



CHAPTER IV

THE LOSS ACCOUNT

BUT along with the gain there is a loss account, a terrible loss account. The city has replaced simplicity, industrial freedom, and equality of fortune with complexity, dependence, poverty, and misery close beside a barbaric luxury like unto that of ancient Rome. Vice, crime, and disease have come in. The death rate has increased, while infectious diseases and infant mortality ravage the crowded quarters. The city has destroyed the home and substituted for it the hotel, flat, tenement, boarding house, and cheap lodging house. Our politics have suffered, and corruption has so allied itself with our institutions that many despair of democracy. The city exacts an awful price for the gain it has given us, a price that is being paid in human life, suffering, and the decay of virtue and the family. Just as in mediæval times, some of the burghers of a beleaguered town paid the forfeit of their lives that the others might live, so the modern city avenges itself upon humanity by vicariously taking of those who risk her favor.

According to the investigations of Charles Booth, a London-born family disappears in about

three generations. Human life seems to require a ground wire to the sod, a connection with Mother Earth to maintain its virility. According to Mr. Galton, only about one-half as many children of artisans grow up in a typical manufacturing town, as in the case of the children of laboring people in a healthy country district. In the abyss of London, Paris, Berlin, New York, and Chicago, the family often ends with itself. It dies of town disease. The whirlpool of city life claims all in time. Those who fail, it claims at once. Were it not for the steady stream of rugged strength from the countryside, the city would ultimately lose its population.

And it is not alone those who win who have made the city. The police court docket produces such headlines for the daily press as: "Once a Millionaire," "Formerly a Leading Professional Man," "At One Time a Leader in Society, Now in the Workhouse." These failed. But they did not always fail. And the unnumbered thousands who have come to the city, the artisans, workmen, girls who gave their life to work so long as work was to be had, are part of the same sacrifice. They form the hecatomb of human life that the modern city, like an Oriental idol, exacts from society. And it is they who have built our homes, manned our industry, and amassed the wealth that they did not enjoy. Through them, wealth and culture have

come. They are like the toilers of the hive, who by some hidden secret of nature fulfil their destiny in death for the well-being of the swarm.

Out of the three million five hundred thousand inhabitants in the great area of metropolitan New York, there are but twenty-five thousand persons who appear upon the tax-assessors' books as owners of personal property. But one person out of every one hundred and forty possesses sufficient property to warrant a return under the general property tax. And the number of persons owning real property is not much if any more. For in our cities the dweller has become a tenant. Mankind has been dispossessed of the soil. In Greater New York scarcely four per cent. of the families live in their own unencumbered homes, while on Manhattan Island the percentage falls to two per cent. The city has given birth to a landless proletariat. The growth of population does this. Society creates a value and then is charged for the privilege of enjoying it. And neither thrift, economy, nor prudence can prevent it. For the average city dweller, even though he saved all of his earnings, could not possess himself of a freehold, or live upon it once secured.

And this loss, this sacrifice, is a vicarious one. The individual takes his chance, but his winnings or his losings alike go to the upbuilding of the city. The vagabond, the sick, the destitute, the

prostitute, the flotsam and jetsam of the community who find their way to the cheap lodging house, the streets, the prisons, have lost their all, but they have contributed it to the city, to its industry and life. For the country does not breed this class, and few men are failures, outcasts, or criminals from choice. Any one who has taken the trouble to follow this human wreckage back through its terrible experience knows this. Men and women come to the city buoyant with hope, eager for work. At best, employment is precarious and irregular. This irregularity of city work is the most demoralizing thing of all. "When employment is precarious," says Professor Foxwell, "thrift and self-reliance are discouraged. The savings of years may be swallowed up in a few months. A fatalistic spirit is developed. Where all is uncertain, and there is not much to lose, reckless over-population is certain to be set at. These effects are not confined to the poorer classes. The business world is equally demoralized by industrial speculation. Careful prevision cannot reckon upon receiving its due return, and speculation of the purest gambling type is thereby encouraged. But the working class suffer most."¹ Under these conditions, men live from hand to mouth. Once out of employment, the landlord closes the door upon them. Then comes the pawn-

¹ *Claims of Labor*, p. 196

shop to maintain life for a few weeks longer. Soon the cheap lodging house absorbs them with its filth and common helplessness. In time, the saloon is the only open door. And soon even it refuses to open to them. Loss of companionship, the most cruel loss of all, fills the cup to overflowing, and a sense of lost respect, helplessness, hopelessness, and utter alienation from society settles down. Then comes the charge of "vagrancy," "no visible means of support," "suspicion," which starts a new cycle of the police court and the workhouse with its brand of crime. Then freedom and vagrancy again, possibly some petty misdemeanor; then arrest, conviction, and ultimate extinction of self-respect, followed by the penitentiary and a life of regular crime. London, with less than one-fifth of the population of England and Wales, produces one-third of the crime. In Philadelphia, a city of high comfort, there is seven times as much crime to a given population as in the country districts; while in New York, nearly all of the offenders come from the cities. I have known men go through these experiences, men who were college-bred, men who were trained, women who had come to the city from necessity. I have known them pass from one social scale to another until they reached the marginal boarding house where the last stand was made. Every large city contains this class, not to speak of the

infinitely larger number of artisans, unskilled workmen, common hands who cannot catch on. They do not know the ropes, even when opportunity, work, a livelihood is to be had.

This is part of the cost we pay for the city. It appears along with the mill, the factory, the sweatshop, and the counter. And this wreckage is incidental to the new civilization whose centre is the city, and which decays at the extremities among the very poor. In the rural districts it is not found. In the smaller towns only occasional traces of it appear.

We can calculate this cost of town disease with as much precision as an actuary can a mortuary table. Community by community, it is much the same. It rises in periods of depression and falls in periods of prosperity. It is diminished by work, education, recreation, and opportunity and is increased by ignorance, the tenement, and careless criminal administration. But the principal cause is industrial.

We find humanity making its last stand in the cheap lodging house, conscious of lost opportunity and departed respectability. It sits brooding at the shop counter, in the factory, and the sweatshop, where woman's virtue is battling for life on four or five dollars a week. One who follows the police patrol from the streets to the police stations, or spends an evening in the cheap lodging

house, may see the beginning of the hardening round that ultimately ends in despair. Here the drag-net of hard times, irregular employment, loss of family gathers the flotsam and jetsam of the city; here are those who have been driven from the streets by cold, hunger, or the "move on" of the policeman. Companionship is gone, self-respect has vanished; for self-respect among the poor hinges upon work, and empty hands bring no welcome at home, in the saloon, or elsewhere. The beginning of the cycle is here, and we make little effort to stay its progress.

That this is not an overdrawn picture of modern city life the reports of public and private investigation confirm. Contemporary literature is filled with it. Here is the evidence of a man of science, Professor Thomas H. Huxley:

"Any one who is acquainted with the state of the population of all great industrial centres, whether in this or other countries, is aware that amidst a large and increasing body of that population there reigns supreme . . . that condition which the French call *la misère*, a word for which I do not think there is an exact English equivalent. It is a condition in which the food, warmth, and clothing which are necessary for the mere maintenance of the functions of the body in their normal state cannot be obtained; in which men, women, and children are forced to crowd into

dens wherein decency is abolished, and the most ordinary conditions of healthful existence are impossible of attainment; in which the pleasures within reach are reduced to brutality and drunkenness; in which the pains accumulate at compound interest in the shape of starvation, disease, stunted development, and moral degradation; in which the prospect of even steady and honest industry is a life of unsuccessful battling with hunger, rounded by a pauper's grave. . . . When the organization of society, instead of mitigating this tendency, tends to continue and intensify it; when a given social order plainly makes for evil and not for good, men naturally enough begin to think it high time to try a fresh experiment. I take it to be a plain truth that throughout industrial Europe there is not a single large manufacturing city which is free from a vast mass of people whose condition is exactly as described, and from a still greater mass who, living just on the edge of the social swamp, are liable to be precipitated into it."

Similar evidences are coming to light in America. And while we have no such exhaustive investigations as those of Mr. Charles Booth in London and Mr. B. S. Rountree in York, England, we have the testimony of those whose life has been identified with the poor and helpless of our great cities. In 1904 there were 700,000 persons in New York

who were the recipients of relief from one agency or another. This is one-fifth of the population. In the previous year 60,463 families were evicted for the non-payment of rent in the Borough of Manhattan alone, or about fourteen per cent. of the total number of families. This means that 300,000 persons were unable to find the meagre means with which to pay for the squalid tenements that answer by the name of home; it was a number far in excess of the recorded evictions in all Ireland in ten years' time. It has been estimated by Mr. Robert Hunter that not less than fourteen per cent. of the people in good times and twenty per cent. in bad times are in distress. And still not more than one-half of the people actually in need ever apply for relief. According to the same authority the number of persons in poverty in the large industrial centres of America rarely falls below twenty-five per cent. of the people. "I have not the slightest doubt," says Mr. Hunter, "that there are in the United States ten millions in precisely these conditions of poverty, but I am merely guessing, and there may be as many as fifteen or twenty millions."¹

Must the city, of necessity, exact such sacrifice? For the few inordinate wealth and luxury, for a numerous middle class a larger degree of comfort and convenience than society elsewhere

¹ *Poverty*, p. 11.

offers, and for an ever-increasing residuum little save poverty, the tenement, and ultimate extinction? Or is the Rome of the days of the decaying Republic, the Rome of a few patrician families with hundreds of thousands of hopeless, landless, propertyless freemen clamoring for bread, the type to which even the modern democratic city is drifting?

Unquestionably such a tendency is already apparent in America. For no cities of the western world, saving London, Glasgow, and possibly two or three other British cities, offer a parallel to the conditions which exist in New York, Boston, Chicago, and elsewhere. There are certain economic tendencies in Anglo-Saxon institutions that seem to be inexorable. These tendencies are constantly increasing the masses of the poorer, whether or not they are constantly making the rich richer. Some of these tendencies have reached their logical conclusion in Great Britain, where they have produced a condition that is sapping the life of the nation. Similar forces are at work in America, which, if unchecked, will lead to an increasing proletariat.

For some years to come these tendencies may be ignored, but in the end they must be met if American civilization is to continue to higher development. For the life of the future is to be an urban life. And to an ever-increasing extent

the city will continue to take its hostages in poverty, disease, and crime, from those who brave her favor.

In the following pages an attempt is made to analyze this loss and discover its causes. It is difficult to believe that the advance in civilization which has made all nature tribute to man's energy should involve such a burden, or that the revolution in industry which has increased the productive power of the world a thousand-fold should of necessity leave an increasing proportion of mankind worse off than they were before. That the city should of necessity involve such a price seems a denial of human intelligence and the wisdom of God's plan.