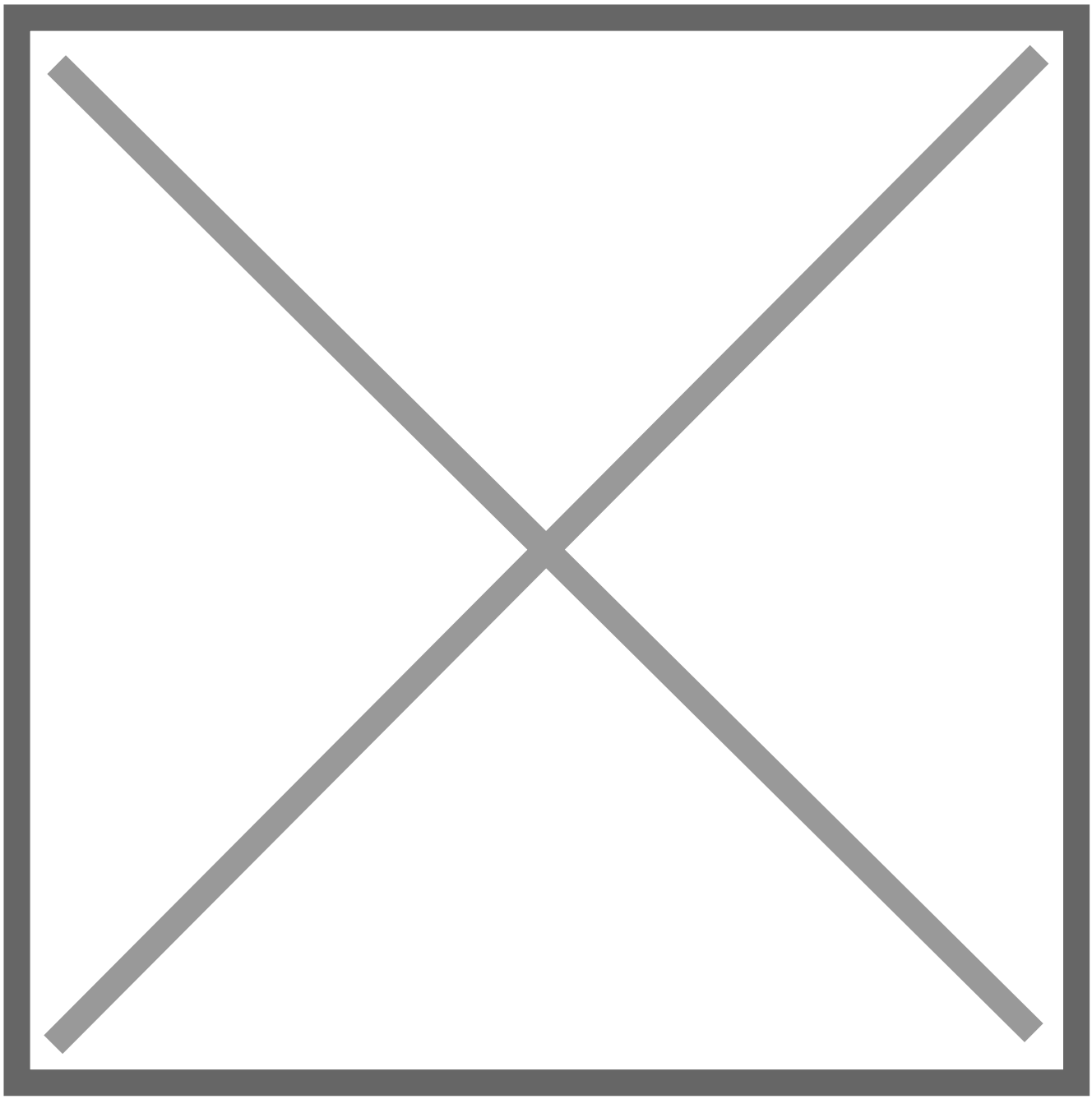
News



Workers work under the sun on a construction site during hot weather in Los Angeles, California, U.S. July 5, 2024. The U.S. bishops conference is advocating Congress take concrete actions on the national affordable housing crisis, which experts say is having ramifications for marriage and family formation. (OSV News/Reuters/Etienne Laurent)



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In recent years, the U.S. housing crunch has turned into a housing crisis, particularly among economically vulnerable Americans, with the U.S. Catholic bishops expressing significant concern about the consequences for families.

According to a March 2026 report from the National Low Income Housing Coalition, "Only 35 affordable and available rental homes exist for every 100 extremely low-income renter households. Extremely low-income renters face a shortage in every state and major metropolitan area."

Those hoping to buy a house seemingly don't fare much better, with the National Association of Home Builders sharing data from March 2025 indicating "76.4 million households — 57% out of a total of 134.3 million — are unable to afford a $300,000 home."

The U.S. Conference of Catholic Bishops echoed the urgency of both organizations in a May 21 letter to Congress co-signed by Archbishop Sheldon Fabre of Louisville,

Kentucky, chair of its Committee on Domestic Justice and Human Development; Kerry Alys Robinson, president and CEO of Catholic Charities USA; and John Berry, president of the Society of St. Vincent de Paul's National Council of the United States.

"Our nation is faced with an affordable housing crisis that sees no sign of improvement," the letter stated. It added, "Only one out of every four income-eligible households receive housing assistance. This leaves less room in family budgets for other necessities like food, healthcare, childcare, and transportation."

Further noting an "alarming rise in homelessness" and wages that "have failed to keep up with rising housing costs and inflation," the USCCB letter included a federal call to action: "Current federal investments in housing programs do not meet the great need we see in our country. Ultimately, we urge you to provide the highest level of funding possible for housing and community development programs serving families and individuals who are poor and vulnerable."

However, as Congress nears possible bipartisan passage of the 21st Century ROAD to Housing Act — which is predicted to be signed by President Donald Trump, and includes 56 provisions related to housing supply; manufactured, veteran and rural housing; mortgage financing; and community banking — policy experts differ with each other in their assessments of, and suggested solutions to, America's affordable housing needs.

"Something you might hear echoed from our partners at Catholic Charities and at St. Vincent de Paul — people implementing programs on the ground — is that we have programs that work; that make a real difference in people's lives," Julie Bodnar, a policy advisor for the USCCB's domestic justice committee, told OSV News. "They need to be scaled up to meet this need."

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Part of that scaling up requirement, Bodnar emphasized, actually means just keeping up.

"Even keeping a flat funding rate is a cut — because housing costs are constantly rising. And keeping these programs going, those costs go up every year because of inflation," she said. "So even a flat funding isn't going to keep the same number of

people housed."

"There's not enough affordable housing that's available to those with the lowest incomes," added Bodnar. "More people than ever are spending more than 30% of their income on housing — and that's true for both homeowners and renters."

In 2023, the federal government spent $67 billion on housing assistance, or just over 1% of total federal outlays. About 80% of its support for housing is through low-income rental assistance programs.

The Catholic Church, through all its ministries, is one of the largest private providers of housing services for people in poverty and other vulnerable situations in the U.S., with Church teaching strongly defending the right to housing as a matter of human dignity.

The Catechism of the Catholic Church states, "The political community has a duty to honor the family, to assist it, and ensure especially ... the right to private property, to free enterprise, to obtain work and housing, and the right to emigrate."

In his 1987 encyclical Sollicitudo Rei Socialis, St. John Paul II said "the lack of housing" should be seen as "a sign and summing-up of a whole series of shortcomings: economic, social, cultural or simply human in nature."

Pope Francis also wrote in his 2016 apostolic exhortation Amoris Laetitia that families have "the right to decent housing, fitting for family life and commensurate to the number of members, in a physical environment that provides the basic services for the life of the family and the community."

"It's always been a crisis," Berry, with the Society of St. Vincent de Paul, told OSV News. "I think people are just maybe in a sense waking up to it now. But in the past, when it was a crunch, it wasn't a crunch. It was still a crisis."

Reflecting on the neighborhood of his youth, Berry's assessment was blunt.

"I grew up on Long Island — and I don't know how anybody who lives on Long Island, who's graduated from college or is coming out of high school into a trade, could ever expect to own a house there," he said. "The prices are just insane."

In 2024, the Society of St. Vincent de Paul USA provided over $78 million in rental assistance to prevent evictions, assist people in securing permanent housing

through the Motel to Home program, and house thousands of men, women, and children in shelters and transitional housing.

But the dilemma persists.

"It's an outcome of a multi-tiered problem with income disparity, and it's a lack of available property," Berry said. "There's been a lack of a coordinated, bipartisan approach to what do we do about these issues that are all interrelated."

Independent investigative reporting outlet ProPublica was recently critical of the federal Low-Income Housing Tax Credit, which provides up to $15 billion worth of tax credits a year nationally to help developers build apartments.

ProPublica's June 3 report noted the tax credit has created "housing that's often no more affordable than the market rate," an outcome that has left subsidized units vacant. It cited Portland, Oregon, with nearly 2,000 vacant unused subsidized units as one example that can also be seen in Denver, Seattle and San Francisco.

"Economists and other academic researchers have been warning for decades," ProPublica noted, "that this was precisely the sort of problem that the Low-Income Housing Tax Credit was likely to create."

Edward Pinto, a senior fellow and co-director of the AEI Housing Center at the Washington-based American Enterprise Institute, would not count himself among those surprised. Nor, though he had just met with Catholic Charities USA, does he agree with the USCCB's conclusions in its letter.

"If one starts talking about — as this letter does — that the supply of affordable housing fails to meet the need, especially among people with very low and extremely low incomes, wages that don't keep up with rising housing costs, that's all true. But it varies tremendously as to where you're living. One-size-fits-all solutions — as are being proposed here — in our opinion, are not the solution."

AEI's June 2 Housing Market Indicators report has this take-away: "The winning frame is smaller, more attainable starter homes — built gradually, on smaller lots, near jobs, and by homeowners and small builders."

"We think the solution lies with the states," Pinto told OSV News. "They can move the needle on land use; they can implement the mantra of smaller lots; and they can implement the mantra of more starter homes."

He said, "The solution is for the government to get out of the way, not more money. That is our basic message."

Underscoring the gravity of the crisis, the lack of affordable housing may also mean fewer marriages and families, according to a March 2025 report from the Institute for Family Studies.

"Among young adults under age 35, homeownership rates have fallen by almost half since the 1970s," it noted. "This young adult housing affordability crisis is a major factor suppressing rates of marriage and fertility in the United States, thus imperiling the health, happiness, and long-term demographic outlook for the entire country."

"If I were the conference of bishops," Pinto said, "I'd be saying, 'Let's have more single family homes. Let's have more single family rentals. Let's have more families. Let's have more marriage.' That's what I'd be saying."