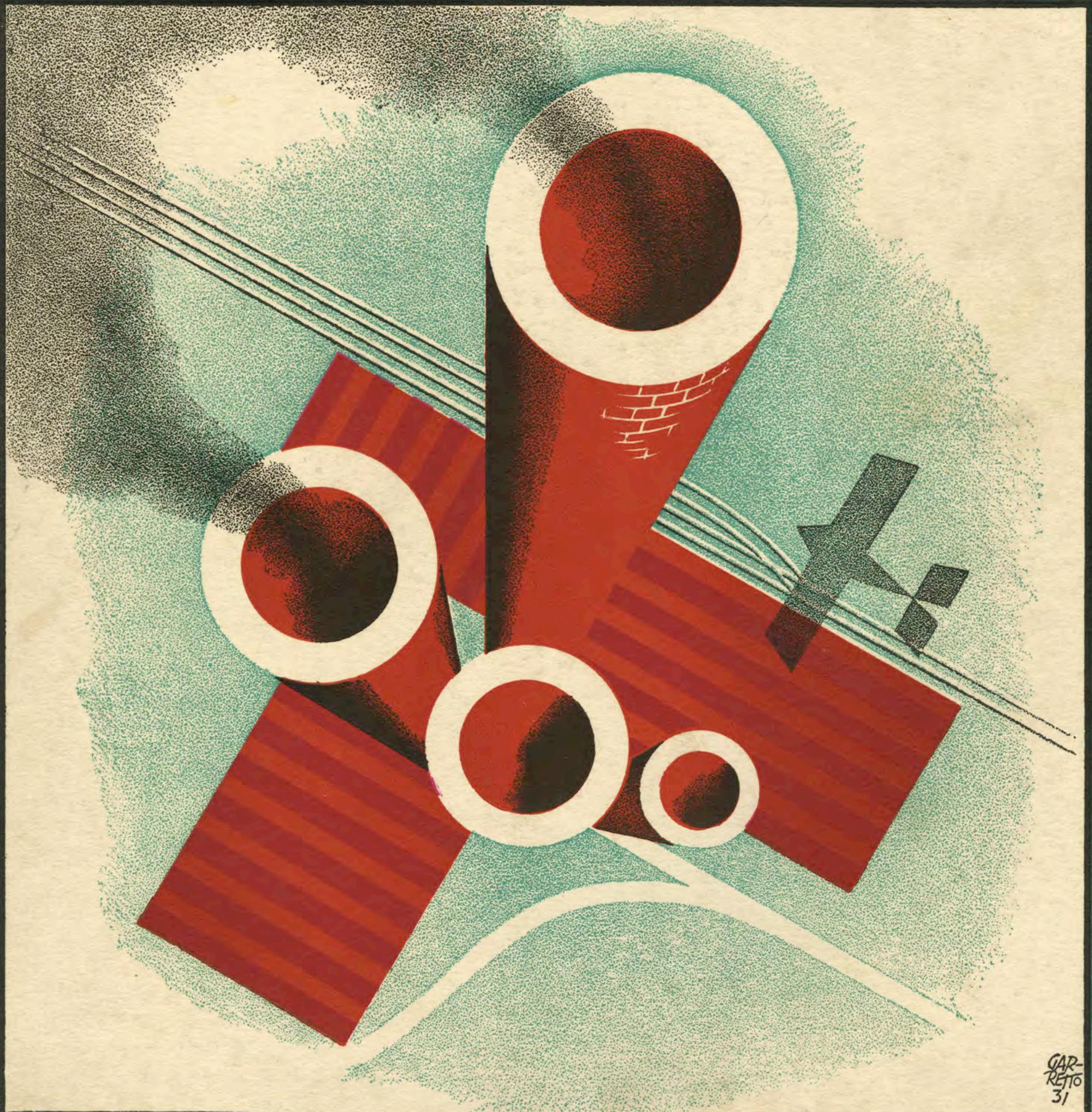


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GAR-
RETTO
31

Housing: the Need

Cross section of a country in which half the homes fall below minimum standards of health and decency . . . in which city slums are the worst in the world . . . in which the building industry is bogged, bound, and helpless.

MR. GEORGE FOLLANSBEE BABBITT heaved his two thick legs over the side of the cot on his sleeping porch in Floral Heights, extinguished the nationally advertised alarm clock with the cathedral chimes, and stumped down the hallway to the white tile bath. There, surrounded by the glass towel rack and the glittering medicine cabinet and the flush plumbing of his American citizenship, he shaved.

Mr. Babbitt was a type. He was *l'homme moyen sensuel* of the American Century. You liked him if you liked realistic literature, and you disliked him if you disliked realistic literature. In Mr. Mencken's classroom, where realism was admired, he and his guest towel and his cement drive and his hydrangeas were biting satire, a bitter debunking of the sentimentality of the American mind. In the clubrooms of the respectable academicians who spoke of the award of the Nobel Prize to Sinclair Lewis as an insult to their country (and an oversight of themselves), he and all his ways were hateful.

But it was merely a question of taste. Neither Mr. Mencken nor the academicians had the slightest doubt of the authenticity of the picture, or of the right of Mr. Babbitt to represent, in his person and his possessions, and particularly in his house and in his bath, the person and the possessions and the house and the bath of the average American of our time. The hot-water faucet and the medicine cabinet and the modern sanitary installation were assumed to be prerogatives of the nation. They were typical. America, it was said, was like that—an El Dorado of Plumbing, a Paradise of Sleeping Porches, a shining, polished shimmer of brass pipes, iridescent water-closet seats, oil burners, vacuum cleaners, electric stoves, garbage incinerators, washing machines, and two-car garages running from golf club to golf club across the Atlantic tidewater, the Allegheny Mountains, the Valley of the Ohio, the Valley of the Mississippi, and the Valley of the Missouri to the Rockies and the Sierras and the sea. Even Mr. Lewis' enemies did not quarrel with his realism. They quarreled with his Americanism. And never, so far as memory serves, did any of them suggest that the real trouble with *Babbitt* was not at all its disgust with the material opulence of American civilization, but its childlike faith that the opulence existed. Never did a critic rise to say that

Babbitt, as a saga of the age, was not realism, but rich, luxurious romance.

Which is, in its way, curious. For the one fact certain about the great majority of Americans—the 65 or 70 or 75 per cent whose incomes, even in times of prosperity, lie downward of \$2,000 a year—the one fact certain about this great mass of the population is that its members do not inhabit Mr. Babbitt's world. They don't wash in Mr. Babbitt's bathroom. An incredible percentage of them don't wash in any bathroom at all. (In New York alone, over a million people have no bathing facilities in their homes.) They don't enjoy Mr. Babbitt's heat and light and air. Mr. Babbitt's scrupulous water-closet becomes for millions of them a foul hall toilet shared with five to

twenty-five other humans, or a back-yard privy or the north exposure of a tree. A good half of them, if they read of Mr. Babbitt's house at all, read of it as of a lovely and impossible paradise in another world. And even their richer neighbors must envy one gadget or another in the house on Floral Heights, for millions of Americans in the upper third of income levels would be unable to afford them all. If George Follansbee's budget was over \$5,000 a year (and he estimated, as he thought over his latest deal and his tax bill and his children, that he ought to "pull out eight thousand"), he was better off than 98.9 per cent of his countrymen. And *Babbitt* becomes a novel of the richest 1 per cent.

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Courtesy Caterpillar Tractor Co.

A HOUSE IS A FIXTURE

. . . in the law books. But many and wonderful things have happened to it since Blackstone's *Commentaries*. It is no longer merely a shelter attached to the land. It is a nucleus of services, an artificial climate, and a protection against disease. Electric wires and high-pressure water pipes have pumped into it, and through it into the land, an enormous increase in value; for half the cost of a house goes into things which in our grandfathers' day did not belong to a house. But they have also altered its relation to the land. They have freed it of the well and the woodpile. The modern house might perfectly well exist 300 feet in the air. And sometimes does.

DEAD LEVEL

It is not the reeking slum which pulls down the level of American housing, but the Cottage Grove Avenues, the South Broad Streets, the city-limit suburbs with their grimy casements opening on the foam of last night's washing, the brownstone flats that front the Third Avenue El, the houses that shuffle past the Pullman window at midnight across an Indiana freight yard, the "Company Towns" where the boarder and the roomer and the Polack's mother and his child share their outdoor accommodations with the family next door, the Mississippi farmhouse where drinking water stands in a wooden bucket and the window is an unglazed hole in an unplastered wall, the Vermont farmhouse in the crook of a narrow valley where corn shucks bank the cellarless walls in autumn and the bathtub is a once-enameled basin, the back alleys of St. Louis and Cleveland and New Haven and Baltimore where the bright limousines go past the end of the street and the town's best houses are only a block or so away, the row on row on row of shingled two-deckers and three-deckers and two-family houses that stagger up and down the short hills of the Pennsylvania towns. These are the housing problem.



Brown Bros.

THE STONE FRONTS



Brown Bros.



Brown Bros.



Acme-P & A

COMPANY TOWN: TWIN BRANCH, WEST VIRGINIA



Ewing Galloway
READING, PENNSYLVANIA: THE SHINGLE ROWS



© Brown Bros.



Courtesy National Housing Association
BACK OF THE FASHIONABLE STREETS, RICHMOND



Ewing Galloway
MANHATTAN'S SEMI-RESPECTABLE. RIGHT: A ST. LOUIS ALLEY



Courtesy National Housing Association



Ewing Galloway

A REALIZATION of that fact should correct certain presuppositions about American housing. It should persuade the general reader that the picture of America as one great glitter of plumbing ads is not altogether lifelike. But whether it will prepare him for the actual truth is another matter. For the truth is that American housing is not only not superlative: it is not even good. The truth is that *less than half the homes in America measure up to minimum standards of health and decency.**

Minimum decency

Such a statement requires two things: definition and proof. The first is simple. A minimum standard of health and decency is one below which no American family should be expected to fall. It will therefore include neither a telephone nor central lighting (services which are generally listed among the quasi-necessities of modern life) nor central heat nor even a bathtub. But it will include: healthful surroundings for the building; ample and pure running water *inside* the house; a modern sanitary water-closet for the exclusive use of the family and located *in* the house; enough rooms and large enough rooms to give the members of the family necessary privacy; sunlight and ventilation and dry walls; adequate garbage removal; adequate fire protection; a location within reach of work; a cost not to exceed 20 per cent of family income. The man who believes these are excessive requirements for the protection of the health and decency of an American family undertakes a heavy burden of proof.

Most honest men will accept them and wonder how on earth such a standard can exclude any measurable proportion of American homes. For the belief in the fundamental excellence of living conditions in America is one of the deepest prejudices of the American mind. We read Dickens' description of the London slums of his day with a complacent eye. Certainly it is nothing to us that Bill Sikes, hiding after the murder of Nancy, saw from his broken window "crazy wooden galleries common to the backs of half a dozen houses, with holes from which to look upon the slime beneath; windows broken and patched, with poles thrust out on which to dry the linen that is never there; rooms so small, so filthy, so confined, that the air would seem too tainted even for the dirt and squalor which they shelter; wooden chambers thrusting themselves out above the mud, and threatening to fall into it—as some have done; dirt be-smear'd walls and decaying foundations; every repulsive lineament of poverty, every loathsome indication of filth, rot, and garbage . . ." All this was in another country and another time. What has Folly Ditch to do with us? Even if we read (as who does now?) the *American Notes* with their revolting descriptions of the Five Points district of New York in 1842, we are little moved. After all it is Dickens writing. The whole thing must be changed by now.

* Dr. E. E. Wood, "Recent Trends in American Housing" (Macmillan, 1932).



AND it is changed. But not in America. In the years since the War England, Germany, Austria, Holland, and other countries of the north of Europe and even Italy and France have taken the definite public steps to eradicate the slum which are summarized on page 92. But America and the great cities of America have done, in comparison, nothing. In the opinion of Mr. Lawrence Veiller, secretary of the New York State Tenement House Commission in 1900 and since 1910 the secretary and director of the National Housing Association, a man whose judgment in such matters is authoritative, certain American cities "have the worst slums in the civilized world; this is notably so of New York and of some parts of Chicago, Cincinnati, St. Louis, Cleveland, and other cities." Mr. Veiller points out that we have all the kinds of slums they have elsewhere. And we have also added certain spectacular improvements of our own, such as the unholy mixing of races, the overcrowding of the land, and the construction of tall tenements which shut off the sun and the air. "We have houses that are old, dilapidated and run down, damp, in bad repair, infested with vermin, without the essential conveniences of living, without water supply in the rooms, without sanitary facilities, with privies in the yard emitting their foul

odors into the windows of the bedrooms and living rooms that adjoin them . . ." and "in addition to all these conditions that are found in the old-world cities, we have conditions of land overcrowding, high buildings and lack of light and air that are quite unknown in Europe and Asia, in fact, in any part of the civilized world"—Naples or Rome, London or Paris, Berlin, Vienna, Budapest, Constantinople, Leningrad, Edinburgh, Glasgow, Canton, or Bombay. And Mr. Barry Parker, English architect of the two most important model towns of England, told a New York conference that though he had seen the slums of South America and of all the great European cities, he had nowhere found conditions which were not preferable to tenement conditions in the city of New York.

But these are the words of humanitarians (whose words are always suspect to rigid economic thinkers), and they are obviously written with deep feeling. It will perhaps be more useful to turn to the conscientious and prosaic report of the New York Board of Housing to the Governor in 1929. The author of the report is obviously no Dickens and his adjectives are not intended to touch the heart. He is merely performing his duty. The Board had investigated housing in twelve cities of the state at the request of the municipal authorities. These were cities

in which housing regulations, as the Board somewhat ironically puts it, had been "inadequate." One city which the Board refuses to name was chosen as typical of the twelve. In that city the Board discovered that 17 per cent of the buildings in the central congested area used for the housing of the poor had dark rooms with "no outside window, not even a window in an interior wall to admit light and air indirectly from another room." These rooms were usually bedrooms! As to toilet facilities, "despite the fact that the area surveyed was the central, congested district of the city, 12 per cent of the buildings had toilets in the yards. Several of these were in the filthiest possible condition . . . As the block was closely built on all sides, and even through its center, there were few air currents to carry away the stench that spread to numerous adjoining dwellings . . . In a third case the stench from yard toilets 100 feet in the rear was almost overpowering in the halls when the street doors of the tenement were opened." Only one of the multi-family buildings in the area surveyed had a fire escape—and that was a vertical ladder. "There is scarcely need for the statement that most of the tenements are unprovided with gas, heat, and hot water." And as to the atmosphere of the whole area, the

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From the collection of Mrs. Henry T. Curtis

By Charles E. Burchfield

MOVING IN: THE SINGLE-FAMILY HOUSE IS AN AMERICAN IDEAL WHICH TIME HAS TARNISHED



Brown Bros.



Courtesy National Housing Association



Brown Bros.



Courtesy National Housing Association



Brown Bros.



Courtesy N. Y. City Department of Tenements



Courtesy National Housing Association



Brown Bros.

Board's restrained and businesslike understatement is perhaps more eloquent than all of Dickens' exclamations: "A strikingly depressing appearance of the region as a whole results from congestion of buildings, irregular location of structures on lots and blocks, rear dwellings, bad state of repair, sheds and ramshackle buildings cluttering yards, unworkmanlike construction and repairing, and the fact that private dwellings, tenements, business and industry all exist side by side in a helpless conglomeration." In conclusion the Board remarks that the city was not selected as an outstanding example of bad housing. "The Board recognizes that most of the conditions described exist to a greater or a lesser extent in other cities of the State."

The great cities

As for the city of New York itself, the literature is so vast and so unanimous that quotations are useless. The tenement history of that city is one of the most shameful of human records. Nowhere have the estates of early landowners benefited more richly from an increase in real-estate values for which their founders were very slightly responsible, and nowhere have their heirs repaid their benefice with greater harm. The great American synonym for hypocrisy is the Trinity Tenement case of 1894 when the trustees of the richest church in the country refused to obey an ordinance requiring them to supply water to each floor of their tenements in Greenwich Village, in spite of the report of the Board of Health that the death rate in eighty-three of the church's tenements was a third again above the general rate. And Mulberry Bend and Bone Alley and Gotham Court, though names only in our time, are still names to blush for. But unhappily it is not as history alone that the slums of New York exist.



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THE PRESIDENT'S CONFERENCE ON HOME BUILDING FACES

... such facts as those on the opposite page. (Mr. Hoover in the front row center behind the microphone.) Meanwhile, the reincarnation of Washington's State Department Building and the architectural sublimation of its Supreme Court go forward within the circle of such streets as that below. It appears that while the socialistic governments of Europe devote their attention to housing, the preoccupation of logrolling remains as ever with the local post office and the district court.

The so-called Old Law Tenements which were so "unsatisfactory" in 1901 that they begot the new tenement law *still house from a quarter to a third of New York's population*; 1,800,000 people still inhabit them, and at the present rate of demolition it will take 138 years to get rid of them. What that means in precise terms is that 200,000 and perhaps 250,000 of the interior rooms without windows to the outer air which existed in 1901 still exist. But 1901 is only thirty years ago. We can return to

1885 and find that more than half the tenements "condemned" by the commission of that year are still standing and still housing human beings. Of the 57,233 buildings reported in 1930 for violation of the "New Law," 40,170 cases were dismissed, 27,063 cases were "filed," and 19,441 were pending at the end of the year. Of the 2,925 brought to court, 306 were dismissed by the magistrates, 1,976 ended in suspended sentences, and in 295 cases only were fines levied. The Lung Block itself, officially condemned time after time and a name of horror in all sociologists' mouths, still stands where it stood, a few short city blocks from Al Smith's old home at 25 Oliver Street. Only within a month has it been threatened—and by a real-estate development, not by the police.

It is unnecessary to add to such facts the usual descriptions of particular homes. An investigator may find any kind of human misery he desires. A three-room apartment will house eleven people, the baby sleeping in a cheap baby carriage, the husband and wife and the next youngest child in a three-quarters bed in the bedroom, five older children in another three-quarters bed in the dining room, another child on a bed of boards and chairs in the same room, and a boarder on a folding cot in the kitchen. Or nine people will live in a three-room basement apartment (originally designed for coal bins and storage lockers) with one windowless room, one room with a window on an areaway and so dark that not even a flashlight photograph could be taken, and one room looking out on the shoe-soles of the passers-by. Or a two-room top-floor apartment will contain four beds, a crib, a



Courtesy National Housing Association



Courtesy Whitney Museum of American Art

By Edward Hopper

THE UPPER HALF OF MAIN STREET

Charles E. Burchfield, a middle-western painter (born Ashtabula Harbor, Ohio) of thirty-nine, is the romanticist of the American scene. Edward Hopper, an eastern painter (born Nyack, New York) of fifty, is its classicist. Their simul-

taneous and unrelated discoveries of the frame house, the brick rows, and the railroad yards about the year 1920 have produced a new American School, of which these two, willingly or not, are masters.

coal range, a sink, a washtub, a dresser, a chair, and nine human beings. Air will be anything from foul to merely stale. Baths will not exist. Toilets will be hall toilets shared by as many as twenty-five people and cleaned by none of them so that the resulting fetor will be literally indescribable within the limits of printable English. Hallways and stairs will be filthy and stinking and black. If the tenants are frequently to blame for the condition of their homes, it is nevertheless a question whether the beastly tenant begets the bad housing or the bad housing begets the beastly tenant. The landlord whose immigrant Italian renters tear out the moldings for kindling and the shiny, varnished water-closet seats for picture frames has one opinion of cause and effect. The social worker has another.

THERE can be little doubt as to the verdict on the slums of New York by no matter what standard they are judged. But do these conditions exist in other cities—in the cities which are used to differentiate themselves from New York on the ground that New York is really an Italian city or a Jewish city and not an American city with American living standards? The answer is: they do. In Cincinnati, for example, a larger percentage of the population lived in tenements ten years ago than in any other city in America, and a survey of 5,993 flats

in the town's malodorous "Basin" district showed that 70 per cent had outside toilets used by anything up to nine families. There were eighty bathtubs in the whole area. Half the flats had two rooms only and were occupied by one to seventeen people. Dark and windowless rooms existed, and a third of the buildings (three and four stories in height or more) had only one egress. A zoning law passed in 1924, a city plan adopted in 1925, and a reform administration since 1926 have bettered the "Basin" area. Some of the worst buildings have been torn down. But the emigration of the old German population from the downtown districts and their replacement largely by Negroes and migrants from the primitive Kentucky mountain districts has presented a new slum problem and left the death rate high. Chicago's Hull House and stockyard districts need no introduction to a world already weary of reading the sordid story of the generation they have produced. In 1925, 1,500 homes in these districts had 140 tubs among them, a third had yard toilets, and 85 per cent of them had no heat but stove heat. Philadelphia's famous streets go by such names as Noble and Christian and Beth Eden. In 1929, yard toilets in these districts ran to 90 per cent and over and stove-heated homes to 95 per cent. Every tenth house in the Beth Eden district had no water whatever. Pittsburgh had in 1929

its Russian families of eleven in two rooms, its Ukrainian families of ten in a single basement chamber, its Negro families of five with one room and no window, its sewers backing into basement baths, its kitchen taking light and air from a market for live poultry. Even Columbus has its Sausage Row where, a few years ago, some of the rooms were without windows, and almost all of them had no running water.

And so the story runs, in one degree of filth or another, for most of the industrial cities of the continent. The facts are not generally known. Public officials are persuaded that it is unwise to refer to the existence of slums. For one thing, the inhabitants of the districts may take the term as a reflection upon themselves. For another, the facts do not always harmonize with the melody to which the local boosters sing their lays. And the result has been that municipal authorities have all too frequently proceeded upon the theory that what they don't know won't hurt them. It was for that reason that the National Housing Association called its 1914 survey *What Our Cities Do Not Know*. Some of the things our cities did know, however, were that St. Louis still had 20,000 of its 40,000 privy vaults, that Philadelphia still had 20,000 of its 60,000, that Minneapolis had 17,000, Pittsburgh 8,000, Detroit 5,800, Grand Rapids 4,400, Cleveland 2,835 plus 4,000 privy sinks, Columbus

1,800, New York 194. Baltimore's record total of 90,000 has been largely swept away. By 1928, Philadelphia was down to 10,000 and St. Louis has today 10,000. Nevertheless, writing in 1931, Dr. Edith Elmer Wood, a reliable and widely recognized authority on housing, said: "Most American communities . . . have sections, large or small, inhabited predominantly by Negroes or the foreign-born, where neither city water nor city sewers penetrate. Filthy back-yard privies with overflowing vaults serve from two to a dozen families. Water is carried by hand into the house from well or hydrant."

But all this has to do with great city slums and the obvious and extreme case. The well-to-do citizen of Cleveland driving out Carnegie Avenue toward Shaker Heights, the Chicagoan commuting from Winnetka via Sheridan Road and Lake Shore Drive, the householder of Mt. Kisco following Fifth Avenue to the One Hundred and Forty-ninth Street Bridge, the lawyer from Lexington driving down Massachusetts Avenue to the Charles River Parkway and Boston,

the Birmingham merchant heading out Twenty-first Street toward Shades' Mountain, the young Pillsbury of Minneapolis following Hennepin Avenue toward the lakes, the Pittsburgher striking down California Avenue toward Sewickley—none of these gentlemen in their ordinary travels ever sees a slum. Instead they pass or skirt the block after block after block of crowded and unattractive but respectable-looking and apparently serviceable brownstone

ter in each flat; more are so constructed in narrowness and depth as to have dark, unventilated inside rooms; in others there is such a congestion of tenants that privacy is impossible; and in others still the height of nearby buildings, the narrowness of alleys, and the extent to which the ground is built up, have cut off light and air. Let the skeptical citizen turn aside into the back streets which intersect his well-paved,

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Photo courtesy Perargil Galleries

By John Steuart Curry

WHEAT: A FORD: PERHAPS A RADIO: A PRIVY . . .

houses, and three-decker wooden houses and bow-windowed, half-shingled two family houses, and red-brick, four-storied, front-step flats which, in one style of architecture or another, circle our larger cities and our more urban towns like the rim of deadened ash around a burning fire. And they find it hard to believe that the homes in these buildings fall below a minimum standard of decency. Unfortunately the fact is otherwise. A large proportion of these apparently dull-but-decent houses lacks the prime requisite of a sanitary toilet for each family within the house; many of them lack running water



Underwood & Underwood

MARY McDOWELL



Underwood & Underwood

JANE ADDAMS



FREDERIC ALMY



Keytone

ROBERT DE FOREST



Acme-P & A

LILLIAN WALD

CONTEMPORARY housing builds new workmen's dwellings. A generation ago it fought the old . . . Because Lillian Wald some thirty-eight years ago followed a child to a New York tenement where a tubercular woman had lain unattended for days, 300 Henry Street visiting nurses now care for 85,000 patients yearly . . . In 1871 a young girl hitched her horse to a wagon and helped Chicago fire refugees to safety. Twenty-three years later Mary McDowell became head resident of the University of Chicago Settlement House. Since then "Back of the Yards" has lost much of its famous smell . . . A great internationalist, Jane Addams has amalgamated forty nationalities into the greatest social settlement in this country. Out of Chicago's Hull House have come sweat-shop investigations and sanitary tenements . . . Frederic Almy, lawyer, author, and opening-day poet of the 1901 Pan-American Exposition, is better known as the secretary (1894-1921) of the Buffalo Charity Organization Society, and president (1916-17) of the National Conference of Social Work . . . Tenement house reform in New York was led by Lawrence Veiller, authority on housing, and the late Robert de Forest, chairman of the State Commission which drafted the "New Law." . . . As author and police reporter on the New York Tribune, the late Jacob Riis dramatized the slum. He saw the closing of the police lodging room and the transformation of "The Bend."



Acme-P & A

JACOB RIIS

through-traffic thoroughfare and see for himself.

Auburn: loveliest village of the plain

The typical American community, however, is neither the metropolis nor the middle-class residential area circling the metropolis, but the small city. Mr. Babbitt's Zenith was a small city. Certainly the small cities should show a different situation. An example offers. Zanesville, a city of less than 40,000 lying in pleasant farming and industrial country on the Muskingum River in Ohio, a ceramic and clay products center, was selected by the *Literary Digest* to serve as the Typical American Small City for an advertising survey conducted in 1927. It is certain, in view of the purpose of the investigation, that Zanesville was not below the average of similar communities in comfort and civic pride and general prosperity. And, nevertheless, of the 68 per cent of its families "surveyed" almost 40 per cent had no baths and only 61 per cent had "plumbing systems." As a commentary on the realism of the *Babbitt* portrait of America, Zanesville, Ohio, is more eloquent than Mulberry Bend. And so is Des Moines, Iowa. Des Moines is the "City of Homes" and perhaps for that reason its Housing Commission made the most thorough survey of an American town to date. The Commission found that of the 18,694 dwellings in the city, 5,000 were entirely without sew-

Housing I: The Need

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ers or city water; 1,500 houses in the East Court Avenue slum district had no running water of any kind and their families carried pails as much as a block and a half. And so it runs from one end of the country to the other—from Tucson, Arizona, to Arlington, Massachusetts; from San Bernardino, California, to Richmond, Virginia; Easton, Pennsylvania; Norwalk, Connecticut; Sioux Falls, South Dakota; Fort Smith, Arkansas; Orange, New Jersey . . .

To the town category may be added the "Company Towns." These are housing facilities provided by great industrial organizations for their employees. In 1920 the Bureau of Labor Statistics issued a bulletin on that aspect of the housing question by the well-known student of the problem, Leifur Magnusson. On the basis of an examination of 423 company towns (mostly mining and textile) situated all over the country and housing 160,000 employees, Mr. Magnusson concludes that "generally speaking, company towns are unsewered and without a piped water system for a large majority of the buildings." Seventeen and three-tenths per cent of the 47,580 dwellings had bath, water-closet, running water, and gas or electricity; 39.2 per cent had none of these; 22.3 per cent had gas or electric

light only; 5.4 per cent had running water only. In the cotton-mill districts, companies generally imposed the barbarous requirement that *each room* provide an operative for the mill—an incitement to overcrowding and to child labor if ever there was one. Room density in southern cotton-mill towns may run over two (anything over one being unhealthy). Some Pennsylvania coal companies were found to house their foreign-born employees in wooden barrack rows without improvements, and built at the time of the Civil War. And many western mining companies were found to settle their housing problem by granting their Mexican workers the privilege of building themselves shacks on the company land. The usual American comment on such housing is, of course, that "they lived worse where they came from."

Pastoral

But prejudices of fact die hard. Even if it were proved to the satisfaction of the average American that town housing was below standard, he would still fall back on the farm and particularly the farms of the older states like Massachusetts and Connecticut and the farms of the great agricultural states like

Kansas and Iowa. No political speech delivered west of the Juniata was ever complete without a reference to our happy country homes. And as for the farmhouses of New England—they and their elms have been responsible for some of the sweetest "native" poetry written in America. The facts, therefore, fall with a peculiar weight. In 1926 the Department of Agriculture published a bulletin entitled *The Farmer's Standard of Living*. It was based on a study of 2,886 selected, white, farm families in eleven states including New Hampshire, Vermont, Massachusetts, Connecticut, Kentucky, South Carolina, Alabama, Mississippi, Kansas, Iowa, and Ohio. The Department's summary as to housing conditions is interesting: "Slightly more than a twentieth of all the homes reporting were completely modern; that is, fitted with central heating and central lighting systems, running water, kitchen sink and bathroom (equipped with a stationary tub and bowl), indoor toilet and sewage disposal. About a fifth of the homes were partially modern; that is, fitted with a part of the improvements named. *Almost three-fourths of the homes have none of the modern improvements mentioned above.*" And these, it must be remembered, are not the squalid shacks which advertise their deficiencies by their appearance, but the externally pleasant and pastoral homes of the best farming communities. The figures on "farm facilities" in the 1930 Census bear out the impression. Running water, it will be understood by anyone familiar with a Vermont farm, may mean anything from a half-inch lead pipe dripping clean, cold, spring water into the end of the kitchen sink, to a Delco system, a pressure tank, and two nicked faucets in a standard tub. As for the item "Bathroom"—many and wonderful are the farmhouse installations referred to by that name.

PERCENTAGE OF FARMS EQUIPPED WITH:

	Running water	Bath-rooms	Elec-tricity
CONNECTICUT	63	34	53
KENTUCKY	3	2	4
MASSACHUSETTS	75	43	63
NORTH DAKOTA	7	3	8
OREGON	44	28	33
SO. CAROLINA	3	2	4

But there are certain sections of farming country for which no figures of any kind are available. No agency has yet suc-

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THE NEW ENGLAND VILLAGE SUGGESTS MANY THINGS TO THE SUMMER TOURIST, BUT NOT BAD HOUSING. THE VILLAGERS MAY HAVE A DIFFERENT OPINION

ceeded in reducing the Mexican shacks of the Southwest or the huts of the South to the decency of statistics. Certain observations have, however, been made. The tenant farms of Tennessee and Georgia and Mississippi and Kentucky and the Carolinas—where a diet of fat-back and molasses and corn bread and moonshine produces cash crops and pellagra, and where Negroes live five or more to a bedroom in unplastered houses with sashless windows, and poor whites live little better—have attracted the attention of health commissions if not the attention of the local builders. The Children's Bureau finds 40 per cent of the tenant families in one section of Mississippi living two or more to a room, 10 per cent of the whites sleeping four or five to a room, 11 per cent sleeping six or more, and cases of nine and even ten in a single bedroom. In sections of that state there are no sanitary devices—not even privies—for 60 to 85 per cent of the whites and blacks—and the same thing appears in parts of Georgia, North Carolina, and Texas. But it is not true of the South alone. In a county of Montana, families of good, adventurous, sturdy stock live in sod and gumbo houses or in dugouts as well as in log or tar-paper dwellings and in structures of frame. Almost half the houses are of one room and nearly a quarter have no privies, to say nothing of modern toilet appliances.

The effect of the application of a minimum standard of decency, requiring such fundamental essentials as privacy, an inside sanitary toilet, light and ventilation and dry walls, to regions such as these is obvious. Authoritative estimates put something up to 90 per cent of farmhouses, 80 per cent of village homes, and 35 per cent of town homes beyond the pale for lack of a sanitary toilet within the house, and almost as many for lack of running water. To these inadequate homes must be added homes inadequate for lack of light and air (say a third of the homes in the greater cities), homes inadequate for reasons of overcrowding, toilets in common, dampness, etc., etc. The total most certainly exceeds half the homes of the country.

THIS conclusion will certainly outrage the convictions of most Americans. They will feel that the picture of

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America which it presents is very remote from the picture of America their own observations have presented to them. But it must again be remembered that the inadequate houses of America are not only the slum houses and the tenant farmer shacks, but the apparently respectable buildings of the sub-suburban areas in the small towns and the farming country. It must also be remembered that rental levels play their part in the situation. The minimum standard of decency includes as one of its elements a rental not to exceed 20 per cent of income. Where higher rentals exist, as they do very largely, their effect is to force families into inadequate housing, although more expensive adequate housing may be available, and to produce congestion in homes already occupied.

The human and social significance of debased city housing has been pointed out so often that it loses point. And yet the power of a building over human destiny is at least well enough known to have reached the stage. Poe knew it. And the hundreds of miserable human beings who suffered in the stinking corridors of the Old Brewery in the Five Points district of New York were living and dying witnesses to its effect. It has been said that murders in the Old Brewery averaged one a night during its most sulphurous days. And the whole story of that section from the days when Paradise Square was a clerk's pleasure ground and its Hot Corn Girls were famous, to the era of the Green Groceries when the

mere decay and squalor of the neighborhood had bred the Dead Rabbits and the rest of the Five Points gangs is a study in the incubation of crime which no city in America can now afford to forget.

There are dramatic and immediate ways to convince the well-housed citizens of Greenwich, Connecticut, and St. Paul, Minnesota, and Dayton, Ohio, bored though they may be with the story of bad housing, that bad housing affects their lives. The infantile paralysis epidemic of 1916 which crippled their younger brothers and younger sisters and the infantile paralysis epidemic of 1931 which destroyed their own children both originated in one place. And that place was Union Street between Third and Fifth—the foulest of Brooklyn's slums.

But the most dramatic evils are not always the worst. Heart failure kills its thousands for the tens that die of leprosy. And bad as the slum still is, the acres and acres of shoddy, rundown, almost respectable, not quite decent houses of the sub-suburban belts, the squalid towns, the rusty farms, and the blighted villages are worse. The inertia of mediocrity is more difficult to deal with than acute and open ills.

The housing problem is thus in part a social problem and must wait for its solution until the social conscience has been so thoroughly outraged that action will be taken. The men and women whose pictures appear on page 69 have done everything in their power to bring nearer that day.

BUT the housing problem is an industrial problem as well. And in that aspect it is, if less familiar, equally pressing. Housing is the one field where private enterprise and individual initiative have notoriously failed. And it is by no means an overstatement to say that the housing situation is the disgrace of American industry. For reasons inherent in our political thinking, the State has not interfered in private housing in this country and the State housing reforms which have played so large a part in the mitigation of European slums are here unknown. The issue has thus been squarely presented to private enterprise, and private enterprise has signally and magnificently muffed it.

The social enthusiast, faced with the collapse of cheap housing in America and the failure of American builders to do anything about it, might well be inspired to a blanket indictment of the building industry. He might declare that when an industry dealing in a fundamental commodity for which there is a constant real demand, and for which there is now and long has been a critical and crying need, confesses that it is unable to supply any part of the market but the richest third, and that the other two-thirds must satisfy themselves with a secondhand, resold product even though that product is in such condition as to endanger the health of the buyer and his wife and his children—when such an industry makes such a confession it admits industrial bankruptcy. And when it adds that it is suffering from overproduction within the limits of the market it has been able to reach, it confesses intellectual bankruptcy as well. If such a situation, our enthusiast might argue, existed in the automobile industry—if, for example, no car sold for less than \$1,000 and two-thirds of the population were unable to buy—the fact would be serious enough. But people can live without cars. And broken-down cars do not breed tubercle bacilli and idiots and gangsters and social unrest. It is when such a failure takes place in the building industry that the entire community is, or should be, aroused.

But the difficulty is that blanket indictments cover too many emotions. The members of the building industry are neither heartless nor fools.

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Keystone

... OF WHICH 75 PER CENT LACK ALL MODERN CONVENIENCES

Housing: the Need

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Their fault, and the fault of their industry, is historical. In management, in organization, and in point of view the building trades are still 19th-century trades. Only recently has the industry thought of itself as a single whole. And not yet has it applied to its world the statistical and organizing technique which other industries applied a generation ago. It is not so much indifferent to the situation as ignorant of it; not so much incapable as prejudiced and hamstrung by its own traditions.

What has happened in the market for American housing may be described as follows: one-third of American families have incomes not to exceed \$1,200; one-third have incomes from \$1,200 to \$2,000; one-third have incomes above \$2,000. It is a proven rule of thumb that no family should attempt to buy a house costing more than twice its annual income, and that no family of limited income should pay more than 20 per cent of its income in rent. Families in the lowest third, therefore, cannot buy houses costing more than \$2,400 nor pay more than \$240 a year in rent. Families in the middle third cannot buy houses costing more than \$4,000 nor pay more than \$400 a year in rent. But the average cost of single-family dwellings built in eighty-five American cities in 1929 was \$4,902 exclusive of land; and the selling price of these same dwellings was certainly 30 per cent higher. This was average cost. The low price for a single-family dwelling with the land under it in a built-up district (i.e., a district such as the average industrial worker must inhabit) was probably not much under \$4,500. Which means that neither the lowest third nor the middle third of American incomes could buy it or rent it. What this means in terms of living was shown above. What it meant to the building industry is roughly this:

... the industry depends on the richest third of the population for its market and has sold that market. (But it has not satisfied even that market, for the house available to the \$10,000 a year man or the \$15,000

a year man is certainly not the home he ought to expect to buy for the price asked.)

... the industry has failed to reach a market which, exclusive of families living on farms, amounts to 14,500,000 or 15,000,000 families;

... if the industry could build a good house to sell at \$4,800, it would add 60 per cent to its small-house sales in its present market.

... if the industry could build a good house to sell at \$3,600, it would double its post-War residential output, which in "normal" years has amounted to \$3,000,000,000, and invade the new market.

What all this means to industry as a whole will be evident when the key position of the building trades is realized. The building industry is the market for the major part of the nation's output of lumber, stone, brick, paper, paint, and glass. It is the second largest purchaser of steel. It creates an almost immediate demand for furniture, carpets, furnaces, household goods, etc. Its total volume in 1926 was over \$7,000,000,000 as compared with a gross railroad revenue of \$6,449,000,000 and a value for motor vehicles manufactured in 1925 of \$3,371,856,000. And it pays in normal years the largest American wage bill—\$3,000,000,000 in 1926.

Its failure, therefore, is the concern not of the building industry alone, but of all industry and of all observers of the contemporary scene. The inefficiency and disorder of its management, the dependence upon speculative real-estate dealers which hampers it in its purchases of land, the costliness of its methods, the exorbitant rates of its financing, the obstructive tactics of its labor, the complication and stupidity of the building code and taxing laws which beset it—all these are matters of public and immediate interest. As are the various efforts which have been made and the various ideas which have been developed for the rehabilitation of the industry. FORTUNE will attempt to present, in subsequent articles, the facts pertinent to these divisions of the problem.

[See appendix, page 92]



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Appendix: Housing

The purpose of this appendix is to indicate the trend of poor-man's housing in Europe. The effect of Europe's housing on the budgets of the governments involved is, of course, a most serious question and one which must be left for later examination. Actual house construction has been as follows:

Continental Housing Since the War

In England, 95 per cent of pre-War building was done by private enterprise, mainly by public-utility societies similar to our limited-dividend companies.

At the end of the War, private building companies ceased to function, and London was faced with an immediate need. The London County Council, which had done a small amount of building before 1914, began operations on a larger scale, and by 1928 had housed 25,000 workers' families in new dwellings, construction which amounted to 42 per cent of all building. Since 1930 the State has given to the local authorities a capitation grant of from £2 5s. to £3 10s. per year for forty years for each person removed from slum areas and transplanted in new dwellings. It is estimated that the State's interest in slum clearance has amounted to £10,000,000 since 1919. The trend in Council housing is towards the small cottages, located in suburban areas. However, because of the reluctance of the British laborer to commute, one tenement apartment is still built for every fifteen cottages. The tenements are plain and substantial, with little effort at garden courts. But they are clean, and usually have a bath. Rents for tenements run from \$3 to \$7 per room per month; cottages from \$15 to \$30. England's two famous garden cities, Welwyn and Letchworth, stand as the only actual developments of that kind in the world.

Belgium in 1889 passed legislation reducing taxes on low-cost housing, and granted to the builders of workmen's houses loans up to 90 per cent of the cost of building. From that time until the War, 63,000 low-cost homes had been built. With the cessation of war, Belgium's housing was in such bad condition that restoration of buildings was resorted to in an effort to provide homes of any sort. But in 1920, the Société Nationale des Habitations à Bon Marché was founded, stimulating suburban developments. To meet the emergency created by war, the government made loans for twenty-year periods at 2 per cent for low-cost buildings, and paid a bonus of one-fifth of the total cost to the builder, who was usually a coöperative society. Garden suburbs are now common; there are about a dozen near Brussels; others near Liège, Antwerp, Laeken, Anderlecht. Belgium's finest development is that at Watermael, where two coöperatives have adjoining sites, and the resulting city is a well-planned combination of single dwellings and apartments. Three miles out from Brussels, it is tenanted mainly by government clerks and bank workers—the cost having exceeded the rent which workmen can afford.

In Hilversum, Holland, exists the only Continental housing devel-



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MOSCOW

opment which pays its own way. Hilversum is a medieval town, but its population, stationary for many years, has quadrupled in the past forty; and since the advent of W. M. Dudok as municipal architect, the city has become a properly planned whole. The building work of the city is complemented by the work of limited-dividend societies, whose architects work with the municipal authorities. There are no private baths, but there are excellent public baths erected by the city in connection with the various groups of houses. Amsterdam building is carried on by municipal authorities whose tenements rent for \$3 to \$4 per room per month, graded according to the tenant's ability to pay. Of these houses, rents pay 90 per cent of maintenance costs. The annual deficit of about a million dollars is shared by the national government and the commune. The houses are clean, and attractive on the exterior. But the Dutch have not gone in for American conveniences, and the houses lack central heat, baths. Amsterdam's most unique development is a group of probationary tenements where low-class families are housed for a period of a year, to test their reactions to a higher level of living. If they improve, they are urged to rent in

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From "The New Day in Housing" by L. H. Fink (John Day)

LONDON

Appendix: Housing

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municipal tenements; if they are *intransigent*, they are sent back to their earlier surroundings.

Cologne, with the largest suburbs in *Germany*, has carried on housing projects through coöperative and public-utility societies, financed by the city and operated under its direction. Since 1919, of the 22,000 homes provided, only 1,000 have been erected without government help. Multi-family dwellings are the most frequent because of the great need for homes. Large gardens, large rooms, baths, and cross-ventilation are the norm. But it is in Frankfort that Germany's finest work is being done. There are four building agencies operating in Frankfort—the city, building and loan companies, coöperative societies, and private individuals—and all of them receive aid from the city. The second and third are largely financed by the municipality, and the fourth receives in some instances 40 per cent of the cost—the money taken from the tax on old buildings, the mortgages of which were wiped out by currency inflation after the War. Loans carry exceptionally low interest rates (1 per cent for first three years; 3 per cent thereafter) to encourage and permit competition. Design is simple, following the lines of Frank Lloyd Wright's best work. And the emphasis is on utility rather than on decoration. The kitchens are beautifully equipped; household drudgery is alleviated as much as possible. And housing has approached mass production as closely as possible. Pumice, of which there are large deposits nearby, is shaped into large, light bricks, erected on the site by cranes. The shell of the house takes only a few days to erect. And with the standardization of other portions of the house, the total construction cost is cut 20 per cent.

Vienna has sacrificed her landlords for her workingmen. Faced with economic bankruptcy after the War, *Austria* was forced into low-cost production with which she could undersell competitors in foreign markets. Wages had to be curbed to the lowest possible amount, and rents had to be proportionate to workingmen's wages. As a result, municipal housing replaced that of private enterprise, which had been frozen out by the risk of investment. The city expects no return on its housing investment; rent consumes 2 per cent of the tenant's income as opposed to 25–30 per cent in the U. S. Apartments cost from \$1.05 to \$2 a month, with rent paying the upkeep of the building. In 1928, dwellings for 6,000 families were erected, and the plan called for as many more annually for five years. These are mainly in tenements—small two-room apartments (the tenants have generally been accustomed to one). The cost is met by taxes—partially from the special housing tax, and the rest from the general tax rate.

France may lend to 60 per cent of the cost of the building, with interest rates at 2 per cent for single and 2½ per cent for multi-family dwellings. Industrial companies have built many houses for employees, and have worked under two institutions—a credit fund and a general office. The former created a building fund which could be drawn on by companies wishing to enter the industrial-housing field, and the latter created a central purchase office which cut material costs 10 per cent. The Municipal Council of Paris decided in 1930 to erect 20,000



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BERLIN



From "The New Day in Housing" by L. H. Pink (John Day)

COLOGNE



From "The New Day in Housing" by L. H. Pink (John Day)

VIENNA

dwellings to house those evicted by municipal construction work.

Italy's interest in the improvement of working-class housing originated in the early years of this century. Legislation encouraged the construction of cheap dwellings by granting builders exemption from taxation and providing credit. By 1914, 641 coöperative, municipal, and mutual-benefit societies had provided 111,158 dwelling rooms with an accommodation capacity of twice that number of persons. With the cessation of building during the War period, the State offered further exemption and financial assistance in an attempt to urge on the cheap-house building program. (The State itself does not build, but intrusts construction to these coöperative agencies.) Further stimulus to home building was given in a royal decree granting complete tax exemption for twenty-five years to all homes built between 1925 and 1935, and authorizing loan agencies to make building loans to 75 per cent of the value of the building.

Copenhagen, Denmark, in 1898 appointed a committee to consider the reconstruction of unhealthy districts, and during the following years the municipality expropriated a great number of the worst houses. Since these houses were mainly in the center of the city, that land was built up as a business district, and housing area transferred to the outlying districts. Building activity was brisk, and for a period new dwellings were easily accessible. However, the spurt had been too great, and with a population of 438,000, the dwelling vacancies amounted to 10,800. Builder-bankruptcies followed, and bank failures, with the result that construction ceased almost entirely. By the end of the War, a shortage had occurred, and more than 2,200 families were housed in the municipal quarters for homeless people. The municipality, faced with lack of homes rather than lack of good homes, started building, and since 1916 has built 10,000 flats.