

DRAFT Social Message on

Homelessness: A Renewal of Commitment

This social message was originally adopted by the ELCA Church Council on October 22, 1990. The text below contains suggested revisions to sections authorized for revision by the ELCA Church Council in 2025. The suggested revisions are offered for public comment from ELCA members and are not official ELCA social teaching.

In the United States today, homelessness¹ is increasing. Hundreds of thousands of people continue to live without housing within a society of abundance.² More families, older adults and people with disabilities are experiencing homelessness today than in the past, with an especially disproportionate effect on Black and Native American communities.³ People who are unhoused live in urban, suburban, and rural communities.⁴ Millions more people are precariously housed and at risk of homelessness.⁵ Without major changes in our society, the crisis of

homelessness and precarious housing will persist.

For some time, congregations, individuals, social agencies, and synods of the Evangelical Lutheran Church in America (ELCA) have called attention to the plight of people who are unhoused. Many members have partnered with Lutheran and non-Lutheran churches and social service organizations to provide food, shelter, and care; to study the social causes of homelessness; and to advocate for policies that respond to the housing crisis in the United States. People in our congregations who are unhoused and potentially at risk of homelessness remind us of the urgency of the situation.

It is time to acknowledge with gratitude what people are doing, to confess that we have too often neglected homelessness, and to renew our commitment to act with justice and compassion. The ELCA gives thanks to God for what is being done and

urges members of this church to take on renewed responsibility for the troubling, deeply rooted reality of homelessness.

Remembering the Reality

Homelessness concerns people, human beings created in God's image for a life of dignity in justice. The story of each person experiencing homelessness is unique. The name, circumstances, decisions, faith, joys, and sorrows of each person belong to precious individuals.

Housing is internationally recognized as a fundamental human right.⁶ The United States government stated its commitment to the goal that all citizens have decent housing and a suitable living environment in the federal Housing Act of 1949, which

allocated government funding toward increasing homeownership and assisting low-income renters. There was substantial racial disparity in its enactment, however. Policies reinforced existing racial segregation, restricted African Americans' access to mortgages, and subsidized the demolition of predominantly Black neighborhoods.⁷ The Fair Housing Act of 1968 made overtly racist policies illegal. The legacy of redlining and discrimination, however, left households of color with substantially less wealth than white households long after 1968.⁸

By the 1980s, an emphasis on privatization and deregulation ushered in less government commitment to ensuring people are housed. In the 1980s, the administration of President Ronald Reagan cut almost three-quarters of the Department of Housing and Urban Development budget, effectively ending any new public housing and decreasing rental assistance.⁹ The rate of homelessness in the U.S. has steadily increased since then.¹⁰

Today homelessness is caused primarily by a lack of affordable housing and by wages that have not kept pace with increased housing costs. A severe structural housing crisis with a shortage of millions of homes,¹¹ especially a lack of affordable and available rental homes for extremely low-income renter households,¹² means that many people cannot access housing. Many others live in overcrowded, unsafe, or unstable housing.

Poverty is the most significant factor affecting housing security. Costs for healthcare, childcare, and utilities have increased faster than wages while public assistance for low-income households has decreased. About half of the people who experience homelessness are employed but cannot afford housing.¹³ Older adults, who often rely on a fixed income, increasingly do not have sufficient retirement income to afford housing.¹⁴

Homelessness concerns society, that is, the institutions, attitudes, and decisions that form the web of relationships in which we live. Homelessness is the result of the way we structure our economy and the rising economic inequality that results. In recent years, housing has become viewed as a commodity and investment for profit.

Increasingly, corporations purchase properties as an investment, often leaving homes empty or raising rents to unaffordable levels and causing large-scale displacement from neighborhoods. When housing is primarily an investment, it is no longer considered a good necessary for social and physical well-being; instead it is seen as a commodity delivered by the market and accessible only to those with sufficient means.

Housing equity provides a key source of wealth and financial security for individual

homeowners. In its social statement *Sufficient, Sustainable Livelihood for All* (1999), this church affirms private property “insofar as it serves as a useful, yet imperfect means to meet the basic needs of individuals, households, and communities.” However, the ELCA acknowledges that self-interest for profit in a market economy “must be placed in the context of what is good for the neighbor.” Moreover, government is called to serve God’s purposes by “limiting or countering narrow economic interests and promoting the common good.” Thus, this church calls for scrutiny and wise, just public policies related to real estate investment when such pursuits of profit threaten people’s access to housing, a basic need.¹⁵

Many factors intersect to affect people’s vulnerability to and experience of homelessness. Structural and systemic injustice creates barriers to housing, wealth accumulation, and sufficient employment. Long-standing inequities increase vulnerability by limiting communities’ access to social and political power to change

public policies or enforce people's legal rights.¹⁶

Racial segregation and related inequities within education, work, health, housing, and criminal justice have systemically disadvantaged communities of color, contributing to a higher vulnerability to homelessness and housing insecurity. Discrimination in employment, housing, and support services compounds the obstacles to housing for many other people as well, namely foster youth;¹⁷ people who are formerly incarcerated;¹⁸ people of diverse sex, gender, or sexuality;¹⁹ and people with disabilities.²⁰

This church is called to pursue justice by addressing intersecting economic forces that perpetuate injustice and threaten the well-being of vulnerable neighbors. Thus the ELCA “will support legislation, ordinances, and resolutions that guarantee to all persons equally civil rights, including full protection of the law and redress under the

law of discriminatory practices [and] the right to rent, buy, and occupy housing in any place.”²¹ This church also commits itself to working to eradicate systemic racism that contributes to disparities in rates of poverty and homelessness.²²

Homelessness is often associated with those who are chronically unhoused and living on the streets or in a shelter.²³ That limited perspective can mask the many ways people experience homelessness. Many people are episodically homeless and are not on the streets but living in a car, a hotel, a campground, or transitional housing, or with family or friends. Negative cultural stereotypes of who is unhoused—despite the vast diversity of people affected—are used to blame individuals for their predicament and justify governmental abdication of responsibility for providing sufficient affordable housing and creating just policies.

This church is deeply concerned about the increased use of civil and criminal

penalties to regulate the daily survival activities of anyone experiencing houselessness. These punitive and often dehumanizing responses include bans on camping, sleeping in cars, and distributing food in public areas.²⁴ Local municipalities are responsible for ensuring public safety through wise and just laws. However, many laws directed at curbing homelessness deny the inherent dignity of people experiencing homelessness, who deserve the same protection and respect under the law as other members of a community. The ELCA is especially concerned about burdensome restrictions that prohibit churches and other social service organizations from exercising care of neighbors experiencing homelessness.

Considering the diversity of people who experience housing instability and of their contexts, no one solution fits all situations. However, everyone would benefit from more accessible, quality housing within safe and inclusive communities of belonging. In recent decades, effective strategies have emerged for addressing

chronic homelessness. These approaches involve housing people first as a prerequisite to addressing other challenges, such as addiction, mental or physical illness, or trauma.²⁵ They are a model for accompanying people who are homeless, supporting human dignity, and providing an effective path toward future stable housing without blame.

Called to Care

God heard the cry of a homeless people and delivered them out of oppression in Egypt. Jesus, "who [had] nowhere to lay his head" (Luke 9:58), ministered with compassion to the poor and vulnerable. In practicing hospitality, we are promised to encounter the living Lord: "I was a stranger and you welcomed me" (Mat 25:35).

God's mandate concerning people who exist on the margins of society is clear:

"Give justice to the weak and the orphan; maintain the right of the lowly and the destitute. Rescue the weak and the needy; deliver them from the hand of the wicked" (Psalm 82:3-4). Working for justice with and for people who are unhoused and precariously housed is doing God's will.

We, too, participate in and are responsible for society's brokenness. Yet, confident of God's forgiveness, we are daily renewed, so we might turn from what dehumanizes people to accept anew responsibility for justice. Through the Gospel and the Holy Spirit, people with and without housing alike are incorporated into the church, God's new community founded on grace and faith, not on society's view of success or failure.

The Gospel does not provide ready-made solutions to homelessness. God's love in Jesus Christ does, however, move us to care for people who are unhoused as

God cares for all. Christians are called to care and journey together with people in their struggle for a more fulfilling life and for adequate, affordable, and sustainable housing.

Journeying Together

The church's ministry of Word and Sacrament is intended for all people, regardless of the housing situation. In ELCA worshiping communities, children are baptized, the Bible studied, mutual support given, forgiveness proclaimed, the Eucharist celebrated, and the dead entrusted to God. Where God's love for people who are homeless is heard and lived, hope is engendered, and the church accompanies neighbors in the defense of their rights and dignity.

Worshiping communities in the ELCA are finding creative ways to share the gospel with people who are unhoused and to hear the gospel in new ways from people who are unhoused. This church rejoices in new and emerging ministries that prioritize ministry with and among people who are unhoused, especially those ministries that intentionally create space for leadership by people who have experienced homelessness. Such ministry reflects God's mandate to the church to serve with love, compassion, and justice, and can broaden the worshiping community's understanding of God. This social message calls on congregations, synods, and the churchwide organization of the ELCA to learn from these ministries and to discern ways to support and nurture ministry with people in local contexts who are unhoused.

Congregations and worshiping communities are learning about the realities of homelessness by engaging in conversation and joining in community with people

who are unhoused or precariously housed. These relationships have helped the church recognize the wisdom, gifts, and strengths of people who are unhoused. These assets are often illustrated in the strategies people who are unhoused develop to survive, build community, and work for social change. Residents of communities with inadequate or overcrowded housing also network with one another, share resources, and organize for social change.

Accompanying people who are unhoused and addressing the problem of homelessness take many forms in the ELCA. As long as there are people without housing, Christians are called upon to assist in providing basic needs. Numerous ELCA congregations and Lutheran social ministry organizations accompany people who are unhoused through meals, clothing, services, or short-term shelter. Some congregations are proactively making their space and worship welcoming and inclusive or ministering with people in tent encampments or on the streets.

Still other congregations have devoted property and funding to creating affordable and accessible transitional and long-term housing. Realizing the importance of public policy in preventing homelessness, others have partnered with local and national organizations or with the ELCA's Witness in Society ministry at the state and federal level to advocate for tenant rights and legislation that addresses poverty, racial inequity, and housing insecurity.²⁶

Christians who are housed journey with their unhoused or precariously housed neighbors when they join together to voice deep concern about homelessness, ask hard questions, and advocate for wise and just policies. While as Christians we may differ in our views on what policies will be most effective, we ought not overlook the need for new and sustained initiatives by government, businesses, and nonprofit organizations, including church groups. Church leaders are challenged to help create

the public will to eliminate homelessness. This church encourages all ELCA members to learn about public policies that affect people who are unhoused and to advocate for just policies that respect and promote the well-being of all people, with increased attention to those without access to safe, adequate shelter.

Journeying with people who are unhoused includes the responsibility to prevent homelessness. Christians are called to be aware of and concerned for neighbors who are vulnerable to losing their housing. Neighborhood and community initiatives are needed to address and mitigate housing insecurity. Effective political and economic policies are also needed that assure housing, employment, education, and healthcare that can help people stay housed and decrease the number of people who are homeless.

Let the church pray for a renewal of commitment to journey more closely with and

among people who are unhoused or at risk of becoming unhoused in their daily struggles, sufferings, and hopes.

¹ The term “homelessness” often simplifies the complex realities and identities of people who are homeless. For this reason, other terms are used both in the church and in this social message. The term “unhoused,” for example, reflects the reality that many people without housing still feel a sense of home and community. The term “housing insecurity” reflects the variety of situations that lie between living in a house and living on the street. “Housing-insecure” may describe people who are temporarily living with friends or family, people who reside in apartments or hotels on short-term leases, or people whose housing situation may change rapidly, often due to their inability to afford rent or mortgage payments. This church remembers that each neighbor bears the image of God and is deserving of respect and care, regardless of the term that most closely reflects their individual situation.

² Homelessness increased 18%, from 653,104 people during the 2023 Point-in-Time (PIT) Count to 771,480 people during the 2024 PIT. (The 2025 PIT has not

been released yet.) The total number of people who are homeless in any one year is much higher if the count includes what are considered the “hidden homeless” — people who are not sleeping on the streets or in shelters but might be doubling up in overcrowded homes, couch surfing with friends or family, living in vehicles or motels, or squatting in unsafe nonresidential buildings.

³ Daniel Soucy, Andrew Hall and Joy Moses, “State of Homelessness: 2025 Edition,” National Alliance to End Homelessness, <https://endhomelessness.org/state-of-homelessness/#report>.

⁴ “State of Homelessness: 2025 Edition.”

⁵ Two out of three extremely low-income renter households (over 7.2 million households) are severely cost-burdened, which means they spend more than 50% of their income on housing. Many people live in overcrowded or substandard housing and are a paycheck away from eviction and homelessness.

⁶ Article 25 of the Universal Declaration of Human Rights (1948) states: “Everyone has the right to a standard of living adequate for the health and well-being of [themselves] and of [their] family, including food, clothing, housing and medical care and necessary social services.” The Housing Act of 1949, part of President Truman’s Fair Deal, established the national goal of “a

decent home and a suitable living environment for every American family.” The “Implementing Resolutions for Human Rights Social Statement” of the Lutheran Church in America (1979) states: “This church commits itself to the public policy goals of decent housing ... as [a fundamental right] of every citizen of the United States.” The social statement of the American Lutheran Church “Toward Fairness in Public Taxing and Spending” (1982) states: “All persons in society are entitled to that which is necessary to lead a healthful existence. The government is responsible for providing a basic floor of benefits at an adequate level for health and decency; it is to ensure that no one is forced to go hungry or homeless and none are deprived of adequate medical care.” “Human Rights,” the 2017 social message of the Evangelical Lutheran Church in America, states: “Humans are physical beings and have the right to sufficient and sustainable levels of physical goods such as water, food, shelter and health care. This includes treating creation sustainably so the next generation has sufficient physical goods.”

⁷ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (W.W. Norton: 2018), 59-91.

⁸ Rothstein, 177-193.

⁹ Peter Dreier, "Reagan's Legacy: Homelessness in America," Shelterforce, May 1, 2004, <https://shelterforce.org/2004/05/01/reagans-legacy-homelessness-in-america>.

¹⁰ "2024 Annual Homeless Assessment Report," Office of Policy Development and Research, U.S. Department of Housing and Urban Development, <https://huduser.gov/portal/datasets/ahar/2024-ahar-part-1-pit-estimates-of-homelessness-in-the-us.html>.

¹¹ The Brookings Institute estimates that the U.S. housing market was short 4.9 million housing units in 2023. See Elena Patel, Aastha Rajan, and Natalie Tomeh, "Make it Count: Measuring Our Housing Supply Shortage," Brookings Institute, November 26, 2024, <https://brookings.edu/articles/make-it-count-measuring-our-housing-supply-shortage>.

¹² There are only 35 affordable and available rental homes for every 100 extremely low-income renter households. See "State of Homelessness: 2025 Edition."

¹³ Julie Pagaduan, "Employed and Experiencing Homelessness: What the Numbers Show," National Alliance to End Homelessness, September 2, 2022, <https://endhomelessness.org/blog/employed-and-experiencing-homelessness->

[what-the-numbers-show/](#).

¹⁴ Yolanda Stevens, "Paint by Numbers: Older Americans and Homelessness, National Alliance to End Homelessness, May 7, 2024, <https://endhomelessness.org/blog/paint-by-numbers-older-americans-and-homelessness/>.

¹⁵ *Sufficient, Sustainable Livelihood for All* (Evangelical Lutheran Church in America, 1999), 4, 11.

¹⁶ "Government and political activity can be evaluated by how well they foster mutual self-determination for each community in a society and whether power is available to and produced for all members of that society, especially those from vulnerable or minority populations." See *Faith and Civic Life: Seeking the Well-being of All* (Evangelical Lutheran Church in America, 2025), 30.

¹⁷ James Dean Ward and Heidi Booth, "Homeless and Foster Youth, Racial Inequity, and Policy Shifts for Systemic Change," ITHAKA S+R (March 11, 2021), <https://sr.ithaka.org/publications/homeless-and-foster-youth-racial-inequity-and-policy-shifts-for-systemic-change/>.

¹⁸ Kristin Stainbrook and Elizabeth Tibaduiza, "Reentry and Housing Stability: Final Report," Office of the Assistant Secretary for Planning and Evaluation, U.S.

Department of Health and Human Services, December 2024,
<https://aspe.hhs.gov/sites/default/files/documents/49f0895779c6b984a9261c96f747e707/reentry-housing-stability.pdf>.

¹⁹ “Homelessness Among the LGBTQ Community,” National Coalition for the Homeless, <https://nationalhomeless.org/lgbtq-homelessness/>.

²⁰ Hokulani R., “The Housing Crisis in the Disability Community,” Disability Belongs, November 10, 2025,
<https://disabilitybelongs.org/2025/11/houselessness-disability-community/>.

²¹ *Freed in Christ: Race, Ethnicity, and Culture* (Evangelical Lutheran Church in America, 1993), 7.

²² *Freed in Christ*, 6. See also *Sufficient, Sustainable Livelihood for All*, 12, and *Faith and Civic Life*, 27.

²³ See “Definition of Chronic Homelessness,” HUD Exchange,
<https://hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/definition-of-chronic-homelessness/>.

²⁴ Nicole DuBois, Claire Herbert, and E. Mae Sowards, “Criminalizing Homelessness Worsens the Crisis, Research Shows,” National Alliance to End Homelessness,
<https://endhomelessness.org/wp->

[content/uploads/2025/02/CriminalizingWorsensTheCrisis_NAEH_2-4-25.pdf](#).

²⁵ “Housing First,” National Alliance to End Homelessness, March 20, 2022, <https://endhomelessness.org/resources/toolkits-and-training-materials/housing-first/>.

²⁶ See *Freed in Christ*, 7.