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SOLUTIONS/BANDOW: Handling America's homeless families

[Doug Bandow](#)

With the economy in apparent freefall, human needs, including homelessness, have grown. Our starting point should be moral, not political.

During the dramatic biblical parable of the sheep and goats, Jesus asserts our moral responsibility rather than debates our policy approach.

Matthew quotes Jesus as telling the sheep: "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in." They ministered to Jesus by doing these things "for one of the least of these brothers of mine."

This duty cannot be subcontracted to government. The Bible demonstrates concentric rings of responsibility moving outward, starting with individuals who are enjoined to take care of themselves, rather than living off of others. Those who fail to care for their families are worse than unbelievers, Paul warns. The early church transferred money within and among faith communities. Finally, Paul says in Galatians, "let us do good to all people."

If the political authorities are to act, it should be because other institutions have failed to meet people's basic needs. Today, far more private than public programs serve the homeless. The Catholic and Protestant doctrines of subsidiarity and sphere sovereignty, respectively, recognize that government is to respect the roles of other social institutions.

Diversity of responses is particularly important in dealing with a problem as complicated as homelessness. Even the number of homeless is disputed.

The Department of Housing and Urban Development figures homelessness on any particular night (in or out of a shelter) ran 672,000 as of January 2007 — down about 10 percent from 2005. There were 84,000 homeless households, down 15 percent. Chronic homelessness ran 124,000, down 30 percent.

The drop is positive, though these numbers remain far too high, and may have turned up in the current economic imbroglio.

The reasons for homelessness run the gamut. Those in poverty long have had difficulty finding affordable housing.

Dubious mortgages, declining home prices and increasing unemployment are threatening many homeowners today. The rising tide of foreclosures puts entire families at risk.

Homelessness also often reflects personal crisis, such as family breakdown, substance abuse and/or mental illness. The deinstitutionalization movement, which sought to respect the dignity of those who had been forcibly medicated and hospitalized, left some people living on the streets. Alcohol or drug use often accentuated other problems.

The answer is not simply more money for more government programs, of which there are thousands nationwide. This enormous challenge can be best met by reflecting back on the biblical model. We need to simultaneously meet current needs, which often include illness and hunger, and reduce future problems.

First, individuals and families have a moral as well as practical imperative to behave responsibly. Americans need to relearn how to resist substance abuse, curb wasteful expenditures and save money. Borrowers and lenders alike should spend money wisely.

Second, family and friends, backed by churches and other social networks, should be the first line of defense to homelessness. The need may be as simple as temporary financial aid or an empty couch. Such informal assistance can soften the impact of unexpected hardship while preserving the dignity of those in need.

Third, private social programs are better than government initiatives in ministering to the whole person, rather than treating those in trouble as numbers and prescribing only a check or bed. Some of the neediest require proverbial "tough love" — compassion and discipline. It is

important to keep people off the street and ensure that they won't face the same problem again. That often requires changes in behavior as well as circumstance.

Obviously, charities have been affected by the current economic slump. However, this provides an opportunity for advocacy by activists and preaching by religious leaders. Those concerned about the needy must remind all of us of our duty to help, especially in difficult times. Too whom much is given, much is expected, the Bible explains.

Fourth, local initiatives are most likely to be effective in meeting needs that vary dramatically by region. Unfortunately, the results of many of the federal welfare programs, including those directed at housing, ranging from rental vouchers to Section 8 to public housing, have been ugly. The government's safety net is best maintained by states and localities rather than by Washington.

Fifth, the many federal subsidy programs used to encourage homeownership — Federal Housing Administration, Community Reinvestment Act, Fannie Mae, Freddie Mac — are ground zero of today's housing crisis and should be curbed. Attempts to solve the current crisis by artificially reinflating home values risk rewarding improvident lenders and borrowers alike, delaying painful but necessary adjustments in the housing market, and creating conditions for repeat experience in the near future.

We should instead make housing less expensive. Through exclusionary zoning (including restrictions on multifamily housing and minimum-lot size and square-footage requirements) and outmoded building codes (which reflect union interests rather than safety concerns), government has limited the housing supply and increased housing costs. Palliatives like rent control only worsen the underlying problem; government should strip away barriers to affordable housing. Doing so would help reduce homelessness.

Good people in a good society take care of those in need. That includes the homeless. But just as the problem is complex, so is the solution. And we will do best if we respond first at a human rather than at a political level.

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