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WORKING MEN'S DWELLINGS

IN

LIVERPOOL.

BY

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MINISTER OF RENSHAW-STREET CHAPEL.

LIVERPOOL:

ADAM HOLDEN, CHURCH STREET.

1871.



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WORKING MEN'S DWELLINGS IN LIVERPOOL.

THAT the character and habits of a people are largely influenced by the condition and arrangement of their homes, is an axiom of social and political economy. From this self-evident proposition it follows, that no social reform, whether it assume the aspect of extended education or of sanitary precaution, can be thoroughly effectual if it leave untouched the squalid homes of our labouring classes. We frequently talk of the filth, laziness and drunkenness, of large sections of the poor, and of the improvidence, indigence, sickness and crime, which invariably follow in their wake, as if they were mere results of gross ignorance or vicious propensity, for which the offenders alone were personally responsible. We regard men, however humble in station, as morally free agents, knowing good from evil, and capable of checking or controlling bad habits by a resolute exercise of will; and it is perhaps because of a too confident reliance on so abstract a mode of judging of men's actions, that philanthropy has hitherto but rarely given a truly practical help in the right direction. It has not gone

deep enough in the investigation of remote and predisposing causes. It has not always recognized the fact, that the charity which is distinct from the mere pauperizing gift—that charity which is meant to help the poor to help themselves—must, if it is to do practical and permanent good, begin with the home condition of the recipient.

The overcrowding of a labourer's home is a common occurrence in our large cities. It is not exceptional, or due simply to the bad management of the particular family. It is too frequently a matter of necessity, and cannot be avoided where, as is the case with tens of thousands of the labourers and artizans of Liverpool, the whole family have only one room for habitation and for the offices of life, by day and by night. When persons of all ages and sexes are thus huddled together in insufficient space, there must be at once a lack of the vital air which is necessary for health, and a lack of the privacy which is necessary for decency and cleanliness. The picture will too easily admit of sensational colouring; for we have only to conceive the presence of chronic or loathsome disease, of contagious sickness and of death, in such a room, in order to pile up its demoralizing horrors. But who can wonder at the existence of "filth," where personal cleanliness, as we understand it, is impossible; or of "drunkenness," where the nervous system is perpetually weakened by impure air; or of "laziness," where energy is wearied out by the absence of health-restoring repose? It must be admitted that the candid moralist, in estimating the

character of the poor, ought to recognize the difference between "free agency" with and without overpowering temptation, and to allow that the wretched drunkard may be really the weak victim of his physical condition rather than the willing slave of his immoral propensities. And it should be clearly understood by the philanthropist, the educator and the sanitarian, that their work, to be practically useful, must begin in the homes of the labouring classes.

The Health Committee of Liverpool, acting under the provisions of the 35th section of the Sanitary Act of 1866, have instituted a partial investigation of the number of what are termed "sub-let" houses, i.e. of houses occupied by families in single apartments. They have already registered and placed under official surveillance 8600 of such houses, and at a moderate computation it may be assumed that there remain 17,000 more which would rightly come under the designation of "sub-let." Thus a third of the population of the second commercial city of the empire are living in houses, the arrangements of which are a menace to morality, to order and to health. Even granting that official surveillance can check the most dangerous excesses of overcrowding, it may be asked whether, in the 19th century, such a condition is either creditable to our civilization or without danger to the community? But official surveillance can really do but very little to mitigate the evil. The local authority acts in this matter under the provisions of a penal statute, and it is therefore necessary that the amount of cubical space

(without reference to the moral aspect of the question) required in the rooms of registered sub-let houses should be the very smallest compatible with the health of the inhabitants. And the law demands that 300 or 350 feet of cubical space (according to the precise mode of occupation) shall be allowed for every adult, or for every two children between the ages of six and fifteen, living in such room of a sub-let house.

This leaves unredressed and almost unmitigated a great moral evil—nay more, a great municipal and national disgrace; for while, physiologically speaking, 350 cubical feet, in a room occupied day and night, is a dangerously small space for the maintenance of a healthy man in health, nothing is provided for sickness, and nothing in respect of the decent separation of sex and age. The only satisfactory aspect of official surveillance is, that it has lessened the excesses of what has been termed “vicious” overcrowding, i. e. the overcrowding of a room by members of more than one family; and also that it has been received by the poor themselves as a precautionary measure, designed to promote their health and welfare. It has now been carried on in Liverpool for nearly five years. During many months of that period there has existed among the very poor much agitation in connection with Fenian designs; and though at such times all surveillance is regarded with jealousy, there has never been the slightest complaint against the regulations as to sub-letting. The Inspectors are required, under the written orders of the Medical Officer, to visit suspected

houses at all hours of the night; but they have never encountered insolence or resistance. The only precaution taken by the officers is to be civil in speech, and never to answer a drunkard in his folly. This result is worth recording; for it shews that when the poor recognize that an effort made to remove a home evil is for their own good, they are not far from the capacity of self-help, if only the means of working it out could be placed within their reach.

Why, it may be asked, have the working men of Liverpool fallen into this fatal custom of living in single rooms? Are not the number of houses in the borough sufficient for the population? This will be best answered by the following facts. There were at the census of 1861, 65,781 inhabited houses for the accommodation of 443,938 persons, being on an average one house for every 6·7 persons. As compared with other towns, the population per house was therefore large; for the census placed this figure for Bristol at 6·5, for Manchester at 5·5, for Birmingham at 5, and at Leeds at 4·6. This statement must not be confounded with that of the proportion of population to superficial area, which is much larger in Liverpool than in any other town of the kingdom; and also takes no account of the size of houses, which are smaller in Liverpool than in Bristol. Before drawing conclusions from statistics of population, it is necessary always to bear in mind the considerations last mentioned. Thus, of the districts enumerated in the following table, those of Vauxhall and Scotland Ward are really the most overcrowded,

because the greatest number of their houses are three-roomed cottages; while in those of St. George, St. Thomas, Mount Pleasant, Everton, Kirkdale, West Derby and North Toxteth, are many with six and eight rooms.

Population per house	Districts.												
	Scotland.	Vauxhall.	Dale Street.	Islington.	St. George.	St. Thomas.	Mount Pleasant.	Everton.	Kirkdale.	West Derby.	The Toxteths.	Parish.	Out-Townships.
	7.34	7.69	7.39	6.57	8.28	8.03	6.87	5.90	6.34	5.72	6.33	7.28	6.06
													6.74

The number of houses built within the borough since the census of 1861 is 15,223, while a very moderate estimate places the number of those pulled down during the same period for railway, commercial and improvement purposes, at 1500. The present calculation of population per house is 6.5.

But if it be alleged that an average of 6.7 or 6.5 persons to each house need not necessitate overcrowding, yet as the fact and its existence remain indisputable, the further questions suggest themselves: Is overcrowding due to mal-arrangement of families, or is it occasioned by the insufficiency of labourers' dwellings, i.e. of separate dwellings at a rental within the means of persons in receipt of daily and weekly wages?

A labourer who earns from 15s. to 25s. per week may be presumed able to pay from 3s. 6d. to 4s. 6d. per week for his house. This is the usual rental of court houses and of the three-roomed cottages in the streets

connected with courts, as well as of many of the separate tenements containing two rooms in what are termed the flat or Scotch-terraced houses. The rental of houses in the more modern streets, and in streets not containing many courts, varies from 5*s.* 6*d.* to 7*s.* per week (£14 to £18 per annum). All houses above this rental are beyond the reach of the families of labourers and working tradesmen, except for room-occupation.

The following table shews that the erection of houses under a rental of £12 per annum, and therefore specially designed for the families of our labouring classes, has largely and progressively diminished during the last three decades.

Years.	Houses at Rentals				Total.
	Below £12.	£12 to £25.	£25 to £35.	£35 & upwards.	
1841 to 50 inclusive	5018	9832	1827	881	17558
1851 to 60 „ ...	956	10111	1372	889	13328
1861 to 70 „ ...	499	12180	1656	888	15223
Total	6473	32123	4855	2658	46109

During the years 1865-6-7, there were absolutely no houses at a rental of £12 and under, erected within the borough; but during 1868-9 and 1870, the number of such new tenements amounted to 198. Of these, 110 are included in the block of labourers' dwellings belonging to the Corporation in Sylvester Street, and the remainder are situated in the out-townships of Everton, Kirkdale and West Derby. Indeed, the present condition of the houses in most of the older courts and their neighbouring streets is generally

of such squalid misery, and the owners' receipts for rental so small and uncertain, that even if the price of land were now such as to render it possible to build £12 houses in the central districts of the town, there would be little encouragement for the speculation. But the price of land forbids the attempt; and it must be by the erection of blocks of many-storied houses, such as those in Sylvester Street, or, still better, by the erection in the suburbs of cottages near the lines of railway or omnibus communication (as suggested by Mr. Robertson Gladstone), that any plan of securing separate dwellings for the families of our labouring classes can be realized.

Reference has been made to the *present* condition of court-houses and of the adjacent streets, because such condition is an accident not necessarily inseparable from the plan of their construction. There are indeed very numerous courts which were formed out of the backyards of front houses, and many more which were built with no other object than that of utilizing land for gain, without any regard for the health and convenience of the inhabitants. No care could have prevented such places from becoming dangerous nuisances; and therefore both the motives and the plans of the builders merit the gravest reprobation. But our condemnation must not be indiscriminate; for many courts which experience has proved to be prejudicial to health were originally built both from excellent motives and with an enlightened appreciation of the wants of the labourer. The first problem

—one still unsolved—was how to build a decent and healthy house in a city near the marts of labour at a rental under £12 per annum. The scheme was to include a three-roomed house with a cellar; the lower room to be the day apartment of the family, where, if necessary, the boys might be accommodated with a pallet or turned-up bed at night; the middle room for the parents, and an upper room for the girls; while the cellar was reserved for washing, storage of coals, &c. To economize space, these cottages were built back to back, and the several spaces in their front united into one flagged area or court. The dimensions of the several apartments were kept at the lowest scale compatible with the health of two adults in a bed-room and of a moderately-sized family in the day-room. So far, the working out of the problem was not only plausible in design, but successful in effect. The first error was the use of a common latrine or cesspit for all the houses of a court and for several houses of the adjoining street; the second was the erection of such a nuisance in the court itself. At first, the latrine was at the closed end of the court; but even this evil was very soon aggravated by another arrangement. It struck some reformers that it would conduce to decency if this convenience were placed in the passage or entrance, so as to secure the possibility of its being visited without observation. A sentimental idea was thus the cause of an intolerable sanitary evil; for not only were the entrances to the courts narrowed and blocked up, but whatever air

circulated within them was effectually polluted with offensive miasm. The conversion of privies and cess-pits into trough water-closets, and the re-opening of the entrances of courts, have done much good in the way of structural improvement; and now, as far as the plan and position of these houses, apart from their condition, are concerned, there is no reason why they should not be healthy dwellings for the labouring classes. But the crying evil at the present moment is the condition of the houses, and this altogether depends on the nature of the tenancy and occupation. At first, court-houses paid well, and were occupied by decent and orderly tenants. After a time, property was divided, the houses sold to various purchasers, and the regulation of many of them transferred to agents whose single object was the collection of weekly rent. Then began sub-letting and room-occupation. No questions were asked, and no objections made, so long as the chief tenant paid his 3*s.* 6*d.* or 4*s.* 6*d.* a week. The middle room was easily let for 2*s.*, the upper room for 1*s.* 3*d.* per week; so that the chief tenant of a 3*s.* 6*d.* house, who contented himself with the bottom room, sat at a rental of 3*d.* per week. In the case of a 4*s.* 6*d.* house, the upper room and the cellar together let for 1*s.* 6*d.*; the middle room again for 2*s.*; so that the chief tenant sat at a rental of 1*s.* per week. But, again, some chief tenants, and some even of the sub-tenants, managed to live altogether rent free, and possibly to make money, by receiving lodgers into their one family-room. Thus, gradually, but too easily

and quickly, were the cottage houses, built solely for the use of one family, occupied, without any regard for decency and health, by the members of three or even more. In 1846-7, the wave of Irish pauperism overwhelmed the town. Of the 300,000 immigrants who landed on the shores of the Mersey between January and June, 1847, it was estimated that from 60,000 to 80,000 settled themselves permanently in Liverpool, occupying every nook and corner of the already overcrowded lodging and sub-let houses, and even forcing themselves into the cellars (about 3000 in number) which had been closed to habitation under the provisions of the Health Act of 1842. If the first or originating causes of the present high death-rate of the town were to be traced, they would be found in this immigration of 1846-7, and in the facilities afforded for its permanent settlement by cellars and single-room habitations. These facilities arrested and made chronic an evil which otherwise, after some temporary strain on the poor-rates, would in all probability have passed away. As it was, so far as the labouring classes were concerned, it dislocated and disorganized the whole social fabric. Houses built for the decent accommodation of families ceased to fulfil their purpose, and became in large districts the centres of disease and immorality; while from these centres not only contagious sickness, but also contagious idleness, pauperism and drunkenness, extended their ravages and found their victims.

The above facts answer the question as to the insuf-

ficiency of labourers' dwellings within the borough. But they also shew that that insufficiency has been materially aggravated by mismanagement so bad as to injure both tenants and landlords.

Has the canker pierced so deeply as to render the evil irremediable? Is the herding together of families in single rooms, with all its unavoidable indecencies, all its menaces to health, all its temptations to immorality and crime, to be a permanent institution and an unavoidable necessity for our labourers? Political economy will answer, Yes, unless it can be shewn that workmen's dwellings can be made to pay; for the housing of large sections of the community is a financial matter far beyond the reach of mere benevolence. Rich philanthropists, like Miss Burdett Coutts and Mr. Peabody, may attack the evil; but the attack will never be successful on a large scale, unless commerce lends its aid; and that will never be until it is clearly understood that the enterprize offers a fair interest upon invested capital.

It becomes, therefore, one of the most important problems of social science to ascertain the practicability of providing and maintaining as a remunerative investment of capital, cheap, decent and healthy dwellings for the working classes. This has been practically, and to some extent successfully, solved in London by a Society incorporated by Royal Charter, and termed the "Labourers' Friend Society." The annual reports of this Society give the financial results of their various undertakings, and the cost, expenses

and rents of their several establishments. It is unnecessary to recapitulate all the minutiae of the accounts; suffice it to say, that though one establishment (a washhouse, costing originally £3140) is purely benevolent and yields no return, the total undertakings of the Society for the last eight years shew an average profit equal to £4. 1s. 4*d.* per cent. per annum. The most remunerative, and also the most useful, of their undertakings have been those in which the Society have purchased and renovated dilapidated dwellings, and by structural alterations and repairs converted them into suitable dwellings for the labourer, either as residences or model lodging-houses. Thus we find that the establishment in Charles Street gave an average profit of £12. 16*s.* per cent.; that in Hatton Garden, £4. 3*s.* 8*d.* per cent.; that in Clark's Buildings, £7. 10*s.* 7*d.* per cent.; that in Tyndall's Buildings, £5. 9*s.* 4*d.* per cent.; and the houses in Wild Court, £4. 3*s.* 8*d.* per cent.

There is no necessity to go to London to demonstrate the financial success of labourers' dwellings when built in a block; for the report of the Treasurer of the town of Liverpool shews that the net yearly profit of the Corporation Buildings in Sylvester Street has already been $5\frac{1}{2}$ per cent., and will be $6\frac{3}{4}$ per cent. when the basement apartments are let.

A similar experiment, of which we are permitted to give the results, has been tried by a private association of benevolent persons. About fifteen years ago, blocks of labourers' dwellings, containing 23 houses, were built in Upper Frederick Street at a cost of £4200.

They are let at rents varying from 6s. to 4s. 3d. per week. They are under a supervision which is partly economical, but also partly moral. The result is that they are always full; that there have been very few arrears of rent; that the tenants are free from epidemic disease; and that the return for the outlay has been $4\frac{1}{2}$ per cent.

There are three directions in which a Society established in Liverpool for improving the condition of the labouring classes might work with advantage, not only to the amelioration of the home arrangements of the people, but also to the general health, welfare and morality of the town.

1st. By the erection of blocks of model houses for families, similiar in conception, though not in every detail of plan, to those lately built by the Corporation in Sylvester Street. Such blocks of combined dwellings necessarily require, in the first instance, a large expenditure of capital, and therefore seem at the outset to be more expensive than separate buildings; but the experience of large towns shews that, where land is very dear, the principle of their construction is the cheapest, and therefore most profitable and best for owners and occupiers. It presents many facilities for the economical maintenance and management of property, and secures for tenants many sanitary advantages which, at the same rent, would be otherwise unattainable. It enables architects to erect the largest number of remunerative tenements on a defined area without any breach of the building regulations of the

town, and without any prejudice to the health of the inhabitants. This is indeed its chief advantage: without it, it will be utterly impossible to provide in the future for that teeming and ever-increasing population which crowds around the marts of industry and commerce. This pressing forward of masses into certain districts of a town must not be overlooked in considering the comparative desirableness of separate or combined dwellings. Artizans, mechanics and labourers, will, if possible, live near the points of their daily occupation, and to do so will submit to home inconveniences which in time both degrade the men themselves, and preclude the possibility of physical or moral improvement in their children. The thinker who in his study estimates the impulses and actions of men by the laws of pure reason, finds no difficulty in shewing the folly of such erroneous conduct. He easily proves that the distance from its place of occupation at which a family resides, is not to be put in the scale against the squalidness and filth which are the inseparable accompaniments of overcrowding. Then with him the problem is solved. The people should move from centres to circumferences, and find their homes in suburban and outlying districts. This is all very well in theory; but the practical philanthropist has to do with things as they are, not with things as they should be. And as no cogency of reasoning will convince men of error as long as they live in a state of moral and physical degradation, we must endeavour

(pending the effects of extended and compulsory education) to meet the present exigencies of the case.

The great difference in towns in respect of overcrowding, which we have shewn to exist, is largely dependent on the kind of work in demand, and on the position of the centres of industry. A town whose chief work is performed by unskilled labour will necessarily attract more hands than one where only the skill of a well-drilled apprentice can find remunerative employment. Hence it is that Liverpool, whose labourers are chiefly occupied in mere manual work in connection with docks and warehouses, is always overcrowded in excess of the demand with what, to use a now familiar phrase, may be termed the residuum of industry; while Manchester, Sheffield and Birmingham, require and can encourage only artizans and mechanics possessing trained and special skill. The position of the points of industry is even more influential on overcrowding than the nature of the work itself. Thus, in Liverpool, the chief, and indeed the only, marts of commerce are the lines of docks and warehouses on the bank of the river, which, in reference to the topography of the town, may be described as the chord of an arc, which stretches through Bootle, Kirkdale, Everton, Kensington, Edge-Hill and Toxteth; while in Birmingham the centres of labour are as numerous and as distinct as are the special factories around which conveniently congregate the workers of the hive. This occasions a marked distinction between

the homes of the operatives in the two towns; and that distinction exists apart from the inequality of the wages earned by skilled and unskilled labour. In Liverpool, the labourers keep as close as possible to the Mersey, and to do so huddle together with their families in single sub-let apartments; while the mechanics of Birmingham choose their residences in more open spots, and maintain their homes with more decency and cleanliness. The necessity of adopting the principle of combined dwellings is greater in the commercial than in the manufacturing town, in Liverpool than in Birmingham. It would be doubly advantageous if, in carrying it into practical effect, the block of buildings could be made to take the place of some of the filthy nests of narrow streets and noisome courts which are now in Liverpool the homes of drunkenness and the centres of infectious disease. Such buildings, with their court-yards and adjoining broad thoroughfares, upon which both the light of the sun and the light of publicity could fall, would be the beginning, not only of a moral, but of an architectural reform, of which Liverpool stands greatly in need. But,

2nd. Such a change as this can only be effected very slowly and gradually. In the meantime, what is to be done with the great mass of cottage property which, not because of its situation or original structure, but of its present condition, is altogether unfit for human habitation? The owners can do little, and will do less. Many of them, persons of straitened means, stand in a perpetual difficulty between the

pecuniary and sanitary demands of the Corporation and the poverty and brutality of their tenants. They have to combat with a condition of things beyond their control—with tenants who, themselves in arrear, sub-let rooms at rack-rent prices; and who, if their profitable roguery be interfered with, are ready in revenge to injure the property by burning the doors and breaking the windows. Without direct and personal supervision, it is impossible either to get a profit from houses so tenanted, or to maintain them in sanitary repair. Few owners can afford the time to give this personal attention to their property, while agents, as a professional class, are little more than collectors, whose chief object it is to extract the maximum of rent at the minimum of outlay, and who, to secure this end, practically abandon all moral supervision of the tenants. The consequences have been lamentably bad. There are whole courts and streets in which vice and disorder reign supreme, and in many houses of which the tenants are mere squatters, who acknowledge no landlord and pay no rent. Such places, it is unnecessary to say, are the nurseries of pauperism, disease and crime. If the statistician could estimate the mere money cost, direct and indirect, of such a state of things to the community at large, it would startle many of those who, moved by no benevolent impulse, are now selfishly content to let things remain as they are. The question, therefore, is one in which all ratepayers and all capitalists have a direct pecuniary interest. Nor can the evil be remedied by the sur-

veillance of the police, or by the slower but surer agency of the schoolmaster. No improvement will or can originate with the present owners of cottage property; and it is here, therefore, that the example of the Labourers' Friend Society of London is especially instructive and encouraging. Wild Court, Drury Lane, as graphically described by Lord Shaftesbury, was before its renovation a squalid den of infamy and filth, comparable at least with the worst districts of Liverpool. The Society, having purchased it for a fair but moderate price, effected a few structural alterations, and placed the houses in good, serviceable repair. As the block contained 106 rooms, the Society was able to arrange for a resident superintendent, whose duty it was to maintain a constant supervision of the property. He lets the houses, collects the weekly rents, and keeps a book in which the names of the tenants and the number of their families are duly recorded: he permits no sub-letting: habitual dirt is prevented: no drunkenness or disorderly conduct can be practised unchecked: the place is not suffered to become the haunt of thieves and prostitutes. The result has been supremely excellent. This place, into which no prudent man would have ventured to go by himself even in the day-time, is now by day and night a pattern of order and cleanliness, and may be visited by ladies with safety and satisfaction in their missions of charity. The success of the enterprize commercially has not been inferior to its success as a moral renovation. Its average profit return during the last eight

years has been £4. 15s. 6d. per cent. on expended capital. But the condition of Wild Court in itself only illustrates a part of the good effected by the Society in this transaction; for the locality which once intensified the poison of social and moral evil, and helped to spread abroad the contagion of vice, now, by the light of its example, aids to disperse the moral darkness of the neighbourhood.

Many other examples might be given of the working of this and kindred Societies; but our chief object is to shew that as is the need so also is the scope for the formation of a similar Association greater in Liverpool than in London. It would not be difficult to purchase large areas of streets and courts on freehold land at a price which, under good and systematic management, would be remunerative. The houses having been renovated, placed under the control of a resident manager, with strict covenants against sub-letting, and under regulations similar to those of the London Society, would soon be welcomed as separate homes by decent and orderly labourers. All the good results which in London have been found to follow in the train of the example of Wild Court and other renovated and well-managed blocks of houses, would at once be obtained in Liverpool. The charity which here, in many shapes, has laboured so assiduously to mitigate the unavoidable distresses of our fellow-creatures, would find in such well-ordered districts a pleasant field of usefulness. Merchants and brokers, who are the large employers of labour, might here re-establish between

themselves and their men that intercourse which all must desire to exist between the families of masters and servants. In Liverpool, almost alone amongst the provincial cities of the kingdom, the intercourse between masters and men, between employers and employed, ceases on the payment of wages. This is a desolate condition of honest, striving industry, and bodes no good to the social system.

There is another phase of usefulness which should not be lost sight of in the working of a Labourers' Friend Society, and that is the establishment of lodging-houses for single women. The profits of model lodging-houses for men are sufficient to encourage the enterprize of individual speculators; but nothing, or next to nothing, has been done to secure a decent home at a moderate price for single women who follow industrial pursuits, or for female servants out of place.

The example of a system of well-managed blocks of houses would do good to the neighbourhood in which they were placed, and would in time elevate the social condition of the tenants of houses in large districts around. It would encourage the owners of other cottages to assume and maintain the rights and responsibilities of property, and to check disorder, sub-letting and overcrowding. It might probably induce many landlords to join the Society, and to exchange the trouble and difficulty of collecting rents for the guarantee of a safe and regular interest on their capital.

Two things are required to ensure the success of renovated dwellings as a commercial speculation: first,

they must be sufficiently numerous and sufficiently near to each other to admit of control by a resident superintendent, who would be answerable for the condition of the property; and next, the houses or tenements must be so altered in plan as to accommodate families according to their size, in one, two or three apartments.

3rd. The Society might also erect suburban cottages in situations where land is cheaper than in the heart of the town, but whence labourers might be conveyed to their work by trains specially adapted to them in time and fare. There, too, a resident manager would be required, and the same regulations ought to be enforced as in the two preceding cases.

There is every reason to suppose that these objects might be attained by an Association worked, not on philanthropic, but on commercial principles, and that an adequate return would be made on capital thus expended. It remains to be seen whether the plans proposed in this pamphlet at all commend themselves to the minds of those who are anxious to remove the reproach, both physical and moral, which justly rests upon the town of Liverpool in its relation to its labouring classes.