



Voice of the Poor Committee Recommendations on 2019 Legislative Priorities and Related Works of Interest

Our mission is to break the cycle of poverty by inspiring Vincentians to be effective servants of the poor and voices for just policies and systems. We put our mission into action by supporting legislation that will help our neighbors in need and proactively opposing legislation that will make life harder for them.

I. Support Incentives for Affordable Housing

"The lack of safe, affordable housing requires a renewed commitment to increase the supply of quality housing and preserve, maintain, and improve existing housing through public/private partnerships, especially with religious groups and community organizations." United States Conference of Catholic Bishops, Forming Consciences for Faithful Citizenship, 2011

The Voice of the Poor Committee of the United States, in a 2002 position statement and which still exists on their website, encourages the Society to speak in a unified voice in support of affordable housing locally, regionally, nationally, and internationally. As members of the Society it is important to communicate the needs of the poor and encourage affordable housing policy. The Voice of the Poor Committee in St. Louis agrees with this position and will work to follow the recommendations outlined.

II. Support Expansion of Medicaid Benefits

"Reform efforts must begin with the principle that health care is not a privilege, but a right and a requirement to protect the life and dignity of every person. All people need and should have access to comprehensive, quality health care.... We have the responsibility to ensure that no one is left without the ability to see a doctor or get emergency care when needed." Letter by the United States Conference of Catholic Bishops to the U.S. Congress, March 8, 2017

According to the U.S. Census Bureau, 9.1% of Missourians did not have health insurance in 2017. The number of uninsured Missourians rose by 2.1% (or 128,000) in 2017, according to a Gallup report. States that expanded Medicaid have lower uninsured rates. In contrast, 6.5 percent of people in Illinois lacked health insurance in 2017, according to the U.S. Census Bureau.

In their position statement on Health Care for the Poor written in 2004, and which still exists on their website, the Voice of the Poor Committee of the United States asked councils to support and encourage federal, state, county, and city efforts to extend meaningful health care benefits to the most vulnerable. The Voice of the Poor Committee in St. Louis agrees with this position and will work to follow the recommendations outlined.

III. Support a State Policy on the Regulation of Lending Practices

The *Catechism of the Catholic Church* condemns usury and points out that exploiting people living in poverty is theft.

Predatory lending benefits the lender and ignores or hinders the borrower's ability to repay the debt. These lending tactics take advantage of a borrower's lack of understanding about loans, terms, or finances. Predatory lenders typically target minorities, the poor, the elderly and the less educated. They also prey on people who need immediate cash for emergencies such as paying medical bills, making a home repair or car payment.

"Every consumer deserves access to fair, responsible, affordable credit that provides clear, realistic terms and practical repayment periods. Laws to protect those who are poor from unscrupulous practices are needed." *Voice of the Poor Committee Council of the United States, Position Statement on Predatory Loans, 2007*

The Voice of the Poor Committee in St. Louis agrees with the position of the National Committee and will work to follow the recommendations outlined.

IV. **Support Tax Policies that Help Lift Families Out of Poverty**

In a 2018 report by *Missourians to End Poverty* the poverty rate in Missouri is 14%, which equates to 826,358 Missourians (of which 260,867 are children). According to the Center on Budget and Policy Priorities the federal earned income tax credit was responsible for lifting 5.8 million people out of poverty in 2016. Supplementary state relief would help raise a portion of Missourians above the poverty threshold.

The United States Conference of Catholic Bishops support policies that protect human life and dignity, strengthen families, encourage and reward work, and preserve a safety net for the vulnerable (refer to *section Issues and Actions > Human Life and Dignity on their website*).

"The benefits of a Missouri earned income tax credit are overwhelmingly clear. A state credit would encourage residents to seek and maintain steady employment, while also providing the working class with greater spending power. A stronger working class leads to a stronger Missouri." *Michael Benson, The Missouri Times, October 2017*

The Voice of the Poor Committee in St. Louis supports a Missouri earned income tax credit.

Related Works of Interest

- I. Support initiatives that help to end homelessness in the St. Louis area
- II. Support policies and social structures that encourage and strengthen the intact family

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