

## **Sanitation and social economics : an object lesson / by James B. Russell.**

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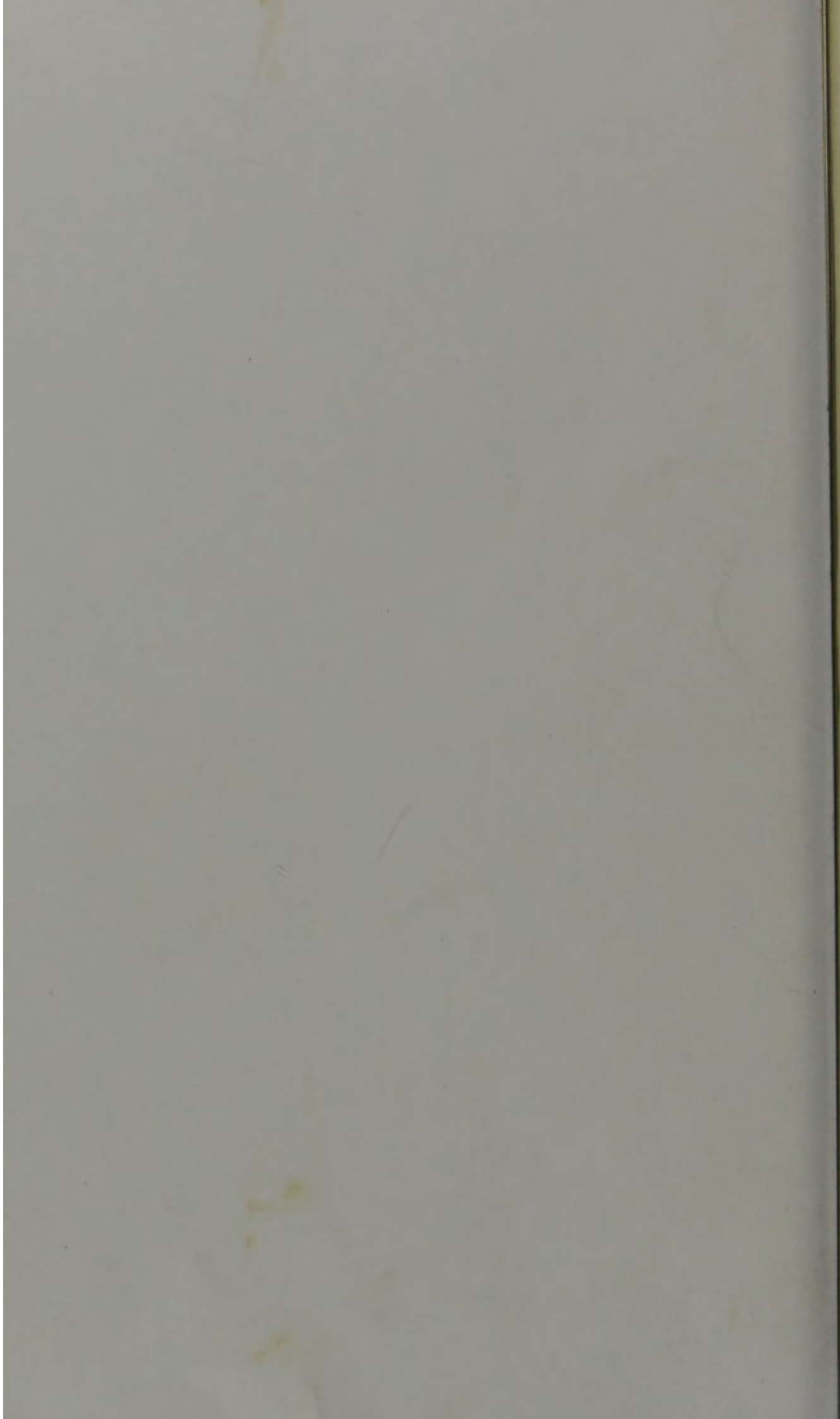
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P R O C E E D I N G S  
OF THE  
P H I L O S O P H I C A L S O C I E T Y O F G L A S G O W.

E I G H T Y - S E V E N T H S E S S I O N.

P R E S I D E N T ' S A D D R E S S.

I.—*Sanitation and Social Economics: an Object Lesson.* By  
JAMES B. RUSSELL, B.A., M.D., LL.D., President of the  
Society.

[Read before the Society, 6th November, 1889.]

AT next meeting I shall leave this chair and the elevated position which, by your favour, I have occupied for three years. It is a usage of this Society, the wisdom of which my successor will no doubt fully recognise, to require the retiring President to introduce the Session with an Address. You will see from the subject of this Address, as announced in the billet, that I am not going to lead you into "fresh fields and pastures new." I hope, however, you will think it not altogether unnatural or inexcusable, on my part, to seize this last opportunity of obtaining for an old cause the attention which the eminence of the chair of the Philosophical Society of Glasgow always commands.

In a Report on "The Vital Statistics of the City of Glasgow," published in 1886, in which I described *seriatim* the districts into which the city is divided for statistical purposes, specifying the main physical features of each in relation to the health of its inhabitants, you will find the following with reference to—

"DISTRICT 14, or 'Bridgewater and Wynds.'

	1871.	1881.
Population, . . . . .	14,294	7,798
Acreage, . . . . .	35	35
Density, . . . . .	408	223
Mean number of rooms per house, . . . . .		1·855
Do. persons per room, . . . . .		2·946
(1880) Percentage of houses of 1 room, 49; 2 rooms, 35; 5 rooms and upwards, 1.		
Percentage of Irish-born, 32.		

## DEATH-RATE.

All ages—mean,	1871-2,	42·3;	1880-1-2,	38·3
Under 5 years—mean,	„	166·1;	„	138·7

## MEAN, 1880-1-2.

Birth-rate,	37·1
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## DEATH-RATE.

Under 1 year, per 1,000 born,	206
All ages, from Infectious Diseases,	4·15
Do., Consumption,	5·28
Do., Acute Diseases of Lungs,	11·47
	16·75

Percentage of Total Births, Illegitimate, 22.

Do. Total Deaths, Uncertified, 25.

Do. Do., Insured, 32.

“District 14, or ‘*Bridgewater and Wynds*,’ bears a sufficiently descriptive designation. It lies between Stockwell Street and Saltmarket on the west and east, and Trongate and Clyde on the north and south. The Union Railway occupies the very centre. Between the clearances necessary to its formation and the operations of the Improvement Trust, this District has been, so to speak, disembowelled. Still, in those portions which remain, we find a population the like of which, for social and moral degradation, is not to be found in the City. Their houses, though much has been done for them, are radically bad, and total demolition and reconstruction is the only remedy. To enumerate those plague spots would simply mean to catalogue all the wynds, narrow, noisome streets and closes of this unhappy area, and to bring once more into public notice names which have been the heartbreak of successive generations of Glasgow philanthropists.

“We began this survey of the districts of Glasgow with ‘*Blythswood*,’ which was remarkable as having the lowest proportion of inmates per inhabited room, the largest proportion of large-sized houses, the lowest death-rate, the lowest birth-rate, the lowest mortality under 5 years, the lowest proportion of deaths under 1 year per 1,000 born, and the lowest proportion of Irish-born. We end it with ‘*Bridgewater and Wynds*,’ which has the largest proportion of inmates per inhabited room, the largest proportion, save one, of 1-apartment houses, the highest death-rate over all, the highest death-rate under 5 years, the largest proportion of deaths under 1 year per 1,000 born, and the highest percentage of Irish-born inhabitants.”

It is this district which I propose to take as an Object Lesson on the relation between Sanitation and Social Economics. I quote this passage to satisfy you that, although I shall confine the details of this Object Lesson to the year 1888, I select District 14, not merely because in this single year it was the worst district in Glasgow in all sanitary and social aspects, but because it has *always* occupied this unenviable position. Further, I make the *worst* district in Glasgow my Object Lesson, because there we find in their greatest intensity the physical conditions and the associated

vital and social characteristics which determine the position of every other district in Glasgow in the sanitary scale. The difference in the causes which produce the different results is a difference in degree, not in kind.

Speaking to a Glasgow audience it is unnecessary to spend much time over the location or the physical features and conditions of District 14. I repeat that it is to 1888 that my statements refer. The district embraces an area of 35 acres, in which there are 1,308 houses, inhabited by 7,150 persons. This is .57 per cent. of the total area inhabited by 1.29 per cent. of the total population of the City. The healthiest district of Glasgow, "Kelvinhaugh and Sandyford," or District 17, embraces 10.24 per cent. of the area, and is inhabited by 5.62 per cent. of the population.

*The character of the house accommodation* and the physical conditions generally are sufficiently described in the passage quoted. I shall only add that 51 per cent. of the houses are "ticketed," and thus subjected to the system of night inspection for the prevention of overcrowding, described in my address last year. In "High Street and Closes (E.)" (District 6), there are 55 per cent., and in "Cowcaddens" (District 16) 57 per cent. of such houses, while in "Kelvinhaugh and Sandyford" (District 17) there are only 1.4 per cent. District 14 also contains 43 of the total 99 Common Lodging-houses in the City.

There were 232 *deaths* and 218 *births*, so that this district produced 14 fewer lives than it consumed. District 17 had 431 deaths against 811 births, thus contributing a surplus of 380 lives; while the whole city had a surplus of 7,722 lives. Reduced to rates per 1,000 of the population, these figures represent for District 14 a birth-rate of 30.49, a death-rate of 32.45; for District 17 a birth-rate of 26.14, a death-rate of 13.89; for the City a birth-rate of 34.92, a death-rate of 20.91. The infantile death-rate when calculated per 1,000 born is of more value as a gauge of health than the general death-rate, especially seven years after the census, because the data are unquestionable. In District 14 the death-rate of children under 1 year of age was 239 per 1,000 born; in District 17 it was only 88, and in the City 133. This means that in these districts and in the City 24 per cent., 9 per cent., and 13 per cent. of the children born did not survive their first birth-day.

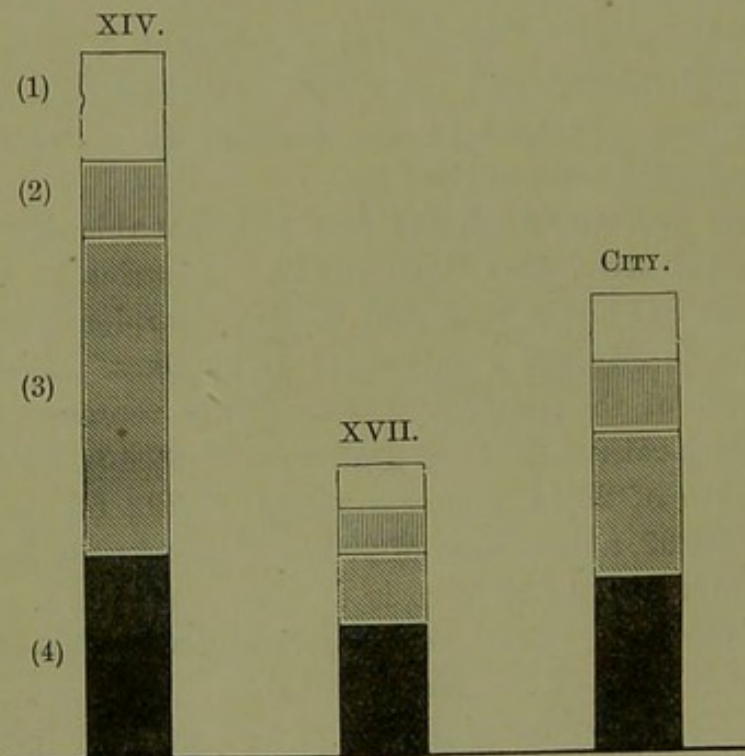
*Illegitimacy* introduces us to the morality of the district. In District 14, 25 per cent. of the children were born out of wedlock,

in District 17 only 3 per cent., and in the City 8 per cent. No district approaches District 14 in illegitimacy: 1.29 per cent. of the population contributes 3.7 per cent. of the illegitimate, and not 1 per cent. of the legitimate births in the City.

In the following table the *comparative mortality* from Zymotic or Infectious Diseases, from Diseases of the Lungs, and from Nervous Diseases and Diseases of Nutrition in Children, in Districts 14, 17, and in the City is exhibited in death-rates per 1,000:—

	XIV.	XVII.	City.
Zymotic Diseases (including Diarrhoea),	4.76	1.67	2.84
Nervous Diseases and Diseases of Nutrition in Children,	3.36	1.84	3.00
Acute Diseases of the Lungs and Consumption,	14.68	3.93	7.00
Miscellaneous Unclassified Diseases,	9.65	6.45	8.07
	<hr/> 32.45	<hr/> 13.89	<hr/> 20.91

These death-rates are shown in a diagram, in which the columns are on the same scale, so that your eyes can estimate not only the



- (1) Zymotic Diseases; (2) Nervous and other Diseases special to Children;  
(3) Diseases of the Lungs; (4) Miscellaneous.

comparative total mortality, but also the comparative fatality of the classes of disease. It is obvious that Infectious Diseases and Diseases of the Lungs are the two scourges of District 14. The death-rate

from Diseases of the Lungs *alone* is greater than the death-rate from all causes in District 17. The comparative loss of life among children is not sufficiently shown from contrasting the death-rates on the basis of the whole population; the proportion of children living below five years being so small in District 14. If we take the deaths from Debility owing to Premature Birth, and represent them in rates per 1,000 born, we not only get a better gauge of the deadly influences to which children are subjected after birth, but we also discover that they extend into intra-uterine life. In District 14, 41 per 1,000 of the children born died because they were born prematurely; in District 17 only 12, and in the City 17.5 per 1,000.

The matter of *Certification* throws some light on the care bestowed upon the sick. If the cause of death is duly certified to the Registrar the person who died must have received some amount of attention. On the other hand, if it is not certified there must have been neglect, and for every such uncared-for death-bed there must have been many uncared-for sick-beds. In District 14, 18.5 per cent. of all the deaths were not certified, in District 17 only 3 per cent., and in the City 5.7 per cent. In some of these cases a medical man was alleged to have seen the patient, but was unable to certify, from lapse of time or from being unable to identify the person. In the majority of cases in District 14 there was no medical attendant. Absolutely no medical man had seen the deceased during their last illness. This was alleged to the Registrar in 15.5 per cent. of the fatal sicknesses in District 14, not in 1 per cent. in District 17, and in 3 per cent. in the City.

The proportion of the deaths in a district in which the deceased was *enrolled in a Friendly Society* gives us a fair indication of the extent to which the virtue of providence or foresight prevails in that district. In District 14, 40 per cent. of those who died were members of Friendly Societies, as compared with 45 per cent. in District 17, and 56 per cent. in the City as a whole. But we must turn to the good working-class districts for a proper comparison. In the District of "Greenhead and London Road" 65 per cent. of the deceased were members of Friendly Societies, in "St. Rollox" District 67 per cent., and in the District of "Springburn" 70 per cent.—the highest in the city. It is quite evident from these figures that the inhabitants of District 14 are not distinguished for providence.

We come now to the *Social Economics* of District 14. What does the existence of this unhealthy area mean to the community of which its inhabitants form a part? *Sickness* in our own families we know means expense. On whom does the cost of treatment fall in their case? We can only get at a partial answer to this question, and in an indirect way, by observing where the fatal cases of sickness were treated. There were 232 deaths. Of these we have seen that 43, or 18·5 per cent., were uncertified, and therefore received no useful, or what can in any sense be considered satisfactory, medical care in their last illness. I find that 69, or 29·7 per cent., died in public institutions, and 120, or 51·8 per cent., died at home, and the cause of their death was duly certified. We may classify the institutions into those supported by public rates and those supported by charity. The distribution of the deaths among the rate-supported institutions was the following:—In the City Poorhouse, 47; in Belvidere Fever Hospital, 10; in the North Prison, 1; in the Central Police Office, 1;—so that the cost of treating those 59 fatal cases of sickness, or 25·4 per cent. of the whole, was defrayed out of public rates. The distribution of the deaths among charitable institutions was as follows:—In the Royal Infirmary, 6; in the Western Infirmary, 3; and in the Maternity Hospital, 1;—so that the cost of treating those 10 cases, or 4·3 per cent. of the whole, was defrayed from the free contributions of the charitable. As I explained to you last year, there are very many deaths which take place, especially in Poorhouses, of persons who have been so long resident therein that they cannot be referred to any special address in the city, though they all came from the poor quarters. These deaths remain against the institutions as unallocated. There were 328 such in Glasgow institutions in 1888, and an unknown proportion doubtless originally came from District 14. There are other circumstances which go to prove that 30 per cent. by no means represents either the proportion of the total sickness or the total deaths in this district, which entailed expense upon the public, both as ratepayers and as contributors to such charities as hospitals, dispensaries, nursing associations, and the like. The probability is that very little medical aid is obtained in this district except what the public pay for, or the profession bestow for nothing. The proportion of all the deaths in the City which took place in institutions of all kinds was 15·5 per cent.

The cost of *interment* is a very definite and unavoidable item in the general expenditure which accompanies disease. I find that 86 of the persons who died in District 14 were interred at the expense of the ratepayers, or 37 per cent. of the total. Of these, 49 were interred by the Parochial Board, and 37 by the Sanitary Department, as Local Authority under the Public Health Act. This is exclusive of 10 still-born children, also interred by the Sanitary Department, a suggestive item in the sum of wasted life which is recorded against this unhappy district. No less than 22 per cent. of all the interments, the expense of which was defrayed by the Sanitary Department in 1888, were of children still-born in this and other similar districts in the city. Of those who died in the whole City 9·28 per cent. were interred at the public cost.

Expense attends our entrance upon life as well as our exit from it. Of the *children born* in District 14, 15 were born in the Maternity Hospital and 6 in the City Poorhouse—21 children who began their lives at the cost of charity and the rates, or 10 per cent. of the total births credited to the District; and 21 mothers maintained and provided for. A much larger number of women received the minor benefaction of attendance at their own houses by the doctors and nurses of the Maternity Hospital. The births of 98 children were so attended, or 45 per cent. of the total; so that at least 55 per cent. of the children of District 14 made their *début* in the tragedy of their lives by the help of charity or the rates, as compared with 25 per cent. in the whole City (3 per cent. in hospital and 22 per cent. attended at home).

*Vaccination* is another item of expenditure necessary to be incurred on behalf of every child born who does not die before the six months allowed by law have elapsed. A large proportion of the children of District 14 do so die, and between the Sanitary Department (86), and the Royal Infirmary (21), and the Parochial Vaccinators (?), the vaccination of the remainder is effected—another service defrayed by the ratepayers and the charitable. Approximately, 50 per cent. are thus vaccinated as compared with 25 per cent. in the whole City.

The extent of the *demands made upon the services of the Sanitary Department* by the several districts of Glasgow is clearly shown in the Sanitary Inspector's Annual Reports. If we take various forms of personal work done by officials within the bounds of this small area we shall get some conception of the amount of

public money expended on it merely in the shape of the time of subordinate officers :—

Inspections of Nuisance and Epidemic Inspectors,	-	7,104
Searches after Vaccination Defaulters,	- - -	62
Applications of the Smoke Test to drains,	- - -	17
Inspections of Common Lodging-Houses,	- - -	3,002
Do. Houses Let in Lodgings,	- - -	108
Night Inspections of Ticketed Houses,	- - -	2,620
House Visitations by Female Inspectors,	- - -	3,616
		<hr/>
		16,529

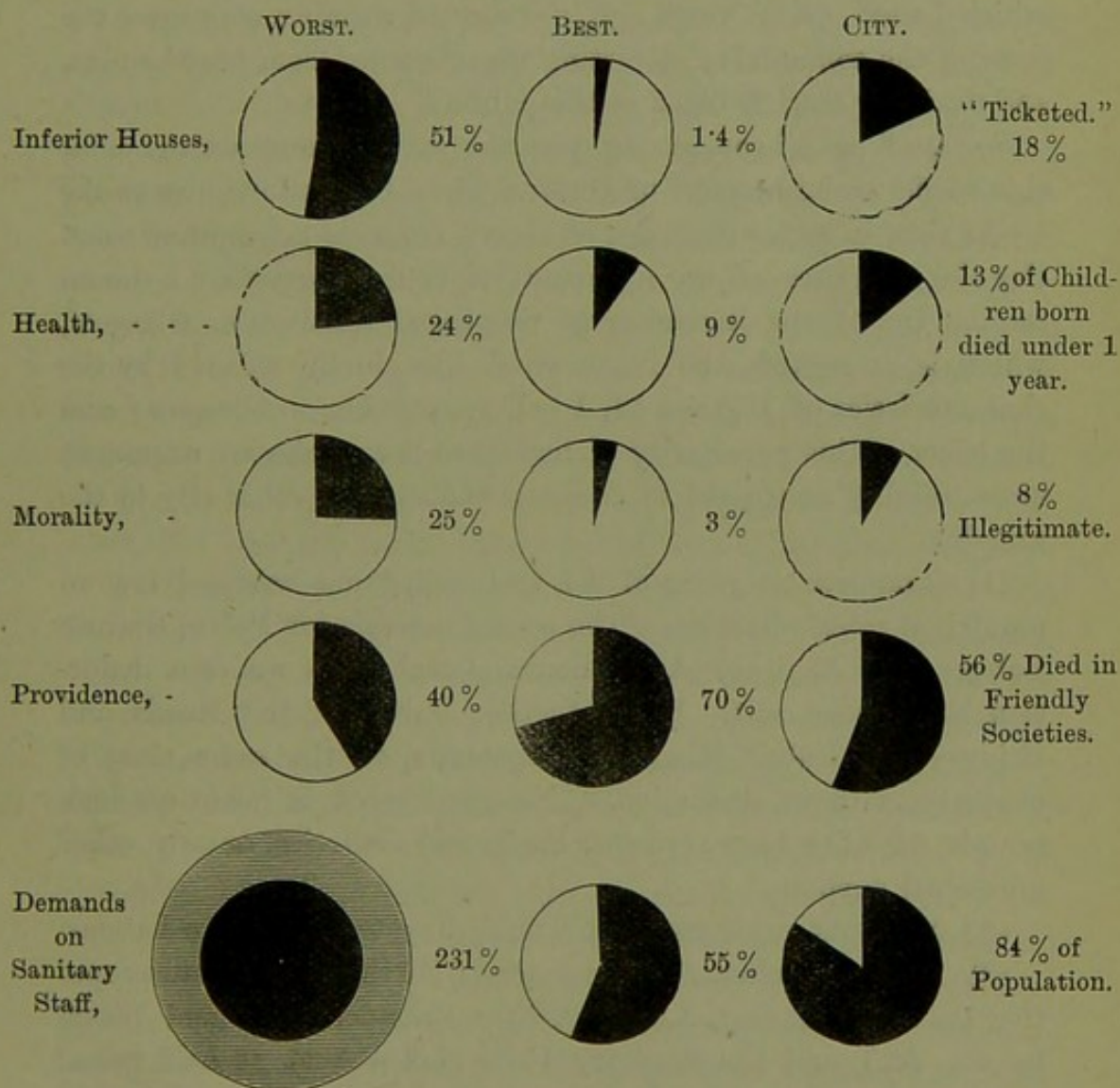
—being a grand total of 16,529 individual expenditures of official time within the district, or 231 per hundred of the population. In District 17 the same services amounted only to 53 per hundred of the population, and in the City to 84. Behind all this personal service within the district follows a proportionate amount of office work, of expenditure for the removal of nuisances, of work in police and other courts, of outlay in treating infectious disease, in cleansing and disinfecting houses and clothing, and otherwise in carrying out miscellaneous sanitary operations. The nuisances discovered amounted to 38 per hundred inhabited houses in District 14, as contrasted with 15 in District 17, and 16 in the City as a whole.

I cannot present you with a similar precise comparative statement of the *demands made upon the official time of the other public departments*, but I fancy the review of the long procession of statistical details which I have made to pass before you has convinced you that these demands must be in somewhat the same excessive proportion as compared with the other districts of the city as in the case of the Sanitary Department. There is the Police Department. Notwithstanding the undoubted improvement of the past 20 years, District 14 is still the Alsatia of Glasgow. It is still the headquarters of those who live in open defiance of the law. I have the authority of the Captain of Police for saying that it furnishes the greater part of the work of the Central Police Court. It would be safer to fall asleep at the foot of a tree in Central Africa than at the foot of a lamp-post in the Bridgegate. One has only to walk through it and observe how in the day time, when in a normal working-class district only children are seen in the streets, there every close has its knot of idlers; and to enter the houses where only mothers are to be seen elsewhere and find men and women sleeping by day in preparation for the dismal

work of the night, to understand how freely the police rate is expended in or because of District 14. The Cleansing Department is largely occupied in sweeping-up and removing filth which is thrown over the windows and deposited about the courts.

GLASGOW, 1888.

VITAL STATISTICS AND SANITARY DEMANDS OF DISTRICTS XIV. (*Worst*), XVII. (*Best*), AND CITY.



*N.B.*—Demands on Police, Cleansing, Parochial, and School Board services in like proportion.

There are men employed doing nothing else but going round these courts and closes every few hours throughout the day with brush and hose and water-pail, and yet they are never clean. It is but fair to the inhabitants to add that these bad habits are encouraged,

if not caused, by the abominable privy system. There are only 105 W.C.'s in the whole district. Just as the officers of the Sanitary Department have to hunt for vaccination defaulters there, so have the School Board officers to concuss parents and follow up children. The Parochial officers also are never out of this district. It sends large contingents to Industrial Schools, Reformatories, Day-feeding Schools, Orphan Homes, and the like. It surrounds the Free Breakfast Table with its hungry crowds. It scours the West-End with its beggars, and is, in short, in words which I used many years ago, "a sort of running sore upon the body of the community, diverting its substance from healthy uses, and draining the life-blood of the public."

So far, I have been giving you the various items on the debit side of the social account of District 14. Let us turn now to the credit side, in so far as it can be shown from *the payment of rates*. For the purposes of my argument it is necessary that I should remind you of the incidence of municipal taxation in Glasgow, which is, as regards the rates which are chiefly affected by the characteristics of District 14, I believe, peculiar to Glasgow; and the effect of this peculiarity of incidence is to make my argument more weighty as applied to Glasgow than to any other city in the kingdom.

(1) Occupiers at rents of £4 and under are assessed for no municipal rates whatever. The owner is liable for Police, Statute Labour, and Sanitary Assessments (Local Act), under a deduction of 25 per cent. He is further liable for the Roads and Bridges and Public Health Assessments on the same class of property without deduction. No assessment is made on such rentals for City Improvement, Parks and Galleries, or any other municipal purpose.

(2) All rents are assessed at a uniform rate for Statute Labour.

(3) All rents below £10 are assessed for the Police Rate proper (for Police, Cleansing, Lighting, Fire Brigade, Baths and Wash-houses, &c.), and the Sanitary Rate (Local Act), at half rates; that is to say, at £10 and upwards the rate per £1 is twice the rate below £10 (including £4 and under), and above £4 the whole assessment is raised from occupiers.

(4) There are other rates, such as for Municipal Buildings, Registration of Births, &c., Lunacy and Prison Payment, which are assessed half from owners, half from occupiers, the owners' half being charged on rentals at £4 and upwards, and the

occupiers' half on rentals above £4; while the Juvenile Delinquency rate is also levied on rentals above £4, but wholly from occupiers.

(5) A special rate for the cleansing of private streets and courts is levied upon their proprietors.

It is evident from this peculiar local arrangement of the incidence of taxation that the occupiers of subjects rented at £10 and upwards are, in respect of the cost of Police, Cleansing, and Sanitation generally in Glasgow, burdened by law with a disproportionate share of the outlay created by the lower-rented occupiers, who are notoriously the class who make the heaviest demands on the rates for these purposes. Therefore, supposing everybody paid his or her legal share of this taxation, it would still be true that the householders of such a district as 14 do not contribute, on the basis of rental, an equal share of the cost of these public services which they require so much in excess of the householders of other districts. The case is much the same as would exist if the owners of property in which fire-risks were excessive were required to pay a lower premium for fire insurance than the owners of property in which fire-risks were very slight. Still, if such was the law, and the low premiums and low rates were duly paid, no moral blame would attach to those who held property or occupied houses under such fortunate conditions. But the situation is very different in the case of the police rates. Those who are rated on rentals under £10 and above £4, are conspicuously the worst payers. I find appended to last Annual Financial Statement of the Magistrates and Council of Glasgow (Police) a table showing for a series of years the "number of persons assessed, paid and unpaid." In 1888-89 there were 55,773 occupiers assessed at the full rate, of whom only 963, or 1·7 per cent., did not pay; while there were 75,520 occupiers assessed at the half-rate, of whom 15,453, or 20·46 per cent., did not pay. Under occupiers are included not merely householders, but occupiers of all subjects at the respective rentals; but the defaulters are almost invariably householders, and therefore the percentages give a comparison rather favourable than otherwise to the occupants of houses rented at £10 and above £4.

It is evident, therefore, that in Glasgow, beyond all other cities, the high-rated householder and large ratepayer of all denominations have good reasons for looking narrowly into the economics of the low-rated householder. Part of his rateable burden is put upon

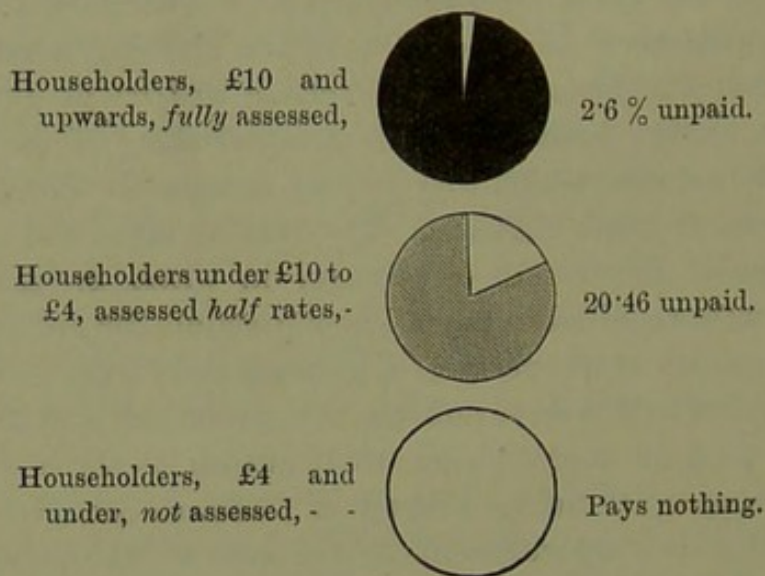
the broad back of the larger tenant-ratepayer by law, and he seems to do what he can to impose the rest by default. If we take the number of householders alone at £10 and upwards, and reckon every defaulter who occupies a subject at that rental to have been a householder, we find 963 defaulters to 36,212 householders, or

GLASGOW, 1888.

INCIDENCE OF TAXATION AND PAYMENT OF RATES.

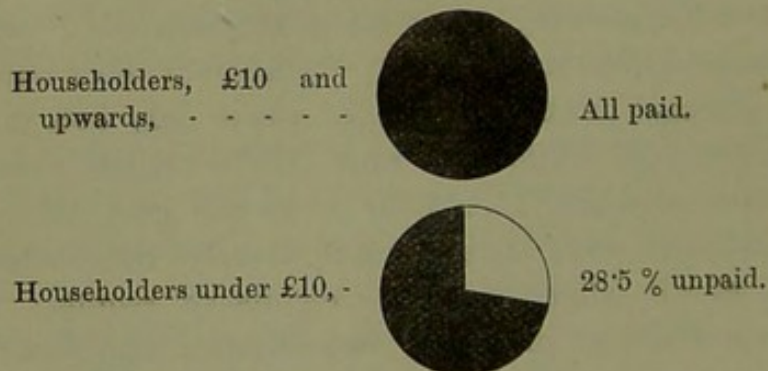
I. — POLICE RATES.

(Graded Assessment.)



II.—POOR AND SCHOOL RATES.

(Uniform Assessment.)



2.6 per cent., as compared with 20.46 per cent., of the lower-rented and half-rated householders.

Poor rates and school rates are levied on £80 per cent. of all rentals, half on owner and half on occupier. The whole amount of the owners' rates is recovered, but again, in the case of the

occupiers, a large proportion of the legitimate burden of the lower-rented householder is by default imposed upon the other ratepayers. From the fact that political disfranchisement ensues upon non-payment of poor rates by householders under £10 rental, the Collectors of the several parishes are required to report the defaulters annually to the City Assessor. In 1888-89, he informs me, there were 24,627 householders under £10 who were so reported. From the same source I learn that there were 86,491 houses under £10 (*including unoccupied*), so that at least 28·5 per cent. of the householders under £10 paid no poor rates or school rates.

From the political results of non-payment of poor rates, from the fact that their collection is probably more stringent than that of any other rate, and from the uniformity of their incidence on every rental, I believe we may take the number of householders who pay no poor or school rates as a fair census of those who contribute nothing to the rates of Glasgow. A confirmation of this is obtained by the curious agreement of the figures reached by three distinct paths:—

1. Householders under £10 reported under the Registration Act as having failed to pay Poor Rates, - - -	24,627
2. Occupiers under £10 and above £4 who failed to pay Police Rates, - - - - -	15,453
Occupiers £4 and under who pay no Police Rates, - - - - -	8,559
	24,012
3. No. of Ticketed Houses in Glasgow, - - - - -	23,288

These figures can leave no doubt on any one's mind that we are practically dealing with the same persons all through, and I think we may safely state the number of householders in Glasgow who put nothing into the public purse, while they take freely out of it, at 24,000; which represents, at the moderate allowance of 3·5 persons per household, 84,000 souls. I find from returns furnished by the Collector of the City Parish that 20 per cent. of those who did not pay in that parish were relieved on account of poverty. A return prepared by the Treasurer of Police in 1884 showed precisely the same percentage of relief extended to poor persons—another coincidence which shows that we have the same persons in both categories. Therefore we may divide our 24,000 into 4,800 relieved by the authorities, and 19,200 who relieved themselves; or, to be generous, let us say 5,000 honest poor and 19,000 fraudulent householders!

Now, where are we to look for these householders? To get at the facts regarding all the householders in District 14 was a task which I could not ask my willing friends, Mr. Henry, the City Assessor, Mr. Reid, the Collector of Police Rates for the Central District, and Mr. Hall, the Collector for the City Parish, to undertake, though I believe they would not have refused me, so interested were they in my inquiry. What I did was this. I obtained from Mr. Henry a copy of the Valuation Roll of two of the worst localities in the district. I gave it to the two Collectors and asked them to tell me the result of their collection for 1888-89 as regarded the householders. I submit their statement:—

ST. MARGARET'S PLACE BLOCK—the area bounded by the Bridge-gate and Jail Square, Saltmarket and Market Street. A recent special census showed that 665 persons resided in this block, and in the seven years, 1882-88, the mean general death-rate was 50 per 1,000, and the death-rate under one year, per 1,000 born, 234. There are four public-houses in this block, the rental of which is £295, and seven shops for the sale of food-stuffs, the rental of which is £136 15s.

1. *Municipal Rates so far as payable by householders.*—Number of householders rated direct, 116. The total amount of assessment due by them was £42 4s. 4d. Of these, 50 paid, the amount recovered being £19 12s. 3d.; 66 did not pay, the amount lost being £22 12s. 1d. That is to say, 57 per cent. paid nothing, and £53 10s. 10d. per cent. of the municipal assessments due by householders was lost.

2. *Poor Rates and School Rates.*—There are 147 householders, including three houses and shops, of whom 82, or 56 per cent., paid nothing. The amount of poor rates due was £18 9s. 6d., the amount paid was £10 17s. 1d. The amount of school rate was £12 4s. 2d., the amount paid was £7 3s. 5½d.

118½ BRIDGEGATE—two tenements which, in January, 1888, were ascertained to have 116 inhabitants. In the seven years, 1882-88, the mean general death-rate was 56 per 1,000, and the death-rate under 1 year 379 per 1,000 born. This block contains one public-house, the rental of which contributes 28 per cent. of the total rental of occupied premises, according to the Valuation Roll.

1. *Municipal Rates payable by householders.* Number of householders rated direct, 20; amount of assessment due, £8 0s. 9d., none of which was paid.

2. *Poor Rates and School Rates.*—There are 23 householders (including one house and shop), of whom 15, or 65 per cent., paid nothing. The amount of poor rates due was £2 6s. 2½d.; the amount paid was 18s. 3½d. The amount of school rates due was £1 10s. 6½d.; the amount paid was 10s. 10d.

It is interesting to note how the Gas and Water Trusts cover the risks of doing business with this class of the population. The Gas Trust is protected by having the power to insist upon a deposit as a security before gas is supplied. The consequence is that a considerable proportion of the low-rented tenants, especially those rented at £4 and under, use no gas at all, but are contented with paraffin lamps. The landlord is responsible for all water rates on rentals under £10. The history of the deduction allowed by successive Water Acts tells its own tale. In 1855 the landlord was allowed 10 per cent. all round. On representations of their losses, in 1865 this deduction was raised and graded; on rentals under £10 to £7 the landlord was allowed 15 per cent. off, below £7, 20 per cent. In 1885 the reduction below £7 was further raised to 25 per cent. So that the people who pay no police or poor rates endeavour so far as they can to obtain water, one of the primary necessities of life, at the cost of the community.

The last bit of information I shall give you regarding District 14 is a return with which the City Assessor has favoured me of the rental of licensed premises as compared with the rental of premises where food alone is sold, within this district:—

1. LICENSED PREMISES.

No.	Kind of Premises.	Rental.
43	Public-Houses, - - - -	£5,167 2 0

2. PREMISES WHERE FOOD SUPPLY IS OBTAINED.

No.	Kind of Premises.	Rental.
43	Unlicensed Grocers, - - - -	£1,363 12 0
1	Greengrocer, - - - -	16 0 0
4	Bakers, - - - -	95 0 0
4	Dairies, - - - -	86 0 0
11	Confectioners, - - - -	222 0 0
4	Miscellaneous, - - - -	44 0 0
20	Restaurants, - - - -	1,436 10 0
6	Butchers, - - - -	259 10 0
7	Fishmongers, - - - -	257 0 0
3	Lodging-Houses (selling food), -	165 0 0
1	Fish Market, - - - -	1,000 0 0
Total, - - - -		£4,944 12 0

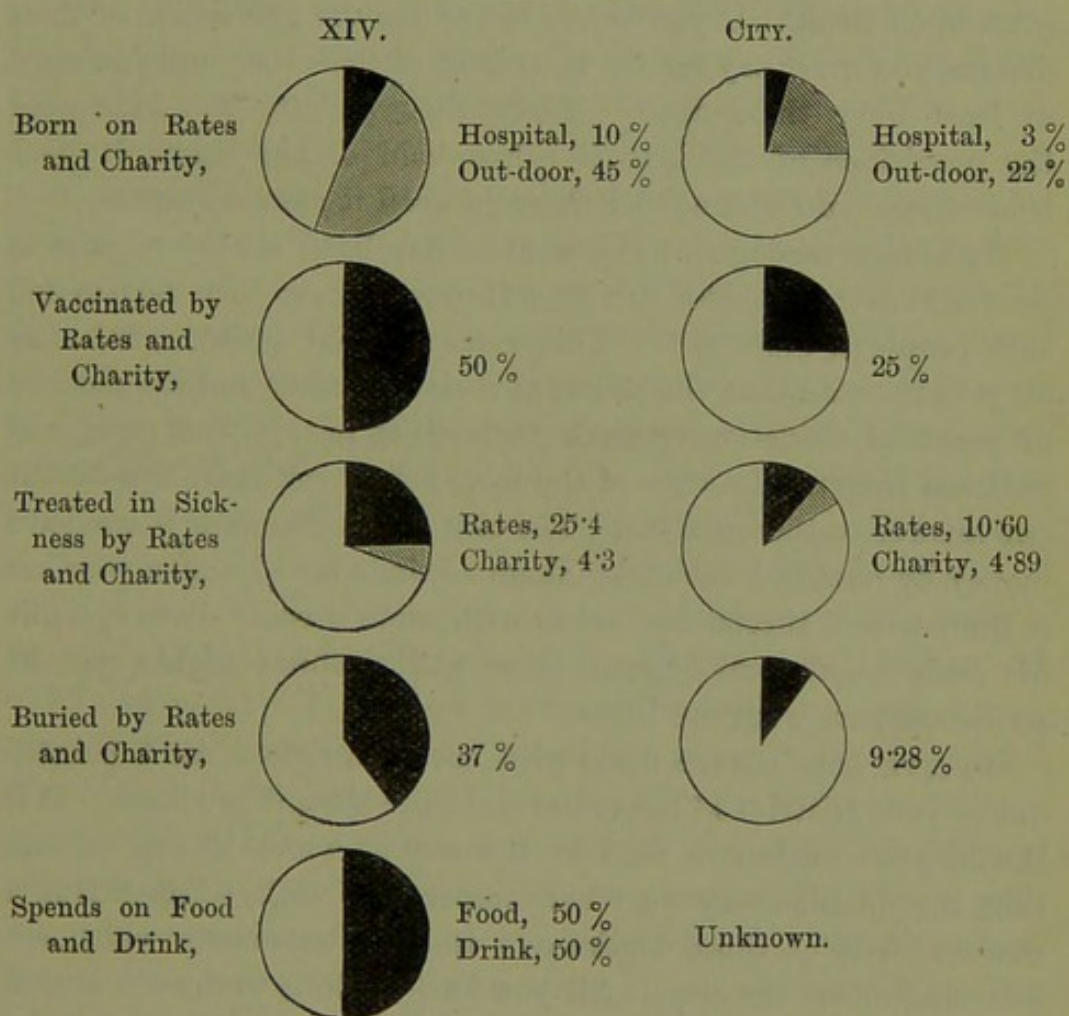
The rental of public-houses in District 14 is £5,167, and of premises where food of various kinds is sold without "drink" £4,944. It may be said that the whole of the south side of Trongate is included in this district, and that in a great public thoroughfare in the centre of the city the public-houses supply the wants of passengers rather than of the residents. This is true, but it will be observed that £1,000 is thrown in on the other side, the valuation of the public Fish Market, which is the centre of the wholesale fish trade, not of the city merely, but of its suburbs. Besides, the temperance restaurants, which are so numerous, and even the unlicensed grocers, share in the business of passengers as well as public-houses. On the whole, therefore, the return must be held to shed useful light on the comparative place of necessary food and the luxury of drink in the life of the locality. District 14 seems to spend as much on the one as the other. I think, as honest business men, apart from all views as to total abstinence or the association of crime, immorality, and disease with excess in the use of alcohol, you will agree with me in thinking that people who do not pay their rates, who throw themselves on the legal and charitable resources of the public in their sickness, their birth, death, and burial, simply take from the pockets of the public every sixpence which they spend upon drink.

Now, gentlemen, all the facts of the case of District 14 are before you. I told you at the outset that I selected this district for an object-lesson, because there we had in their greatest intensity the same kind of insanitary conditions associated with disease, death, crime, pauperism, neglect of social obligations, as you find in all the unhealthy areas and tenements of the city. Wherever you find those insanitary conditions you may foretell that a similar investigation will disclose in proportioned degree the same associated social characteristics. There you find a people unhealthy, reckless, spendthrift of their own and the public money, contributing little or nothing to the public purse, tinged more or less with immorality and crime. Guided simply by the abnormal death-rates, I could take you to the districts and tenements in which the main body of those 24,000 householders lives—in High street and its closes, in Calton, in Cowcaddens, in Gorbals, and in small colonies chiefly in "back lands" dotted here and there over the city. Supposing you had them all transported in their more or less unwholesome tenements to some distant plain, you would then

have a city larger than Greenock, and what a city!—certainly not the “new Jerusalem which cometh down out of heaven.” Supposing you were told that you must pay all the rates of this parasitic city, pave and sewer its streets, light it, cleanse it, watch it, build and maintain prisons for its inhabitants, pay for attendance at their birth, build hospitals for them, treat their sick,

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bury their dead, educate their children—would you not at sight of the multitude, and in view of the solid mass of obligations to be imposed upon you, begin seriously to think what you could do to get rid of them? Would not the vision of that dismal shadow of your city haunt your dreams? Should we not have fierce orators storming through the municipal wards protesting against Communism and Socialism? Yet these people are living all up and

down the city, and you are now bearing the full burden of these obligations. You cannot get rid of it while such places and such people exist. No thought among the many which this inquiry has called up in my mind has so deeply been impressed upon me as the various, often circuitous, but always certain, paths by which, as society is now constituted, these people requisition your material resources. They cling to you as the garment steeped in the poisoned blood of Nessus clung to and consumed the living body of Hercules. If you will not pay in the shape of improvement rates for the removal and reconstruction of their unwholesome dwellings, you must not only pay *their* rates but expend *your* rates upon them. If you object to pay for the prevention of their disease, you must pay for the treatment of their sick, and you must at least bury their dead. After their poverty has exhausted the provisions of the law, it seizes hold of the skirts of your benevolence and will not let them go until it receives a dole.

My object throughout this address has been simply to raise in your minds the question—"Does it pay to have such houses and such people in the City?" This seems a sordid question, but after all it is the case that the claims of social morality and the dictates of practical Christianity work themselves out in the civic and national ledger. In view of the facts before you there can be but one answer to the question. The city which imagines it can save money by letting District 14 alone reminds me of a man who has a limb which throbs and aches with some chronic disease, while his body wastes with hectic fever and sleepless nights, yet he refuses to part with the limb.

Observe how nature deals with such districts. As I pointed out to you, District 14 consumes more life than it produces. It is the largest continuous area in the city of which it can be said that the deaths every year outnumber the births; but this is a characteristic of those blocks and isolated tenements which are scattered about the city. All you have to do is to draw a cordon round them, so that no recruits shall join the inhabitants, and year by year their inhabitants would dwindle away and ultimately become extinct. What can we do to prevent the ranks of this class from being recruited? I believe one of the most important steps we can take as a community—a step without which no others will avail—is to get rid of the unwholesome tenements to which they are attracted as iron is to a magnet. I have heard it said we must have such places for such people, but I deny it.

The man who says so, who is generally the owner of such property, would shrink from becoming known as the landlord of thieves and loose persons. I noticed this wholesome feeling in a recent discussion of the Town Council with reference to the property held by the Improvement Trust in this very district. To speak of building houses to be let to the inhabitants of insanitary dwellings, is to speak of something which never has been done and never will be done. What is done is to select respectable, steady tenants, and put a caretaker in every block, and if the class of people referred to choose to become such they can get suitable houses at any time. They never will while their present dwellings are allowed to exist as they are. In this district there are shops where the beggars sell the bread and scraps of meat which you give them, that they may procure drink with the proceeds. The inhabitants buy those scraps rather than wholesome food, that *they* may have more money to spend on drink, and they resort to these houses for no other reason. In the main, it is not want of money, so much as want of self-restraint in the use of the money they have, which keeps them there. Nothing shows this so well as the system of sub-letting which prevails in District 14. I have received from the City Assessor a list of houses which are held by 16 persons in this district. They are 116 in number. The total rental paid to the proprietors is £537 8s. The average rent of each house is therefore £4 13s.—some are rented as low as £2 10s. All are sub-let in rooms, or even parts of a room—generally to husbands and wives, frequently with children—at 6d. to 8d. per night. True, they get furniture, bedding, and cooking utensils; but as a rule these are of the most meagre, miserable description. This means £7 16s. to £10 8s. per annum for a fraction of a house. One man in this district leases 36 wretched houses, for which he pays £122 2s., an average of £3 8s. a year. The sub-tenants pay 6d. to 8d. per night; Sunday does not count, but on each other day this sum must be paid in advance. Nor are these casual tenants; they live there and pay these extravagant rents for months or even years. If you point out to the sub-tenants that they are paying sums which would secure the best one- and two-room houses in the city, simply because they never have a month's rent in hand, you generally discover—what other signs sufficiently show—that their position is the same as that of the fast young man who borrows £50 on a £100 bill, and pays 10 per cent. on the full amount of his bill.

These opinions of mine may seem harsh, but they are formed from a study of the facts from the inside ; not from a surface view acting on an impulsive, vague philanthropy. I am glad, in conclusion, to refer you to two opinions based on the same method of close internal study which are in entire agreement with those I have now expressed to you. One is that of Miss Octavia Hill, which you will find in a paper published in the *Nineteenth Century* (September, 1889), entitled "A Few Words to Fresh Workers." She points out how frequently one finds unhealthy courts crowded in close proximity to healthy blocks where there are numerous vacant houses. She asks and answers the question—"Why is this? The sympathetic visitor is too apt to jump to the conclusion that in the healthy blocks the rents are too high for the tenants in the court. Will he inquire what the rents are in each? If he does, ten to one he will find the rent, room by room, far cheaper in the healthy blocks than in the court. He will find that in many—I had nearly said most—instances the reasons why the good rooms stand empty and the bad ones are full, are these :—(1) In the court, overcrowding and sub-letting are tolerated. (2) The rent, nominally high, is either only half paid or is reduced by sub-letting and overcrowding. (3) The drunkenness and profane language, violence and destructiveness, tolerated in these courts would not be allowed by any respectable landlord or neighbours. (4) Bad characters are allowed to frequent the courts." For these reasons she is opposed to the application of rates to the provision by public authorities of houses which will compete with an already sufficient number provided by private enterprise, under proper building and sanitary regulations.

My other reference is to a series of recommendations adopted by the Health Committee of Edinburgh, after full consideration of a report by the burgh engineer upon the insanitary condition of St. Giles' Ward in that city. These recommendations are six in number, but I omit the 4th and 6th, as they are only of local importance :—

"1. That, with the approval of the Magistrates and Council, it should proceed in the work of closing insanitary and uninhabitable houses, as, from inquiries made, the Committee is satisfied that the parties removed from such houses readily find accommodation elsewhere, and it is believed that in most cases they are quite able to provide themselves with better dwellings.

"2. After consideration of statistics relating to St. Giles' Ward,

the Committee is of opinion that the number of licensed houses in the district is largely in excess of its requirements, and that by the temptation thus offered to those with little self-control, the work of the Committee is opposed and many evils caused, some of which are expressed in inferior houses and a high death-rate.

“The Committee therefore recommends that the Town Council should put these opinions before the Magistrates, with a request that they should, as opportunities present themselves, reduce the number of licensed premises in this ward.

“3. That whenever uninhabitable houses, or other property situated in this densely-populated district, can be acquired at a reasonable figure, such property should be secured by the Town for the purpose of being reserved as open spaces, and for the improvement of the sanitary condition of the locality.

“5. The subject of water-closet accommodation is one which engages the attention of the Magistrates and Council regularly, and the Committee recommends that, as heretofore, the owners of properties should be required to provide sufficient accommodation wherever necessary.”

These recommendations were unanimously adopted by the Town Council of Edinburgh only last month, and I think, on the facts which I have submitted to you, they are equally applicable to District 14 and other portions of the City of Glasgow.

