated spiral of tubing. A cake of soap drops out of a store-machine on the turn of a handle, and when you have done with it, you drop that and your soiled towels, etc., which are also given you by machines, into a little box, through the bottom of which they drop at once and sail down a smooth shaft. [Better stay in the box and not infect the shaft.—Author.]

"A little notice tells you the price of the room, and you gather the price is doubled if you do not leave the toilet as you find it. Beside the bed, and to be lit at night by a handy switch over the pillow, is a little clock, its face flush with the wall [no dust-catcher].

"The room has no corners to gather dirt, wall meets floor with a gentle curve, and the apartment could be swept out effectually by a few strokes of a mechanical sweeper [sucked out by the now-used cleaning-machine.—Author]. The door-frames and window-frames are of metal, rounded and impervious to draft. You are politely requested to turn a handle at the foot of your bed before leaving the room, and forthwith the frame turns up into a vertical position, and the bedclothes hang airing. You stand in the doorway and realize that there remains not a minute's work for any one to do. Memories of the fetid disorder of many an earthly bedroom after a night's use float across your mind.

[In America the use of the sleeping-room as a sitting-room is more common than in England, and the fetid disorder is far greater.]

"And you must not imagine this dustless, spotless, sweet apartment as anything but beautiful. Its appearance is a little unfamiliar, of course, but all the muddle of dust-collecting hangings and witless ornament that cover the earthly bedroom, the valances, the curtains to check the draft from the ill-fitting windows, the worthless irrelevant pictures, usually a little askew, the dusty carpets, and all the paraphernalia about the dirty black-leaded fireplace are gone. The faintly tinted walls are framed with just one clear colored line, as finely placed as the member of a Greek capital; the door-handles and the lines of the panels of the door, the two chairs, the framework of the bed, the writing-table, have all that exquisite finish of contour that is begotten of sustained artistic effort. The graciously shaped windows each frame a picture—since they are draughtless the window-seats are no mere mockeries as are the window-seats of earth—and on the sill the sole thing to need attention in the room is one little bowl of blue Alpine flowers."

The true office of the house is not only to be useful, but to be aesthetically a background for the dwellers therein, subordinate to them, not obtrusive. In most of our modern building and furnishing the people are relegated to the background as insignificant figures. This is largely why the home feeling is absent, why children do not form an affection for the rooms they live in.

Let there be nothing in the room because some other person has it; this shows poverty of ideas. Let there be nothing in the room which does not satisfy some need, spiritual or physical, of some member of the family. How bare our rooms would become! Let the skeptical reader try an experiment. Take everything out of a given room, then bring back one by one the things one feels essential not merely because it fills space but for the presence of which some one can give a good and sufficient reason. It will mean a trial of a few days, because it is not easy to separate habit from need. A table *has stood* in a certain spot: that is no reason in itself why it should continue to stand there unless it supplies a need.

If a fetish stands in the way of social progress, do away with it. If the idea of home as the shell is standing in the way of developing the idea of home as a state of mind, then let us cast loose the load of things that are sinking us in the sea of care beyond rescue.

It is quite possible that we may return to that state of mind in which there was a pleasure in caring for beautiful objects. The housewife of colonial days did not disdain the washing of her cups of precious china or doing up the heirlooms of lace and embroidery. When our possessions acquire an intrinsic value, when all the work of the house which cannot be done by machinery is that of handling beautiful things and has a meaning in the life of the individual and the family, service will not be required in the vast majority of homes: then we may approach to the Utopian ideal of the nobility of labor.

"The plain message that physical science has for the world at large is this, that were our political and social and moral devices only as well contrived to their ends as a linotype machine, an antiseptic operating-plant, or an electric tram-car, there need now, at the present moment, be no appreciable toil in the world, and only the smallest fraction of the pain, the fear, and the anxiety that now make human life so doubtful in its value. There is more than enough for every one alive. Science stands as a too competent servant behind her wrangling, underbred masters, holding out resources, devices, and remedies they are too stupid to use."⁴

⁴ [H.G. Wells.]

CHAPTER VI.

THE COST PER PERSON AND PER FAMILY OF VARIOUS GRADES OF SHELTER.

"The strongest needs conquer."

An outlay of \$1500 to \$2500 will secure a cottage in the country, or a tenement with five or six rooms in the suburbs, for a wage-earner's family. The rent for this should be from \$125 to \$200 per year, but, as in the case of the model tenements in New York, a minimum of sanitary appliances and of labor-saving devices is found in such dwellings. They are adapted to a family life of mutual helpfulness and forbearance.

The lack of this kind of housing has been a disgrace to our so-called civilization. Public attention has, however, been directed to the need, and it is gratifying to find in the report of the U.S. Bureau of Labor, Bulletin 54, Sept. 1904, a full account, with photographs and plans, of the work of sixteen large manufacturing establishments in housing their employees.

Euthenics, the art of better living, is being recognized as of money value in the case of the wage-earning class, but the wave of social betterment has not yet lifted the salaried class to the point of cooperation for their own elevation. They are obliged to put up with the better grade of workmen's dwellings, or to pay beyond their means for a poor quality of the house designed for the leisure class. In either case, the weight bears hardest on the woman's shoulders, and it is to her awakening that we must look for an impetus toward an understanding of the problems confronting us.

The college-educated women of the country believe so fully that the twentieth century will

develop a civilization in which brain-power and good taste will outrank mere lavish display, that they have sent out a call to their associations to devise methods of sane and wholesome living which shall leave time and energy free for intellectual pleasure—some, at least, of that time now absorbed by the house and its demands as insignia of social rank.

Trained and thoughtful women are convinced that the first step in social redemption is adequate and adaptable shelter for the family. Just so long as tradition and thoughtlessness bind the wife and mother to that form of housekeeping which taxes all the forces of man to supply money and of women to spend it, so long will the most intelligent women decline to sacrifice themselves for so little return.

The constructive arts dealing with wood, stone, and metal have been conceded to be man's province. He has used new materials and labor-saving devices in railway stations and place of amusements, not selfishly, but because of the appreciation of the travelling public. It is the fashion to decry labor-saving devices in the house, because they do away with that sign of pecuniary ability, the capped and aproned maid. The obvious saving of steps by the speaking-tube and telephone-call is frowned upon for the same reason. It is this attitude of society which stands in the way of the adoption of those mechanical helps which might do away with nearly all the drudgery and dirty heavy work of the house.

The new epoch⁵ "is more and more replacing muscle-power fed on wheat at eighty cents a bushel, by machine-power fed on coal at five cents a bushel," thus liberating man from hard and deadening toil. As his mental activity increases his needs in the way of the comforts and decencies of refined living increase. More sanitary appliances are demanded, more expense for fundamental cleanliness is incurred, and for that tidiness and trimness of aspect inside and outside the house which adds both to the labor and to the cost of living, especially in old-style houses.

⁵ [The New Epoch. Geo. S. Morison.]

While we can but applaud this desire, we must confess that the new building laws, the increased cost of land, and the higher wages of workmen have raised the cost of shelter for human efficiency to double or treble that of the so-called workman's cottage. A fair rule is that each room costs \$1000 to \$2000 to build.

This means that our lowest limit of income, \$1000 a year with \$200 for rent, can have only two or at most three rooms and bath, and those without elevators and janitor service. It is only when the income reaches \$2000 to \$3000 a year that the family may have the advantage of good building in a good locality, and even then it means some sacrifice in other directions. It is clear that the common theory that a young man must have a salary of \$3000 a year before he dares to marry has some foundation when \$600 to \$800 is demanded for rent.

The increased sanitary requirements have doubled the cost of a given enclosed space, the finish and fittings now found in the best houses have doubled this again, so that it is quite within bounds to say that a house which might have been put up to meet the needs of the day in 1850 for, say, \$5000 will now cost \$20,000.

Much of the increase is for real comfort and advance in decent living, and so far it is to be commended. Such part of the increase as is for ostentation, for show and sham, is to be frowned upon, for this high cost of shelter is to-day the greatest menace to the social welfare of the community. When the average young man finds it impossible to support a family, when the professional man finds it necessary to supplement his chosen work by pot-boiling, by public lectures and any outside work which will bring in money, what wonder that scholarship is not thriving in America? Pitiful tales of such stifling of effort have come to my ears, and have in large part led me to make a plea for a scientific study of the living conditions of this class, and for a readjustment of ideals to the absolute facts of the situation.

We may give sympathy to those Italians who pay only \$2 a month for the shelter of the whole family, but we must give help to the harder case of a family with refined tastes and high ideals who can pay only \$200 a year.

In the real country, at a distance from the railroad, air, water, and soil are cheap. Here a house may be put up with its own windmill or gas-engine to pump water, with its own drainage system, giving all the sanitary comforts of the city house, for about \$5000. The same inside comforts in one quarter the space, minus the isolation and garden, may be had in a suburban block for one half that sum. This is probably the least expensive shelter to-day for the family whose duties require one or more members of it to be in the city daily, for, as the centre of the city is approached, land rent increases, so that dwelling space must be again curtailed one half or rent doubled. The majority take half a house or go into the city and put up with one quarter the space.

The curtailment of space in which families live is going on at an alarming rate, although not yet seriously taken into account by the sociologist for the group we are studying.



Fig. 8 and 9—House for "Mrs. L.," architect in temperate America, to suit figure, if it meet out needs.



Fig. 10 and 11—House for "Mrs. L.," architect in temperate America, to suit only aspect of profile. (Courtesy: R. Taylor Co., Cedar Rapids, Iowa.)

This crowding is causing the refinements of life to be disregarded, is depriving the children of their rights, and doing them almost more harm than comes to the tenement dwellers, for they have the parks to play in and are not kept within doors.

Mr. Michael Lane in his "Level of Social Motion" claims that present tendencies are leading to a level of \$2000 a year and a family of two children as an average. Mr. Wells claims as a tendency in living conditions the practically automatic and servantless household. In connection with the Mary Lowell Stone Home Economics Exhibit a design of an approach to this kind of a dwelling was asked for in sketch. The accompanying plans were made by a firm who have had not only experience in this kind of domestic building, but who have sympathy with and personal knowledge of similar conditions in widely separated parts of the country.

These sketches are not of an *ideal* house and not for a given plot of land, but only a hint of what Mrs. Michael Lane "must expect if she attempts to build in the country or suburbs."

Since these were drawn many changes have come about in costs and in materials available. The architects expressly disclaim the word "model" in relation to them. Mrs. Lane and her two children will do their own work, and therefore steps and stairs must be few, and yet they wish light and air and cleanliness.

The author hopes that her readers will make a study of house-plans, not the cheap ones, but those that will bear the test of time and living in.

The increased cost of shelter should mean both more comfort and greater beauty. If it does not, something is wrong with society.

It appears from all that has been gathered that single houses for a family of five will cost about \$5000 to \$10,000 for some years to come; that these houses should be so constructed and cared for as to rent for \$300 to \$400 if the occupant is to keep the grounds in order, to use the house with care, and furnish heat and light.

The question of return on capital invested and of care of exteriors and grounds must be studied most carefully in the light of the new conditions, and a new set of conventions devised by society to meet the various circumstances arising out of them.

This suburban living is the vital point to be attacked, because in cities the matter is already pretty well settled; there is in sight nothing that will greatly change the rule already given, a cost of \$1000 per room of about 1200 cubic feet, with the finish and sanitary appliances demanded.

Our family of five must pay for rent \$500 to \$800 for the smallest quarters they can compress themselves into. Subtracting the cost of heat and light and the car-fares, this may be no more expensive than the suburban house at \$300 or \$400, *but* the difference comes in light and air. The upper floors of an isolated skyscraper give more than a country house, but at the expense of other houses in the darkened street.

In the city the question is then not so much one of cost of construction as of a fair arrangement of streets and parks, so as to avoid the loss of light and air for living-places. The single individual may find shelter of a safe and refined sort in all respects except air for \$200 to \$300 a year in the newer apartment-houses, and two friends to share it may halve this sum. A great need is for as good rooms to be furnished in the suburbs where more light and air may be had.

The content of the country house costing \$5000 to \$10,000 will be approximately 50,000 to 70,000 cubic feet, or 10,000 for a person. The suburban block will furnish about 12,000 to 20,000 for the family, while the city apartment of six so-called rooms renting for from \$400 to \$500 a year shrinks to 6000 to 8000 cubic feet, giving only one tenth the air-space the country house

affords, as well as far less outside air and sunshine. The best city tenements cost \$1 a week for 600 cubic feet air-space. What wonder that the sanitarian is aghast at the prospect!

According to the President of the English Sanitary Inspectors' Association it seems probable that if the nineteenth-century city continues to drain the country of its potentially intellectual class and to squeeze them into smaller and smaller quarters, it will dry up the reservoirs of strength in the population (address, Aug. 18, 1905).

The houses of the Morris Building Co., illustrated in Chapter II, show what may be done. These houses rent for \$35 to \$45 a month with constant heat and hot water, so that the heavy work is reduced to a minimum; but the exigencies of family life are illustrated in the fact of the almost universal demand of the tenants for continuous heat and hot water night as well as day. The ordinary childless apartment house banks its fires at night. A supplementary apparatus would mean work by the tenants, however. This is a good example of the balance which must be struck in all new plans until they are tested.

The change in what one gains under the name of shelter, what one pays rent for, must be kept clearly in mind. Two or three decades since it was a tight roof, thinly plastered walls, and a chimney with "thimble-holes for stoves," possibly a furnace with small tin flues, a well or cistern, or perhaps one faucet delivering a small stream of water. To-day even in the suburbs there is furnished light, heat, abundant water, care of halls and sidewalks. The elevator-boy takes the place of "buttons," the engineer and janitor relieve the man of the house of care, so that it may not be so extravagant as it sounds to give one third the \$3000 income for rent, since it stops that leaky sieve, that bottomless bag of "operating expenses." The income may be pretty definitely estimated in this case, especially if meals are taken in the café. If the family dine as it happens, the cost mounts up. Here are a few estimates for verification and criticism:

Rent of an apartment	\$ 600.00 to \$ 700.00
Meals	1200.00 to 1000.00
Clothing	400.00 to 600.00
Incidentals, amusements, etc.	200.00 to 300.00
Savings, <i>nil</i> .	
Total income	\$2400.00 to \$2600.00

If the wife can manage the "kitchenette" and part of the clothing, about \$600 may be saved, but in that case it represents her earnings, and should be at her disposal. If it should be possible for safe shelter to be had for \$400, then with the wife's help \$700 should be the sum in the "region of choice." I hold that, unless the income can be managed so as to secure *choice*, all the daily toil is embittered. Even if some is spent foolishly, it is safer than the burden "just not enough."

The more common cost of decent living in our Eastern cities is:

Rent	1000 to 1500
Meals	1200 to 1400
Clothing	500 to 700
Incidentals	300 to 600
Savings, <i>nil</i> .	
Total	\$3000 to \$4000

This goes far toward justifying the saying that a young man cannot afford to marry on less than \$3000 a year.

With these figures in mind, what can our \$2000 family with two children do? The rent that they can pay will not cover service or heat. There must be a maid to fill the lamps, see to the furnace, help with the cooking, and the wife must stay by the house pretty closely and probably decline most invitations. For the five persons, ten dollars a week for raw-food materials and five for its preparation is the lowest limit likely to be cheerfully submitted to.

Rent, heat, light, etc.	\$ 400
Food	800
Clothing hardly less than	400
Children's education, even with free schools, and their illnesses will use up	100
Car-fares, church, etc.	100
Wages and sundries	200
Total	\$2000

In the bank nothing.

But what shelter can this refined, intelligent family find to-day for \$400? Certainly nothing with

modern conveniences. The lack of these is *made up by women's work*—hard, rough work. And that is the crux of the servant problem to-day. It is the reason why more families do not go into the country to live. The work required in an old house to bring living up to modern standards is too appalling to be undertaken lightly.

In England the Sunlight Park and other plans, in America the Dayton and Cincinnati schemes, are samples of what is being done for the \$500 to \$800 family, but where are the examples (outside the Morris houses) for the salaried class for whom we are pleading? The great army of would-be home-makers are forced into a nomadic life by the exigencies resulting from the great combines—a shifting of offices, a closing of factories, a breaking up of hundreds of homes. I believe this to be the *chief factor* in the decline of the American home—a hundred-fold more potent than the college education of women.

The unthinking comment on this rise in the cost of shelter is usually condemnation of greedy landlords and soulless capitalists; but is that the whole story?

In the present order of things it seems to be inevitable that the gain of one class in the community is loss to another. Probably the law has always existed, and only the very rapid and sudden changes bring it into prominence, because of the swift readjustment needed, an operation which torpid human nature resents when consciously pressed.

For instance, the efforts of the philanthropist and working man together have succeeded in shortening hours of labor and increasing wages—without, alas! increasing the speed or quality of the work done, especially in the trades which have to do with materials of construction, so that house-building has about doubled in cost within twenty-five years, largely due to cost of labor. This increased cost has fallen heavily on the very group of people least able to bear it, the skilled artisan, the teacher, and the young salaried man. Again I call attention to the need of a philanthropist who shall raise his eyes to that group, the hope of our democracy, those whom he has held to be able to help themselves—and given time would do so; but time is the very thing denied them in this motor age. Help to make quick adjustment must come to the rescue of those to whom time more than equals money.

One used to wait patiently for seed-sown lawns to become velvety turf. Money can bring sod from afar and in a season give the results of years. So the housing of the \$2000 family can be accomplished just as soon as it seems sufficiently desirable. It needs a research just as truly as the cancer problem or desert botany, and affects thousands more.

One other cause of increased cost in construction and operation which does, if wisely carried out, increase health and efficiency is the sanitary provision of our recent building laws.

The instalment of these sanitary appliances becomes increasingly costly because of the rise in wages of the workmen, plumbers, masons, etc. The careful statistics of the Bureau of Labor show conclusively that all building trades have decreased hours of labor and increased wages per hour, so that cost of construction has doubled, and the sanitary requirements have again doubled the cost, so that it is easy to see why the family with a stationary income has quartered its dwelling-space.

The end is not yet: the new devices mentioned in previous chapters will at first increase cost of construction.

From lack of business training the public is at fault in estimating relative costs. A well-built "automatic house" costs too much, they say. Yes, but what does it save? Cost looms large, saving seems small. Moreover, the value of mental serenity, of that peace of mind consequent on the smooth running of the domestic machine, is undervalued. The American child such as he is largely the product of the American house and its ill adapted construction. I must reiterate my belief that the modification of the house itself to the life the twentieth century is calling for is the first step in social reform.

CHAPTER VII.

THE RELATION BETWEEN COST OF HOUSING AND TOTAL INCOME.

"It must be made possible to live within one's income."

The thrifty French rule is one fifth for rent. In towns where land is cheap and wood abundant, or in college communities exempt from taxes, comfortable housing is found in this country for as little as fifteen or eighteen per cent of the total income. In some mining towns where all prospects are uncertain and the house has no particular social significance the rent may be even lower, although it is often very high. It depends on the demand, on competition rather than quality. In our older and more settled communities it is most common for rent to use up one fourth the salary of all town dwellers with incomes within our limits. This was true in Boston fifty years ago, and it is true to-day in dozens of cities and towns personally investigated. It is not unknown that a teacher or business man should exceed this in the hope of a rise in salary by the second year. Adding the expenses of operating the house, of repairs and additions and

improvements if the house is owned, nearly half the money available must go for the mere housing of the family.

If it is true, as I believe it is, that for each fraction over one fifth spent for rent a saving must be made in some other direction—in the daily expense, less service, less costly food, or less expensive clothing, or, last to be cut down, less of the real pleasure of life,—it will be seen what a far-reaching question this is, how it touches the vital point, to have or not to have other good things in life.

A large part of the increase is due, as we have said, to increased demand for sanitary conveniences, but far more potent is the pressure resulting from the price of land.

This pressure has led to the building of smaller and smaller apartments, so that four and six rooms are made out of floor-space sufficient for two. It sounds better to say we have a six-room flat, even though there is no more privacy than in two rooms, for the rooms are mere cells unless the doors are always open. It is not uncommon in such suites renting for \$50 to \$60 per month for six rooms, to find three of them with only one window on one side, with no chance for cross-ventilation unless the doors of the whole suite are open.

This style of building prevails even in the suburbs where air and sunshine should be free. The would-be renter looking at such suites with all the doors open and the rooms innocent of fried fish and bacon does not think of the place as it *will be* under living conditions when privacy can be had only by smothering.

The model tenements in New York rent for one dollar per week per room; the better houses for double, or two dollars for 450 cubic feet. Many of those I have examined renting for forty to sixty dollars per month give no more space for the money, only a little better finish—marble and tile in the bath-room, for instance.

The three-room tenement does, however, shelter as many persons as the six-room flat, hence there is more real overcrowding. In all these grades of shelter it is fresh air that is wanting. What wonder the white plague is always with us? What remedy so long as millions sleep in closets with no air-currents passing through?

Accepting the French rule, the artisan who rents the model tenement at \$3.50 per week should earn \$3 a day wage for six days. If he earn only \$2, then more than one quarter must go for housing. There are hundreds of Italian families in New York who pay only \$2 *per month* for such shelter as they have, but it is only providing for the primitive idea of mere shelter, not for the comforts of a true home life. After the fashion of early man, these people spend their lives in the open air, eat wherever they may be, and use this makeshift shelter as protection from the weather and as a place of deposit for such articles as they do not carry about with them and for such weaklings as cannot travel.

As man rises in the scale of wants he pays more, in attention and in money, for housing, because he leaves wife and children to its comforts while he goes forth to his daily tasks. As ideals rise, the proportion rises until even one third of his earnings goes for mere shelter. But this limits his desires in other directions, so that it becomes a pertinent question, when is it right to give as much as one third of the moderate income for housing? As every heart knows its own bitterness, so every man knows his own business and what proportion of his income he is *willing* to spend for a house, for the comforts of life pertain largely to bed and board. It must be acknowledged, however, that comfort and discomfort are so largely matters of habit and personal point of view that education as to ideals is an important duty of society in its own defence.

If two people without children prefer to spend more on shelter than on any other one thing, then with \$3000 a year, \$1000 may be given for rent if that covers heat, light, and general outside care. But the *family* with children to consider must not think of allowing one third for rent under our very highest limit of \$5000 a year, and it is unwise even then. In fact the ratio must be governed by circumstances. It is true, however, that the conditions must be interpreted by a fixed principle in living and not by any mere fashion or prejudice of the moment.

The one question every person asks when these suggested improvements are discussed is, but how much will it cost? Thus confessing that cost, not effectiveness, is the measure; that old ideals as to money value still rule the world. It costs too much to have a furnace large enough to warm a sufficient volume of air, it costs too much to put in safe plumbing, it costs too much to keep the house clean, and so on through the list. We have been too busy getting and spending money to study the cost of neglect of cardinal principles of right living. The farmer knows the cost of his young animals, but the father cares little and knows less of what it ought to cost to bring up his children—of the economy of spending wisely on a safe shelter for them.

A new estimate of what necessary things must cost has to be made before the present generation will live comfortably in presence of the account-book.

Here again a readjustment is coming; some expenses in house construction common now will be lessened or done away with; for example, fancy shapes, grooved and carved wood, projecting windows and door-frames.

It is usual, when the various new methods are brought up, to estimate the cost as additional to all

that has gone before, rather than to see in it a substitute for much that may go.

Our family with \$1500 income may safely pay \$300 for rent, if that covers enough comfort and does not mean too much car-fare.

The house may cost \$3000 if built on the old lines, and if the land it is placed on is not too expensive.

A fire-proof house such as is described in the July number of the *Brickbuilder and Architect*, 85 Water St., Boston, and probably also a house of reinforced concrete, will cost at present some \$10,000 besides the land. Because of freedom from repairs it should be possible to rent such houses for \$500, which will bring them within the reach of our \$3000 a year family, but not within the means of the \$2000. What is to be done?

It will be remarked by some that little attention has been given in these pages to the various so-called cooperative plans, like Mrs. Stuckert's oval of fifty houses connected by a tramway at each level, with a central kitchen from which all meals come and to which all used dishes return, with a central office from which service is sent, etc.

Frankly, to my mind this is not enough better than the apartment hotel, as we now know it, to pay for the effort to establish it. As now evolved by demand, the establishments renting from one to fifteen thousand a year are on progressive lines. According to Mr. Wells, this shareholding class is on the way to extinction in any case, fortunately he also thinks, and the student of social economics need not concern himself with its future, only so far as its example influences the real bone and sinew of the republic, the working men and women who make the world the place it is.

Within the ten-mile radius it has been usual to include a front yard, if not a garden, in the house-lot. The cost of keeping this in the trim fashion decreed as essential, of planting and pruning of shrubs, of maintaining in immaculate condition the sidewalks and front steps, like most of the items in cost of living, is due to changed standards, just as the cost of table-board has advanced from \$3 to \$6 without a corresponding betterment in quality.

Engle's law, "The lodging, warming, and lighting have an invariable proportion whatever the income," does not hold under modern conditions for the group we are considering, for our wise ones need the best, and not a few of them are unwilling to buy their family sanctity at the price of a closet in the basement for the faithful maid.

Plans may look well on paper, the completed house may seem attractive, but when the family *live* in the house its deficiencies become apparent. Cheap materials, flimsy construction, damp location, any one of a dozen possibilities may make the family uncomfortable, may cost in heating and doctor's bills, may compel a moving before the year is out. Cheap houses in this decade are suspicious; the more need for a knowledge on the part of young people of what may be expected.

For this reason it is a part of sound education to give a certain amount of attention to living conditions in the high-school curriculum. It is as important as book-keeping; for of what avail are money and business, if the home life is perilled? Besides, some of the pupils may have attention called to deficiencies which they may show talent in overcoming.

Courses in Home Economics and Household Administration in colleges and universities should be directed to careful study of this branch of sociology.

There is a great opportunity before women's clubs and civic-improvement associations to arouse an interest in the provision of suitable shelter for the young families in their several neighborhoods. Concerted movement by the Federation could revolutionize public opinion within a decade.

The student of social science may well say that the first effort should be directed to a rise in the pay of these educated young men; that no family should be expected to live on the sums here considered; that it is not right even to consider a way out on the present basis. Possibly so. Much agitation is abroad in relation to the pay of teachers, clerks, and skilled workmen, but that is another question which cannot be considered here.

The salaried class has so enormously increased of late years because of the great consolidation of business interests that the final adjustment has not been made. The one fact of uncertain tenure of position and uncertain promotion has profoundly affected living conditions, ownership of the family abode, and, incidentally, marriage.

There are prizes enough, however, to keep the young people on the alert for advancement, and they feel it more likely to come if they establish themselves as if it had arrived.

There is no denying that in the estimation of a large number of the groups we are considering, the question of neat and orderly service, the capped and aproned maid, the liveried bell-boy and butler, express—like the smoothly shaven lawn—a certain social convention; and because it means expense, the house in working order means more than shelter: it sets forth pecuniary standing in the community. So long as this means social standing also, so long will the professional and business family on \$2000 a year be shut out, because these adjuncts to a luxurious living are impossible. Can society afford to shut out the intellectual and mentally

progressive element, or must it accept as normal these salaries and make it respectable to begin on them? It is the strain which unessential social conventions give to the young families that leads the business father to speculate in order to get into the \$10,000-a-year class, and that leads the young scientific and literary man to take extra work outside of his normal duties. This sort of thing cannot go on without serious danger to the Republic. Cleanliness and good manners should be insisted upon, but they may be secured on \$3000 a year if too much else is not required. How to secure them on \$1500 is a problem to be solved, for cleanliness costs more each decade.

After all is said, if the young people have an earnest *purpose* in life it is easy to plan a method of living and to carry it out. The sacrifices one must make in the house superficially, in the consideration of a certain class, are cheerfully borne and soon forgotten.

Little discomforts which affect only one's feelings and not one's health make rather good stories after they are over. What is worth while? Are we become too sensitive to little things? Do we imagine we show our higher civilization by discerning with the little princess the pea under twenty-four feather beds?

Let our shelter be first of all healthful, physically and morally. If to gain these qualities we must take a house in an unfashionable neighborhood, it should not cause distress. Why is this particular region unfashionable? Is it not merely because certain would-be leaders choose to live beyond their means in company with those who are able to spend more?

Why not be honest and happy? Live within your income and make it cover the truest kind of living.

CHAPTER VIII.

TO OWN OR TO RENT: A DIFFICULT QUESTION.

"Half the sting of poverty is gone when one keeps house for one's own comfort and not for the comment of one's neighbors."
—Miss MULOCK.

When the ideals of an older generation are forced upon a younger, already struggling under new and strange environment, the effect is often opposite to that intended. The elders in their pride of knowledge, and the real-estate promoters in their greed for gain, have been urging the young man to own his house on penalty of shirking his plain duty. They say he must have a home to offer his bride, as the bird has a nest. Building-loan associations, homes on the instalment plan, appeal to the sentiments they think the young man ought to heed.

The young man is often modest, almost always sensitive, and he prefers to bear dispraise rather than to tell the real reason he hesitates. His ear is closer to the ground, he feels even if he cannot express the doubt of the disinterestedness of the land-scheme promoter, of the wisdom of his father. He knows better than his elders the uncertainties of salaried men, young men with a way to make in the unstable conditions of to-day.

The effect of this well-meant advice is not to hasten his marriage, but to put it off because he is not allowed to take the course he feels safest. Or if he is willing, the parents of his prospective bride are not, and so young people do not marry on \$1000 a year, for fear of the elder generation and their supposed wisdom.

The young people are not justified by present-day conditions in owning a house on an income of \$2000 a year *unless*

1. They have money to put into it which it will not cripple them for life to lose;
2. They care so much for the idea of ownership that they are willing to take the risk of losing one half the investment should they be compelled to move;
3. They possess the fortitude to give it up at the call of duty after all they have lavished on it;
4. They care enough for the real education and the real fun they will get out of it to save in other ways what the running and repairs will cost *over and above the amount estimated*. This saving will be largely by doing many things with their own hands.

To be bound hand and foot either by unsalable real estate or by sentiment is an uncomfortable condition for the young family who may find itself in uncongenial surroundings, in an unhealthful situation, or who may need to retrench temporarily.

Another serious objection to building and owning a house in the first years of married life is the chance that the house will be too large or too small, or the railroad station will be moved, or the trolley line will be run under the garden window, or a smoking chimney will fill the library with soot (although the latter will not be permitted in the real twentieth-century town).

A new element has come into the question of ownership by the family of limited means which did

not meet the elder generation of house-owners. In the past the repairs were confined to a coat of paint now and then, new shingles, an added hen-house, or a bay window. The well might have to be deepened, but little expense was put into or onto the house for fifty years. The married son or daughter might add a wing, but the main house once built was never disturbed. In the modern plastic condition of both ideals and materials this is all changed. In any city well known to my readers how many streets bear the same aspect as five years ago? In any suburban village made familiar by the trolley how many houses are the same as five years ago? Even if their outward aspect is not changed, that worst of all havocs, new plumbing, has been put in. The installation of neither furnace nor plumbing is accomplished once for all; at the end of ten years at most repairs or replacement must be made on penalty of loss of health. As the community grows in wisdom and in knowledge it makes sanitary regulations more stringent notwithstanding the fact that the increase in expense bears most heavily on the small householder with a family whose need is out of proportion to the income. Many a parent who grieves the loss of his child would gladly have paid a reasonable sum for repairs, but would have been in the poor debtors' court if he had allowed the plumbers to enter his house. The new laws made since he bought his house require diametrically opposite things, and the old fittings must all be torn out as well as four times as costly put in.

It is a sad fact that the advantages of all modern sanitation are so often denied to those who need and who would appreciate them. The renter has here an advantage over the owner. He can call for an examination by the city or town inspector before he takes a lease; the capitalist owner must then put matters right. But as yet a man has a right to live with leaky sewer- or gas-pipes in his own house without being disturbed by an inspector. How far into the century this will be allowed is uncertain; in time there will be an inspection of the premises of the small owner.

The only remedy in sight is for an investment of capital in up-to-date houses of various grades in city, suburbs, and country; such investment to bring 4 per cent, not 40, or even 15, unless by rise of land values. No better use of idle money could be made at the present time. In "Anticipations" Mr. Wells writes: "The erection of a series of experimental labor-saving houses by some philanthropic person for exhibition and discussion would certainly bring about an extraordinary advance in domestic comfort; but it will probably be many years before the cautious enterprise of advertising firms approximates to the economies that are theoretically possible to-day." This is truer now than when Mr. Wells was writing.

The great difficulty in the way is the first outlay. So many things will have to be designed, patterns made and machinery built to make them; for this advance in construction will not be by hand-made things. There will be more head-work put into the various articles, but the mass of constructive material must be machine-made, at least for the family of limited income. And these articles need not be ugly. There must be many of the same kind in the world, to be sure; but if the design fits the purpose, this may not be an evil. No one objects to a beautiful elm-tree in his field because in hundreds of fields there are similar elm-trees. Slight variations in finish, color, etc., can give individuality to the simplest chair.

Therefore the first outlay for the new order will be beyond the purse of any single family of this group. If we had learned to cooperate sanely, a group might undertake it, but the most probable method will be for some far-sighted men to agree to sink a certain amount of money in experiment, just as they now sink money in prospecting a mine with all the uncertainty it brings. Ability to *risk* in an experiment must go hand in hand with capital to use.

The objection commonly made is that all individuality will be taken away, that each one must live like every one else in the neighborhood. This is not an essential consequence, but will it be so impossible to have a certain similarity in the dwellings of like-minded people? In "Anticipations" it is declared that "Unless some great catastrophe in Nature breaks down all that man has built, these great kindred groups of capable men and educated adequate women must be under the forces we have considered so far, the element finally emergent amid the vast confusions of the coming time."⁶

⁶ [Anticipations, pp. 153-4.]

The practical people, the engineering and medical and scientific people, will become more and more *homogeneous* in their fundamental culture.

The decreasing of the space one can call one's own within urban limits has so steadily increased, and the need for freer air has become so fully recognized, that the case of the single householder in the suburbs and even in the country is bound to press harder and harder. The group system elsewhere referred to, with central heating plant and workers of all grades at telephone-call, will make possible at a reasonable rent within easy reach of the city the single household of one, two, or three, as the case may be, and if without children of their own, to such shelter may come some of those homeless little ones we have with us always, to share in the sun and wind and garden. In the real country, with acres instead of feet of land, much of the same kind of elaborate simplicity will be found. Certainly the same kind of fire-proof house of only one story with more light, "roofs of steel and glass on the louver principle," will obviate so frequent a change of air as a shut-in house requires, and give more equable temperature.

In the city? Since physicians will surely be more insistent on light, as well as fresh air, roof-gardens and balconies and glazed walls, so to speak, will be arranged by the architect so as not

to offend the eye and yet to accomplish the results. He will cease from trying to put the new ideas of the twentieth century into the old houses of the eighteenth or fifteenth even, and that beauty, which is fitness, will come forth from the tangle of ugliness everywhere. If, as the economist tells us, "cost measures lack of adjustment," then the perfectly adjusted house will not be costly in reality, it will be adapted to the production and protection of effective human beings.

The cellar has for some years been changing to a storage for trunks instead of vegetables. The old-fashioned housewife exclaims at the lack of storage in the house of to-day, and we are eliminating it still more. A twentieth-century axiom is, "Throw or give away everything you have not immediate or prospective use for." It is as true of household furniture as of books; only the very best is of any value second-hand. Our young people may have heirlooms, but they will buy very little in the way of sideboards or first editions. The moral of modern tendencies is, buy only what you are sure you will need or what you care for so intensely that you will keep it come what may. Housing of possible treasures is far too costly.

At the foundation of the ethical side of ownership is the primitive impulse of possession, that ownership which led to wife-capture, to feudal castles, to accumulation of things, and to-day is expressed by the man who prefers to have his steak cooked in his own kitchen even if it is burned.

It is notorious that most of us put up with discomfort if it is caused by *our own*. A family of eight will use one bath-room without murmur if the house is theirs, but will complain loudly if the landlord will not add two without increasing the rent.

At the foundation of what seem exorbitant rents is this demand for modern improvements in old houses, and the atrocious carelessness of tenants of property. It is not their own, and they do not obey the golden rule in the use of it.

Every five years or so plumbing laws are changed, and if an old house is touched the fixtures and pipes must be all renewed. Tenants have learned to fear the sanitation of old houses, and yet abuse the appliances they should care for.

Public ownership or corporate ownership or an increased lawlessness are accountable for a disregard of others' rights and of property which is unnecessarily increasing the cost of living.

I have said elsewhere that it is not because the landlord does not want children in the house but because he does not want such ill-bred children, vandals, who have no respect for anything. He charges high rent because his investment is good for only ten years.

The shibboleth of duty to own a home has so strong a hold on the moral sense of the people that it is made use of by the promoter who may in some cases think himself the philanthropist he intends others to call him. I mean that the duty of owning and the heinousness of paying rent are so ingrained that buying on the instalment plan has seemed a righteous thing, even with the examples of broken lives in plain sight. As an incentive to save, if there were anything to save, it might have been justified in the days of feudalism. But for an independent American to confess that he cannot put money in the bank, and that he must bind himself and his family to slavery, for the sake of owning a bit of property which they will probably wish to sell before they have it paid for, is disgraceful. Intelligent men should see that here is the profit in the transaction; that enough go to the wall to pay for the trouble of the rest, just as in life insurance enough die before the expected time to put money in the pockets of the riskers.

A drunken father may need to be held, but the young professor, the lawyer, the engineer, should have sufficient self-respect and firmness to save that which in his judgment is necessary, without being tied by "the instalment plan." This method is a very viper in the finances of to-day. The wise business man never ventures more than he can afford to lose in a risk, but the man who takes bread and milk from his children to invest in "a sure thing" takes a risk with what is not his to give.

To buy land for investment is another supposed virtue, an inheritance from the time when slow growth, once started in a given direction, kept on, so that great acumen was not needed to buy; but that is all changed to-day. Only those "in the ring" can tell where the "boom" will go next.

In these days of unparalleled rapidity of change in industrial and social conditions it is most undesirable for a man to be hampered by a shell which is too large to carry about with him and too valuable to be left behind. To each reader will occur instances of the refusal of an advantageous offer because the family home could not be realized upon at once, the location once so favorable had become undesirable, and the values put into it could not be recovered because of social conditions following industrial changes.

The keen observer hesitates in view of all these conditions to advise any young man to invest in real estate for a home beyond a sum which he can afford to lose if need arises to move. These changes carry a need for mobilization of its army of workers. The encumbrance of family Lares and Penates cannot be tolerated. Only a small per cent of young men are to-day sure of remaining in the city in which they begin business. What folly to encumber themselves with real estate which, sold at a sacrifice, brings barely half its price! Moral exhorters have not carefully considered this side of the question in their arguments for house-owning and family-rearing as

anchors to the young man.

The fact noted earlier is a case in point. After the wedding-cards were out the bridegroom was transferred to the charge of the company's office in another city.

The expenses necessitated by these frequent removals make an unaccounted-for item in many incomes.

If the young couple have saved or inherited between them, say, \$3000, shall they build a home with it? Decidedly not. Because the house will cost \$5000 before they are done. Not only because of the unexpected in strikes and change in prices of materials, but because, as the plans take shape, the wife or the husband or both will see so many little points which they will ask for, the paper plan not having conveyed a definite idea to either. An excellent plan was carried out by a college woman. She made a model to scale in pasteboard, of such a size that every essential detail was shown in its relation to other portions of the structure.

Even if these young people do not yield at the moment of building, they will probably wish they had yielded when they come to live in the house. There will be nothing for it but to mortgage the place to make it satisfactory. One cannot take up a newspaper without finding notice after notice, reading, "Must be sold to pay the mortgage."

Exorbitant rent is of course social waste, and society must protect its ablest young people from their own folly; but when they understand the rules of the financial game better they will lend themselves more readily to some cooperative plan of relief.

It is, as I well know, rank heresy, but I firmly believe that building and owning of houses can be afforded only by those having the higher limit of income, \$3000 to \$5000 a year, *unless* the person has a permanent position or a business of great security, and in these days who can be *sure* of anything?

When the land-scheme promoter advertises homes on the instalment plan, beware of the trap!

Let no one buy in the suburbs from a sense of duty and then hate the life.

Comfort in living is far more in the brains than in the back.

It is so easy for a man or woman with one set of ideals to do that which another would consider impossible drudgery.

My final advice is that the sensible young couple both of whom agree about essentials, and who are willing and glad to work together for a common end, and who love nature and gardening and believe in family life so strongly as not to miss the crowd and theatres, may safely start a home in the country with a garden, and pets for the children, if they have a reasonable prospect of ten years in one spot. Let them make the place attractive for some family, even if they have to leave it.

The women of this group will, I believe, have the qualities Mr. Wells predicts: not only intelligence and education, but a reasonableness and reliability not always found to-day.

Unless a reasonable prospect of ten years' occupancy is assured, then begin life in a rented house, not necessarily in a flat. Begin with a few things of your own some which have been yours for years, some which you have bought together and which have a meaning for one of you and are not irritating to the other.

Devote a part of your leisure to a critical study of the house you would like, draw plans, make sketches in color, study color effects, learn about fabrics, collect them for the future. You will find an amusing and instructive occupation.

The essential point is to begin this life on two thirds of what you have reason to expect as the year's income; keep the rest invested or in the bank. There are to-day many temptations to spend for things attractive in themselves but not necessary to the effective life. If friends are so silly as to rally you on living in an unfashionable quarter, ask them in to see your sketches and plans, and talk them into enthusiasm over the idea. Do missionary work with them rather than be ridiculed out of your convictions. It sometimes seems as if young people had no convictions, as if they drifted with the wind of newspaper suggestion. So do not allow your friends to drive you to greater expense than you have determined upon, lest the end of the first two years of life find you in debt with no fair start for the baby, whose life should begin in an atmosphere of quiet assurance that all is well. It is not impossible that the nervous irritability and recklessness of many are due to the atmosphere of childhood. Then remember that *the welfare and security of the child is the watchword of the future.*

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