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1.—*Housing of the Rural Population in Ireland.*

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It is generally supposed that the question of the housing of agricultural and other labourers in rural districts, which was dealt with in piecemeal and desultory fashion last Session, is now receiving the earnest and considered attention of the Government, and a survey of the position, before this Society, may not be without use.

During the 20 years that have gone by since the passing of the first Labourers' (Ireland) Act, much, no doubt, has been done to remedy the state of things described in Poor Law Inspectors Reports, and in the evidence given before the Richmond Commission (1879-1882), and the Bessborough Commission (1880-1882); and the decrease in population has, in a measure, given an automatic, if regrettable, mode of relief to congestion;—but the working of the Labourers' Acts have given rise to new problems, of which it is well to take stock. The accommodation and comfort of the new Union cottages bring out in more forcible light the deplorable state of thousands of labourers' cabins that still remain, insanitary, out of repair, and utterly deficient in room. On the other hand, an extension of the present system, sufficient to provide proper houses and plots to those that need them, would generally involve an unbearable burden on rural rates, and, in many Unions, something like bankruptcy.

In many cases the labourers have the worst accommodation in districts where the valuation is low and rates already high; and the letting of cottages at rents which do not pay interest on the cost, nor provide for sinking funds or repairs, is really a form of outdoor relief to the able-bodied, the charge of which falls on farmers, many of whose houses compare unfavourably with those furnished at the public expense for their workmen. In this, as in many other cases, legislation may fail by its very success. The cheaper the cottages are let, and the larger the accommodation plot, the greater is the demand, but the greater also the annual deficit. Individual enterprise cannot compete with a system which results in an annual loss of £5 5s. od., on an average, per cottage; and the duty which should be enforced against negligent proprietors and employers, is carried out at the expense of their neighbours.

Information is not wanting on these points. The Royal Commission on Labour, which sat for eight years (1886-'94), inquired fully into the problem we are considering—and the result of local inquiries, and the careful summing up by such men as Mr. William C. Little and Mr. W. P. O'Brien, C.B., all pointed to a reconsideration of the policy and methods of the Labourers' Acts.

The Annual Reports of the Local Government Board give without comment the figures, which, as will be seen, are of an alarming nature; for example I find by these returns that the cottage rents in many Unions have been reduced to 8d., and even 6d., involving a loss of from three to four times the rent.

I do not believe that it was ever the intention of the Legislature that the working of this code should enormously increase the burden of local taxation; and, having had some experience of local administration, I am driven to the conclusion that if they had the power of imposing conditions on schemes submitted, the Local Government Board could have purged the present system of its essential vice.

It is, perhaps, unfortunate that the present system should, without inquiry, have received a wide extension under the provisions of the Land Purchase Act of this year, when all the evidence and facts and figures yearly published, raise a serious question whether the principle and methods of the Acts should not be fundamentally altered. "Agricultural Labourer," is now made to cover all persons working for hire (for howsoever short a period), whose wages do not exceed 2s. 6d. a day, not being domestic or menial servants, thus including every unskilled wage-earner in the country.

Apart from the indefinite increase of financial loss involved on the Local Authorities, such a provision changes the policy and object of the original Acts. If there be justification in

making ratepayers (in the country districts mainly synonymous with farmers) bear the cost of the proper housing of agricultural labourers, there is little or none in making the farmers pay for the default of owners of house property, and of employers, in the various trades and industries throughout the country.

It is not as if the agricultural labourer proper was sufficiently provided for. True that 15,092 cottages have already been built, and 19,541 authorized, but these will provide but a fraction of the total number of wage-earners in agriculture, which in 1901 was 140,818, whilst those classed as general labourers, who are, in fact, principally employed in agriculture, numbered 117,863. Since 1894, the date of the Report of the Royal Commission on Labour, 6,193 Union cottages have been built, but this number, it is evident, is inadequate to supply the deficiencies disclosed in that Report, and in the recent census returns.

Mr. Little sums up by stating * that "the Reports of the Assistant Commissioners contain the most painful evidence of the miserable condition of a large number of dwellings in various parts of the country."

Mr. W. P. O'Brien's Report, whilst acknowledging the progress made in the ten years, (1884-1894), states that "it will probably, I think, be accepted as a fairly well-established position, that in few, if any, of the countries with the affairs of which we are conversant, has the condition of the class of agricultural labourers in regard to house accommodation ever been known to sink to a lower level of general wretchedness than that very largely reached in Ireland, in even comparatively modern times."

Another Assistant Commissioner, Mr. Richards, compared agricultural labourers' cottages in England and Ireland, and taking Monmouth as "by far the worst of the English Unions visited," he stated that "were it possible to translate the Loughrea labourers into the Monmouth cottages, they ought to be happy." Speaking of the town of Loughrea, he adds, "with the exception of the four new cottages built under the provisions of the Labourers, etc., Acts, there is not one of the cottages visited at the present moment in a sanitary condition and fit for habitation."

I may here remark, that the careful inquiry by these Commissioners confirms the generally received opinion, that the inferior houses in the small country towns are far worse than cottages in the open country. The Labourers' Acts do not apply to Urban Districts, and it is to be hoped that the Legislature will not forget this side of the problem, for which the code of the Housing of the Working Classes Acts

* Royal Commission on Labour, Vol. 1., V. p. 245.

(involving the consent of Parliament to Provisional Orders), is a cumbrous and inefficient remedy. No doubt, for villages and towns which are situate in Rural Districts, the machinery of the Labourers' Acts can be used, owing, as I have pointed out, to the enormous extension recently given to the meaning of "agricultural labourer," but I shall give detailed reasons for holding that to give a cottage and plot to every wage-earner would make the burden of local taxation unbearable.

I do not, however, propose here to deal with town-dwellings for non-Agricultural Labourers, nor is it possible within the limits of this paper to touch upon the question of the housing of the small occupier, abounding all over Ireland, and especially in the Congested Districts, who is partly farmer, partly labourer, migratory or otherwise.*

The problem in that case is much more than a housing question, and it is certain that a wide extension of the Labourers' Acts would not solve it. Where nine-tenths of the occupiers of a Union hold less than five acres of poor land, and the rates are already from 5s. to 8s. in the pound, paid by the occupier, to provide every inhabitant of a cabin with a three-room slated dwelling out of the rates, would make bankrupt the whole country side. For this reason the Labourers' Acts have not been largely used in Connaught, showing that the inhabitants have, in this respect, more sense than the persons who have made laws for them.

If migration, and enlargement and exchanges of holdings, be remedies for the congestion of the West, it cannot be sound policy to attach the cottier to his plot of land by another tie, whilst other and more fertile parts of Ireland are bemoaning the scarcity of labourers.

A few figures will show the nature of that part of the housing problem I propose to deal with, and the nature and working of the machinery by which its solution is now attempted.

The total number of inhabited houses in Ireland in 1901 was 858,503, and of these, houses of the fourth class numbered 9,873, and those of the third class were 251,606.

Fourth class houses, according to the Census definition, are "houses principally built of mud or other perishable material, and having only one room and window," and it may be taken that practically all fourth class houses, and a large proportion of the third class houses, are unfit for occupation by a family.

Another feature to be noticed, in view of possible remedies to be suggested, is the extraordinary number of uninhabited houses, namely, 74,321, or 5,262 more than in 1891; and it is noticeable that the Province of Ulster has relatively

* The number of holders not exceeding £4 valuation, in 1901, was 134,182 between £4 and £10, 141,162, total. 275,344.

the largest share of uninhabited houses namely 37,153, though as a set-off that Province has the largest number of new houses. Probably the greater number of these uninhabited houses are houses of the lowest class, from whom the emigrant class chiefly come—at any rate, their number appears to be increasing each decade, and the figure explains one of the familiar features of rural life in Ireland; rows of deserted and tumble-down houses in villages, and the bare walls, and runous chimneys and roofs of way-side cottages. With trifling exceptions nothing is done to repair and render habitable these houses in country districts. Whilst improvement schemes, for the year ending March, 1902, proposed to provide 2,666 new cottages, only 34 existing houses were proposed to be put in repair under the Labourers' Acts. This is partly due to the remissness of the local bodies, partly to the imperfections in the machinery of the Acts. Owners of such property cannot be compelled to repair or rebuild; and there is little inducement to them to do so voluntarily, when rents of publicly provided cottages in the neighbourhood show a loss instead of a profit.

The figures of a single average county are perhaps more instructive than returns from the whole country, which include the Congested Districts, with their special features.

The County of Kildare has practically no industries other than Agriculture, and no large towns. The population in 1901 was 63,566, comprising 12,523 families, and of these, 864 families, or nearly .7 per cent., were occupiers of one room, 3,464 or 27.7 per cent. occupiers of two rooms, 3,478 or 27.8 per cent occupiers of three rooms. Of the number of tenements of one room, there were 417 where the room had 2, 3, or 4 occupants, and 134 where three were 5, 6, or 7 occupants.

The condition of these houses as to repair, size of rooms and sanitation cannot be expressed in figures, but there is no reason for believing that the general description given in the Labour Commission Report is not true of this district. Excluding persons following definite trades and industries, and "working and dealing with commodities," and excluding indoor farm servants, there are 6,863 male labourers. According to the returns of 1902, 490 Union cottages had been built under the Labourers' Acts; but even if we make the rather violent supposition that all three-roomed houses are habitable and sanitary, there remain 4,328 houses with one or two rooms, the majority of which unquestionably require addition to or reconstruction. The accommodation supplied is thus a fraction, (about one-ninth) of the accommodation required.

Let us now look at the financial results. I take the figures in Naas Union, the largest in the county, which in 1902

had built 164 cottages, at a cost of £20,020, and which show the following annual balance sheet:—

OUTGOINGS.	RECEIPTS.
Head rents of Plots £87 16 0	Rents .. £464 0 0
Board of Works interest and Sinking Fund .. 1,007 0 0	
Collection of rents at 10% .. 46 9 0	
Fire Insurance .. 12 6 0	
Repairs at £1 per cottage (estimate) 164 0 0	Balance loss ... 853 11 0
£1,317 11 0	£1,317 11 0

Thus each cottage that has been built involves a charge on the rates of £5 4s. od. per annum, and in the future, when the cost of building a cottage works out at £150 instead of £100 to £120, as formerly, the loss will be increased, if the average rent of 1s. 1s the same.

If the 4,000 odd houses above mentioned, needing repair or reconstruction in the County, are to be replaced by new ones under this system, the charge to the rates in this Union would be at least £20,000 per annum, an amount considerably in excess of the total amount spent by all the Rural Districts of the County, and only one-fifth short of the total Poor Law expenditure of the three County Unions.

It is evident that the time has come to cry halt to this system of providing, indirectly, outdoor relief to the able-bodied, for thus only can be described the system of giving a thing at less than its cost, or less than its market value. I could point to a town some 30 miles from Dublin where small three-roomed cottages without land, built as a private speculation, are let as 5s. a week, whilst half a mile off, a Rural District cottage, more spacious, with half an acre of land attached, is let for 1s. a week. Comment is needless.

It is little comfort to the present body of ratepayers that in 50 years' time the capital liabilities will be paid off by the Sinking Fund—moreover, the state of many cottages is such (the tenants not being bound to keep in repair) that at the end of the half century they will have to be reconstructed. No doubt the Exchequer contribution to Ireland of £40,000 a year under the Land Purchase Act of 1891, (£37,000 of which goes to Rural Districts) helps to relieve the loss to the ratepayers; but as the fund is limited in amount, and the liabilities of District Councils for new

schemes are increasing every year. the relief to each County is annually diminishing. In fact, according to the Rules of the Local Government Board, the share of the Counties in the fund is proportional to the expenses which shall have been paid or become payable during the year preceding the year of distribution, so that a particular district must incur fresh liabilities for new schemes, in order to stand equally with its more venturesome neighbours, for a share in the fund.*

The figures for the whole of Ireland are instructive. The total number of cottages built under the Acts is 15,091, giving accommodation for say 85,000 persons, at a capital cost of £2,410,000, of which no less than £358,000 was issued during 1902. In addition new improvement schemes propose to provide 4,630 new cottages, and 3,342 additional half-acre plots, at a cost of £822,642. It will thus be seen that the new schemes will, in interest and sinking fund, absorb the whole of the £37,000 Government Grant.

The following table shows the distribution, according to Provinces, of labourers' cottages :—

	Ulster	Munster	Leinster	Connaught
Cottages built ..	500	8,326	6,088	176
Total authorised	885	10,608	7,723	325

The annual charges for cottages already built would stand thus, approximately :

OUTGOINGS.		RECEIPTS.	
Interest and Sinking Fund at 4½% on		Rents ..	£33,024 0 0
£2,410,000 ..	£108,400		
Rent collecting ..	3,300		
Repairs and Insurance say ..	15,000		
Head Rents, say ..	2,500	Balance, Deficiency ..	96,176 0 0
	£129,200		£129,200 0 0

I may remark, in passing, that the whole of the £40,000 is earmarked to repay interest and sinking fund on the Board of Works Loans, so that the Treasury take care that their contribution is used to repay themselves.

The extent of the problem still awaiting solution can be seen from the fact that the number of families having fourth-class accommodation, is 41,223, and having third-class 287,995,

* See note, p. 222

and if only half of those with fourth-class accommodation were dealt with, the providing of 20,000 cottages would involve, on the basis of present cost and rents, a capital outlay of £3,000,000, and an annual charge on the rates of £150,000. This estimate is based on an average rent per cottage of 1s. per week, but this appears to be considerably above the rent now charged in Munster and Leinster, where by far the greater number of cottages are situated.*

If the system is to continue, there must evidently be more solvent methods devised of adjusting outlay and return, by means of some or all of the following reforms:—

- (1) Reduction of rate of interest on loans.
- (2) Reduction of cost of building and of initial expenses.
- (3) Payment of increased rents by the Labourer.
- (4) Possibly, as ancillary to (3), acre instead of half-acre plots.

I have said advisedly, *if the system is to continue*, for it is to be hoped that the lesson to be learnt from experience, is that private effort and the strict enforcement on employers and owners of their duties, should be the primary, and the intervention of Local Bodies, the auxiliary method of solving the problem. This is the principle of the Factory and Workshop Acts, but under the Labourers' Acts, and the Housing of the Working Classes Acts, the only duty enforceable against a house-owner is to pull down or destroy an insanitary dwelling, and not to rebuild or repair it.

On this principle, (to deal with (1)) the reduction of the rate of interest on loans should be made to apply to loans to private individuals as well as local bodies. At the present moment the State is lending money at $2\frac{3}{4}$ per cent., with a Sinking Fund of 10s. per cent., to enable tenants to purchase their farms, and it cannot be said that to make habitable the labourer's dwelling is a less worthy public object. The loan to the farmer for this purpose should be secured on his whole holding in the same manner as the purchase annuity, and thus the State will have better security for the labourers weekly rents than the Local Bodies who now look to the cottagers alone. It is surely opportune and proper, that at the moment the tenant is gaining a great benefit by the help of a State Fund, the correlative duty should be imposed on him of repairing and making habitable existing labourers' cottages on his land, allowing him to receive a reasonable return on his outlay.

Sections 12 and 43 of the Land Purchase Act of this year

* See Local Government Report, 1903, p. 227. In Fermoy Union 269 cottages are let at 7½d.; in Millsstreet, 123 let at 6½d.; in Rathkeale, 273 let at 7d. Over the whole of Ireland the arrears amounted to £5,010, *i.e.*, seven weeks' average rent.

contemplate the Land Commission executing works and improvements, and allowing advances under the Act to be made for the same purpose, which, presumably, would include the providing or repairing of labourers' cottages; and I do not see why Local Bodies or individual owners should not have loans at the same rate for an identical purpose.

The principle of the State imposing the performance of this duty to labourers as a condition of State help is already in the Statute Book in the original Land Act of 1881 (sec. 19) and the Land Purchase Act of 1891 (Sec. 26), which gave power to the Court on fixing a fair rent, or sanctioning an advance, to make an order for the tenant to provide or improve the accommodation for labourers on the holding; but these provisions have remained a dead letter. The only sanction was a clumsy penalty clause, and advances to the tenant for the purpose in question could only be made under the Landed Property Improvement Act (10, 11 Vict. c. 32), a costly and intricate machinery, which in the end involved repayment of the loan by five per cent. payments in 35 years.*

The providing of proper accommodation for labourers is at least as important as securing that holdings should not be sub-divided or sub-let, and default in the matter more easily ascertainable. In any case the rates charged for loans to District Councils seem unreasonable. For a loan repayable in 50 years, which is the usual period, the Treasury rate is $3\frac{3}{4}$ per cent. for interest, and £4 9s. 2d. per cent. including interest and sinking fund. The security is at least as good as that for a purchase advance to an individual farmer, being charged on all the rates of the District. It may be mentioned as a piece of administrative wisdom, that the Board of Works having this statutory charge on the rates, insist further on a formal mortgage on the cottages and plots comprised in any improvement scheme. This precious document containing 3 or 4 pages of printed matter, setting out the site of the cottages, etc., with map and particulars, has to be paid for by the District Council; the cost, I am told, being from £7 to £10 for each scheme.

As to (2)—the cost of plot and buildings, (apart from unnecessary formalities, with which I shall, deal later) could be much lessened if the cottages were built two or three together; if something like an uniform plan or alternative plans were adopted by the Local Government Board, and if vacant sites were used in the small villages. Villages are not the product of accident, but are generally, owing to site, roads, or other conveniences, the natural centres

* There do not seem to have been any loans sanctioned for the erection of Labourers' Cottages under the above provisions of the Land Acts for several years. Under Section 31 of the Land Law Act the amount expended for this purpose was only £940 in 1902-1903.

of population, and it will often be more advantageous both to farmer and labourer, unless the latter be in permanent employment on a particular farm, that both demand and supply of labour should be focussed in suitable centres, than planting cottages on the lands of unwilling farmers all over the country. There is no doubt which plan will be preferred by the labourer, who, as Mr. Little states in the Report of the Labour Commission, "prefers to pay a high rent for a bad cottage in a village rather than a low rent for a good cottage on a farm." The question of drainage and water supply can thus, in general, be more easily solved, the building be done more cheaply, and sites be more easily, and perhaps more cheaply, procured.

The waste lands and ruinous walls and buildings to be found in or near every country village in Ireland could be procured with less friction, and probably at less cost, than slices of country farms. Compensation to owners in such cases, and in all cases of houses unfit for occupation, should be payable upon special principles such as those provided for in the Housing of the Working Classes Act, 1890, e.g., houses declared quite uninhabitable are paid for according to value of land and materials only.

A great saving might be made, if, instead of letting existing cottages go to ruin, and building new cottages on new sites, the Local Authorities used the powers they possess in the Labourers Acts, 1885 (Sec. 16), of purchasing and putting into repair existing cottages. A change of administrative practice in this respect would save Local Authorities a great deal of money; but the powers will have to be supplemented so as to include cases of houses being uninhabitable for *any reason*.

The third point, the payment of increased rent by the labourer, is more difficult, but will have to be faced. It may not be possible to ask a higher rent from existing occupiers, but Local Boards are free to act (and some have done so) in the case of all new cottages, and can gradually level up rents as old cottages became vacant. If this is to be effective, the illegal practice of allowing the widows or other relatives of a deceased labourer to continue to occupy Union cottages under a kind of inherited right, must be stopped. Consideration of public policy must outweigh others based on sentiment, unless the District Councils are declared dispensers of charity. After all, the far wider and more serious grievance is the natural complaint of the far more numerous body of labourers who pay double and treble the rent for inferior cottages held from private owners, without garden plots.

In all these cases, however, it seems to me that it must be left in the hands of the Local Government Board, or the

Government Authority which advances the money, to fix a fair economic rent. Why guardians are to be surcharged for every penny of outdoor relief illegally given, and yet are to be free to charge sixpence a week for accommodation for which two shillings a week would often be freely given, requires some explanation.

Labourers themselves will find, if they have not already found, that such a system must tend (as the old abuses of the Poor Law) to reduce wages, and will not permanently improve their position.

The more money taken out of ratepayers' pockets the less will be available for wages.

The suggestion made not unfrequently, that the land purchase system should be applied to existing labourers' cottages, and (presumably also) to those built in the future, will be dismissed, it is to be hoped, in any scheme of reform. The inequalities and mischiefs I have pointed out would thus be aggravated and stereotyped—it would be impossible to secure that in the future the cottages would be held by the class for whom they were intended—and not a single reason applicable to the tenant farmer with statutory fixity of tenure, who has generally built his own house and made his improvements, is fairly adducible in the case of a weekly tenant of a cottage built out of public money. I need only refer, in addition to the remarks of Mr. W. F. Bailey in his recent official Report on the Land Purchase Acts, in which he gives the warning that "the sale of an uneconomic holding at practically any price will be made with much risk to the State, and without doing any real benefit to the Community."

In connection with the question of the amount of rent to be charged, the question of the size of the attached plot should be considered. Applications to the number of 1,397 were made last year to increase the size of plots from half-an-acre to an acre, and if the practice in the past be followed, the rent will not be increased. This is clearly adding to the mischief, and unjust to occupiers of smaller plots. Apart from this, farmers complain that an acre is more than a labourer is able to attend to, if his full working hours are to be at the disposal of his employer. On the other hand it is said that a half-acre is too small for change of crop, and it is undeniable that an extra half-acre would make but a small addition to the original cost of the cottage and plot, and would, if properly cultivated, be a great gain to the occupier.

No hard and fast rule can be made, but it may be generally said that if stringent provisions were made in the conditions of letting that plots should be properly cultivated, and not, as in many cases, meadowed or grazed, year after year, or allowed to go to waste, the additional half-acre would enable

the Local Authority fairly to amend and increased rent which would diminish or wipe out the annual loss. The prices paid for conacre plots show that an allotment rent is not to be measured as a mere acreage proportion of a fair farm rent.

It is certain, at any rate, that unless a remunerative rent be charged, schemes should not be sanctioned increasing allotments to the maximum of a statute acre, until the requirements of the District as to the proper housing of the labouring class have been satisfied.* The new proposals for this year shew an enormous extension of the system of enlarging allotments, especially in Munster, where the new schemes involve 2,925 additional allotments out of the total of 3,342; and it is to be noticed that in some Districts, such as Waterford No. 1, Limerick No. 1, and Newcastle, the number of new allotments proposed exceed the number of new cottages.

I now come to the existing statutory machinery, at present consisting of six Acts of Parliament, or rather seven, if we include the amendments included in the Land Purchase Act of this year. The main provisions of these Acts will be familiar to members of the Society; and here I need only summarise the procedure necessary before a scheme can be carried through and the cottages built and let. The following are the steps:—

- I. Representation to the District Council.
- II. Consideration of Representation.
- III. Preparation of Improvement Scheme.
- IV. Advertisement of Scheme in Local Newspapers.
- V. Serving of Notices on owners of lands to be taken.
- VI. Petitions for formal confirmation of Scheme to be presented to Local Government Board.
- VII. Local Inquiry by Local Government Board Inspector.
- VIII. Provisional Order issued confirming the Scheme.
- IX. Copies of Order to be served on owners of land to be taken compulsorily.
- X. Publication of Provisional Order.
- XI. Petitions (if any) against Order, including lodging of documents.
- XII. Hearing of Petitions before Privy Council, and Order of Privy Council.
- XIII. Application by District Council for loan, and correspondence with Board of Works and Local Government Board.

* See *Key to the Labourers' (Ireland) Acts*, by M. O'Sullivan, to whose excellent introduction and notes I am much indebted.

- XIV. Application to Local Government Board to appoint Arbitrator to fix amount of compensation for lands taken compulsorily.
- XV. Hearing before Arbitrator.
- XVI. Award of Arbitrator, and Notices published of the Award.
- XVII. Payment of sums awarded.
- XVIII. Advertisements for tenders and contracts for building.
- XIX. Letting of the Cottages by the District Council

It is not to be wondered at that such a system involves unnecessary delay and expense, two years often elapsing between the inception of a scheme and the acquisition of sites; and it is notorious that much heart-burning and litigation has resulted, owing to the position of sites selected. The Act of 1883 requires that the "Representation" shall contain a suggestion on the part of the signatories as to the locality or localities, in their opinion, most suitable for the erection of the proposed new dwellings and too often as the Local Government Board has reported,* a labourer without knowing or considering the conditions and regulations of the Act, "selects a site on a particular farm, and having filled up a Representation form accordingly, he procures the necessary number of signatories thereto," and the erroneous impression arises, "that the new cottage in each case is being built for the particular labourer who took the trouble to get a Representation form filled and signed." I have noticed in some "Representations" that have come before a particular District Council, that all the signatures were in the same hand-writing. In the face of the Local Government Board Reports, the evidence and reports of the Royal Commission of Labour, and the facts that have constantly come to light before Local inquiries and Privy Council appeals, it is difficult to understand how Parliament could have been induced to make bad worse by providing (Sec. 94 of Land Purchase Act, 1903), that the Sanitary Authority shall take into consideration the wishes of the persons who signed the Representation. And are the Inspector and the Privy Council also bound to consider their wishes? If the existing machinery of the Labourers' Acts is, in the main, to stand, I would suggest the following amendments, or rather re-construction of the Acts:—

- i. No formal Representation to be required. Substitute written notice either by Medical Officer, or fixed number of ratepayers or members of District Council as to insanitary, etc., dwellings.

* See 29th Annual Report, quoted in O'Sullivan's *Key to the Labourers Acts*, pp. 31, 32.

2. No advertisement of Scheme until confirmed by Local Government Board.
3. The Inquiry by Local Government Board Inspector should be held *before* the Scheme is prepared. The Inspector should visit locality, hear all interested parties, including District Council, owners and occupiers of insanitary houses, and Sanitary Officers. Inspector then to make recommendations as to whether old houses should be re-constructed and repaired, or new houses built, and suggest new sites.
4. Scheme to be prepared by District Council and forwarded to Local Government Board, distinguishing works required to be done by the Owner, and proposed to be done by District Council. Owners of inhabited houses that are out or repair or insanitary, to be given specified time to make alterations and execute repairs. In default, District Council to have power: (1) to sue for penalties; (2) to execute works at expense of the Owner.
5. Scheme to state rents proposed to be charged for new houses. Decision of Local Government Board after consulting Inspector to be final upon all points in the Scheme, except on questions of sites proposed to be taken compulsorily, upon which appeal should be allowed to the County Court Judge or Land Commission, who should also decide question of amount of compensation to be paid in default of agreement. All Appeals to Privy Council to be abolished.
6. The system of correspondence with, and sanction of two public Departments, viz: Local Government Board and Commissioners of Public Works, for loans, should be simplified. The issue of Provisional Orders should involve *ipso facto* the right to obtain necessary loan from the Board of Works.
7. The Mortgage to Board of Works to be abolished, and (if necessary) the Act to give a general charge on all property of the Council for the amount of the loan.

Besides these matters of procedure, substantial additions should be made to the power of the District Councils. Under Sec. 16 of the Act of 1885, they can purchase compulsorily any cottage in a bad state of repair, but houses or buildings defective for any other reason they have no power to purchase except by agreement. The whole general scheme of the Labourers' Acts, as indeed, also of the Housing of the Working

Classes Acts, seems to be the demolition or shutting up^r of insanitary houses, and building new houses on fresh sites.

However applicable to courts and rookeries in towns, this plan may be unwise and uneconomical in country districts.

It is inconceivable that out of the 74,000 uninhabited houses in Ireland, there should not be a large number that could well be repaired or re-constructed, especially in the country villages ; or the sites, at any rate, used for new buildings. If compensation to owners were assessable upon the principles laid down in Sec. 41. of the Housing of the Working Classes Act, 1890, sites and houses out of repair could be acquired on fairer and more moderate terms. Finally, the provisions of the Housing of the Working Classes Acts should be generally applicable, by which cost of any repair or re-construction done under order by the owner, should be recoverable against the lessee or other person gaining the benefit.

Whilst recognising that compulsory and direct action by local bodies or the State will be necessary, when it is proved that there is not *sufficient* accommodation for *bona fide* labourers, and where owners of insanitary houses neglect or refuse to put them in order, I have already given some reasons for holding that the Labourers' Acts as they are, and as they are worked, cannot solve the whole of this vast housing problem, without an undue burden to the rates, and some of the pauperizing results of the Old Poor Law.

Under the recent amendment, the duty of providing house and plot for almost every wage-earner in the country is imposed upon the District Councils ; an Atlean burden, well nigh not to be borne. Mr. Bailey tells us that tenant purchasers complain that "local rates are now a rent in themselves." What will they be in future, if the policy lightly fore-shadowed is carried out ; and will the farmer have thus less or more money in his pocket wherewith to pay wages ?

Apart from these considerations, there are the objections that a general system of the kind is a bar to private effort ; enables the owner of ruinous or insanitary property to get his labourers housed at the expense of his fellow rate-payers ; and is ineffectual in dealing with particular cases from time to time. Isolated houses can be declared insanitary under the Public Health Acts, and an Order can be obtained for their closing or demolition, but re-construction requires a "Scheme," covering a considerable area.

The question remains whether the Legislature will consider whether owners of houses and land and employers of labour have in this matter a duty to their tenants and labourers which ought to be enforced by some more remedial way than compelling the owner of an insanitary house to close it. Some fixed policy must be declared, for I may point out the

Land Purchase Code propounds, at this moment, two inconsistent theories of duty in this matter, and remedies equally inconsistent.

The Act of 1891 states it to be the duty of the tenant purchaser to provide proper accommodation for labourers in his holding; the Act of this year (Sec. 96), provides that the Land Commission can make a scheme for the accommodation of labourers in estates purchased, or proposed to be purchased, and such a scheme is to be deemed to be a representation under the Labourers' Act; and thus the District Council will be compelled to carry it out at the expense of the rates.

2.—*Fiscal Policy; Some Lessons from the Blue Book.*

By JAMES J. SHAW, K.C., LL.D., County Court Judge of Kerry.

[Read December 18th, 1903.]

WHEN I was asked to read a paper to this Society on the proposed changes in British Fiscal Policy which have made such a stir in recent times, I recognised at once that the subject must be treated here, not as one of party politics, but simply as one of economic theory and economic policy. And it occurred to me that the most useful contribution I could make to the consideration of the subject, from that point of view, would be an examination of the contents of the Blue Book published by the Board of Trade, and an endeavour to discover what light this Blue Book throws on the main points involved in the controversy.

I.—EXCESS OF IMPORTS OVER EXPORTS. | |

The continued and increasing excess of the imports of the United Kingdom over the exports is a phenomenon which puzzles many people, and which is generally regarded as an alarming symptom of the state of British trade. This excess in imports has been going on for a long time. From a table on p. 5 of the Blue Book, it will be seen that in 1854 the total imports were 152 millions and the total exports 97 millions, and that the annual excess of imports over exports has been going on and increasing ever since. From a table on p. 99 it will be seen that for the ten years from 1893 to 1902, the average annual excess of imports over exports was 161 millions, beginning with 132 millions in 1893, and ending with 184 millions in 1902. This represents a gross excess of 1610 millions in those ten years alone. That is the phenomenon. How do we explain it? How do we account for the fact