

STATISTICAL AND SOCIAL INQUIRY SOCIETY OF IRELAND.

SLUM CLEARANCE IN DUBLIN.

By REV. J. E. CANAVAN, S.J.

(Read on Friday, 17th December, 1937.)

Residents of Dublin have frequently had their attention called to the fact that many persons in the city are badly housed. Those who live in better houses and localities know in a vague and general way that slums exist, that the poor occupy dwellings not suitable for human habitation, and that their dwellings are overcrowded. But, for the most part, the well-to-do citizens have no precise knowledge of the extent of the slums, or of the difficulties to be overcome before these slums can be replaced by suitable dwellings.

What is the definition of a slum?

In Murray's English Dictionary a slum is defined as "a thickly populated neighbourhood or district where the houses and conditions of life are of a squalid and wretched character". In the Greenwood Act a clearance area is described as one in which "the dwelling houses are by reason of disrepair or sanitary defects unfit for human habitation, or are by reason of their bad arrangement, or the narrowness or bad arrangement of the streets, dangerous to the health of the inhabitants of the area". The Irish Housing Provisions Act of 1931 defines an unhealthy area in pretty much the same terms as the Greenwood Act uses to describe a Clearance Area.

The Medical Officer of Health should have a voice in deciding what a slum is, because undoubtedly there is a close relation between housing and the health of the population. The Irish Census Returns for 1926 show that the average age of males in dwellings with less than one person per room is 42 years in rural areas, 38.2 years in town areas and in Dublin City; the average age of males in dwellings with 3 or more persons per room is 22.6 in rural areas, 21.1 in town areas, and 21.5 in Dublin City. But even though we admit that the average age of persons living in what are called slum areas is low, we need not regard the definitions quoted above as altogether satisfactory. Localities may be regarded as squalid by some people, decent enough by others. One architect or doctor may condemn as unfit for human habitation dwellings which other architects and doctors would pass as good enough. However, we need not delay over the exact definition, because the Medical Officer of Health has by statute the authority to declare which areas should be regarded as slums. And, therefore, we must take account of his findings in determining the extent of the slums. In practice, therefore, a slum area is one which the Medical Officer of Health has condemned.

We may, nevertheless, start our enquiry with another and, perhaps, more fundamental criterion. Even though we find general agreement that human beings should not be forced or even allowed to live in certain dwellings, for example, in the worst kind of damp sunless cellars, still we may reasonably contend that the condition of the premises is a secondary matter, and that overcrowding is the dominant characteristic of slums. Even if dwellings are well-constructed, well-drained, well-ventilated, even if the streets be wide and the entire lay-out pleasing, slums will reappear quickly if too many persons live in these dwellings, especially if the persons be poor. Indeed only the poor are compelled to herd together in such large numbers. Overcrowding will soon cause dwellings to decay, on account of the wear and tear due to it, and of the rough habits engendered by it. Slum-dwellers by their vices do not make the slums in the first instance: the slum breeds the slum mind. They have found in England that in an average industrial slum area about 10 per cent. were irreformable and that in the housing schemes about this percentage had to be evicted for their filthy and vicious habits. Even this low percentage of irreformables in England is too high for Dublin, because the slum mind is most prevalent and ineradicable in cities with large foreign quarters.

We are on safe ground if we start with the conviction that overcrowding is of the essence of slumdom, that it constitutes the slum and makes it. The slums are areas where too many people live. The houses are overcrowded because there are not enough to go round; and poverty is one reason, though not the only one, why there are not enough houses. Once we realise that overcrowding is the chief cause of slums and their most repulsive characteristic we shall have an objective criterion by which to measure our problem. We shall be able to calculate with some accuracy the number of new dwellings which should be erected.

When is a house overcrowded? In other countries families having more than two persons per room are considered to be overcrowded, the rooms comprising sittingrooms, bedrooms and kitchens, but not bathrooms or sculleries. The Ministry of Health in England has approved of three-bedroomed houses of 760 feet super, which is considered suitable accommodation for five adults. This available space should be divided in the way that seems best to architects and doctors. Furthermore, a house may be overcrowded if it has not a sufficient number of lavatories or an adequate water supply or enough separate rooms to segregate the sexes, even though the floor space occupied by the inhabitants is not below the minimum demanded by the experts.

Though the number of persons per room is important, it is not the only thing to be taken into account when we enquire if a house or dwelling is overcrowded. We should regard as overcrowded every dwelling where the sexes cannot be segregated—consequently every dwelling of less than three bedrooms occupied by a family with adolescent children.

Judged by these standards how many dwellings are required in Dublin at this moment over and above the habitable houses in the congested areas?

In Dublin in 1935, 33,000 families lived in 5,357 tenements, an average of a little more than six families to a tenement. It may be taken for granted that few of these families occupied the number

of rooms required for decent living. In point of fact, the larger the family the less likely it is that the breadwinner can afford to pay the rent for suitable accommodation. It is obvious that new dwellings must be provided for some of these families, though exactly how many it is difficult to say off-hand.

In Dublin in 1935, 8,000 families lived in tenements condemned by the Medical Officer of Health, and 1,445 families occupied unfit basements. Hence 9,500 dwellings are needed at once; and if they were available to-morrow 23,500 families would be still living in slums. Can we estimate how many dwellings in all are required before we can start removing the slums?

In 1934 the Housing Committee of the Dublin Corporation approved of the estimate of 18,000 dwellings to house the families that the Corporation should provide for. In his Report on the Housing Problem submitted by the City Manager on March 2nd 1937, Mr. Keane says: "There appears to be building space available for about 17,000 families which (apart from the additional requirements which may arise unless immigration is arrested) may fairly be regarded as approximately representing the number of dwellings needed to provide for the requirements of those who urgently need improved housing accommodation."

Supposing that we had 17,000 new dwellings ready for use to-morrow? As 1,798 (Report of City Manager on Housing: March 2nd, 1937) tenements in the city have been condemned, the remaining 3,559 would be occupied by 16,000 families, if only families living in the slums were allowed into the new houses. That is, each house in the congested areas would contain about $4\frac{1}{2}$ families. If, in order to ease overcrowding, we planned to remove two families from each of these houses we should have to build 7,118 new dwellings—23,000 in all.

If, in addition, we take account of the fact that the population of Dublin is increasing by about 6,000 per annum; that the area available in the city itself for new dwellings will be smaller when playgrounds and open spaces have been taken out of it; that the Greater Dublin Tribunal may recommend the extension of the city boundaries and that the Dáil may include within the confines of Dublin adjacent districts which are themselves overcrowded—in the four Urban Districts adjoining Dublin Co. Borough there were 20,000 persons living in overcrowded dwellings, or 21.4 per cent. of the population,—of the town areas adjacent to Dublin, 8 are overcrowded—Finglas, Deansgrange, Swords, Windy Arbour, Shankill, Baldoyle, Lucan, Newtown Park (Census of Population IV. p. 10: X. p. 63): it would seem prudent to provide in the immediate future for more than 23,000 new dwellings.

Therefore, the Citizens Housing Council came to the conclusion that it is "not improbable that the total will turn out to be nearer 25,000 or even 30,000". (Interim Report p. 9).

It is important not to put the number too low for thus we would not solve the problem at all, nor too high for thus we should make serious mistakes in planning and budgeting. Consequently, let us accept the conservative estimate of 25,000 new dwellings which must be erected before we are in a position to remove the slums.

What will it cost to build that number? Mr. Sherwin in his Report presented in January, 1936, said that the plans submitted to the Corporation "constitute a definite programme covering a total of

10,000 dwellings at an estimated cost of £4,750,000". Each dwelling costs, therefore, £475 on an average. By March 31st, 1936 the Corporation had erected 1,522 dwellings: if it has built another 1,500 by March, 1936, it has in its possession 3,000 dwellings for the expenditure of £1,425,000. Since then, however, wages in the Building Trade have risen as the result of the strike, and the cost of materials has increased on account of the sharp demand for them in other countries. (The wages of Bricklayers and Masons, Heating Fitters and Plumbers, Painters, other Craftsmen and Labourers are higher now in Dublin than in London or Manchester). Consequently, it would be reasonable to foresee that future dwellings of similar types and materials will cost at least £500 each—a total of £11,000,000. It will cost at least £12,500,000 to clear the grounds for an attack on the slums.

Where is the money to come from? So far it has come from Public Loans and subsidies from the Government. In fact, prior to 1932, the Corporation, without the heavy subsidy for slum-clearance and re-housing schemes, was unable to touch the most serious part of the city's housing problem. The Public Debt for the City of Dublin was £4,695,968 on 31st March, 1932; in March, 1934 it stood at £6,234,632, an increase of over £1,500,000 in two years. In March, 1937 it stood at £8,938,611, less the indemnity paid by the E.S.B. to the Corporation against amounts borrowed for the purposes of the electricity undertakings and outstanding on March 25th, 1929, and the interest thereon. Of this capital sum, between £6,000,000 and £7,000,000 is charged to Housing schemes under various statutes.

We cannot expect any change in the financial policy. Building costs and interest charges since the war have been so high that the annual payments in respect of newly erected houses could not be met out of the wages of the average workman who has to provide for a family. The bare economic rent of a £450 Corporation cottage, without subsidy or rate-aid, would be about 13/6 a week. As the vast majority of the people who live in the slums are unable to pay this rent or anything like it, private persons are not prepared to invest capital in this kind of property; so the Corporation has to raise the capital, and the Government pays a subsidy to the Corporation to enable it to let dwellings at a rent which the tenants can pay without laying too heavy a burden on the local rates. Prior to 1932 the Government's contribution was by way of lump sum grants. Under the Housing (Miscellaneous Provisions) Act of 1932 and subsequent Acts the Government's contribution is by way of annual subsidy for a period of 35 years towards the interest and sinking fund. The loan charges on the capital borrowed for housing come to about 7 per cent.; of this the Government pays two-thirds and the Corporation must find the remainder out of rents and rates. In 1936-37 the Corporation Housing Rate was 1s. 0½d. in the £.

The money for clearing the slums must come in most part from taxpayers and ratepayers. No amount of speculative building will solve the worst forms of slumdom; the slums are closely connected with the rent problem, unemployment, immigration from other districts, and economic conditions in general, and like every other social question, it depends on national and even world prosperity. In the last resort it depends upon the willingness of those who have

larger means to share with those who have less than enough, not, however, with imprudent generosity but circumspectly so that the common good may not be imperilled in the long run.

In any event, we are told that at the moment there is no great difficulty from the side of finance, as the Corporation has funds in hand, and Public Authorities are ready to sanction the raising of loans to any extent in order to carry out schemes for housing the people. But the question recurs and keeps recurring: Have we the assets to justify so large an expenditure, and, if we have, are they being used in the best economic way?

Even if we see how we can raise the money and support the burden of debt without crippling future generations who will have to solve housing and unemployment problems of their own, the further question arises: At what rate could we build the dwellings with the labour available?

In 1934 the City Manager and Town Clerk proposed in his Report that 2,300 dwellings should be erected in that year. The Corporation did not succeed in fulfilling their programme. The 1935-36 programme was retarded by the difficulty of raising a loan, as funds were not available till January, 1936. However, in that year 1,522 dwellings were erected—the largest number so far built in one year. The earlier estimates of the Corporation for 2,000 houses a year were tentative and a gallant effort was made to carry out the programme; but in a Report of the Housing Architect dated January 8th, 1936 we read: "In the light of practical experience gained within recent years, it is my considered opinion that the formulation of a continuous building programme of 2,000 dwellings per annum is not a practical proposition and the aim of the Corporation should be for a lesser number of dwellings per annum, arranged on definite lines if possible, rather than the present tendency to spasmodic rushes." At that rate, even if we had the money to build, it would take 11 years to erect 22,000 dwellings.

The fact is that tardy progress is made either because skilled labour is not available in sufficient numbers or because it is not properly organised. About the numbers of skilled workmen there is acute disagreement. The Master Builders' Association maintain that there is a definite shortage of Plasterers; that this shortage has been apparent for the past three or four years; and that there is little possibility of increasing the output of dwellings unless the skilled labour force is increased. On the other hand Trade Union officials say they are not satisfied that enough skilled labour is not available. They maintain that if schemes were properly planned so as to assure the workers long and continuous periods of employment, it would be found that the output would be greater and the number of skilled men sufficient. I wonder if this is true at the moment. During the strike a number of skilled workers left the country; and, as dwellings increase, a larger proportion of tradesmen will be employed in maintenance, leaving fewer for construction. It seems to me that unless the trades unions concerned consent to relax their rules controlling the entry of new craftsmen, we shall not be able to build continuously at the rate required for slum clearance within a reasonable time.

It seems to come to this—the Corporation, with its present system, has been unable to build up to its rather modest programme. With the labour available, with the kinds of material used, and

with the present method of planning, progress has been so slow that slum clearance will not be effective for many years to come. It takes many workers of all kinds to carry out these Building Schemes; and a shortage in one department, *e.g.*, of Quantity Surveyors or Architects, or Carpenters will cause delays.

Therefore, the chief elements of the problem are: money, skilled workers, intelligent planning; materials. If we had all these essentials carefully organised and under control we could press forward quickly with the duty of clearing the slums.

Let us return to the finance of slum clearance in order to study it a little more closely.

The finance of slum clearance involves two sets of considerations, one being concerned with matters that form an essential part of the housing question and the other of a general character not specifically connected with housing. Roughly speaking, one has to consider as part of the housing problem everything that has a bearing on the scale of subsidies necessary to provide a reasonable solution of the problem of slum clearance. The further question of the method and technique to be employed for finding that subsidy falls within the sphere of fiscal and financial policy in general, and is largely independent of the housing problem.

When we attack the first part of the problem we must decide how many families live in the areas to be cleared and how many dwellings must be built for them, and what proportion of the families affected may be expected to be supported by normal employment. The normal appropriate rent will determine the amount of subsidy to be provided for a given number of dwellings, when the economic rent depending on building costs and capital commitments has been fixed. Therefore, it is necessary to consider the various elements which affect the cost of clearance and of new constructions, as high costs in this matter are vitally important. It is a serious delusion to suppose that it is possible by clever financial devices to solve the housing problem irrespective of the level of building costs.

And in this connection I should like to direct your attention to the controversy about the effect of subsidies on prices and costs. Opinion is sharply divided. One set of people maintains that the grant and increase of subsidies is immediately swallowed up in higher prices, whereas the reduction or abolition of a subsidy is always accompanied by a corresponding reduction in building costs. The other set holds that subsidies cannot possibly influence costs, and that a rise in prices is due to profiteering in contracts or materials. The former say that subsidies always go to those whom they were never intended to benefit; the latter say that if they find their way into the wrong pockets it is because adequate steps have not been taken to prevent them being appropriated in this fashion. The right conclusion appears to be that subsidies will inflate costs if the demand for houses excited by the subsidy outruns the capacity of the trade; if, on the other hand, increase in demand is made gradual by controlling the output according to a carefully regulated plan, a rise in costs may be largely avoided. The demand for houses and the capacity of the building industry must be made to correspond if a normal level of prices is to be secured. Bad planning, the "present tendency to spasmodic rushes" to which the Housing Architect referred, may be largely responsible for

diverting subsidies from their intended object of reducing rents, if such diversion has occurred.

Therefore, until the capacity of the trade is increased, it would be unwise to build as quickly as we should like. So far the Trade Unions have been very stiff in admitting new craftsmen, though they have agreed, I understand, to make entry easier. But the Trade Unions could hardly be expected to make such a concession unless they were assured of definite increases in the aggregate output each year; and manufacturers of building materials should guarantee that they were able to provide the increase in supplies without making advances on the prices charged. If a "treaty" of this kind similar to the one made in England in 1924 by Mr. Wheatley with the building trade, were concluded here, there is far less likelihood that subsidies will increase costs.

Furthermore, it is worth considering whether it would not be advisable to build some at least of the new dwellings with materials different from those now used. Good wooden houses can be constructed very quickly and cheaply; dwellings of Nofrango can be erected at half the present cost.

The fact is that by the cost test the building industry in the Free State is inefficient as compared with that in Northern Ireland and Great Britain, and our general financial position is less favourable for enabling us to afford the luxury of inefficiency. Lower building costs in wages, output, materials, etc., will contribute greatly to solve the housing problem. For instance, in seeking to measure the subsidy required, it would obviously not be proper to assume a low rate of wages in determining what rent should be paid and to recognise a high rate of wages in the building trade. But even though we do not seek to reduce wages, we may reduce costs in other ways.

The approximate amount of the subsidy having been determined, the question then arises how far their charge should be borne on the one hand by the rates of Dublin and on the other by the State. The ability of either party to bear the charge and the form in which it should be provided would have to be studied in relation to much wider problems of the general finance of local and central government. If we are satisfied that subsidies do not raise prices provided that they reach those for whom they are intended, we shall accept this method of liquidating the debts contracted; but we should not close our eyes to the fact that long-term dead-weight debt is open to the strongest objections and that, in consequence, any burden assumed in this respect should be liquidated over a reasonably short time.

A few months ago we were given to understand that the central government was prepared to sanction expenditure up to almost any amount on housing. Now we are beginning to feel that the Government is taking alarm at the huge sums spent on housing. If, therefore, we maintain that the proper housing of the people should be in this country a primary interest of the public authority, and if we fear that public expenditure is too lavish and taxation too high, we should conclude that the provision of subsidies may well be made contingent upon the elimination of less necessary expenditure in other directions. Determination of the claims of priority for financial assistance between the various social services is a question of the political order. The important point to recognise is that a solution of the housing problem on a subsidy-basis cannot be

put forward in a practical manner without having regard to the need for correlating it with other branches of financial policy.

To my mind good Housing is essential for the moral and physical well-being of the people, and housing in Dublin more pressing than housing in rural areas. Perhaps it should be given decisive priority over Land Division, Technical and even Primary and Secondary Education—services which absorb very large sums in our Budget.

And, in conclusion, is it fanciful to suggest that if the Sweepstake continues it might be found possible to raise a contribution from it towards providing subsidies for slum clearance, once the needs of the hospitals have been fairly met? After all, is it not admitted that bad housing is the cause of much disease?

DISCUSSION.

Mr. Thomas Johnson, proposing a vote of thanks to Father Canavan, did not think that too much attention could be directed to the problem with which Father Canavan's paper dealt. It was very desirable that apart from any agitation there should be an expert examination of the position and the more intricate aspects of the problem. He was rather inclined to dissent from Father Canavan's view that the chief consideration in the definition of a slum, which is a very indefinite term, is overcrowding. He thought the British and Irish parliamentary policies were right in concentrating in the first instance on the elimination of insanitary areas and dwellings. It was true that insanitary dwellings were very often overcrowded, but there were many overcrowded families in dwellings which were sanitary or could be made sanitary. Attention should be directed towards the removal of the unhealthy areas and insanitary houses, and when that was done a great deal will have been accomplished in the matter of remedying overcrowding. It was important that the Government and the Corporation should have some general view as to the problem of overcrowding. He did not regard it as of much importance whether 20,000 or 25,000 houses were provided. He had the idea that when 25,000 houses had been provided many others would be needed.

Commonsense would suggest that it was not desirable to treat an infant as equal to an adult in measuring overcrowding. In some cities in England the standard was based on floor space. Father Canavan seemed to favour that, but he (speaker) did not think it was sound.

The great majority of houses being built were of not more than three rooms.

It might surprise people to know that there were over 5,500 families in the present city of Dublin, and including Rathmines and Pembroke, in which the average is three rooms per person.

He did not consider there was any force in the contention that grants for housing to private persons had a tendency to raise costs, prices of materials and wages. The solution of the question would have to be sought in some regulation of priorities, and when building material and labour were available they should be used for the removal of the problem. It was scandalous that cinema and such like building operations should go on when there was a demand for workmen's houses. As to the skilled labour available he was aware that plasterers from parts of the country outside Dublin had been admitted to the trade union for the purpose of meeting the demand for such tradesmen, and that two unions which were pilloried in this matter had for several years made it possible and reasonably easy for skilled men from other parts, especially the North of Ireland, to enter the unions in Dublin city.

As to the burden of debt for housing, he did not think the people of the City would decry the building of houses.

Mr. D. P. Gallagher, seconding the vote of thanks, said he found himself at variance with public opinion on the housing and slum questions, but he took it that as a result of the general discussions on the subject that sooner or later there would emerge some *ad hoc* committee or body which would definitely formulate proposals which would go further than the mere provision of so many houses per annum. Overcrowding was only a pimple on a body that was infested with spotted fever. It was advanced that if the question of a living wage were settled there would be no slum problem.

One of the things which amazed him when he came to Dublin from his district in Belfast was that the worst slum which he saw in Dublin was a paradise compared with what he saw in Belfast. In the latter city he saw respectable families in houses without back-yards, and he was amazed at the high standard of morals which obtained. It was wrong, he contended, to assume that overcrowding led to immorality and crime.

The housing problem was only one aspect of the whole social question, which would have to be seriously handled. It would, however, be better not to be rushed into a programme that was too extensive and too wide.

Professor Ditchburn stated there was a vast number of houses in Dublin which had reached the stage of being unsafe. The tendency of private owners of houses was just to keep their houses going on running repairs. They did not have them regularly examined by surveyors, and suddenly the Corporation surveyor discovers them in a bad condition and they have to be taken down. The rate of decay could be considerably reduced if a more strict supervision were exercised and the repairs taken in time.

There was a very large amount of profiteering in the rent of private houses.

The Corporation had an enormous building programme for next year and would not be offering a price high enough to induce builders to give up the erection of cinemas and private undertakings. The building industry seemed now to be in a state of chaos. Economists would agree that the prices under competitive conditions must be high enough for the most efficient business to make a profit. If prices were allowed to go sky-high there would be an inevitable boom which would be followed by a slump. It seemed to him the whole problem was quite insoluble under the conditions which were considered acceptable at the present time.

In the existing situation he suggested that the problem of Dublin should be regarded as a national emergency, and there should be an organisation not necessarily State-controlled which could take the whole building industry under its charge, so that the small, inefficient builders would be required to amalgamate or else go out of business. An assignment of the building industry in accordance with the national plan made on those lines would ensure continuity for at least twenty years and under the circumstances should give to trade unions the security given to civil servants. It would, therefore, not be unreasonable to relax the conditions of entry into trades. Technical rules regarding

building were very much out of date. A building research institute should be set up to ascertain how far building methods could be improved.

The idea that there might be a debt piled up for the future was fallacious. A paper debt could only be created for the future which could be wiped out. Social problems had to be fought on many fronts.

Dr. W. R. F. Collis, speaking as a visitor, described Father Canavan's paper as a very fine exposition of the situation. Father Canavan was quite correct in stating that overcrowding created slum conditions and immorality. Overcrowding was a most appalling thing. He had seen three children, who were living in one room, die within a week. The rate of infantile mortality in the slums was about 120 in 1,000 as compared with 50 in 1,000 in the country. It was children who suffered directly from overcrowding. They had no playgrounds; in some cases not even yards. Unless the matter was made a national emergency it was not going to be solved. They were faced with the most extraordinary difficulties in regard to finance and construction, but he believed it could be solved by methods other than those employed at the present time. He had noticed extraordinary apathy among the people in Dublin slums. There could be seen people, who had nothing to eat for forty-eight hours, sitting in a room waiting for somebody to do something for them.

Mr. H. M. Dockrell, T.D., expressed the view that even a wider field should be covered before the housing problem was seen in its proper perspective. Father Canavan spoke as if overcrowding were the principal question to be taken into account, and Mr. Johnson spoke as if insanitary conditions were to be the criterion. If there were overcrowding, insanitary conditions would prevail unless there was strict supervision. As far as the building trade was concerned, there was a very abundant supply of labour in the unskilled market. As far as two unions were concerned, the charge that they imposed too restrictive conditions for membership had been somewhat exaggerated. He did not know if there was any shortage of building materials, and it seemed to him that it would be a pity to stop building for other purposes until it was found that material or labour were not available for working class dwellings. He was in disagreement with Professor Ditchburn when speaking about a number of houses being near the end of their period of usefulness, but he was of opinion that there was a very great desire on the part of a considerable section of the community to obtain different types of dwellings, and if those people could be satisfied a number of other houses would be vacated, which fact would largely help to solve the housing problem. Their ideas of housing were too narrow. Practically every house that was erected served some useful purpose in the march of events. By that he did not mean to suggest that he would not like to see the number of houses erected increased above fifteen hundred annually. The housing problem should be considered in its biggest and broadest aspect and from every angle.

Mr. F. Gibney (a visitor), speaking as an architect, asked if the policy to be pursued in connection with the problem was leisurely consideration

or serious consideration. He only desired to know what steps would be taken if some upheaval of nature struck the city and demolished the slums ?

The President said he had the greatest pleasure in tendering on behalf of the Society the vote of thanks. Dealing with points raised by speakers, he said it might entail serious results in other directions if there were an undue expansion of the building industry, which was the biggest productive industry in the country outside agriculture. Generally he preferred Father Canavan's line of approach on the chief aspects of the problem, especially as to the necessity for correlating the housing problem with the other general problems of the country. Even with the most intensive State regulations and control it would not be possible to get away from the ultimate reactions in attempting to solve the problem. The question of building for purposes other than housing of the people was vital to the whole problem, and the fullest regard should be had to that aspect, especially for all building purposes incidental to the earning income of the country.

Capital had to be obtained from the savings of the community, and it had to be borne in mind that there were many other demands on savings than housing. They should at all costs try to conserve the national income.

Father Canavan said he had not come to any final conclusions on the problem, but he had read the paper with the intention of making discussion on it provocative. The problem was profound, and the more it was penetrated the wider it seemed to grow. What he desired to impress was that it was an urgent, social, economic, national and human problem which would not be solved effectively and quickly by the Government and Corporation alone. It would be solved if the intelligent citizens took an interest in it, and he would be glad if those citizens would give their assistance. The ordinary citizen did not take his share in the problems that pressed mostly on him. He did not intend to imply that the life of the slum dweller was immoral. The two-roomed house was a monstrosity. He had a shrewd suspicion that labour was not properly organised in the City—that the best use was not being made of it. The comments of the master builders on imported labour were that it was practically useless and inefficient. The trades' unions in the City would have to take that matter in hand and solve it to the best of their ability. Any building programme which was devised should be devised not to create a boom to be followed by a slump ; it should be on a planning basis.

CORRIGENDA.

Page 24, line 4 : for " 1936 " read " 1937."

Page 27, lines 18-19 : omit " dwellings of Nofrango can be erected at half the present cost."