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Working Men's Dwellings in Germany

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Source: *The Economic Journal*, Vol. 13, No. 52 (Dec., 1903), pp. 643-645

Published by: [Wiley](#) on behalf of the [Royal Economic Society](#)

Stable URL: <http://www.jstor.org/stable/2221348>

Accessed: 03/01/2015 07:21

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amounts to an event of considerable importance. When turned to profit it will double the importance of the Belgian coal-industry. The national industries will be assured of a supply of combustibles for a long period of time. We may predict that the great increase in the quantity of coal annually put into the market and the greater elasticity given by a production thus so much enlarged, will compensate for the probable restriction of foreign competition by the growth of home competition, and will tend to arrest any excessive rise in prices. The sources of national wealth will be considerably augmented, an item of value to a small and densely populated country, and to a soil exploited for so many years. The new mines will afford the accumulated national savings a source for important investments, which may be reckoned at 500,000,000 francs, and for the employment of some 150,000 labourers, without counting engineers and middlemen. At the same time there will be an increase in the influence brought to bear on the peace of society by the material and moral condition of the working classes. Their welfare must be more and more watched over, if serious disturbances in times of crisis are to be avoided. The Campine itself will undergo changes through the opening up of its coal-beds. In the midst of its plains, dunes, swamps, and sparse growths there will arise the smoking pillars of chimneys and the dark outlines of elevators. The artists and the townsfolk who go there to-day, seeking inspiration, pure air and quiet, will no doubt regret the transformation. But when all is said, the country will have gained in wealth, in well-being and, let us hope, in light and happiness.

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WORKING MEN'S DWELLINGS IN GERMANY

ATTENTION was called in a recent number of this JOURNAL to the various experiments in the housing of the working classes which have recently been made in Germany, and mention was specially made of the example which has been set by the administration of the Hanover Industrial Insurance Fund in advancing money to building and other societies, communes, employers, and private individuals wherewith to erect suitable dwellings to be let to workpeople at moderate rents. A report lies before me showing the operations of the Hanover Insurance Authority up to the end of last year, from which it appears that, during the three years 1900 to 1902, the number of separate houses which were built by the help of funds lent by the authority increased from 1,367 to 2,827, an increase of 107 per cent.; the number of dwellings increased from 3,467 to 6,300, an increase of 82 per cent.; the number of persons housed increased from 17,200 to 31,000, an increase

of 80 per cent.; and the value of the property built increased from £670,000 to £1,190,000, an increase of 78 per cent.; while the amount advanced on mortgages from the Hanover Insurance Fund increased from £415,000 to £720,000, an increase of 78 per cent. At the beginning of January last, 1,041 societies, corporations, or individuals had received loans from this source, or twice as many as three years before, and of these loans 30 were advanced to building societies, 12 to factories, commercial companies, and associations, 4 to communes, 5 to employers, 14 to savings banks, and 976 to insured persons. The houses in respect of which loans are advanced are of two kinds: (a) houses which are meant to be permanently rented to workpeople, and to remain in the possession of the corporations which build them, and (b) houses which may be acquired by their occupants on a system of payment by instalments. Of the 6,300 dwellings already erected, 1,601 belong to the former class, and 4,699 to the latter. The houses have on an average either three or four rooms, and the average number of persons living in each is five. The houses are built on the flat system, each block consisting of either two or three dwellings. The average rent per dwelling for the houses erected by building societies is £8 10s. annually in the case of rented houses, and £7 in the case of houses acquired by their occupants, though in the latter case taxes and fire insurance premiums to the extent of £1 5s. or £1 10s. have to be added, so that the effective rent is about the same in both cases. The rent ranges between a minimum of £5 and a maximum of £12. The conditions under which the Hanover Insurance Authority employs its accumulated funds in this manner have lately been revised, and in their present form embody the results of ten years' valuable experience. In the case of loans to employers and workpeople, it is stipulated that the advance shall in no case exceed two-thirds of the value of the site and the building to be erected thereon. The houses must be intended exclusively for working people, and, save in special cases, each house must contain dwellings for two families. Loans are only advanced upon new buildings free from mortgage; no advance whatever is made upon old houses or new ones which are already mortgaged. The rate of interest is $3\frac{1}{2}$ per cent. Where the loan exceeds one-half the value, an additional $1\frac{1}{2}$ per cent. must be paid until it has been reduced to this proportion. Where the loan does not exceed one-half the value, no repayment is required, but the advance may remain as a standing mortgage, though it is open to the lender to repay at his option and convenience. Interest is payable at the end of each quarter. It is open to either side to terminate the loan on giving six months' notice, with the reservation that the Insurance Authority binds itself not to disturb a loan for a minimum period of ten years so long as the interest is duly paid, no change takes place in the ownership of the mortgaged houses, the property is kept in good condition, and the other conditions subject to which the loan was granted are fulfilled. Where the loan is made to an employer or speculator, it is required

that the houses in respect of which it is granted shall only be let to workpeople belonging to the Hanover Insurance Fund, and that an occupant of such a house shall have a right to purchase it and take it over as soon as he can pay one-third of the purchase price as fixed by the owner, the occupant, and the Insurance Authority. In this case the latter agrees to accept the new owner in the place of the old on the same terms and conditions. It is stipulated, however, that no workman can own more than one house containing two dwellings. The conditions which apply to loans granted to land-owners for the building of houses for agricultural labourers do not materially differ from those which apply to industrial dwellings, though here it is stipulated that, when a loan has been reduced to half the value of the property, the interest payable shall be either that usual in the locality or a minimum of 4 per cent, and that, where houses pass into the hands of labourers by purchase from their employers, the rate of interest payable to the Insurance Authority shall be $3\frac{1}{4}$ per cent. up to two-thirds of the entire value, with $1\frac{3}{4}$ per cent. by way of repayment. The spirited example which has been set by Hanover is proving in Germany a valuable object lesson in the manner in which the enormous sums of money which have been accumulated under the Industrial Insurance Laws, can be employed with special advantage to the working classes, by whose contributions they are so largely created.

WILLIAM HARBUTT DAWSON

PEASANT-FARMING IN DENMARK

WELLINGTON is reputed, very likely without foundation, to have said that the battle of Waterloo was gained on the play-grounds of Eton. Whether this is so or not may be disputed; but it is beyond contradiction that the victories of the Danish farmers have been gained at the High Schools and Agricultural Schools of the country. Great as these peaceable victories have been in time gone by, we may now look to Denmark with the certain expectation of further developments, a new army of intelligent and educated workers, consisting of nearly 200,000 peasant farmers, having entered the field. Until quite recently the whole, or nearly the whole, of the agricultural prosperity of Denmark was borne by the farmers possessing from 10 to 100 acres of land by the aid of co-operation—that is to say, hardly more than 100,000 farmers, all told, contributed to this prosperity, while the peasant farmer's life, as also his mental equipment, left a good deal to be desired. During the last ten to twenty years he has been advancing fast in prosperity and intellect, but before describing the progress lately obtained, it may be desirable to give a brief sketch of

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