

IN CATHOLIC TEACHING, housing is not a commodity, but a basic human right. Pope John Paul II notes that “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.”¹ The Holy Father reminds us that the physical and social environment plays an important role in forming and influencing the lives of people.

Catholics take this teaching seriously, and our institutions and agencies are responsible for building or maintaining literally thousands of places that house tens of thousands of people. The Catholic community also promotes home ownership through counseling, fights homelessness through shelters and transitional housing programs, and comforts the elderly in their own homes or in nursing homes. Although the church serves the housing needs of families, people suffering from HIV/AIDS, and people released from prison, its focus in this area is on the elderly and people with physical and mental disabilities, particularly those with little income.

THE SCOPE OF THE PROBLEM

Housing, which plays an important role in the U.S. economy, broke records in 2004.² Residential investment—home remodeling—was up. New home sales and home-ownership rates were up. Home prices continued to soar. The combined value of home equity increased, as did total mortgage debt. America’s experience with housing has been exhilarating. Indeed, many experts argue that housing has sustained the nation’s economy in recent years.

Even so, for a growing number of families the cost of housing consumes more and more of their income. Many families have difficulty paying for the other necessities of life—food, clothing, and education—once they pay the rent. At the turn of the century (2001), one third of the nation—some 95 million people—had serious housing problems, either paying more than 30 percent of their income on housing or living in overcrowded or poor-quality housing, or having no home at all.³ For too many Americans, housing is no longer affordable.

Many workers in low-wage jobs struggle to keep up with escalating rents. Of the 2.1 million waiters, waitresses, and cooks who rent, nearly half spend more than 30 percent of their incomes

The Bishops and Housing

Homes Play an Important Role in Forming and Influencing People’s Lives

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on housing.⁴ More than 40 percent of renter households in which one member is a child-care worker, home health aide, cashier, library assistant, maid, housekeeper, or janitor are similarly cost-burdened.

The average hourly wage needed to rent a two-bedroom apartment in 2004 increased to \$15.37 an hour, according to the National Low Income Housing Coalition—about three times the current minimum wage, \$5.15 per hour.⁵

FIVE PRINCIPLES

Some recent studies bring critical information and perspective to the “affordability gap” in the American housing market. Among them is *Meeting Our Nation’s Housing Challenges*, a study by the Millennial Housing Commission. A bipartisan group formed by Congress in 2000, the commission was charged with “examining, analyzing, and exploring: The importance of housing, particularly affordable housing which includes housing for the elderly, to the infrastructure of the United States.”⁶ After 17 months of conducting hearings and gathering data, the commission concluded: “First, housing matters. Second, there is simply not enough affordable housing.”

Another report, *A Quiet Crisis in America*, should be of particular interest to the Catholic health ministry because it links the housing needs of elderly people with their health care needs. The work of another bipartisan commission created by Congress, the report outlined an ambitious agenda for Congress and the American people.⁷ The “Seniors Commission” (as it was known) conducted what it called “a nationwide discussion,” eliciting testimony from

policy experts, researchers, demographers, government officials, civic leaders, activists, care providers, and seniors themselves. It found that, over the next 20 years, the senior population will increase by more than 50 percent. More than 80 percent of this population will own their homes; nearly half will be over 75 years old; and almost 8 million will be disabled, which will increase demand for home-based or community-based services.

The commission developed five principles to address the problem of meeting the increased needs of an expanding population of elderly people.

Preserve the Existing Housing Stock We must save the housing currently serving seniors. Religious organizations, most of them funded through the Section 202 senior housing program, own and operate much of the senior rental housing. However, affordable senior housing, like its occupants, is getting older. Preserving seniors’ homes while simultaneously meeting their changing needs thus becomes a complex challenge.

Expand Successful Housing Production, Rental Assistance Programs, Home- and Community-Based Services, and Supportive Housing Models Given the looming crisis, more housing units will be needed. The Seniors Commission recommended the production of a variety of housing types, serving people with a range of incomes: single-family homes, service-enriched senior apartments, and continuing care retirement communities.

Link Shelter and Services to Promote and Encourage Aging in Place Institutional-based models for service delivery must change, particularly in the area of long-term care facilities. Seniors want more choices in the services they receive and in the way they receive them. Programs must provide services

SUMMARY

According to Catholic social teaching, housing is not a commodity but a human right. To ensure that all people—especially low-income elderly and other vulnerable populations—have access to affordable housing, the church has established a variety of programs, services, and advocacy efforts.

Much of this work is based on key concepts: preserving existing housing stock, creating new programs to provide more options for the underserved, empowering residents and communities to deal with housing issues, establishing part-

nerships to make organizations’ efforts more successful, making housing affordable, and ending discrimination in housing.

Although church ministries, community groups, the private sector, and other players must work together to find solutions to the housing crisis, federal leadership is essential. Especially with the housing affordability gap growing and the U.S. population aging, the federal government must provide the resources, leadership, and direction for effective housing solutions.

that are based on the needs and preferences of the individual.

Reform Existing Federal Financing Programs to Maximize Flexibility and Increase Housing Production and Health Care and Service Coverage

Because the federal government created the secondary mortgage giants Freddie Mac and Fannie Mae to ensure that enough money was available to potential home buyers, more than 68 percent of all Americans own their own homes. These agencies, along with the U.S. Department of Housing and Urban Development (HUD), should expand housing and care facilities for seniors.

Helping to meet the housing and service needs of many of the neediest seniors will necessitate working creatively with the Medicaid and Medicare programs. For example, Congress could increase the amount of money from Medicaid that seniors could use for living situations other than the traditional nursing-home model. States would need incentives to implement these new home- and community-based service programs. Also, Medicare should address the growing needs of seniors with chronic conditions. Finally, more people need to be trained to work in long-term care.

Create and Explore New Housing and Service Programs, Models, and Demonstrations Yesterday's demonstration or pilot programs often become today's most successful approaches to the delivery of service-enriched housing for seniors. Creative and innovative responses to a growing senior population are needed.

CONGRESS RESPONDS

Unfortunately, Congress ignored the advice of the Millennial Housing Commission and the Seniors Commission. In fact, the 2005 omnibus appropriations bill cut HUD's budget by 2 percent. Most affordable housing programs—including Section 202 elderly housing, the McKinney-Vento Homeless Assistance Act, and the Community Development Block Grant—received cuts of about 4 percent. Only the Housing Choice Voucher Program (Section 8) was spared. In response to pressure from housing advocates, Congress increased spending on vouchers to provide just enough money to maintain the vouchers currently in use.

CATHOLIC COMMUNITY INVOLVEMENT

The Catholic community cannot ignore the terrible impact such funding cuts have on people and their dignity. Because many Catholic groups are

directly involved in housing, the current demographics and congressional retrenchment are of major concern.

An unpublished study of Catholic-sponsored housing of a few years back gives a clear picture of the size and scope of the Catholic Church's involvement as one of the nation's largest providers of not-for-profit housing for the poor, the elderly, and the disabled.⁸ That study noted that:

- More than 51,000 units provided housing for at least 70,000 people. Of these, more than 20,000 were sponsored by 124 (out of 185) dioceses, 13,000 were sponsored by 137 religious congregations, and 12,000 were sponsored by 51 Catholic Charities agencies.

- Nearly 50 percent of the units were HUD supported.

- Nearly 40 percent of the operating budgets were government funded.

- * Nearly 90 percent served low-income people, mostly the elderly and disabled.

In addition to the commitment reflected in this data, the Catholic community makes an enormous effort to shelter the homeless, care for our elderly religious, and house our pastors and vowed religious.

TOWARD A NEW NATIONAL POLICY

The nation's Catholic bishops recognize that it is not their role to prescribe the specific policies and programs to meet the needs of homeless people or families that cannot afford adequate housing. However, they have repeatedly expressed their belief that a national housing policy should include certain specific goals.⁹ The goals are:

- *Preservation* Effective policies to help preserve, maintain, and improve the low-cost, decent housing that already exists.

- *Production* Creative, cost-effective, and flexible programs that will increase the supply of quality housing for low-income families, the elderly, and other vulnerable people.

- *Participation* Active and sustained involvement and empowerment of the homeless, tenants, neighborhood residents, and housing consumers. We need to build on the American traditions of home ownership, self-help, and neighborhood participation.

- *Partnership* Ongoing support for effective and creative partnerships among not-for-profit 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.

FEDERAL PARTICIPATION IS NEEDED

Across America, too many families struggle to maintain a roof over their heads. Too many people struggle to live out their lives in overcrowded quarters; far too many remain homeless.

Churches, community groups, the private sector, and state and local government must all do more to meet our common responsibility for housing. 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. ■

NOTES

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3. Joint Center for Housing Studies.
4. Joint Center for Housing Studies, *State of the Nation's Housing 2003*, Harvard University, Cambridge, MA, 2003, at www.jchs.harvard.edu/publications/markets/son2003.pdf. Other statistics cited in this paragraph are from the same source.
5. Winton Pitcoff, Danilo Pelletiere, Mark Treskon, et al., *Out of Reach 2004*, National Low Income Housing Coalition, Washington, DC, 2004, at www.nlihc.org/oor2004.
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8. Center for Applied Research on the Apostolate, Georgetown University, *National Catholic Housing Survey*, Washington, DC, April 1996, updated in 1997.
9. See Administrative Board of the National Conference of Catholic Bishops, *Homelessness and Housing: A Human Tragedy, a Moral Challenge*, U.S. Catholic Conference, Washington, DC, 1988.

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