

DRAWN FROM THE LIFE.

III.—LIVING ON THE EDGE.



ES, and with a constant fear of falling over. All round the rim of this great city, the suburbs of London, and in many other large towns in England, there are "genteel" neighbourhoods where the inhabitants are in constant danger of sliding into actual pauperism, and are kept from utter poverty and want only by a marvellous faculty of making shift—a method of tiding over constantly recurring difficulties, which keeps them as it were at a perpetual gasp, and causes

them to wonder every day what will happen when they are unable any longer to contrive to stop one gap by making another. I am not at all certain that one may not sometimes find more painful spectacles in the homes of those who represent what is called "genteel poverty," than among the recognised poverty-stricken class of the community. The very fact that the acknowledgment of their sore need, and the sort of complaint which appeals for assistance from every organised charity, can only be wrung from such people by the stress of extreme suffering, makes it difficult to measure their needs.

To the constant efforts by which alone they can obtain the necessities of life, is added the almost agonising endeavour to "keep a respectable appearance." Not only have they to struggle against the wolf whose grim muzzle is perpetually near the door, but they must be always ready to stand in front of the brute, in order to hide his presence from their neighbours.

It is scarcely too much to say that there are whole rows of terraces, villas, cottages, or other euphemistically named tene-

ments in various parts of suburban London, from Walworth to Old Ford, and from Somers Town to New Cross, where, if in an hour of mutual confidence each resident told all the rest, of the poverty and difficulty he had to endure, there would be a general alliance against the tax-gatherer, a vehement and united protest against the increase of local rates, and a demand which would soon become irresistible that the charge for the relief of the poor should be borne in equal proportion by the whole metropolis, if not by the entire country.

The very houses in which these people live—the "eligible" residences for which many a poor clerk or struggling employé, who may be said to belong to the class of "casual gentility," has to pay nearly a fourth of his entire income—challenge attention, for they are

often illustrative of the ruinous conditions under which that income has to be expended. We constantly hear of the necessity for "improved dwellings for the labouring classes," and there can be no doubt that the need is a crying one; but the terms in which it is expressed should have a wide signification. Whenever real practical legislation is brought to bear upon the subject, it might be as well to decide if there is a building Act still in existence,



THE TAX-GATHERER.



A Holiday

and if sanitary laws are really represented by the demand for certain rates which now fall heavily on the tax-payer: for lighting and paving, when the roads are dark and dismal swamps; for "general purposes," when there is no regular dustman to empty the bin of household refuse which is immediately under the back-window; and when pools of filthy street-scrapings, mixed with litter and offensive offal, lie in front of unfinished houses, to be used in making plaster walls, and to fill up the caverns in the front areas, whence the gravel or earth has been dug out.

Who has not seen the sort of houses to which genteel poverty is compelled to resort, in the absence of "improved dwellings for the *struggling* classes?"—houses, the carcasses of which are run up by speculative builders, who, having procured a long lease of a plot of land, set to work to raise a loan on the shells of indifferent brick and mortar. Who has not wondered at the flimsy walls; the slimy, evil-smelling plaster; the new American wood, cut into mere matches of timber to support sham arches of composition made to look like stone; the half-decayed timbers, refuse of old building materials used up afresh; the floor-boards, with their ends just resting on joists barely sufficient to sustain the weight of substantial furniture; the wet that collects in muddy pools about the areas, the small cisterns, the ineffectual drain-pipes, the escaping gas, the ceilings that show zigzag cracks, and fall beneath the rumble of a heavy foot? It is in houses like these that the families of genteel poverty seek a home, and have to pay heavy rentals to some dubious landlord, who is constantly putting his property up to auction.

Let us go a little further, and see how the law protects the tenant. Not only has he always a little sheaf of threatening notices from the parish stuck somewhere out of sight behind the ornaments of his sitting-room mantel-piece, but he is called upon to pay, out of the poor stock of ready money needed to find his children in daily food, demands which can only righteously be made upon the landlord. Not only the Queen's taxes, but the actual ground rent, is chargeable to him, in case the speculative leaseholder should omit to pay it; and to both these are added special claims made on the landlord by the district Board of Works, which sends in its peremptory notice for the money to be brought to the officials, and afterwards to be deducted from rent which may not be due. If the tenant hesitates, and the landlord meanwhile applies for the quarter's rent, the genteel family may expect to see another and very ungentle inmate added to their circle in the shape of a man in possession, who sprawls upon their furniture, has to be fed, and, with his employer the sharp broker, who knows that he has five chances to one in his favour, runs up a pretty little bill of cost for the levy and distraint.

The rent may actually be in the house, and the man in possession paid under protest that there is a demand from the Board of Works against the landlord; but the arguments of the frightened wife, and the agitation of the children, are all unavailing: the inventory is com-

menced; and in addition to the rent, the costs of warrant and fee for man in possession are demanded, while the deduction for Queen's taxes, a property-tax which the tenant has been forced to pay on behalf of the landlord, is refused, although the tax-paper declares that such refusal makes the owner of the house liable to a heavy penalty.

This is the state of the law by Act of Parliament, because Acts of Parliament are not made by men who understand how the machinery of the law may be made to grind those who are already under the pressure of constant liabilities. For genteel poverty is dumb. It has learnt long ago that the "respectable classes" regard poverty as a disgrace, and that in order to retain a position that will enable him to live, the struggling clerk with a family, the employé, whose "advance" is but five pounds a year until he reaches a maximum which still leaves him engaged in a silent hand-to-hand fight, the poor professional man, whose constant labour of brain and nerve only just suffices to clothe and feed and educate his children, must keep silence, or attract public attention to their needs at the risk of losing their position.

I have previously drawn from the life the condition of people whose necessities are obvious, and in many cases are matters of absolutely public concern. In dozens of foul streets and districts where the law of the land is constantly disregarded with impunity, the door of the dilapidated tenement in which a score of destitute creatures may be huddled together opens to the policeman's touch. At the visit of the inspector a signal goes up the common stair, and no room is too private for his official survey. It may be a bare apartment, with the broken ceiling threatening to come down upon heaps of shavings and old sacks that represent beds, whereon human beings seek warmth and rest. It may be a damp cellar, where four families occupy the corners, and cower like wild animals under their heaps of rags as the bull's-eye shines upon them, and they blink in its glare. It is to be hoped that week by week such possibilities will diminish, till they shall disappear altogether, though there is still a danger of the terrible reports of such things becoming so familiar to us that we may lose that first horror, that pity, that indignant shame which should lead to instant, earnest, almost impetuous action.

It is to quite a different class of people that we must look, and mostly in quite different neighbourhoods, if we would seek the poverty that makes no sign—the distress that is borne dumbly, the need that goes on from day to day, from month to month, often from year to year; the need that, without becoming absolute want—the distress that, stopping short of actual destitution, yet goes far to wear out the courage and to embitter the lives of men and women who are both above and below the aid that may be secured by the persistent outcry which is made by the "working" or the "privileged" classes. For it must be remembered that to the respectable employé any kind of personal publicity is very often most injurious. His masters object to it, for it results in

loss of time and draws too much attention to themselves. He cannot without risk appeal to a magistrate for protection against illegal distraint, or for advice how to act under the intricate difficulties of his position between Crown and local board, or tax-gatherer and landlord. He, perhaps, cannot even bring himself to take advantage of the Education Act for obtaining instruction for his children, for his ambition has been to keep his girls away from contact with vulgar poverty, and his boys from the contamination of the streets; and how can he send them even in their patched boots, which he finds it so hard to keep mended, and their clean but shabby clothes, to the Board schools, where their classmates are just taken from the lanes and alleys, and are often not only ragged and barefoot, but with the evil knowledge that is, alas! so soon disseminated?

The circumstances of his life have tended to paralyse that sort of energy which can overthrow conventional prejudice—the very nature of his daily employment has deadened the vital force that would lead the skilled artisan, or the representative of the labouring classes, to a defiant attitude and independent action. As he finishes his hasty breakfast, with perhaps a feeling of remorse that he has taken so big a slice from the family dinner, and while he is pulling on his boots and his wife is helping him on with his well-brushed but threadbare coat, he must often wish, not without a suspicion of envy, that he had been born in a different sphere—if, indeed, he can be said to occupy any sphere at all at present.

How is such a man to economise according to the approved rules of those censors who shake their heads at his improvidence, as they fill up the cheques to pay their own quarterly bills? His three months' stipend is bespoken before he receives it. The difficulty is how to divide it among the tradespeople so that it may represent solvency, and secure further credit. With coals at "strike" prices, and food charged for in accordance with the operations of monopolists who hold the markets—with the quarter's rent to pay, and taxes accompanied by summons papers—with a doctor's bill left from the time when there was scarlatina about (in consequence of the drains being wrong somewhere), with the bootmaker and the clothier to settle with, even if there may be a well-to-do relative who sends cast-off garments to be made up for the children, how is the three months' wage to be eked out?

They have credit still. Tradespeople are not unwilling to supply them with the little red-covered books wherein the weekly supplies of meat and bread, grocery, and household requisites are entered; and, but for this, how could they live till the quarter-day came round? They do in some sense live on hope, through tears and sighs, and sometimes through some bereavement; but the man often grows old before his time, and the threadbare places in his shabby clothes soon begin to stare out, as though they refused any longer to aid him in self-deception. Then he may be pardoned for thinking, "Why was I not born so that there would have been no need to hide the poverty that breaks me down?" Perhaps some sudden demand for payment—

a doctor's bill, an insolvent tradesman, refusal of an anticipated credit—has confused all the careful calculations that made every shilling take a peculiar representative value. What are they to do? One by one, the little household superfluities disappear, on that mysterious journey in the black bag, which father or mother takes out after dark, to the street where the pawnbroker's shop stands, with a private door round the corner. And what is the next attempt to be? To ask for increased pay? Pooh! there are hundreds of people ready to take his place to-morrow at less than he receives. Younger men than he, perhaps; for it is not a trade that he follows, and the foreign market gives a plentiful supply.

If he could only get a temporary loan! Ah! that devil is at his elbow often enough, to lure genteel poverty to ruin. By circular, by card, by advertisement, artfully framed to make the sale of home, and peace of mind, and personal safety seem quite an ordinary indifferent business transaction, a certain class of money-lenders appeal to employés in difficulties. Only the most secret and delicate inquiry in the world! A bill with the name of a fellow-clerk upon it, a merely nominal bill of sale on your furniture. What can be easier than to pay off all your small debts and lump them into one big sum to an accommodating creditor, who, if the worst comes to the worst, will probably renew, at a definite rate of interest? The descent is swift then; only the strong and the determined find that "things come round" even with tremendous pulling, and after undergoing the horrors of slavery to a master who is never to be identified except by legal process. In all probability, the reality of the bill of sale is made obvious; the man in possession remains after the family has gone out, stripped and penniless, and on the "genteel villa" appears a bill announcing a sale of the various effects.

And what is to be done? Nothing. The only cure is in the next generation, when men will refuse to let boys grow up without a handicraft, or without a definite position requiring special and valuable knowledge—when girls will think domestic service no more menial than working at factories, and a position as a domestic in a family as attractive as ten hours a-day in a mechanical occupation, with liberty in the streets at night—when boys and girls will learn callings that may stand them in good stead in one or other of our colonies.

But can legislation do nothing? I think it can. It can enforce the provisions of existing laws which affect building and sanitary measures; it can organise and develop the means of middle-class education, by the application to their original purpose of large sums of money left in charitable trusts. It may insist on other charitable bequests being devoted as they were intended to be, to the relief of the sick, the poor, and the unfortunate of a certain position in the social scale; and it may seriously set itself to reduce the enormous cost of government, to diminish local taxation, and to bring about an equal distribution of those rates which now press most heavily on poor householders.