Homelessness and Housing: A Human Tragedy, A Moral Challenge

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General Secretary
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"The Church, ‘sharing the joy and hope, the grief and
anguish of the people of our time, especially those who
are poor or affected in any way,’ feels it has a serious
obligation to join with those who are working, without
self-interest and with dedication, to find concrete and
urgent solutions to the housing problem and to see that
the homeless receive the necessary attention and concern
on the part of public authorities.”

John Paul II

These recent words of our Holy Father pose a special
challenge for American Catholics. They call us to renewed
reflection and effective action on the national disgrace of
widespread homelessness in our midsts and the broader
housing crisis that undermines the life and dignity of so
many of our sisters and brothers who lack a decent place
to live.

In these brief reflections, we seek to call attention to
the moral and human dimensions of the housing issue, to
review the teaching of the Church in this area, to reflect
on our own experience, and to suggest some future
directions for national housing policy.

Our Purpose/Our Experience

We come to this issue as pastors, not policy-makers,
as teachers, not housing technicians. But we know from
our own pastoral experience and the work of our dioceses
and parishes across the nation that homelessness and poor
housing are destroying lives, undermining families,
hurting communities, and weakening the social fabric of
our nation. Homeless people and those without adequate
housing frequently turn to the Church for help. We see
their suffering. We feel their pain. Across this nation, the
Church is reaching out in an unprecedented way to provide

1 Pope Paul II, Letter to Pontifical Commission Justitia et
Pax (December 8, 1987).

1
shelter to tens of thousands of men, women, and children. We help millions of families avoid eviction and obtain other needed assistance. Dioceses, Catholic Charities, and parishes have built and continue to serve in thousands of affordable housing units. Through the Campaign for Human Development, we have assisted a wide variety of local self-help groups working to improve housing for the poor and powerless. We are deeply involved in housing. But our efforts cannot and should not substitute for effective and just public policies to deal with the crisis of homelessness and the urgent need for decent housing in our communities and country.

Our Social Teaching

We bring to this discussion more than our experience in sheltering the homeless or providing housing. We bring our faith and our traditional teaching about housing and the human person. This is not a new concern for us. For decades, the Catholic Church in the United States has been an advocate for more effective national housing policy. In 1975, we issued a major statement on housing. Our recent pastoral letter on economic justice raised a number of values and principles with clear implications for housing. Other Catholic groups have addressed this issue with urgency and wisdom.2 Recently, the Pontifical Commission Justitiae et Pax released a major document on housing and homelessness, What Have You Done to Your


Homeless Brother?, examining the worldwide dimensions of this problem, sharing the universal teaching of the Church, and calling for public action to provide decent, adequate housing, especially for the poor and vulnerable.

The Church has traditionally viewed housing, not as a commodity, but as a basic human right. This conviction is grounded in our view of the human person and the responsibility of society to protect the life and dignity of every person by providing the conditions where human life and human dignity are not undermined, but enhanced. As Pope John Paul II said in introducing the recent Vatican document, "A house is much more than a roof over one's head." It is "a place where a person creates and lives out his or her life." The right to housing is a consistent theme in our teaching and is found in the Church's Charter of the Rights of the Family.3 We believe society has the responsibility to protect these rights, and the denial of housing to so many constitutes a terrible injustice.

We also bring to this discussion other important values drawn from our social teaching: principles of stewardship, participation, and a preferential option for the poor and vulnerable. Stewardship calls us to use the gifts of God's creation for the benefit of all and raises basic questions of equity, fairness, and justice. Participation suggests that we measure our progress by whether people are able to shape their own destiny and meet their own basic needs by a broader participation in economic, civic, and social life. The preferential option for the poor restates the biblical lesson that we shall be judged by our response to "the least among us," that quality of justice is best measured by how the poor and most vulnerable are faring. The Church needs to share this teaching more broadly and educate about the reality of homelessness and poor housing in our midst.

These principles are not new in Catholic teaching, but they offer a sharp contrast to much of the recent discussion about housing policy. This nation appears to be walking away from its commitment, expressed in 1949, to provide a decent home for all Americans. Housing is being seriously neglected as a priority of national concern, governmental action, and federal investment. We have witnessed the increasing abandonment of the national role in housing. Federal resources for subsidized housing, for example, have dropped more than 80 percent in the last six years. In both the executive and legislative branches of government, we have lacked the consensus and commitment for constructive action.

The human and social consequences of this neglect are all around us:

- One of every four American households (almost 20 million) had a significant housing problem in 1983, according to government figures. The problems were physical inadequacy, crowding, and heavy cost burden.
- The number of families seeking emergency shelter has increased by 31 percent in the past two years.
- There are 44,000 persons on the public housing waiting list in Chicago; 60,000 in Miami; 200,000 in New York City; 23,000 in Philadelphia; and 13,000 in Washington, D.C. In many cities, the waiting lists are closed because there is no reasonable hope of obtaining housing.
- Housing costs have accelerated almost three times faster than incomes in the past fifteen years.
- In New York, 16,000 children live in shelters or "welfare" hotels.
- Homeownership in this country has declined annually since 1981, following thirty-five years of steady increase. In most cases, it takes two good salaries to purchase a home.

- In 1949, the average thirty-year-old home buyer needed to spend 14 percent of his paycheck to afford a typical home. By 1985, this figure had risen to 44 percent.
- Each year, 70,000 units of public housing are abandoned, the victims of neglect and reduced rehabilitation budgets.
• Between now and the year 2000, most of the 1.9 million publicly assisted units may be lost as subsidies or use restrictions expire.
• Half of all renter households with incomes below $7,000 a year spend at least 60 percent of their meager incomes on rent and utilities.¹

Beyond the numbers are the human dimensions of this crisis. Many young families are being forced to double up with relatives as the price of housing is beyond their reach. Senior citizens who thought themselves secure, face dramatic rent increases that cut deeply into their pensions. In too many of our cities, we see houses without people, while we see so many people without houses. In rural areas and small towns, the housing delivery system is woefully inadequate and people struggle to provide their families with decent housing. For too many, the great American dream of a decent home has been shattered. It is slowly turning into a nightmare full of fear and frustration for too many poor and middle-income Americans. As the Vatican document on housing reminds us: "This situation is not simply a fact to which those with responsibility in the field and indeed all people are called to react. Rather, from an ethical point of view, it is a scandal..."²

¹ Based on Reports from the U.S. Department of Housing and Urban Development; the U.S. Senate Subcommittee on Housing and Urban Affairs; U.S. House of Representatives Subcommittee on Housing and Community Development; U.S. Conference of Mayors, Recommendations for a National Housing Policy (October 5, 1987); Philip L. Clay, A Risk of Loss: The Endangered Future of Low-Income Rental Housing Resources (National Reinvestment Corp., May 1987).

Future Directions

Our nation, our leaders, and our people need a new understanding of how vitally important housing is to the well-being of our families and our communities. We need a new commitment to find creative ways to work together to shelter the homeless and provide decent, affordable housing for everyone. Those who serve the homeless in our shelters tell us the numbers are growing; the pressures are increasing; our resources are being stretched to the breaking point. Our shelter activities, by themselves, are an inadequate response to the need. We fear we are developing a new and often dehumanizing way of caring for the poorest among us, a strategy of isolating homeless people in often primitive shelters.

We do not want to be misunderstood. We are very proud of our efforts to feed and shelter the poor. We are trying to ensure that no one goes without these absolute necessities. We continue to insist that government must help provide these basic necessities. Every effort must be made within existing programs to uphold and enhance the dignity of homeless persons. Yet, we cannot pretend that soup kitchens and shelters represent a truly humane and effective response to poverty and homelessness. Charitable efforts cannot substitute for public policies that offer real opportunities and dignity for the poor. Shelters cannot substitute for real housing for low-income families and poor individuals. We owe our sisters and brothers more than a cot and a blanket for the night; we owe them a chance for a better life, an opportunity to live a life of dignity in decent housing.

It is not our role or our expertise to describe the specific policies and programs to meet these needs. But we can suggest some directions and criteria for a renewed commitment to decent housing. We believe that the major goals for national housing policy should include the following:
• Preservation: Effective policies to help preserve, maintain, and improve what low-cost, decent housing we already have.

• Production: Creative, cost-effective, and flexible programs that will increase the supply of quality housing for low-income families, the elderly, and others in great need.

• Participation: Encouraging the active and sustained involvement and empowerment of the homeless, tenants, neighborhood residents, and housing consumers. We need to build on the American traditions of homeownership, self-help, and neighborhood participation.

• Partnership: Ongoing support for effective and creative partnerships among nonprofit community groups, churches, private developers, government at all levels, and financial institutions to build and preserve affordable housing.

• Affordability: Efforts to help families obtain decent housing at costs that do not require neglect of other basic necessities.

• Opportunity: Stronger efforts to combat discrimination in housing against racial and ethnic minorities, women, those with handicapping conditions, and families with children.

Conclusion

Churches, community groups, the private sector, and state and local governments must all do more to meet our common responsibilities for housing. We must recognize the homeless person as part of the human family, as part of us. However, there is no substitute for an involved, competent, and committed federal government providing resources, leadership, and direction for a broad and flexible attack on homelessness and poor housing. A recent survey makes clear that there is broad public support for such action. What is missing are leadership and commitment. We invite those who seek to lead this nation; those who represent us at all levels in government; those involved in housing construction, finance, and development; leaders of neighborhood groups, unions, businesses, and human service agencies to join with us in a determined search for how this richly blessed nation can eliminate homelessness and take concrete steps to provide decent, affordable housing for those in need. As the Pontifical Commission Justitia et Pax declared:

Political authorities, religious leaders and, in general, public opinion all recognize that a situation in which millions of human beings lack adequate housing is a serious problem. . . . A fundamental human right is, in reality, being violated. An adequate response to such a large-scale problem calls for the shaping of a consistent political will, as well as increased awareness of the collective responsibility of all, and particularly of Christians, for the future of society.7

As believers, we find our reason and direction for action in the life of Jesus and the teaching of his Church. We are reminded by the gospel that the first human problem Jesus faced on earth was a lack of shelter. There was "no room in the inn" for the Holy Family in Bethlehem. Today, we see in the faces of homeless men, women, and children, the face of Christ. We know that in reaching out to them, standing with them in defending their rights, in working with them and their families for decent housing, we serve the Lord.


7 What Have You Done to Your Homeless Brother?, p. 8.
As Americans and believers, we are haunted by the tragic reality of so many without decent housing in our land. It is a sign of serious social neglect and moral failure. We ask everyone to join us in a sustained and urgent effort to find creative and effective responses to this national tragedy. A great and good nation cannot turn away as people wander our streets looking for a decent home.