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HOUSES

§ 1.—GENERAL CONSIDERATIONS.

Rent and Income.—Before a man becomes a householder he asks, 'What am I to spend?' It is sometimes said, and with some reason, that a professional man should spend not more than a tenth of his income on rent, and it is certainly true that the trading, artisan, and labouring classes have to spend in rent of their houses more than one-tenth of their incomes. Generally speaking, the less a man has, the greater proportion of his wealth must he spend in rent. Or, if he own his house, the wealthier he is, the smaller proportion of his total wealth should be sunk in his dwelling. Of course, the circumstances of a man's means or occupation sometimes modify this rule. If the home is also the place of business or is used as a necessary part of his profession, the owner should reckon a part of his rent or of the capital sunk in his home as figuring in the accounts of his business or profession. The schoolmaster who receives pupils into his house and teaches them there, the artist with studio at home, the physician with consulting-room, or the lawyer with offices on the premises,—all these are in a different position from the city man, who uses his home in the suburb for himself to eat and sleep in and for his family to reside in, while the best part of his week of work is spent at the city office, where his business is carried on.¹

¹ This difference is allowed for in returns for income tax, cf. chap. vii, p. 208.