

The dwellings most needed are units "to rent" at a fixed minimum and not those "for sale". The evidence encouraging those with assured employment and good pay to purchase their homes outright does not apply to the lower paid, or migratory, workers. A worker with a low wage may limit his future prospects of employment if he is tied to a locality, as irregularity in employment may prevent his keeping up instalment payments. No such financial obligation should deprive him of freedom to follow up opportunities of finding work elsewhere. Further, if he is in financial difficulties he is unable to keep his property in repair, and is probably forced to sub-let or take in lodgers, thus providing the nucleus of a new slum. Workers should not be obliged to buy their own houses through the absence of the alternative of houses to rent.

Evidence relative to family budgets of low paid workers made by competent investigators, indicates clearly that householders having dependents and whose incomes average between \$500 and \$750 per year cannot rightly afford more than \$10 to \$15 per month for rent. Since the monthly earnings of a very large proportion of the workers in this country probably do not exceed \$60 the problem is to provide houses to rent at \$10 to \$15 per month. This scale of rent must cover interest and amortization, insurance, repairs, maintenance, management, taxes, etc., or failing such coverage the shortage must be provided for from some source other than rentals.

The provision of low rental housing means a reduction in the problems of under nourishment, tuberculosis, hospitalization and health, with their attendant social costs; apart altogether from the fact that it also releases a steadier volume of working class purchasing power for the other necessities, comforts, and conveniences of life.

It may also be said that housing at such rents cannot be economically provided—that these minimum rents will not cover the costs. But this again is the very essence of the Housing Problem. There is a point at which private enterprise working on ordinary commercial lines cannot provide for certain groups of the community. The figures quoted above suggest clearly that the unskilled and lowest paid wage earners and at least some proportion of the intermediate and skilled workers are within these groups—approximately 140,000 wage earners, or 80,000 households in the area to which the Montreal Report has reference are included in such groups.

Whether it be as a matter of principle, or as a problem of finance, the public interest is involved in the solution of the housing problem for this part of the population. Granted certain minimum standards of accommodation and amenity, such standards can be secured only by regarding their provision as a public responsibility.

The Bureau of Statistics states: "The Natural increase in the population of Canada in the last three years for which we have a record, 1931-1933, is at the average rate of 130,000 per annum, which, at the average rate of 4.68 per household, would mean an addition of over 27,500 new households per annum."

"The number of permits issued for sixty Canadian cities for the construction of dwellings and for repairs and improvements have dropped from 14,556 in 1929 to 2,609 in 1934."

"The total number of residential contracts awarded in Canada, according to McLean Building Reports, was 25,275 in 1929 and 10,135 in 1934. It would appear from this figure, as it appears from the Bank of Nova Scotia study, that the residential accommodation provided in the last three years has not been much more than one-third of that which is required for the proper housing of the increasing population of the Dominion. It is not an unfair assumption where the average contract is only \$3,000, the total residential construction for 1932-1933-1934 would provide homes for some 27,500 households, while the equivalent of some 82,000 households have been added to the population of the Dominion in three years. On this basis some 35,000 additional houses or apartments are