The Elimination of Insanitary Areas.

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THE great interest at present shown in the question of housing is a very welcome phenomenon. There is not the least doubt that all the new houses proposed to be erected are required and will be eagerly taken up. They will no doubt justify the very heavy cost of subsidising their erection out of public funds by causing some rarefaction in our terribly congested urban population, and promoting a general uplift in the conditions of the life of the industrial classes.

These schemes are naturally attractive to politicians, members of local authorities and vicarious philanthropists in general, but it is an entire mistake to suppose that they will do very much towards eliminating our slums and insanitary areas.

People will live in central and convenient parts of our towns, close to their work, close to trams, close to the shops, the public-houses and the picture palaces. It is very unlikely that any housing scheme is going to cause a general migration of the population.

People who have got used to slum life will not want to go and live in country villas, even though the number of houses per acre is limited to the mystic twelve. They would probably be bored there. They would certainly refuse to pay the rent which will have to be demanded.

Experience in the past shows that even where an insanitary area has been cleared and new houses built, as a rule only about 5 per cent. and in some cases only 3 per cent. of the tenants of the new houses were persons displaced by the demolition of the insanitary area. What will happen is that the tenants of the new houses will vacate houses a little cheaper and less agreeable; these, again, will be occupied by people from a lower class of houses who are willing to pay an enhanced rent, and so on. But in each class of houses there will be left a certain number of the original tenants who do not desire to move even to better quarters, and at the bottom of the scale there will be a residuum of population left in the slums and keenly resentful of any attempt to evacuate them by force. There are still so-called "cottages" let at 3s. and even less per week, and the occupants of these, as a rule, cannot, and certainly will not, pay a rent of from 8s. 6d. to 10s. a week for amenities which to them are not even particularly desirable.

There will, however, be, as I have said, some rarefaction of the population in these places, and this ought to be made of considerable benefit to the public health.

But unless concurrently with the provision of all the new "twelve to the acre" residences we proceed with the redemption of the existing insanitary areas, we shall simply make more room for the comparatively well-paid classes of the community. We shall fail to bring about that

improvement in elementary sanitation and decency of conditions, the want of which is at the bottom of all our mortality and sickness rates, our influenza epidemics, and the mad wastage of infant life against which all existing "Infant Welfare" work is but as "Seven maids with seven mops, sweeping for half a year."

The fact that Treasury grants have been made available for the acquisition of these areas, as well as for new sites, is a hopeful sign of recognition of these facts by the Department concerned. But, unfortunately, the immediate improvement of insanitary areas is much less showy, much less attractive work than the erection of new houses. It holds out no prospect of mayoral "openings" and other occasions of civic ceremony and speech-making.

To deal successfully with slums we must understand their evolution. The first factor in this is the fact that up to 1914 cottage property was a favourite form of investment for the small capitalist. The savings of the wage earner and the small shopkeeper were very largely invested in this form of property, which thus became in innumerable cases the sole support of the widow and the orphan.

A cottage which in the old days might have been built for £100 and let for 4s. a week, after necessary deductions for ground rent, repairs, rates, collection of rent, and periods unlet, seldom represented more than a 5 per cent. investment. The owner of ten such cottages would have but a pound a week to live upon. Under these circumstances the creation of any sinking fund or reserve was manifestly impossible, and the natural tendency was to squeeze a little more out of the property by saving on repairs and the development of those utterly heartless relations between landlord and tenant to which we have become so accustomed that we fail to regard them with the disgust and abhorrence they deserve. And thus it comes about that some of the most valuable clauses of the Housing and Town Planning Act can only be put in operation at the cost of the Widow Jones' retirement to the workhouse and her maintenance at the cost of the unfortunate ratepayer.

Another cause of the rapid production of slums is, or was, the speculative builder. These persons' real profit accrues from what is known as "the creation of ground rents." Undeveloped land would sometimes be bought or leased at a few pence a yard. When a row of houses were dumped on it the land carried a ground rent of a shilling a yard, this difference being a permanent revenue for the enterprising builder for the rest of his life and generally for a period of "three nines," or 999 years. I have heard a prosperous member of this craft boast that in order to secure his ground rents he could sell his "cottages" at a loss. This system is, of course, at the root of nearly all jerry-building, and these particular "creative minds" are perhaps the most mischievous parasites that infest the social organism. They are, of course, careful to be well represented on most of our local Councils.

The third, and perhaps the principal, factor in the production of

slums is our utter failure to provide any kind of training in house-management. The child brought up in a middle-class home unconsciously absorbs a great deal of the complicated technique of house management. He or she also gets used to a standard of comfort and decency which even in face of poverty makes a relapse into slum conditions impossible in their case. But the child reared in a slum is generally unfit to live in anything but a slum when grown up. Two generations of compulsory education have proved that our elementary schools have failed to produce any improvement whatsoever in this respect; and we provide no alternative nor any adjunct. Of what use are a few brief perfunctory lessons on "Hygiene" given in a schoolroom often as squalid and unwholesome as the slum itself? Such as the mother's home is, so will be the daughter's, however much more time and money we waste on education as we have known it.

This is the truth once firmly grasped and proclaimed by Miss Octavia Hill, and anyone who has studied her principles, who has seen property managed by the companies working on her lines, must, I think, be convinced that here is the most hopeful and the most practical experiment in housing reform that has yet been tried. At present all the useful work that was being done under the Housing and Town Planning Act is at a standstill because it is impossible for either Closing Orders or Demolition Orders to become operative as long as there is no vacant house for the displaced tenants. It is on this ground that I have advocated the use of Army huts as temporary camps for the dishoused. But the vested interests which have had such a long respite from the rigours of the Housing and Town Planning Act, are naturally averse to anything that will again release the powers of that measure to limit the pasture of the parasite. In the meantime the utility of the new housing schemes will be greatly reduced by the principle of "twelve houses to the acre," which is now a well-established fetish. Granted that it is an admirable ideal; have we any right to use up costly sites, procured generally with such difficulty in urban districts, in order to make paradises for the few and fortunate, while we leave, as we shall leave, the majority still festering in dwellings of which something more like 120 are crowded on an acre?

Those hasty idealists who imagine they can jump straight from the slum to the Garden City have failed to learn the lesson of evolution.

To eliminate our slums and insanitary areas we must get rid of the factors I have described by the nationalisation of land, the gradual municipalisation of all industrial dwellings, and the provision of some real practical training for everyday life in place of the fantastic thing we call education. Then, indeed, our children might hope to see Garden Cities and a generation capable and desirous of living in them, and even in our own day we might see some mitigation of the squalor on which we have reared what we call civilisation.