

## A CATHOLIC HOUSING PROGRAMME

## I.

CATHOLIC Action is in fashion at last. For many years a small band of writers and lecturers have been urging their fellow-Catholics to get ready to take their places in the world-movements all around and to help in all spheres of life: political, social and economic, as well as religious. Furthermore, their emphasis has been that Catholics should take part in these activities not just as individual human beings, but specifically as Catholics, with the force and prestige of the Faith behind their endeavours. Many years have elapsed since this suggestion was first put forward by the Holy Father, but it is only of recent times that much attention has been paid to it by the Catholic community in general. Indeed, it has taken several years of hard times to demonstrate to Catholics at large that there is a specifically Catholic attitude to social ills and remedies for them which the Church alone possesses.

Yet this is almost as far as things have gone. There is much talk about Catholic Action—and there, far too often, the matter ends. When pressed for some practical confirmation of our brave speaking, we can only point to one movement—the Catholic Land Associations—and even this is in its infancy. Already, indeed, we have done far too much pointing in this direction. One swallow does not make a summer, and while the Catholic land movement is a welcome development (welcome even if we disagree with it, because it is something practical at last) it can only be regarded as the beginning of Catholic social action. Far more is needed before the Catholic solution to our social problem is appreciated as it deserves by the nation as a whole.

For this reason, the Editor of BLACKFRIARS was but voicing the thoughts of the majority of well-informed Catholics when, in a recent editorial, he appealed for the formulation of a Catholic policy. This was not a call for a manifesto or a statement of general principles on which our action should be based. We have these already—in the

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*Summa* of St. Thomas and in the Encyclicals on social matters—and every Catholic has had ample opportunity to become familiar with them. It was rather a call for some objective or objectives towards which the Catholic community can work; a set of practical remedies which can be applied immediately to such major ills of the body politic as unemployment and the bad conditions of life and labour among many sections of the people.

It is just this absence of the practical application of Catholic teaching which has caused all our efforts in the social and economic spheres to bear so little fruit, for the man-in-the-street can only be convinced by practical demonstration. For the same reason, the dissemination of Catholic principles is so difficult. What sort of reception will the Catholic teaching about birth-control receive from a man with a wife and six children, who are all living in one room, and to whom the advent of another child, in such circumstances, is nothing short of a tragedy? What will be the attitude of one, who has been unemployed for years and has existed for that time on a miserable pittance from the poor-law authorities, to the Holy Father's condemnation of the 'class-war' doctrine?

These and similar problems face not only the Church but all other religious bodies in England; yet, for Catholics, they are of especial importance, since, proportionally, there are far more poor among the Catholic community in England than in any other religion. Wherever large Catholic parishes are met, they are invariably found in slum areas near to docks or large manufacturing centres. Moreover, they will be found to be composed mainly of the poorest paid workers, unskilled, of course, and often casual labourers at that. The reason of it is familiar to any student of social history. These Catholics are the descendants of the unfortunates whom Carlyle called 'the sanspotatoes'—Irish labourers who migrated to England in the early days of machine production and found employment here because they were driven by famine to work for very low wages.

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Carlyle also calls them 'the reproach and the shame of England,' as, in a sense, they are; but in another and higher fashion they are our pride. Those of us who know these slum-parishes know how brightly the light of the Faith burns there, how many priests have come thence, and how many saints have lived and died in the squalid little courts and underground hovels. Moreover, it is in these parishes, and there alone, where some attempt is being made to live a Catholic communal life, where the ordinary practices of the Faith are usual, not singular, and where Catholics make public profession of their devotion to the Faith by decorating their houses and even the streets, at the time of the yearly out-door procession. Perhaps their Catholicity is rather aggressive, and contains elements of crudity which no one can honestly admire, but their Faith is far more alive and more vital than the modest and retiring thing which is suburban Catholicism.

It is not generally known, however, that the pressure of economic circumstances is changing all this for the worse. Just after the war there was a great growth of socialistic thought in these districts, which has culminated, to-day, in a drift to Communism and sometimes the loss of the Faith. Yet, can we wonder? If the slum-dweller turns to Communism, he does so because it seems to offer him something which the Church has never offered—improved social status and better conditions of living and working. Indeed, when these two, Communism and the Church, are compared, there seems, to the slum-dweller, a balance against the Church; which has done nothing for his temporal welfare, yet has ever preached a rigid morality and has expected him to conform thereto while living in surroundings which are absolutely inimical to all morality and religion.

If, then, there is this faith in the slums, it is not a matter for us to be proud of; it is rather a reproach to us Catholics who have left it to struggle for life in such dreadful surroundings. And if, at last, this faith is beginning to flag, who but we will be responsible for its death? For—

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and we must face this fact—we have done nothing to purify the soil in which it grows or to provide more congenial surroundings for it. It is far from pleasant to realise the fact that, although we have built churches and schools by the hundred, we have not bothered to build a single cottage; that we have not provided one home for that basic unit on which rest the Church Temporal and the civilization which enshrines it—the human family. Ah, we are familiar with that word! We have talked quite a lot about the family; we have given lip-service in plenty to its sanctity and beauty and the necessity of its preservation—but the slums show only too well what all our talking has really been worth.

### II.

It has been said, on the authority of the recently-published *Survey of Life and Labour in London*, that housing is 'the major social problem of our age.' It has long been such. The enormous growth of towns as a result of the industrialization of England at the beginning of the last century was both rapid and unexpected and, for these reasons, it was largely a haphazard progress, uncontrolled by any considerations, whether moral, aesthetic, or merely sanitary. Even when fire, pestilence and depravity revealed the necessity of control, the large measure of supervision enforced by the building and town-planning Acts has not resulted in anything like a model city. Yet, the acres of 'working-class property' built during the first decade of this century are sanitarily and structurally a huge improvement on back-to-back dwellings, open sewers, common privies, and all the horrors of similar uncontrolled building of a few years previous. Nevertheless, their deadly monotony and mean aspect, together with too dense building per acre, have now made these houses seem quite as terrible when, in their turn, they are compared with a town planning scheme of to-day. A proper spacing of houses (12 to the acre) is now compulsory, as are wide roads, efficient lighting and every modern sanitary convenience, so that

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a modern housing scheme looks like a picture of the Celestial City beside the work of a hundred years ago. Yet, with it all, the abominations previously mentioned continued to exist; as, indeed, they still exist to-day in some slum areas, and their horror is worsened by a shameful overcrowding that packs six, and even as many as ten, people into one room, which serves as living and sleeping quarters for them all.

The housing problem did not, however, assume its gravest proportion until after the late war, during which all building operations were suspended, and, in consequence of which the immediate post-war years saw overcrowding greatly increase in the slums and spread to the artisans' suburbs, and even to the middle-class districts. Previously, when building costs were low, private enterprise relieved the congestion in slum areas by building working men's dwellings, flats and small houses for letting purposes, but after the war building costs were so great that even purchasers of small houses had to be financially assisted by a 'lump-sum' subsidy. Now, building costs have fallen greatly, money is 'cheap,' and the combination of these factors makes it possible for the Government to terminate their policy of subsidising houses to let, and transfer it once more to private enterprise. It naturally follows that, in view of such high building costs, little or nothing has been done in the way of slum-clearance and the re-housing of slum-dwellers except by the local authorities, acting in conjunction with the Minister of Health, and by the disinterested activities of many voluntary bodies of social workers and philanthropists.

The recent Housing Act provides for the erection of houses (to let at from 8/6 to about 12/- per week) by private enterprise, financed to the extent of ninety per cent. of the cost by the building societies, but with the Government acting as guarantor of ten per cent. of that sum. The interest charged on such loans will be four per cent. in the country and four and a half in London. Much criticism has been levelled against this measure by the

advocates of municipal enterprise, and the building trade itself is by no means unanimously in its favour. Perhaps this opposition is due to the measure originating from the Building Societies, who were hard pressed to find safe and profitable investments for their gigantic funds—some £222,000,000!

Remembering the pre-war jerry-built houses and flats in working-class suburbs, it cannot be wondered that the proposal should be viewed with alarm, but providing no reversion to such earlier and shoddy conditions occurs, the Act should take from the State almost all of the tremendous burden which it has borne since the war, and so allow all the administrative forces of the country to concentrate on the long-overdue abolition of the slums.

Such re-housing and slum abolition, if pushed forward at any speed, are bound to affect Catholics, possibly at times for the worse. These activities would certainly involve some considerable shifting of the population in these areas, with the result that many churches and schools, built by the pennies of the poor, will become deserted and derelict, while, on the other hand, the diocese will be faced with the further problem of providing new schools and churches for the population re-housed in another portion of its territory.

It is obvious that the Catholic community can very ill afford to embark on such extensive re-building, but as yet we are quite unprepared to take any action in the matter. We could not prevent any shifting of the population, although their expatriation were quite unnecessary; we could not control the situation of re-housing schemes and so direct Catholic population to places where a church is already built or to the neighbourhood of a religious house which might, temporally at least, provide these essential facilities. Yet, we might so do if we would. Reference has been made to the voluntary activities in slum-clearance and re-housing, and they are far more numerous than is usually suspected. Such organizations generally take the form of limited liability companies, with, however, a fixed

and low interest (from 2 to  $2\frac{1}{2}$  per cent.) on capital. Their activities consist either in re-conditioning slum-property or in developing housing estates which, because of the low return on capital, permit houses to be let within the limited means of the poor. At the last Building Exhibition (Olympia, 1932) the present writer was much impressed by the joint exhibition of the twenty-three London Housing Associations, but was saddened at seeing every protestant sect there represented and only the Church conspicuous by its absence.

There is no reason why this reproach should remain; for the Church surely can do what all other Christians, and some non-Christians besides, have been doing for some decades past. Why should there not be a Catholic Housing Association? Indeed, it might be as well for every diocese to possess its own Housing Association, affiliated perhaps to a central body for the pooling of ideas and experience. The present writer is inclined to favour such local organizations because, although the needs of the Catholic community in matters of housing are naturally similar all over England, yet they differ in degree in every diocese, and they embrace a larger field than slum-reconditioning or clearing and re-housing.

The speed and diversity of modern travelling facilities have resulted in the extension of every town far into the neighbouring countryside, and the demand for small houses thus created has caused the speculative builder to invade every hill and valley in these neighbourhoods. The number of such houses built within the last decade at prices ranging from £400 to £900 runs into millions, and they are still being built in enormous numbers on 'estates' in the vicinity of every centre of population. In many instances, however, the Catholic who purchases one of these houses as an alternative to two ill-situated rooms at a high rental finds himself in a dangerous isolation; perhaps miles from a Catholic church, or in places where Catholic educational facilities are unobtainable. Here, then, is another field open to a Catholic Housing Association. Why

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should not there be, in every diocese, at least one new Catholic parish of houses built for sale to Catholics only; where the houses themselves would be grouped around the church, presbytery and schools?

With such a large and varied field before it, a Catholic Housing Association (or a Federation of such Associations) could give a tremendous impetus to the spread and maintenance of the Faith in England. Should a slum-parish be threatened with dissolution through a sweeping clearance proposal, the Catholic Housing Association could step in, re-condition the property where possible, rebuild where necessary, and thus save the cost of a new church in an outlying suburb, while conserving the usefulness of the church already built. Similarly, in re-housing schemes, thinly-populated parishes could be reinforced and, in addition, new parishes of houses for sale could be created. Such new parishes would be the centres of a new and enlightened Catholic community life, and by their practical example would become one of the most potent factors in the re-conversion of England. Yet, these advantages, real as they are, would fade into insignificance before the rehabilitation of thousands of our fellow-Catholics—for this is what a Catholic Housing Programme means. By removing those terrible impediments to virtue that obtain in slum-life, we should open the door to a deeper faith and a more saintly life for our brethren and remove for good the dangers of Communism and Neo-Paganism.

The organization of a Catholic Housing Association would not be a difficult matter. It could follow the conventional model of a limited liability company, or (and for this suggestion I am indebted to Mr. Basil H. Tripp, the Editor of *The Illustrated Carpenter and Builder*) it might take the more democratic form of a society registered under the Industrial and Provident Societies Acts. As to the matter of capital, a beginning could be made with as little as £2,000. Under the new Act, ninety per cent. of the purchase price of property could be borrowed at reasonable interest, and thus £2,000 would allow the purchase of



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£10,000 of slum property, with £1,000 left for re-conditioning, or the commencement of a £20,000 re-housing scheme, or a good beginning on a new Catholic parish. The advertisement accruing from any such scheme, if well planned, would be sure to attract all the capital needed for further activities. Note, however, the proviso, for this is of paramount importance. It will be very necessary that a Catholic Housing Association shall be officered, in part, by capable business men, for it is a severely practical matter, and must not—if it would retain its usefulness—degenerate into a picnic for well-meaning amateurs. Yet, of indispensable importance to the whole scheme is the man who plans it—the architect. Some time ago, a well-known Catholic architect (Mr. J. D. Kendall, the Editor of *Architectural Design and Construction*) suggested in *The Catholic Times*, that Diocesan Panels of Architects should be formed to advise on all matters of church furnishing and decoration. We may suggest that such advisory panels would form indispensable adjuncts to the Diocesan Housing Associations. Besides the help that these bodies could give in the planning of re-housing schemes and new parishes, their professional skill could be employed on the very necessary matter of research; for it is absolutely necessary that any Catholic Housing Association, if it would make the most of the opportunities before it, should know what there is to be done in slum-clearance, re-housing and the building of new parishes within its own area.

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Here, then, is the skeleton of a Catholic Housing programme. Shall not we make these dry bones live? Indeed, we must so do if we are to preserve our self-respect; for we have neglected this vital problem for so long that action has become not merely desirable, but a necessity for our self-preservation.

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