



**L**T is a common saying that, in purchasing power, a shilling in England is equivalent to a dollar in the United States. On this side of the water the opinion is quite prevalent that in America the cost of living is much greater than here, while among Americans, who have only a hearsay knowledge of English prices, the idea is very general that one can live for almost nothing in London. Many Americans make a short or long visit to England with the express purpose of saving money. They have heard and read so much concerning cheap house-rents, cheap lodging and boarding-houses, cheap food and cheap clothing, that not a few have been known to come here to reside for a time in order to tide over financial difficulties. In the end they are disillusioned, and they return home to their own country sadder, though wiser, people.

In order to make some comparisons between the cost of American and English living, I will take for example the two cities with which I am best acquainted in both countries—New York and London. First, there is the question of house-rent. It has often been stated that on account of the very high rentals charged in New York, only the rich man can afford to hire a house. Before coming to England I heard much concerning the cheapness of London living and the low rates at which one might hire a house. I was led to believe that "all the comforts of a home" might be secured much cheaper in

London than in New York. There were tales of "beautiful bijou residences to be had for £60, £80, and £100 rental per year," but nothing was said concerning taxes of several varieties, which the tenant of a New York house has not to pay. Taking these additional expenses into consideration, there is very little, if any, difference in the prices of New York and London houses situated in the same class of neighbourhood. Of course, it will not do to compare the rental of a house in West Kensington or Fulham with that of a palatial mansion in Madison or Fifth Avenue, but let Park Lane be classed with Fifth Avenue and West Kensington with Harlem, and it will be found that one can hire a house for less money in New York than in London. Then, we must also consider the matter of repairs and "fixtures," which are a frequent cause for contention between the London landlord and his tenant. In New York everything is put in perfect repair by the owner of the house, and nobody hears anything about "fixtures;" they are a part of the establishment. In London a tenant, on giving up a house, carries away with him almost everything that is movable. Gas fittings always, sometimes bell handles, and even door knobs and locks and keys go with him. He can only be induced to leave them behind for the use of the successor by the payment of a "premium," which "premium" he evidently thinks should be sufficient to support him in comfort for the rest of his days.

Now, in moving into a New York house, one has nothing to do except to place the furniture. Gas fittings, globes, keys, locks, bell handles, and door knobs are all there,



and not charged extra. There is even a messenger-box in the hall in readiness for calling a telegraph boy, and the telegraph companies, by the way, do not charge for putting in these boxes. Frequently householders are overrun with applications from several companies, all begging the privilege of inserting a call-box, each warranted to bring a boy in quicker time than the others. In London this luxury—or rather, I should say, necessity—must be paid for in advance.

The Londoner who resides in a flat instead of a house escapes the unpleasant visits of the tax-gatherer, but the rental charged for flats in London is notoriously high, and it is almost as cheap to live in a house as a flat. In New York, flats consisting of from five to eight rooms, including bath, handsome decorations and all "fixtures," may be had for 40 dols. and 50 dols. per month, or £96 and £120 per year. Such flats are in the most central and convenient parts of the city. In some parts of Harlem the rentals are not half that amount. What are called "tenement flats," such as are occupied by many of the labouring classes, may be rented in Harlem for from 5 dols. to 10 dols. per month. These places are fitted with gas, bath, and other conveniences, and are situated near the elevated railway stations. In London the working man often pays more than the price I have quoted for the privilege of living in two or three filthy and badly-ventilated rooms.

On the other hand, there are elegant flats in New York that rent for from 500 dols. to 1,000 dols. per month, but they are situated in aristocratic neighbourhoods, and are occupied by our millionaires.

By a careful investigation of the prices charged in London lodging and boarding houses, I have found that they are higher than the New York rates. There are, certainly, places in London where one may secure a room for 6s. per week and full board for 15s., but the same may be said of New York; and in cases where convenience, cleanliness, and a moderate degree of comfort are desired, the New York prices are far below those of London.

In the former city one may secure a nicely furnished small room, lighted with gas and furnace-heated, with full board, excellently and conveniently situated, for 7 dols. per week, or less than 30s. To obtain similar accommodation in the same class neighbourhood in London the charge would be at least £2 2s., with an extra charge for fuel and gas. In lodging-houses, the same difference in rates is always to be noted. American students who come to London to pursue their studies, always suffer a shock when brought face to face with boarding and lodging-house prices. To live in such neighbourhoods as those to which they have been accustomed at home, would cost them a third more than they had been given reason to expect, and they are



"FREQUENTLY HOUSEHOLDERS ARE OVERRUN WITH APPLICATIONS FROM SEVERAL COMPANIES."



usually obliged to take refuge in Bloomsbury or Brixton.

In the matter of the cost of food, there is very little difference between London and New York prices, with the exception of certain vegetables, which are cheaper in New York. Meats average about the same, groceries also. Bread is slightly dearer in London. Wines,

chases over here, and on returning run all sorts of risks at the Customs house, in order to carry home a good supply of these wonderful bargains. Dresses, that in feminine language may be described as "perfect dreams," are to be bought in Regent Street at a third of the price a Broadway drygoods merchant would ask for them, while elegant millinery is

so cheap in London that there would seem to be no excuse for middle-class people wearing aught but beautiful head-gear. Fine laces, ten-button kid gloves, hand-painted fans, and many other things in which the feminine heart most delights, are displayed in the windows at such ridiculously low prices as to make American women turn freetraders and smugglers with a clear conscience.

But all these things are not for the very poor, or even the moderately poor. An article may be cheap of its kind, yet not be within the reach of all. Therefore, the woman who wears cotton hosiery and underwear, takes no pleasure in the cheapness of silken goods, and she pays much more for her requirements in London than she would pay for the same things in New York. The inferior felt hat which she buys costs her more than it would cost her similarly situated New York cousin. The servant girl who wears a half-dozen light

print dresses in a week, could save money by having them sent to her from New York. Muslins, or "calicoes," as they are called here, are much more expensive in London than in New York. I have often noticed this inconsistency in the prices of fine and common goods, and have never been able to understand why it is so often stated that a labouring man and his family can live cheaper in England than in America. It is true that the labouring classes do not spend so much money in England as do the labouring classes in America, but it is because they have not so much money to spend. They are also more improvident than the Americans.

In the matter of the wages received by domestic servants in the two cities, there exists also a great misunderstanding, especially among the servants themselves. Although in New York a really competent servant receives a slightly higher wage than she would in London, it must be remembered that there is no additional allowance of beer money or wash money. In New York, a good chamber-



"AMERICAN STUDENTS ALWAYS SUFFER A SHOCK" (p. 585).

as everybody knows, are very expensive in New York, and comparatively cheap in London. In regard to coal, there is such a difference in the quality that it is difficult to compare the prices. Soft coal, such as is used in London, is not burnt in New York, although in the West it is greatly in demand, and may sometimes be bought as low as 3 dols. per ton. The price of anthracite coal used in New York is a little lower than that of soft coal in London, though, of course, the prices vary at times.

In my shopping expeditions I have been struck with the fact that luxuries and goods manufactured expressly for the well-to-do, are very cheap, while the more common and ordinary class of materials purchased by the poor are not proportionately cheap. Silks, satins, velvets, beautiful furs, handsome ready-made gowns, and stylish millinery cost about half as much in London as they do in New York. Fine hand-made and embroidered underwear, silk vests and silk hosiery, are remarkably reasonable, and it is scarcely to be wondered at that my countrypeople make large pur-



maid who will divide the work of a house may be secured for about 12 dols. a month, or £29 a year. Taking into consideration the work that is required of her, I hardly think the English housemaid, who is one of two or three, with £20 a year and "all found," which "all" is from £5 to £7 extra, would be willing to change places, nor would the American mistress consider that she was saving money by making such an exchange. A very good cook, above the standard of the professed cooks employed in London, may be engaged for from 16 dols. to 20 dols. a month, or less than £40 a year. A professed cook is paid as much in London, besides beer and wash money. The annual expenditure of an ordinary London family for servants, charwomen, and brigade boys, is such as would shock a thrifty New York housekeeper. It would be safe to say that of two families occupying about the same position socially and living otherwise equally well, the expenditure for domestic help would be less than half the amount in New York than it would be in London. The fact that most American ladies keep a personal supervision over their kitchens, doing their own marketing or ordering, instead of leaving this part of household management to their cooks, as is so frequently done in London, also tends greatly to reduce household expenses by preventing wastefulness and extravagance. Then, too, the subject of servants' "perquisites" is not nearly so troublesome in New York as in London, where the cook, the parlourmaid, the housemaid, and the scullerymaid all seem to have an idea that they must carry on a little private money-making scheme of their own in connection with domestic service. Let a London mistress try as she may to convince her cook that "drippings" are much better for frying than lard or butter, she cannot prevent the weekly ravages of the bone man, who, by paying to the cook a few pence weekly, causes the mistress to expend several shillings she might otherwise save.

With the exception of this matter of domestic service, there can be no doubt that the average London household is managed on a more economical basis than is the same class household in New York. It is not that the Londoner has more successfully solved the problem of how to get the most good out of the least money, but that he has mastered the art of "doing without," and this will go far towards explaining why it is so generally supposed that one may live more cheaply in London than in New York. Take, for instance, the matter of fuel. Although in the two cities there is but little difference in the price of coal per ton, there is a large

difference between the two coal bills at the end of a winter season.

While every hall and every room of a modern New York house is uniformly heated by the immense furnace in the cellar, the majority of the rooms of a London house are not heated, and, of course, not nearly so much coal is used. In the houses of many prosperous Londoners it is the usual thing to keep but three fires going during the day, and none whatever at night. There is the range fire in the kitchen and a grate fire in the dining-room and the drawing-room. In some cases even the drawing-room fire is dispensed with, except on "At home" days, the whole family using the dining-room for a common sitting-room. Except in times of illness, bedroom fires are seldom thought of. Now it is possible that an English family may be, or imagine themselves to be, comfortable under such circumstances, but to Americans such an existence would be almost unbearable. Americans occupying a London house would consider it necessary to keep grate fires going in all the rooms, besides having gas-stoves in the halls and landings. Hence, the fuel bill would be a large item among the household expenses.

The same may be said in regard to food. English people do not, as a rule, spend as much money on their tables as do the Americans. It is not because bread or meat, or the same kinds of vegetables are cheaper here than in New York, nor because they buy food of an inferior quality. It is a question of variety and not quality. Englishmen do not care for



THE BONE MAN.



the many little side dishes which an American considers necessary to a proper meal. They demand substantial things, like roast beef, potatoes either boiled or mashed, sprouts, cauliflower, vegetable marrow, and a pudding. The American spends his money in procuring variety. He wants a different kind of hot meat every day, a different kind of soup, a different kind of vegetable, and a different kind of rich pastry, and he further demands that his potatoes shall not be prepared in the same way oftener than once a fortnight. This variety costs more money than sameness—hence the cost of filling the New York larder is greater than that of supplying the London larder. But if, on the other hand, two families, one in New York and the other in London, should agree to live precisely the same for one month as regards fire and food and then compare their accounts, it would be found that in New York the smaller amount of money had been expended.

Some time ago a rather interesting discussion on "How to Save" was started in one of the London dailies by a lady who wanted to know how to procure all the comforts and some of the luxuries of life for her family of seven on her husband's income of £400 per year. Numerous would-be helpers started out to tell her how to do this; but it turned out that not one properly answered her. Instead of telling the distracted matron how to *procure* what she wanted, each adviser told her how to do without the things she desired. She must deny herself theatres, she must not buy books and magazines, she must have cold meat three times a week for dinner, and many and various were the other things she must deny herself. In the end, the lady wrote a reply to her critics, in which she wittily stated that she had not asked to be taught how to do without things, but how to get them.

Now, this is the secret of cheap living in London, the knowing how to "do without." There are great possibilities in practising the art of "doing without." My attention was recently called to an article by an Englishwoman, who attempted to tell young ladies how to live on fifty pounds a year. Certainly the writer proved her point—that it was possible for girls to exist on that amount—but we all knew that before. Some time ago I made the acquaintance of a London woman journalist, who informed me that off her salary of two guineas a week she was able to board and clothe herself, keep a bedroom and sitting-room, and save 10s. each week, and

demand to know whether a New York journalist could do the same. I thought it quite doubtful; but on visiting her, I decided that she might live in the same style in New York quite as cheaply as she was doing in London. In one of the worst streets of Pimlico the young lady hired a bedroom and sitting-room with cooking and "attendance," for 12s. per week. Her food, which she bought herself and had cooked by her landlady cost her 8s. 6d. per week, her laundry another shilling. For clothes, 'bus fare, newspapers, library subscriptions, etc., she spent 8s. 6d. and the remainder of the two guineas she put in the savings bank. Let it be remembered that the house she lived in was filthy and necessarily unhealthy, that a slatternly "general" never cleaned her apartments properly, that she stinted herself as regarded food, slept on a hard bed, lived in a cold room, walked herself almost to a shadow to save 'bus fare, and it is a question as to whether, after all, she was so happily situated.

Many Americans have heard wonderful tales of English clerks, book-keepers, and men of similar occupations, who are "passing rich" on salaries of £100 or £150 a year, and are able to bring up and educate their large families in comfort and even luxury. Having investigated a few of these cases, I have found that the lives of such people are not nearly so bright as they have been painted. It is only by the strictest economy that they keep up their appearance of comfort. In a word, the secret of their existence is that they "do without."

Americans, as a nation, are an extravagant people. They spend their money quite as freely as they spend their energy. When away from the hustle and bustle of business, they like to be comfortable, and are willing to spend a large amount of money in making themselves so. The New Yorker's idea of comfort is different from that of the Londoner, and it may perhaps cost him more to gratify his ambitions in that direction; but this fact does not prove that the cost of living is less in London than in New York.

An English family making their home in New York would find no difficulty in living according to their accustomed style on the same amount of money that they expended in London. While they would be obliged to spend a larger amount for clothing, the smaller outlays in other directions would quite make up for this difference, and in the end they could prove to their own satisfaction that money goes quite as far in New York as in London.