Victorian Heroes: Peabody, Waterlow, and Hartnoll

The development of housing for the working-classes in Victorian Southwark

Part 1 – Southwark and its housing problem

Martin Stilwell
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This paper is Part 1 of a dissertation by the author for a Master of Arts in Local History from Kingston University in 2005.

Part 2 covers the actual housing schemes in detail.
1. Introduction

During the 19th century, the borough of Southwark had a reputation as an overcrowded, rough and generally unpleasant place to live. So why did so many people choose to live there during the second half of the century? This paper aims to give an insight in how the working classes lived in Southwark, and why they chose to live there.

Studies of the working classes have tended to concentrate on the whole of London, or just the East End, but few have specifically targeted Southwark. They have not always brought together the financial, legislative and philanthropic reasons as to why and when slum areas developed and were cleared, and what impact the replacement housing had on the people and the immediate neighbourhood. This dissertation will explore the growth of Southwark by tracking the impact of working class housing built in the northern part of the borough between 1860 and 1918. The majority of this housing was of a style labelled ‘Model Dwellings’, after designs produced for the 1851 Great Exhibition, but most are better described simply as blocks. The type of housing, the rents paid, the migration of people through the housing, and the employment opportunities will be used to analyse whether this new working-class housing in Southwark was key to the growth of the borough.

The builders of this new housing included some of the great names of philanthropy, such as George Peabody, Sydney Waterlow and Edward Guinness, but also lesser known philanthropists and developers such as James Hartnoll. The London County Council (LCC) was also a major housing developer and its impact on Southwark was significant in many ways, but not all of its housing schemes were successful in achieving their aims.

Many primary sources have been used to provide the evidence which underpins the dissertation. The census returns for the period between 1861 and 1901 provide core information, but do not provide enough personal details. Fortunately, many tenant registers and personal papers exist for The Peabody Trust, held in the London Metropolitan Archives (LMA), and these include papers for other organisations taken over by The Trust. Newspapers and periodicals of the time such as The Times and The Builder have been invaluable with comments and opinions. It is also fortunate that the LCC were prolific recorders, proud to describe the grand housing schemes they carried out, and the original sources of these, held at the LMA and the City of London libraries, provide plans and fiscal data. Finally, Charles Booth’s notebooks of his walks round the borough vividly described the social conditions of the people of Southwark.

Methodologies used include case studies, descriptive statistics and comparisons. The case studies use selected properties where the historical data and statistics are available, backed up by descriptive statistics to analyse costs and occupation density and establish the level of success for the developers and the tenants. The buildings chosen for the case studies are compared against each other to establish who were the most successful organisations in meeting the needs of the working classes. Comparisons are also made against existing housing in the immediate area.

The dissertation starts by describing Southwark and how it developed between 1860 and 1918, and then defines the philanthropic, commercial and legislative environments in which the housing was built. The dissertation later addresses the effectiveness of new housing from the developers’ and the tenants’ point of view. The conclusions use the evidence to answer the question: to what extent did this new housing make a difference to Southwark and its people?
2. The Southwark Area between 1860 and 1918

Southwark is a part of London that has existed and thrived since medieval times as a result of its proximity to London Bridge. The area has always had a reputation for being crowded and inhabited by the working classes who chose not to live north of the Thames, usually for commercial or financial reasons. But what do we mean by “Southwark”? Officials, legislation, census enumerators and historians refer to a place called Southwark, but not necessarily the same physical area. Until the middle of the 19th century Southwark was an ancient town south of the Thames concentrated around the area of Borough High Street (named after the ancient borough or “Burgh”) and was made up of no more than 6 parishes, indicated as 1, 2, 3, 4, 5, and 8 in Figure 1. The parish of St Mary Magdalen, Bermondsey also included much of what people called “Southwark”. Clarity came with the 1899 London Government Act which resulted in the following Metropolitan Boroughs being created in Nov 1900: Southwark (parishes 1, 2, 5, and 6), Bermondsey (3, 4, 7, 8 and 9) and Camberwell (10).

![Figure 1: Original Parish boundaries for the Southwark area](image)

The red line on the map in Figure 1 is the boundary of the area of Southwark covered by this dissertation. The area chosen includes some of the oldest and most densely populated parts of Southwark (and a part of Lambeth) and enables the research to concentrate on significant data that bears comparison with other areas of London.

Just how densely populated the area was, and by whom, is important in understanding the need for working class housing. The following graphs show the population density south of the City, with Whitechapel as a comparison (another inner-London borough predominantly populated by the working classes). The data has been taken from published census returns.
As can be seen from the graphs in Figure 2 and Figure 3, Southwark before the 1850s was not particularly densely populated compared to Whitechapel. It is interesting to note the downward trend towards the end of the century as industry started to win the battle over housing for the scarce land resources. The growth of the more suburban Lambeth and Camberwell is also interesting to note. The changes in the borough boundaries during the 19th century have resulted in some published trends and statistics for Southwark and Bermondsey being misleading because they are
not to the same boundary baselines. To produce the figures for the above graphs, the census data had to be summarised down to parish boundaries and recalculated up to the 1900 Metropolitan Borough boundaries.

The relative social stability of Southwark is another key factor in understanding the history of the borough. Unlike some other London boroughs, such as Whitechapel and Shoreditch, the poorer inhabitants of Southwark had not gone through social, commercial or cultural upheavals. The trade of the area evolved slowly and, by the Victorian times, was centred mainly on: engineering; leather and hides; food and confectionery; paper and printing; wharfing and warehousing; and brewing. Southwark had no “quarter” or “ghetto” for specialist trades such as jewellery or tailoring, but it did have many smaller and specialised engineering concerns that would have attracted ‘mechanics’.

The Southwark, Bermondsey and Rotherhithe areas were major industrial districts in the late Victorian period. There were two major breweries (Barclay Perkins near Borough Market and Courage at Horsleydown), substantial food manufacturing (including Peak Frean’s, Cross & Blackwell, Jacob’s Cream Crackers, Sarsens Vinegar, and Hartley’s Jam), hat making (Christy’s factory in Bermondsey Street was the largest hat and cap factory in the world in 1843), and extensive wharfs (Hay’s Wharf was the largest provisions wharf in London). In addition to the many employment opportunities in the local area, many ordinary working men could obtain regular work in the City just a short walk away across the Blackfriars(1769), Waterloo (1817), Southwark (1819), London and Tower (1894) Bridges.

Crime was not a major problem in Southwark as serious crime and prostitution were more prevalent north of the river. Charles Booth’s notebooks describe few areas of Southwark with problems, with prostitution restricted to the vicinity of the Waterloo and London Bridge Stations and around Elephant & Castle, and only a few instances of brothels. There is no evidence that this limited prostitution could be put down to good policing and other social pressures, and is more likely the result of simple market forces.

To illustrate the relative lack of crime, Booth mentions many times that “front doors are open” and children running around the street well fed, but poorly clothed. Typical is the comment on Bean St, Southwark “......cement paved. Many doors open. Washing across. Noisy rough class. ‘do a good deal of singing before they go to bed’ children well fed & a little cleaner than in other streets...” 2. The policemen who Booth interviewed often mentioned that the residents “gave little trouble”.

However, Southwark did suffer a great deal from problems of drunkenness. This was often on a Saturday night and caused many street or family fights. The need to stay in regular employment was a strong one and most people would be back at work on Monday, but the building trade in the area seemed to suffer more than others with many tradesmen, such as plasterers, working a 4-day week because of drink’. But it was not just the husbands who were a problem. In 1884, Arthur Cohen MP walked down Borough High Street at 1 o’clock on a Sunday afternoon and “...in that distance, which is not more than half a mile, I counted thirty one fallen women, all, more or less, in a state of intoxication; some of them being mere girls, doubtless brought into sin and crime through drunken parents” 4. Booth comments on stories of children making trips to the pub with jugs to fill with beer for the parents. Although frowned upon socially, there is no evidence that the children turned to drink at a young age as a result, although the widespread drunkenness in the area must have created a bad example.
From the above, we have a picture of Southwark as being fairly densely populated, mainly by the working classes who mostly worked locally and with many having a skilled trade. Southwark had little prostitution and serious crime, but did have widespread “weekend” drunkenness, yet, despite this, there was a pride in coming from the area. Housing did not seem to be a problem in the first part of the 19th century but overcrowding started to become an issue during the 1860’s as much of the existing housing stock had already been converted into tenements and become run-down. Despite the development of housing in Southwark having occurred over centuries, there were few notorious slums and this is reflected in Booth’s map in Figure 4. The dotted line indicates the area covered by this dissertation.

Looking at Booth’s map of the area, it can be seen that there are few black areas (“lowest class, vicious, semi-criminal”), but neither are there any yellow areas to indicate wealthy residents. Although the map was produced in 1898, when some slums had already been cleared, the lack of these worst areas is significant. The main roads from the bridges are lined with red (“middle class, well to do”) but the predominant colours are light blue, purple and pink illustrating that the area is a mixture of “poor”, “mixed” and “fairly comfortable”. The Booth map also highlights the number of commercial properties (light grey), particular in the centre of the area and south-east of London Bridge. A full description of Booth’s classifications are in Appendix 1.
One notable densely populated problem area was at the south end of Borough High Street, where there were many dark courts. The area around Falcon Court and Red Cross Street was one of the few places in Southwark where crime and prostitution existed, but little effort was made by the Victorians to resolve the problem until the turn of the century. The two maps in Figure 5 and 6 show the extent of the clearance of the dense housing between 1879 and 1916.

When the area was finally cleared under the “Falcon Court Scheme” at the end of the 19th century, the LCC took the far sighted decision not to build working class housing on the cleared land because it was considered unsuitable for residential use and there was pressure to provide more industrial land, and therefore those displaced were offered housing by the LCC elsewhere in the borough.

Not all developments were to clear slums as, like any other part of inner London, Southwark was affected by the building of major thoroughfares and railways. Jack Simmons in “The Power of the Railway”, calculated that 69 schemes were put forward in London alone, requiring the displacement of 76,000 people; but Southwark escaped the worst of these developments. With Waterloo Station to the west, and London Bridge Station to the east, both having tracks radiating away from the area, early rail construction had less impact on Southwark than in many other boroughs.

The one area of significant railway re-development was the site of London Bridge Station where pre-railway maps shows a densely-housed area with many narrow streets. The clearance started in 1833 and the total cost to purchase the land was £7,550, with freeholders being the beneficiaries. The station’s many expansions between 1836 and 1866 resulted in the demolition of more old housing following purchase from the freeholders, and no thought was given to the plight of the tenants living in this tightly-packed area of streets and courts.
What impact transport had on other parts of Southwark all occurred in 1864 and 1865. In 1864, the South Eastern Railway built its extension from London Bridge to Charing Cross on a narrow viaduct that squeezed its way east-west through Southwark. Early maps show the route to have contained a mixture of commercial property, fields and housing. The main impact on housing was in North Lambeth, close to Waterloo Station, and to the west of London Bridge Station (the Borough Market “triangle”). In the same year, the London, Chatham & Dover Railway from Holborn Viaduct was built directly south through to Elephant & Castle, also on a viaduct for the whole length. There does not appear to have been any thought as to the impact on the area by this company, and one gets the impression that the builders simply “went over the top” of everything in their way. As the two railway viaducts were being built, the main east-west Southwark Street thoroughfare was being planned and was finished in 1865. The 1857 Bill for Southwark Street states that the route chosen avoided expensive commercial property but displaced 1,400 people, with no provision made for them. Once again, the plight of the people came second to industry. It is assumed that those displaced moved into existing slums and tenements nearby although little new housing was being planned. It seems that 1864 and 1865 were bad years to be a residential tenant in the north part of the area, but maybe a good time to be a freeholder.

The predominance of existing 2 and 3 storey tenements and cottages was probably the reason that little new housing was built in Southwark until the 1860s. Although there was always pressure on housing in Southwark, the developers and owners needed to know there would be a return on investment and required high tenancy levels to be able to sustain competitive rents. By the 1870s, the shortage of clean working class housing reached a point where those developments became viable, even to philanthropic organisations who could accept low profit margins over long investment periods. In addition, new legislation forced authorities to re-house those displaced by slum clearance schemes; ignoring the displaced was no longer an option. It is to the philanthropic organisations, the builders, and the legislation we first turn.

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1 Charles Booth, *Police Walk, District 31, Interview with Superintendent H. Wyborn, B367 116-133* (16 March 1900), London School of Economics and Political Science (LSE)
2 Booth, *District 31, B363 099* (11-12 May 1899), LSE
3 Booth, *Interview with Superintendent Wyborn*, LSE
4 Homes of the Southwark Poor Committee, *Report 1884*, HD7/282 LSE
3. Philanthropy and Commercialism

The Victorian ruling classes believed that by providing better housing for those who could afford it, poorer quality housing would be left for those who had still to achieve the Victorian ideal of honest and regular work. This blinkered approach excluded a small proportion of the London poor who were either unemployable, usually as a result of sickness/disability or drunkenness, or were too old to work. These people were left to fend for themselves. Booth labels these as Classes A and B (“The lowest class of occasional labourers, loafers and semi-criminals” and “Casual earnings: "very poor", below 18s. per week for a moderate family”). Even Octavia Hill, who was probably the most charitable individual in her approach to the very poor and destitute, demanded that those she tried to help should then improve themselves¹.

The poor and working class of London had no voice on the subject of their rights and lived where they could. Their main requirement was to live near their place of work and this usually outweighed every other one, even to the detriment of their health and well-being². As a result, the newly developing suburbs were not being populated by the working classes, so inner areas such as Southwark still needed quality working class housing at affordable rents.

The bulk of existing working class housing were tenements or cottages, many of which were unsuited to the density and type of occupation they were now subject to. The tenements were usually 3 or 4 storey houses vacated by the original owners who had moved into the less populated suburbs. The house would usually be rented by one tenant then sub-divided into rooms with shared cooking facilities and no modifications to the original toilet facilities. Cottages were old one or two-storeyed terraced dwellings, often poorly maintained and crowded into narrow streets or enclosed courts. With the rent for a 6 roomed tenement house in Southwark in the 1880s being at least 12s a week, and the average rent per room at 2/6d a week, a good profit could be made by landlords who enforced prompt payment and kept maintenance to a minimum. Some sub-tenants further sub-let rooms and this rack-renting resulted in the worst of the overcrowding. Few, if any, of the land owners and freeholders seemed interested in the plight of the individuals at the bottom of the housing chain living in their property. It required more socially enlightened people to bring improvements in the quality and supply of working class housing.

It was hoped that philanthropic organisations could meet the need of working class housing, and the first of these was formed in the 1840s. But, despite having important shareholders and grand manifestos, all failed to have a lasting impact on the problem. Legislation at government or local level was ineffective in improving dwelling standards or preventing overcrowding in private housing and something had to be done to improve the situation. The first move by the government to try to improve the housing of the poor came in the 1850s with three Acts, but these did not produce the improvements that were expected and the general state of the working-class housing in London continued to deteriorate.

By the 1860s, Southwark consisted of a large number of tenements, many more than 50 years old, and a lesser number of cottages, many of which were even older. Many single people, particularly the lowest paid or casual labourer, lived in one of the many lodging houses in the area, including one notorious house for women in Red Cross Street which became a centre for prostitution and crime³. But the situation was about to improve for the majority of the working classes through a combination of philanthropy, commercialism and effective legislation.

Before effective legislation came into force, three important philanthropic organisations were building and managing housing for the working-classes in Southwark: The Peabody Trust; Sydney Waterlow’s Improved Industrial Dwellings Company (IIDC); and Octavia Hill.
In 1862, George Peabody, a wealthy and successful American banker donated £150,000 to be used, at the discretion of a Trust, to improve the lives of the working classes. The Trust decided to use the money solely to build housing that improved standards for the working classes. Further contributions from George Peabody increased the fund to £500,000 by 1873. The Trust was a financial success, and had the confidence to borrow a further £670,000 from private and public sources in 1883.

The fund had to be self-perpetuating (income from rents must more than cover costs) and this required a tight control over costs to ensure that rents could be kept low and competitive with equivalent property in the area. The finances for all the buildings were managed within two accounts (sometimes referred to as “sinking funds”) and the success of their financial management can be seen in Table 1 for the 2nd Trust (under which Southwark’s property was financed) and shows a steady annual growth between 2% and 2.7%.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1896</td>
<td>£855, 634 7s 8d</td>
</tr>
<tr>
<td>1908</td>
<td>£1,175,020 15s 9d</td>
</tr>
<tr>
<td>1913</td>
<td>£1,298,464 9s 9d</td>
</tr>
<tr>
<td>1920</td>
<td>£1,522,623 16s 1d</td>
</tr>
</tbody>
</table>

Table 1: Peabody Capital Account (2nd trust)

To control building and maintenance costs, and to ensure a high density, the Peabody dwellings followed the same general pattern of being 5-6 storeys, well designed, but of little architectural merit. All were designed by Henry Darbishire as “associate dwellings” with toilet and washing facilities shared between 1 and 4 dwellings. This associate approach is considered “a retrograde step” by Alan Cox in his paper “An Example to Others”, but this ignores the harsh realities of the time of needing to provide clean and sanitary accommodation at an affordable rent whilst continuing to make a profit.

The map in Figure 7 shows the extent of the Peabody developments around London. Note the proximity of many of the buildings to the centre of London, but the absence of any housing actually in the centre due to land costs.
Figure 7: Peabody developments in the London area
The first Peabody development was in Spitalfields in 1863 using land purchased from the Commissioner of Public Works, but most of the property the Trust built between then and 1900 was on land bought privately, and not as a result of compulsory purchase by authorities under slum clearance schemes. This made the profitability of the fund even more impressive as the land would have been purchased at market rates and not at an artificially low rate as usually occurred with land from slum clearances.

The Trust’s rules ensured that “working-class” people benefited from its property by restricting tenants to those earning less than a set weekly wage (typically, 30s a week). They were also keen to ensure tenants were of a minimum standard and preferred them to earn no less than 20s per week. To control this, prospective tenants had to state their earnings on the tenancy application form and this effectively excluded the lower working classes, including costermongers (who would also have been prevented from storing their barrows on site). There is no evidence pointing to eviction of tenants whose improved circumstances took them over the 30s a week maximum, and this must have eventually raised the general level of the quality of tenant and potentially prevented other more needy families from taking a vacant tenancy.

Other rules were placed upon tenants such as no sub-letting, the removal of sick children to hospital, no washing to be taken in, and no drunken behaviour. These rules further restricted potential tenants to those in regular and reasonably paid employment and who were willing to be “model tenants”. To control tenancies, every site had a supervisor responsible for engaging new tenants, imposing the rules of the Trust, evicting unwanted tenants, and maintaining the fabric of the buildings.

At the same time as the Peabody Trust was active, Sydney Waterlow’s Improved Industrial Dwellings Company (IIDC) was building property across London. The style of his buildings was less stark than Peabody’s, with open staircases, verandas, and self-contained dwellings, all aimed at the “super artisan”. The extra cost and lower density of his dwellings were offset by slightly higher rents, stable tenancies, and lower maintenance costs.

Figure 8 shows the extent of IIDC developments in London, with one of the first being in Southwark in 1864. However, by 1894, a combination of increasing land costs and reducing demand made new developments uneconomic, and they stopped building.
Figure 8: IIDC developments in the London area
In the case of both Peabody and the IIDC, the target tenant would have been those earning over 20s a week, which left some of the lowest classes to look elsewhere, and the only person seemingly interested in their plight was Octavia Hill.

Hill purchased her first property in London in 1864. Although she had little effect on the numbers who benefited, her management style did have a major impact. She purchased slum property, using money given to her by philanthropists, and proceeded to improve the property, item by item, whilst encouraging the tenants to improve themselves. A female supervisor was put in charge of the property and the tenants were not allowed to be in arrears with rent for more than a week. She had surmised (probably correctly) that many tenants claimed to be too poor to pay their rent because much of their income was spent on drink.

By taking a personal interest in the morality of the tenants and attending to repairs to the fabric of the building, the lives of the willing tenants improved. Those tenants who were unwilling to improve were summarily evicted. Her management style of on-site micro-management, personal contact, selective tenancy, and building repairs, is one which has been proved to be the most cost-effective in long-term management of rented housing. This model of tenancy management was copied by most of the larger organisations, including Peabody and IIDC, though not by the LCC. Whilst there is no doubt that her methods were seen as rather brutal and unbending, they did follow the traditional Victorian ideal of self-help. In real terms, few residents of Southwark benefited directly, but she owned some good quality cottage property in the area, and managed most of the local Ecclesiastical Commissioners’ property for them.

George Peabody, Sydney Waterlow and Octavia Hill together could not solve the working class housing problems in London because effective legislation was needed to clear slums, force owners to repair existing property, and reduce overcrowding.

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3 Charles Booth, Police Walk, District 31, H.Barton, B363 147-151, (17 May 1899), London School of Economics and Political Science (LSE)
4 Worth over £34m at today’s values, using the Consumer Price Inflation Guide from the ONS.
6 Homes of the Southwark Poor Committee, Report on Southwark Homes (1884), HD7/D282 LSE, p24
7 Peabody Donation Fund, Instructions to Superintendents, January 1912, ACC/3445/PT/06/006, London Metropolitan Archives (LMA)
9 Tarn, ‘The Improved Industrial Dwellings Company’, p58
4. The Effectiveness of New Dwellings – the owner’s viewpoint

Having established the background of philanthropy, commercialism and legislation of the period, what was the impact of the new housing built in north Southwark? For Southwark to prosper, the predominantly working-class population required sanitary dwellings that were affordable and close to their workplace.

The existing housing stock was ageing and much of it would be overcrowded and in need of repair. Little new family housing was built in north Southwark after 1850 because land costs made building of small dwellings uneconomic; but large block dwellings were ideally suited to the economics of the time.

The map in Figure 9 shows the major block dwellings built in north Southwark before 1914. Whilst not a comprehensive list of all such dwellings, they represent a spread of styles, size and developers in the area. The London County Council developments are detailed in the comprehensive paper of all LCC early developments in London, but they are included here as a comparison with the philanthropic developments of the time.

![Figure 9: Key Block dwellings in Southwark](image)

It is noticeable that the buildings followed a rough “V” shape along the Blackfriars and Borough Roads as the centre of the “V” predominantly contained commercial and industrial premises. Building names in blue are those built to replace housing demolished as part of a slum clearance, whilst names in cream are either philanthropic or entrepreneurial developments. With such a diversity of types, developers and justification, these buildings provide an ideal comparison as to their effectiveness.
This chapter investigates the effectiveness of the buildings from the developer's viewpoint, whilst the following chapter will investigate from the occupant's viewpoint. Table 2: Costs and Densities gives the statistics of the chosen buildings.

Table 2: Costs and Densities of Selected Block Dwellings in Southwark 1860-1918

<table>
<thead>
<tr>
<th>Name</th>
<th>Owner</th>
<th>Net cost of scheme</th>
<th>To.</th>
<th>No. Dwellings</th>
<th>No. Rooms</th>
<th>Avege size of dwelling</th>
<th>Cost per room</th>
<th>Max no. persons</th>
<th>Cost per person</th>
<th>Actual persons in 1901</th>
<th>% occ. versus max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cromwell Buildings</td>
<td>IDC</td>
<td>N/A</td>
<td>IDC</td>
<td>18</td>
<td>64</td>
<td>3.56</td>
<td>£132</td>
<td>1123</td>
<td>£0.12</td>
<td>61</td>
<td>45</td>
</tr>
<tr>
<td>Blackfriars Rd</td>
<td>Peabody</td>
<td>£71,000.00</td>
<td>Peabody</td>
<td>367</td>
<td>772</td>
<td>2.10</td>
<td>£0.94</td>
<td>1544</td>
<td>£0.62</td>
<td>1272</td>
<td>82</td>
</tr>
<tr>
<td>Stamford Street</td>
<td>Peabody</td>
<td>£77,280.00</td>
<td>Peabody</td>
<td>352</td>
<td>736</td>
<td>2.00</td>
<td>£0.105</td>
<td>1472</td>
<td>£0.53</td>
<td>1492</td>
<td>98</td>
</tr>
<tr>
<td>Southwark Street</td>
<td>Peabody</td>
<td>£85,400.00</td>
<td>Peabody</td>
<td>294</td>
<td>600</td>
<td>2.27</td>
<td>£0.109</td>
<td>1200</td>
<td>£0.66</td>
<td>975</td>
<td>81</td>
</tr>
<tr>
<td>Queen's Bldgs</td>
<td>NT Model Dwellings Co</td>
<td>N/A</td>
<td>NMDC</td>
<td>637</td>
<td>1668</td>
<td>2.50</td>
<td>£0.23</td>
<td>3256</td>
<td>£0.66</td>
<td>3221</td>
<td>100</td>
</tr>
<tr>
<td>Douglas Bridge</td>
<td>IDC</td>
<td>£52,443.00</td>
<td>MB/N</td>
<td>144</td>
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<td>3.86</td>
<td>£137</td>
<td>765</td>
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<td>52</td>
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<td>Ilfracombe/Monarch Bldgs</td>
<td>James Hartnell</td>
<td>N/A</td>
<td>MB/N</td>
<td>88</td>
<td>186</td>
<td>2.74</td>
<td>£137</td>
<td>372</td>
<td>£0.36</td>
<td>243</td>
<td>85</td>
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<tr>
<td>St. Agnes Bldgs</td>
<td>Victoria Dwellings Assoc</td>
<td>N/A</td>
<td>YDA</td>
<td>240</td>
<td>410</td>
<td>1.71</td>
<td>£0.60</td>
<td>820</td>
<td>£0.79</td>
<td>91</td>
<td>111</td>
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<tr>
<td>Monmouth Bldgs</td>
<td>Metro Ltd Dwellings Co</td>
<td>£18,000.00</td>
<td>MDC</td>
<td>189</td>
<td>300</td>
<td>3.65</td>
<td>£0.60</td>
<td>600</td>
<td>£0.30</td>
<td>570</td>
<td>112</td>
</tr>
<tr>
<td>Spitalfields</td>
<td>James Hartnell</td>
<td>£9,770.00</td>
<td>LCC</td>
<td>95</td>
<td>230</td>
<td>2.71</td>
<td>£0.43</td>
<td>400</td>
<td>£0.21</td>
<td>334</td>
<td>72</td>
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Cost to purchase land and either build or sell to private company
Organisation taking the cost
Avg rooms per dwelling
Known net cost per room
Num. rooms * 2
Net cost over maximum density
From census
Census occupancy vs. maximum
Some columns in the table require further explanation:

There are three ways in which the “Net cost of scheme” is calculated:

1. For private developments, the developer bore the complete land and building costs, hence “Peabody” in the “To:” column.

2. For slum clearance schemes, either the Metropolitan Board of Works (MBW) or the LCC bore the cost of purchase and clearance but the land was sold to a developer at considerable loss. The cost of the clearance, less revenue from the land sale, gives the net cost to the authority.

3. For slum clearance schemes where the LCC both purchased the land and erected the replacement dwellings, the net cost to the rate payers is the total for land purchase and building construction, but the LCC would have planned to recover all the costs from rents over the loan period or the expected life of the building (sometimes as much as 100 years).

The “Max no. persons” column is calculated from the number of rooms x 2. This theoretical maximum capacity was used by the authorities until the start of the 20th century, when it was modified by the Home Office to be the maximum permissible density.

The “Cost per Person” is based on the maximum capacity above. Many existing statistics show cost-per-room or cost-per-dwelling, illustrating the emphasis on the “bricks and mortar” costs rather than the per-person costs.

The final “% occ. versus max” column shows actual occupancy, as per 1901 census, against the maximum theoretical occupancy. The ultimate density of the buildings is not so important to the owner because rent income is based on using all available rooms, irrespective of how many people occupy them. Vacancies meant lost rent.

The last three columns provide interesting comparisons between each scheme, and some important trends emerge. From the occupancy figures in the last column, the IIDC buildings (Cromwell and Douglas) had a particularly low occupancy density (48% and 52%). Sydney Waterlow built his IIDC dwellings to attract the artisan class and the low density reflected the success of his plans as the tenants could afford larger dwellings to house their family. Cromwell was an early philanthropic development whereas Douglas was built as a result of a slum clearance scheme that cost the rate payers a theoretical £68 per person. Figure 10 illustrates the notorious Mint Street before clearance, and Douglas and Ilfracombe Buildings now cover this site.
Next in the table are the three Peabody buildings which provide a good comparison as they were similar in size and design, and were within 10 minutes walk of each other. All three were built as private philanthropic ventures on vacant low-value ex-commercial land. The higher density of Stamford Street (99%) must have reflected the need for residents to live in that neighbourhood, particularly as the rents were slightly higher than for Blackfriars Road. The Figures below show the designs and the original plans for the three sites.
Returning to the table, Queens Buildings (1884) was the largest and densest block dwelling in north Southwark prior to the Great War. It was built on the site of the Queen’s Bench Prison as a private venture but the whole site was soon purchased by The National Model Dwellings Company who added another large block on the north side of the site\(^4\). There is little statistical information available on the construction or design, but what information there is does not reflect well on the design. The high density (100% in 1901) in Table 2: Costs and Densities of Selected Block Dwellings in Southwark 1860-1918 comes as a surprise as a Peabody survey of block dwellings in the area labelled this building as “unpopular”, and the 1891 census indicated that 236 dwellings – 35% of the total – were unoccupied\(^5\).

The 1885 report by the Mansion House Council is damning:

“In the planning of this estate, and of the internal details of the dwellings, it is impossible to speak with praise. The closed-in yards, the narrow passages at the back (in which it is, to say the least, surprising to find a public house), all tell of want of proper care for ventilation and due regard for the benefit of sunlight; while the dark staircase, unprovided with that front-to-back ventilation so needful to prevent their
becoming carriers of disease from floor to floor, the very defective accommodation for washing and drying, and the still more defective arrangements for dust disposal, are errors of a very serious nature.”

Continuing on the theme of high density, it is a similar story for Stanhope and Mowbray Buildings, which Peabody also labelled as “unpopular”. Little information exists regarding these two buildings but they were adjacent to Falcon Court; the worst slum in north Southwark. The landowners were the Ecclesiastic Commission and Octavia Hill was already managing some Commission property in this immediate area and was probably instrumental in persuading the Commission to clear the area of slums and have new dwellings constructed. The Commission provided a loan to the builder for 10 years at 3% and, to enable lower rents to be charged, they sold the leases to private companies for \( \frac{2}{3} \) of their actual value; Stanhope to the Victoria Dwellings Association, and Mowbray to the Metropolitan Industrial Dwellings Company. The owners of Stanhope Buildings reported that 18% of dwellings were vacant in 1886 and they reduced the rents to improve the situation. Mowbray Buildings appeared to be poorly managed and built, with many summonses in 1895 and 1897 to force the owners to improve sanitary conditions. The faulty sewerage was not permanently rectified until 1933.
The two Hartnoll buildings also had a low density (65% and 73%) and this again would reflect the slightly better quality of Hartnoll’s buildings.

The high occupancy density of Guinness Buildings in the table (101%) was caused by 6 of the 10 blocks being reserved by the South Eastern Railway to temporarily house people displaced by the widening of their viaduct near London Bridge Station. The railway company had failed to provide accommodation in time and paid the Guinness Trust £4000 for reserving the blocks when they opened\textsuperscript{11}. 
The LCC buildings in the table all have average occupation densities and the low figure of 70% for Borough Road can be partly explained by having only just been opened at the time of the 1901 census.

From analysis of the level of vacancies for all the buildings in Table 2: Costs and Densities of Selected Block Dwellings in Southwark 1860-1918, only Queens and Mowbray Buildings were showing significant vacancies in 1891, but there were very few vacancies anywhere by 1901. This would suggest that accommodation in the area had become saturated.

Other figures of interest are the costs of the dwellings which show wide variations. The cost of the three Peabody buildings rose from £92, to £105 and finally £109 per room in just 5 years despite denser land usage, but the majority of this increase is accounted for in increased land costs as the building costs were a competitive £74, £79 and £79 per room respectively.12

Ipsden Buildings was the result of the clearance of a small but particularly unhealthy slum known as Windmill-Row. The ‘Housing Question in London’ states: “…..the death rate in respect of this area is somewhat startling, as compared with rates prevailing in the parish and London as a whole”, and quotes figures of 23.3 deaths per 1000 in the sub-district; 21.5 in London; and 62 for the Windmill-Row area.13 The high death rate was attributed to the damp conditions, lack of back yards, and a prevalence of diseases due to overcrowding. The site was cleared by 1888 and James Hartnoll purchased it for just £3,050. The £21 per person quoted in the table is the net cost passed onto the rate-payers in 1888 by the LCC, who had just taken over control of the scheme. Ipsden Buildings seems to represent excellent value to the LCC, who did not have to erect and manage them.
Figure 17: Ipsden Buildings


3 Home Office, *Housing of the Working Classes in London*, p399

4 Dr D.McEwan, Personal account and diary 1886-1910, A117, Southwark Library Archives

5 Peabody Trust, *Particulars of Similar Buildings*, (c1915), ACC/3445/PT/05/023, London Metropolitan Archives (LMA)


7 *The Ecclesiastical Commissioners’ Housing of the Working Classes, London Estates* (1906), HD7/E97 London School of Economics and Political Science (LSE), p4

8 AGM of Victoria Dwellings Association, *The Times*, 2 June 1886

9 Law and Police Reports, *The Times*, 13 June 1895, 18 Oct 1895, 9 May 1897, 1 May 1897, 25 June 1897

10 Tryon, ‘Metropolitan Industrial Dwellings’, *The Times*, 1936

11 The South-Eastern Railway and the Housing of the Poor in Bermondsey, *The Times*, 19 Apr 1899


5. The Tenant’s Viewpoint

The effectiveness of any new working class dwellings should not be measured just in terms of cost, but needs to take into consideration their popularity with tenants. This can be measured in the levels of vacancies and overcrowding, and the stability of the tenancies. It also needs to be measured against the occupations of the tenants to see whether the target class occupied them. Some rents were too high for the classes targeted and some buildings lacked tenancy controls that attracted the less desirable tenant and forced out the good tenants.

Using modern standards to assess overcrowding or housing quality would be to ignore the expectations of the people at the time. Many of the tenants moving into the new block dwellings would have come from old housing and most would have noticed an immediate improvement in their health and well-being, but probably not to their finances. The acceptance of the rules and the availability of regular employment also affected the stability of tenancies.

Most of the philanthropic developers claimed to target their accommodation at the poorer working-classes, even if that was not quite the case. Sydney Waterlow was more honest with the aims of the IIDC in housing for the “best class” and even stated that the accommodation of the very poor was a matter for Peabody. The Peabody Trust would probably disagree as, although it did have an upper-earnings limit of 30s a week, it did expect tenants to earn more than 20s to avoid rent arrears. No records exist for the aims of James Hartnoll but as his organisation was based more on commercial principles it is unlikely that he imposed many restrictions on applicants and relied on levels of rent as a control. The Guinness Trust targeted the lower working class and stated, in 1898, that the average earnings of their tenants was 20s 3½d. The LCC started by having high principles of building for the working classes without expecting a financial gain, but economic realities forced up minimum rents and excluded many of the poorest they were initially expecting to house.

Overcrowding of the working classes was a concern to many bodies at the time. The social reformers wanted to improve living standards of the individual, and the authorities wanted a stable and available workforce. Overcrowded tenements were unhealthy, noisy, had the potential to generate crime and unrest, and did nothing to improve the morality of the people with incest a concern amongst the religious reformers. Overcrowding could only be controlled with strict tenancy rules. Figure 18 shows overcrowding statistics compiled from census returns for five developments that represent a cross-section of philanthropic, local authority, entrepreneurial, associate and self-contained dwellings.
Waterlow’s IIDC building is showing a low occupancy that reflects the “super artisan” target tenants. James Hartnoll’s occupancy figures are fairly static, indicating strong tenancy rules, but this can be misleading as another of Hartnoll’s buildings, Grosvenor Buildings in Poplar, had, at one time after 1886, more than 2000 tenants in rooms built for 1392 people. This severe overcrowding did not go unnoticed by the LCC and they blocked attempts by Hartnoll to purchase further land in the Poplar area. Peabody Trust occupancies remained fairly static and it did control overcrowding, although the scarcity of 4-roomed dwellings would have contributed towards the overcrowding of the 3-roomed dwellings. The highest occupancy is for the Queen’s Buildings which had an average occupancy of 5.71 people per 3 roomed dwelling in 1891 despite the census showing that 35% of the dwellings were vacant. To be able to compare these findings with other accommodation the census returns were analysed for three streets just north of Queens Buildings: William and John Streets (later named Bittern and Toulmin), and Rodney Street. These are indicated in the map in Figure 19.
If reports regarding severe overcrowding in tenements of Southwark as being the norm are to be believed, then these older houses should contain high occupancy levels, and potentially higher than Queens Building given the latter’s tenancy controls (albeit poorly enforced). But the facts show a different picture, as can be seen in Figure 20 below.
The census returns for the streets near Queens Buildings show some interesting numbers that may indicate the census returns did not always accurately reflect the facts. There are a number of tenement dwellings indicated with 3 and 4 rooms, but occupied by just two working class people. With the general shortage of affordable accommodation in Southwark, and the need to make a living, it would have been expected that any spare rooms would be made available to rent. The inference from the returns is that some “spare” rooms are occupied but the occupants were not willing to have their details entered on the census form. Even allowing for potential under-recording in the census, occupancy rates in the nearby streets would not have exceeded that of Queens Buildings.

Supervisor control also had an impact on the tenants. Peabody and IIDC applied the rules strictly and followed the successful Octavia Hill model, and it is assumed that James Hartnoll gave his supervisors the same powers. The overcrowding shown at Queens, Stanhope and Mowbray Buildings in Table 2 indicates more leniency. The LCC created its own problems because it appointed a live-in building caretaker, who was just responsible for maintenance, overseen by an area supervisor who imposed the rules, but did not live on-site.

The following are extracts from the supervisor’s logs for Peabody Trust Southwark Street (1915-1917), and LCC north Southwark area (1911).

Southwark Street

“Very undesirable tenant. Had a rooted repugnancy to paying rent. Left under notice to quit”

“An absolute rotter. Had a powerful objection to paying rent. Was forced to go”

“Undesirable tenant. Left on request after having done 14 day imprisonment for attempted assault on a tenant’s daughter”

“Left owing 2 week’s rent. Notice for wife’s filthy language. Dirty rooms, Very undesirable”

“Frequent complaints about tenants annoyance & saying they were too superior to live in buildings. Good tenant otherwise” (tenant is recorded as being a doorman at Mappin & Webb)

“Had a lodger, took in washing, objected to tenant in No. 4, wife always gossiping in block & door always open listening to office business.”

“Husband very quiet and respectable but wife addicted to drink, quarrels and uses very disgusting language”.

“Drunk and disorderly. Quarrelsome. Left after 2nd notice owing the rent”.

“Very undesirable, discontented, left father (88) in rooms to do best he could. Moved 3 times.”

“Not very desirable. Some scandal between wife and son of 22a.”
“After she left there was constant enquiries made as to where the tenant’s son was. Very mysterious family.”

“Left room verminous. Paid rent regularly.”

“Always in arrears, left without giving notice, in debt everywhere. A rotter husband never home.”

“Always complaining of other tenants daughter, found in W.C. of g’l at 11:35pm 17.2.17. Left own notice.”

“Threatened porter, and husband & wife constantly quarrelling & fighting in tenement.”

“Would have made a good tenant if allowed to quarrel with others.”

“Notice to quit, disorderly, intemperate, dancing, singing, music until 2am.”

“Wife a rotter, refused to do cleaning. Husband not right in the head. Left room verminous – millions.”

LCC area supervisor’s daily report book

“Disorderly conduct has been continued here – 3 or 4 times last week & last night Sunday until 2am this morning the wife and sister disturbed the whole Estate & neighbourhood, the language, abuse & insults to tenants was beyond all description & I fear that unless we get rid of these people rapidly, we will lose a number of good tenants” [Borough Road]

“…This is not the only family who complains of the Young family & if they received NQ it would benefit the whole staircase (from 41 to 60). Having got rid of Mr & Mrs Fadden for drunken abuse to tenants, Mrs Y again brings this woman into the building ……… states that she will not pay her rent in advance which has been in arrears for over 12 months from new tenancy – as former tenants they had to vacate on our NQ. ………” [Webber Row]

“It is very necessary now to serve NQ on ------ [name removed – MJS] . On March 20 last you had occasion to write to ------ a severe letter, on account of a similar conduct towards another tenant’s wife. I am told by several that the language Mrs ---- used before a lot of women & children was absolutely disgusting & quite unfit to put into writing. ----- cannot get on with anyone, unless allowed to swear at and insult them, and Williams had had to put up with more than enough bad language from them for months back. ……”.

“………Please send NQ by return, for me to deliver tomorrow in time to expire on May 22nd to prevent further annoyance to tenants”. [Webber Row]

“Stoker – after serving NQ on wife this morning, Stoker called on me and proved a dirty foulmouthed blackguard & swore obscenely at all concerned with it. My only regret is that we have studied him so long, as he is quite un-worthy of sympathy. He threatened as well as abused me in disgusting language”. [Webber Row]

“Ever since tenancy started, this man’s 2 boys have been an annoyance & a danger to the baby children here – letting them have broomsticks to knock children about & spend all there play-time charging up and down the staircases and pushing children over. When I
last spoke to the mother about the boys jumping off the table and knocking over the chairs – being left alone for 2 hours – on the complaint of the tenant under them – the jumping shattering his incandescent fitting – Eve came to me in a fearful temper – abused me and the wife encouraged the boys to be worse. About a month ago the oldest boy knocked the baby of 29 Algar on the head with a pole- last week the knocked over the baby of 28 Dauncey raising a bump on the forehead & all the tenants seem afraid to let their youngsters out whilst these 2 are about the yard. This morning Eve’s boy pulled a hand- full of hair right out of the head out of Collins’ (22 Dauncey) baby girl, and when Mrs Collins went up to mention this Eve did not listen to her – (technically) assaulted & pushed her banging his door so violently on her that the door cut off & smashed Mrs Collins’ finger. – fainted and had to be taken to hospital in a cab and had 3 stitches put in – this man has an un governable violet temper & if allowed to remain a tenant he and his family will empty this staircase of this building – where nearly all other tenants have resided here since the opening.”. [Webber Row]

“Recently Peabody’s have opened a new estate at Camberwell Green – only a 1d ride from the Bridges, numerous Southwark tenants have left us and removed there - & at present I have more room empties than since starting opening Webber Row, all tenements on first floors were increased 6d weekly rental – this has answered alright with 2 room tenants, but these 3 rm lettings have always been a dead loss – especially Overy Buildings where windows look out onto a dreary waste ground. In Delarch & Algar rooms look out onto the gardens & these keep let better – I could fill in if nos 9 – 10 – 30 – 31 – 32 were reduced to 9/- and also no. 25 Mawdley E (triangular rooms with no view to road) was also reduced to 9/6 and no. 1 Albury to 8/-.” [Webber Row]

“On referencing Mrs Calthorpe at Kennington she assured me that there would not be the slightest difficulty in her paying 9/- rent in advance, as she could do that out of her weekly earnings without touching a pension she received monthly from War Office (or newspaper) fund she had as a soldier’s widow killed in action – this latter part is true as Mrs C. showed me war medals and bars that she only received from WO this year 9 years after the war. Calthorpe’s name number regiment etc being engraved thereon. Almost a week after first rent was due, Mrs C started excuses for non payment – tales about delay of pension – illness of herself – children and relatives. She received several NQ for non payment, and when she owed 63/- we obtained possession order at Southwark County Court & Mrs C paid up, all arrears & costs & at once again started to run into arrears on owing 2 weeks – 18/- she was again served with NQ which she ignored knowing the court was on vacation and we could not gain possession – she then paid nothing and ran into arrears of 54/- & only vacated when Mrs Gentry brokered and persuaded her family to move out. A on V received 6/-. KD ought to be estreated [fined - MJS] for filth and damage but useless to claim it; as case will have to go to County Court to obtain any payment. I suppose it would be no benefit to Mrs C if pension fund were aware that although drawing a pension as a widow, that she has children whom she stated are hers & their ages do not extend back to the time of the Boer War.” [Cobham Bldgs]

The supervisor’s logs are full of complaints regarding tenants drunkenness, filthy language, and reluctance to pay rent, but not all tenant’s were bad, as the registers show that there were many good ones who abided by the rules and paid rent regularly.
Another factor to consider is rents, as the quality of the tenants will always be controlled to some extent by the rents charged. Those able to afford higher rents would want to live in better accommodation. With public transport and suburban house rents becoming more affordable, the upper working class and artisan class started to move away from Southwark but this still left a large number of residents with a need to rent accommodation locally. Rents had to be profitable for the owners, but not high enough to deter prospective tenants and leave accommodation empty. All the philanthropic organisations tried to achieve this balance, and the high level of occupancy in the block buildings in Southwark implies they were successful.

Rents are a key factor in analysing where people chose to live, but comparing them is difficult because the particular area, size of dwelling, and facilities provided need to be taken into account. Many publications quote averages across London which may not apply to Southwark with its lower land costs. In Table 3 the known weekly rents charged by the various organisations can be compared.

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<td>5/- to 5/6</td>
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<tr>
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<td>6/6 to 8/-</td>
<td>9/6 to 10/-</td>
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<td>Guinness 1898¹⁰</td>
<td>2/10½</td>
<td>4/9 to 5/6</td>
<td>5/3 to 6/3</td>
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<td>Southwark average 1913¹¹</td>
<td>6/2½</td>
<td>7/7</td>
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* planned rents

Table 3: Comparison of rents in Southwark

From the table it can be seen that Peabody and Guinness rents were considerably lower than those for other property, but Peabody’s were reduced further in 1902 despite the previous year’s census showing a very high occupancy rate for all their block buildings. The only viable reason for the reduction was to keep to the rules of the Peabody Trust and maintain the cost of their “associate” accommodation in line with, or just below, local market rents, irrespective of the demand. As a general rule, Peabody rents were below those charged in the neighbourhood¹². The higher LCC rents can be partly justified by being self-contained dwellings, but they must have been higher than most of those from cleared slum dwellings would have been used to paying, particularly as some would have been used to sub-letting which they could not do in LCC property. The higher rents and strict tenancy controls would have prevented many of the displaced from being able to be re-housed in LCC blocks. Richard Dennis, in “‘Hard to Let’ in Edwardian London”, writes of 17 families from the slum clearance in Falcon Court who were moved to the LCC’s Cobham Buildings, but their behaviour made them unsuitable tenants and they were moved on¹³.

One area left to explore regards the tenants themselves: who were the people who chose to live in block dwellings and what were their occupations? Appendix 3 has more details regarding the occupancies, but the following paragraphs give an overview.
It would be expected that IIDC buildings, such as Douglas and Cromwell Buildings, would house those with occupations associated with Booth’s E & F Class – the artisan or better working class (see Appendix 1). In the 1891 census there is a clear pattern of occupations that would fit the class structure, with 28 policeman, 6 print workers and 4 iron founders but only 5 labourers. But by 1901 the occupations had become more diverse suggesting many “super artisans” had moved to the suburbs. This compares to Peabody Southwark Street, which was twice the size but with most occupations being Booth’s lower C, D & E classes. Hartnoll’s Ipsden Buildings show similar occupations to Douglas Buildings in 1891 but with no police constables and fewer industrial workers, but by 1901 there were 35 policemen (41% of the tenancies) suggesting an arrangement between Hartnoll and the police forces in the intervening years. Modern analysis of the Queens Buildings would expect to show that they would have more of the lower C and D class of worker and the census does show this trend. From the 1891 and 1901 census returns the Queens Buildings have more of Booth’s lower class D with 11% of occupied dwellings having a head of family described as “labourer” in 1891, and 13% in 1901. Significantly, there are only 11 Police Constables in 1891 and fewer in 1901.

Another indicator of the popularity and suitability of accommodation is the movement of families through the dwellings. Families who stayed were likely to be content with the accommodation and rules, and have a reliable employment base. On the basis that Sydney Waterlow was relying on stable tenancies, his Douglas Buildings should show long term tenancies, but, of the 144 dwellings, only 10 families are showing on both the 1891 and 1901 census returns, with half of these being policemen. The Peabody Trust was also looking for stable tenancies and it appeared to have more success, with 50 families recorded across all three 1881, 1891 and 1901 census returns for Southwark Street. This represents a very successful retention of tenancy of 18%, and indicates a stable employment as all are recorded as being in the same trade across the three censuses.

As a general statement, all the block dwellings studied had a representative cross section of trades and occupations with IIDC buildings housing more of the artisan and Queens more of the labourer. The Peabody tenancies were surprisingly stable indicating a satisfaction with the rules and accommodation, taking the low rents into consideration. The LCC buildings were too new to establish any patterns but the high rents would have prevented most below Booth’s class E (20s-30s earnings per week) taking up tenancies, particularly with the rules banning sub-letting.

The trends do show that many of the better paid had moved away by 1901, some to the suburbs but a number moving nearby as sole or main occupants of a tenement. The attraction of living in Southwark and close to regular and stable work was still strong by the early 1900s.

This chapter has looked at the accommodation from the tenants’ point of view and provides a comparison to the success of the buildings from the owner’s viewpoint. One question remains: did these block buildings make a difference to Southwark and its people?

2 Homes of the Southwark Poor Committee, Report on Southwark Homes (1884), HD7/D282 London School of Economics and Political Science (LSE), p24
3 The Guinness Trust, The Times, 31st Dec 1898
5 Peabody Trust, Southwark Street Register, ACC/3445/PT/07/64 LMA
6 LCC, Supervisor’s Daily Report Book for Webber, Borough Rd, Albany Buildings, Cobham House, Ripley House, LCC/HSG/GEN/2/1 LMA
7 Peabody, Southwark Street Register

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8 Mowbray and Stanhope Buildings: Booth, District 31, B363-155 (17 May 1899), LSE
9 Home Office, Housing of the Working Classes in London (1913), pp155-6
10 Donation Fund, The Housing Question and Local Rates, The Times, 2 Apr 1902, and LCC and the Housing Acts, The Times, 2 Dec 1898
11 A. Wohl, The Eternal Slum (1977), p266
12 Wohl, The Eternal Slum, pp156-7
6. Conclusions

With a population of 206,000 in 1901, and an estimated 20,000 living in block dwellings, the new buildings were never going to have a direct impact on most of the residents of Southwark in the 19th century. However, without those buildings Southwark would never have been able to house the ‘mechanics’, artisans and skilled tradesmen needed to fuel the commercial and industrial growth of the borough. Southwark needed a stable and skilled population and many of the skilled workers either lived in the block dwellings, or rented housing that became vacant with the migration of others into the blocks. The higher artisan class could move into the better dwellings, often as a stepping stone to the suburbs, leaving the lower-rent ‘associate’ dwellings to the regular-earning tradesmen.

The Peabody Trust and the Guinness Trust built quality housing at affordable rents. Their high occupancy rates and low vacancies indicate their buildings were popular with tenants, and the Peabody Trust was particularly impressive with their retention of existing tenants. The “super artisan” was catered for by the IIDC and Hartnoll buildings with both of the developers seemingly targeting Policemen as desirable tenants, which must have helped to reduce crime and disturbances in their property. The Queens, Mowbray and Stanhope buildings were not popular, but their low rents and apparent lax application of tenancy rules suited the lower earners of the borough. Despite the opportunities to take up tenancies, many of the lowest classes could not, or would not, take advantage of the new developments because of their low or irregular earnings or their disagreement with the tenancy rules. Their plight was a constant problem that could only be solved with a major change in the social housing policy, but until that time, the poorest of the displaced had no choice but to move into the remaining slums.

The LCC tried to apply a policy and had high ideals regarding the housing they believed needed to be built for these people, but the cost of their schemes made the rents too high for many, although their designs did force up the general standards of working-class housing. Until council housing could be funded from the rates, the LCC rents were always relatively high and usually resulted in replacement housing being occupied by people other than those displaced from clearance schemes.

The availability of new block housing in Southwark, and the moral standards imposed by the owners, did not solve the problem of drunkenness that seemed to be endemic to the borough. Even the well managed buildings suffered from resident’s drunkenness and anti-social behaviour.

By the start of the 20th century the population of north Southwark was declining as land values increased and commerce and industry moved in to replace much of the old housing. Many new block dwellings were built between 1900 and 1918 just outside the north Southwark area, particularly in the Tabard Street and Old Kent Road areas, and these helped with the continued growth of Southwark (and Bermondsey) as major commercial and manufacturing centres of London.

This dissertation raises a number of questions that give opportunities for further research. These include: the impact of a local brewery on the morality of the residents; the impact of early LCC housing across all of London; the pattern of migration from Southwark and Bermondsey to the new suburbs to the south and southeast; and the impact of social housing schemes on the plight of the very poor in the first half of the 20th century.
7. Appendices
Appendix 1: Booth’s Classifications

<table>
<thead>
<tr>
<th>Booth Classification</th>
<th>Description of class</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>The lowest class which consists of some occasional labourers, street sellers, loafers, criminals and semi-criminals. Their life is the life of savages, with vicissitudes of extreme hardship and their only luxury is drink.</td>
</tr>
<tr>
<td>B</td>
<td>Casual earnings, very poor. The labourers do not get as much as three days work a week, but it is doubtful if many could or would work full time for long together if they had the opportunity. Class B is not one in which men are born and live and die so much as a deposit of those who from mental, moral and physical reasons are incapable of better work.</td>
</tr>
<tr>
<td>C</td>
<td>Intermittent earning. 18s to 21s per week for a moderate family. The victims of competition and on them falls with particular severity the weight of recurrent depressions of trade. Labourers, poorer artisans and street sellers. This irregularity of employment may show itself in the week or in the year: stevedores and waterside porters may secure only one of two days' work in a week, whereas labourers in the building trades may get only eight or nine months in a year.</td>
</tr>
<tr>
<td>D</td>
<td>Small regular earnings. poor, regular earnings. Factory, dock, and warehouse labourers, carmen, messengers and porters. Of the whole section none can be said to rise above poverty, nor are many to be classed as very poor. As a general rule they have a hard struggle to make ends meet, but they are, as a body, decent steady men, paying their way and bringing up their children respectably.</td>
</tr>
<tr>
<td>E</td>
<td>Regular standard earnings, 22s to 30s per week for regular work, fairly comfortable. As a rule the wives do not work, but the children do: the boys commonly following the father, the girls taking local trades or going out to service.</td>
</tr>
<tr>
<td>F</td>
<td>Higher class labour and the best paid of the artisans. Earnings exceed 30s per week. Foremen are included, city warehousemen of the better class and first hand lightermen; they are usually paid for responsibility and are men of good character and much intelligence.</td>
</tr>
<tr>
<td>G</td>
<td>Lower middle class. Shopkeepers and small employers, clerks and subordinate professional men. A hardworking sober, energetic class.</td>
</tr>
<tr>
<td>H</td>
<td>Upper middle class, servant keeping class.</td>
</tr>
</tbody>
</table>
The correspondence between the seven colour codes on the maps and the eight classes defined in the published volumes is not direct. Researchers have now set it out as follows:

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
<th>Map colour for streets</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>The lowest class of occasional labourers, loafers and semi-criminals</td>
<td>Black</td>
</tr>
<tr>
<td>B</td>
<td>Casual earnings: &quot;very poor&quot; (below 18s. per week for a moderate family)</td>
<td>Dark blue</td>
</tr>
<tr>
<td>C</td>
<td>Intermittent earnings</td>
<td>Light blue</td>
</tr>
<tr>
<td></td>
<td>Together &quot;the poor&quot; between 18s. and 21s. per week for a moderate family</td>
<td>Purple</td>
</tr>
<tr>
<td>D</td>
<td>Small regular earnings</td>
<td>Pink</td>
</tr>
<tr>
<td>E</td>
<td>Regular standard earnings - Above the line of poverty</td>
<td>Red</td>
</tr>
<tr>
<td>F</td>
<td>Higher class labour - Fairly comfortable good ordinary earnings</td>
<td>Yellow</td>
</tr>
<tr>
<td>G</td>
<td>Lower middle class - Well-to-do middle class</td>
<td></td>
</tr>
<tr>
<td>H</td>
<td>Upper middle class - Wealthy</td>
<td></td>
</tr>
</tbody>
</table>

1 London School of Economics and Political Science, *Charles Booth Online Archive*, http://booth.lse.ac.uk/static/a/4.html, (retrieved 1 Sep 2005)
Appendix 2 Extracts from Booth’s interviews

March 16 1900
Interview with Superintendent H Wyborn of the M or Southwark Division

“There has been very little change in the last 10 years. Nothing can be worse than the block between Union St., Boro High St., Marshalsea Rd. & Southwark Bridge Road (ie Courts off Boro High St and Red Cross St); nor worse than the area between Long Lane and Gt Dover St (ie Tabard St bit).

A degree better because more of the inhabitants earn their livelihood by regular work are:- the Friar St area (Gun St etc) between Friar St & Borough Road & the poor Block between Jamaica Road & the River in Rotherhithe (ie Salisbury St & Braddon St areas).

These blocks, though as bad as they can be differ from the inhabitants of Notting Dale [a very notorious slum near the current Notting Hill – MJS] in that their inhabitants normally earn their living by manual labour. In Notting Dale the men are cadgers & normally earn their daily bread by begging. In Southwark, the very poor are irregularly employed as waterside labourers.

Mr Wyborn thinks that the Notting Dale cadger is a peculiarity of the west end - a product he said of the wealth, idleness & ignorance of the working man that is only found in the neighbourhood of Hyde Park. I south London there are no parallel conditions. He is not quite certain of Brixton but even there he said wealth is coupled with business training. “The cadger has no chance with the business man & he knows it”. There are no street beggars in the M Division. “You might walk up & down Borough High St for a year without being asked for a penny. Even on a Sunday morning you will hardly see one. It is not that there isn’t plenty of poverty in the immediate neighbourhood”. Notting Dale & the Boro Courts are alike in the low prostitutes who haunt them.

As soon as the buildings in the Borough Road are ready (they are built & have windows already) the High St Courts are to be pulled down [these buildings are the LCC Borough Road blocks described in this paper – MJS]. “The LCC & the vestry say to the public that the class that is turned out will be re-housed in the new buildings but they know perfectly well that they will not be. They don’t want them; they would not take them if they offered themselves; it would be a shame if they did for it would only end in the new buildings being spoilt”. Mr W thinks that the inhabitants of Red Cross Place and Falcon Court will be swallowed up by the common lodging houses of the District. The rest of those displaced will move further out into a district that has similar conditions to the one they leave; the worst will stay. “All would like to stay but some will have to go”.

There are 4 or 5 Brothels in the Western half of this sub-division but none in Bermondsey or Rotherhithe. The Elephant is the great centre for prostitutes in S London. They are a low class of women chiefly patronised by working men. No women live in the brothels which should more properly be called houses of accommodation. The police call them “short time” houses; men and women go in for an hour or two; none pass the night there. The charges of the women are between 1/- and 2/6, sometimes 5/-. “Any one who wants more goes across the water”. Mr W said it was
curious how some houses would be used again & again as houses of accommodation. Their owners are convicted and the houses closed but they always turn up again & reopen. It is difficult to discover the names of the owners because they have a habit of paying their rates each quarter in a different name & when the vestry looks up the ratebooks it seems as though the house is constantly changing hands.

Drinking has increased; more among women then along men. So has drunkenness chiefly owing to the good trade of the last two years. There has been no distress or soup kitchen open in Southwark in winter for the last 3 years. The worst offenders in the matter of drink are the building trade. Only this week he was speaking to the employers who complained that the men would not work more than 4 days out of six & spent the other two in boozing. The chief offenders are the plasterers & the joiners. There is ... too much work. Masters have come to him for ex-policemen to act as night watchmen but there is not one available.

Boys don’t take to drink before 17 or 18 and then it is only done to show that they are grown up. Children never drink for pleasure. They always prefer sweets or lemonade to beer or spirits. He thinks that to forbid children fetching beer by law would be inoperative as far as the good of the children themselves was concerned. What he would like to be forbidden is the serving of women with babies at their breasts in the public houses. This is a common sight in Southwark. Such a law would lead to less drinking on the part of the women. Whereas the forbidding of children would not. As for drunkenness there is one among girls of [17yrs?] than lads of the same age. “Go any Saturday evening into Bermondsey & I warrant you will see 3 or 4 girls drunk & probably not a single young man”. Very little upsets girls in the way of alcohol but they take that little & it acts quickly on the stomach whose chief nourishment has been a jam roll or pastry. These girls are not treated he said, but drink on their own money. There is increasing freedom and independence for girls in Bermondsey since the discovery of the jam trade. Liptons, [Orde?], [Castell?] & Brown all have large factories & a large Manchester business is about to come. They have bought a site and are spending £60000 in a factory. This will mean more work for women. The leather manufacturing trade is leaving for Leeds though London is still a great mart for skins. Thus men have less & women more to do. “The jam girls are a rough lot”.

Mr W thinks magistrates are hard upon husbands with drunken wives. A woman of this kind will provoke her husband until he strikes her & will then have him up before the magistrate. Separation is not difficult to get and a man earning 25/- a week finds himself saddled with a separation allowance of 10/- a week throughout the year whether he is in or out of work. Mr W has known men like this throw in the sponge and finally drift into the workhouse. Though the woman can summon the husband, the husband cannot summon his wife for ill treatment. Mr W thinks this leads to many hard cases in Southwark.

He is no advocate of special prison treatment for juvenile adults, ie those who have been convicted between 17-21 years of age. 16 is the limit of age for reformatories. All over have to go to prison. He is against special treatment on the grounds that 16 is the recognised age in he working classes when a boy becomes or thinks he becomes a man. Up to 16 strict school discipline is effective because it is accepted by the boys as natural. After 16 they expect to be treated as men. Reformatory treatment therefore whilst useful up to 16 would probably be useless later.
The most comfortable part of the Division is that between Southwark Park and Grange Road. Most of these come into work by train. The station master told him that over 5000 leave Spa Road Station every morning for London (Mr Arkell thinks this an underestimate; he would put it at twice or 3 times as many).
17 May 1899
Walk with Police Constable H. Barton. General remarks, B363, pp170-179

There is in this round a set of courts and street which for number, viciousness, poverty and crowding is unrivalled in anything I have hitherto seen in London. Together with the Friar St adjoining, they make probably the most serious blot on the map for all London (excepting only the Tabard St area) though the courts of Kings Bench Walk are gone, and have suffered appreciably from demolition in other districts. Kings bench Walk and Green St are better than they were because much has been demolished & some rebuilt. Orange St & Loman St ar better for the same reasons. The block on the W side of Lombard St & the SE end of Redcross St & the N side of vine yard has been displaced by the building of factories and a hospital (Everline Hospital in Lombard St). But all the betterment is more than counter-balanced by the worsement in the street between Friar St & Borough Rs & Redcross St & Borough High Street. The only street that, with the same buildings has nevertheless improved in tenancy is Surrey Row (S of Nelson Sq). The new colouring of the map suggests that the old tenants of Kings bench Walk etc though dispossessed, have yet found house room close to their own haunts & that others displaced by Railway extension, eg n the courts off the north side of Union St & the East side of Great Guildford Str, together with former tenant s of Duke St & Tower St & Grey St (between Blackfriars Rd and Westminster Bridge Rd), just outside the area, have found their way in. The inhabitants are all South Londoners. None have come from the north side of the Thames. They are the dregs of the population and not scum that has floated off from distant places and infected new areas as in Notting Dale. The worse spot on the police division is Red Cross Place & Falcon Court runs it close. As in Notting Dale the worst specimens are found in the common lodging houses, they are prostitutes and bullies. About half the prostitutes are Irish women & their gains are made far more by the robbery than by the prostitution. Their favourite haunts are Borough High St and Clapham Common. Bullies live on their earnings. They are English or Irish Cockneys and not foreigners. He foreign bully has nearly deserted London since the law of last October [1898 Vagrancy Act] & foreign women come no further south than Stamford St. The police have tried to run in the English bully from he High St Courts but had a failure and are fearful of trying again. The man they charged was notorious as a ponce but was able to prove that he earned money by himself & therefore the charge fell to the ground. Number 1 Red Cross Place is a common lodging house for women and every women there is a prostitute. The superintendent-dais that out of all the cases at the South London Police Court, more than half came from these blocks of streets. The same change is going on in Southwark that in the years past took place in the City. As site values rise those who can most afford to pay for them leave, ie the rich leave first. After them go the fairly comfortable and last of all the poor & very poor. Hence those who properly can least afford to pay high rents are the last to leave. The rich were the first of the residents to leave the City, the poor have only just left. In Southwark the rich have already left, the fairly comfortable are leaving, the poor, the very poor remain and will remain until they are evicted.
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