

**Testimony of Benjamin S. Carson, Sr., Former Secretary of the U.S. Department of
Housing and Urban Development and Founder and Chairman of the American
Cornerstone Institute**

Before

**Subcommittee Health Care and Financial Services
U.S. House Committee on Oversight and Government Reform**

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Chairman, Ranking Member, and Members of the Committee:

Thank you for the opportunity to testify today. I am Benjamin Carson, Sr., former Secretary of the U.S. Department of Housing and Urban Development (HUD), where I had the honor of leading an agency that serves the housing needs of millions of Americans. After my tenure at HUD, I founded the American Cornerstone Institute (ACI), where I currently serve as Chairman of the Board. I appreciate the Subcommittee's commitment to examining federally assisted housing policies and programs, and I welcome this chance to share my perspective on improving affordable housing delivery, safeguarding taxpayer dollars, and ensuring program integrity while strengthening American families and communities.

I would like to address one of the most critical factors undermining American society today: how public policy, particularly housing assistance programs, disincentivizes family formation and contributes to the dissolution of American families. Marriage is an essential social institution, and while many societal factors influence family formation, federal housing assistance programs, even unintentionally, create barriers to marriage.

We have created a system where growing numbers of citizens have become reliant on government subsidies, incentivizing government dependency over self-sufficiency. The

so-called "marriage penalty" embedded in assistance programs creates a tangible disincentive to family formation. For example, when two adults marry and live together, their incomes are combined to determine eligibility and rent contribution. If their combined income exceeds program limits they may lose eligibility or face substantial rent increases. Conversely, if they remain unmarried and maintain separate residences, each may independently qualify for benefits such as separate vouchers, lower rent contributions, or continued eligibility. This financial reality causes many individuals to delay or entirely forgo marriage, undermining traditional family structures, particularly among lower-income Americans.

Instead of functioning as a temporary safety net, government assistance has increasingly replaced the family as the primary provider for many Americans. If America is to reclaim its strength and spirit, we must once again elevate the role of marriage and family rather than replacing it with bureaucracy.

Economic mobility is a cornerstone of the American Dream, yet this dream is increasingly out of reach for many. One-third of children who grow up poor in the United States remain poor in adulthood. Addressing this perpetuating cycle of poverty requires prioritizing programs that support economic mobility and self-sufficiency as the true key to escaping generational poverty. Programs that emphasize work, education, family stability, and homeownership are essential tools for breaking cycles of poverty and building lasting prosperity. It is with this vision that public assistance can transform from a final destination into a stepping stone.

As we all know, one of the keys of the American Dream is homeownership as it represents more than a place to live. Owning a home is a personal achievement that fosters a sense of investment in one's community. Homeowners are more likely to engage in civic organizations, local businesses and schools, and community affairs which strengthen the bonds of civil society. Yet homeownership has become out of reach for far too many Americans. And housing unaffordability has become a stumbling block to family formation as young people, unable to afford homeownership, often delay marriage. Protecting access to homeownership is not just an economic imperative and vital to keeping the American Dream alive, it is a key cornerstone to supporting family creation.

Yet too many believe that government involvement in housing must expand. Government should not be in the business of owning, operating, or constructing housing projects on a large scale. History has shown that government-run housing often leads to inefficiency, neglect, and the erosion of individual dignity. Government can facilitate opportunity, but it should not replace private initiative.

Therefore, the Low Income Housing Tax Credit (LIHTC), when properly administered, can be an important tool for addressing America's housing challenges. The program leverages market forces, entrepreneurial innovation, and private accountability to increase housing supply. Private sector leadership through LIHTC allows communities to benefit from high quality development and local expertise. By aligning incentives toward self-sufficiency, promoting upward mobility, and reducing long-term taxpayer burdens by avoiding the pitfalls of direct government construction, LIHTC can continue to play a role in

building a future where housing is available, communities are strengthened, and the American Dream remains within reach for all.

Programs that uphold the dignity of work, strengthen traditional family structures, and offer real hope for upward mobility are the ones that truly serve the American people. This is why I support the efforts of President Trump, Secretary Turner, and the DOGE team in their goals of restoring fiscal health to America. This work is essential to safeguarding the future of the American Dream and promoting true upward mobility. Americans rightfully demand responsible stewardship of their tax dollars. Every dollar lost to mismanagement or fraud is a dollar that could have helped a struggling family secure stable housing. Government waste and fraud undermine public trust in programs meant to lift Americans out of poverty. We must restore integrity to the system, preserve opportunities for future generations, and ensure the American Dream remains within reach for all who strive for it.

Thank you for your attention to these critical issues. I look forward to your questions.