

# Voice of the Poor Committee 2021 Priorities, Goals, and Related Works of Interest

The Voice of the Poor Committee works to break the cycle of poverty by listening to our Neighbors, raising awareness, and enabling Vincentians to be effective servants of the poor and advocates for just policies and systems consistent with the mission of the Society, Catholic teaching, and the Missouri Catholic Conference.

#### **Priorities**

# I. 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. Healthcare for All

"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

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.

With the expansion of Medicaid in Missouri, more citizens in our state have access to basic healthcare. The Voice of the Poor Committee will remain vigilant in its efforts to help make sure the Missouri legislature does not attempt to restrict or overturn it.

# III. Intact Families

As a committee within the Society of St. Vincent de Paul, we honor and support all our neighbors in need regardless of family structure. The family is the fundamental cell of society. The USCCB, in laying out the seven themes of Catholic Social Teaching, states that "Marriage and the family are the central social institutions that must be supported and strengthened, not undermined". In 1986, Pope St. John Paul II made this statement: "As the family goes, so goes the nation, and so goes the whole world in which we live".

According to Why Marriage Matters, Third Edition, marriage has far-reaching benefits for spouses, children, and our larger society. When it comes to child well-being, research shows that children from intact families have higher household incomes, have better physical and emotional health outcomes, achieve greater academic success, and are less likely to use illicit substances. Raj Chetty, a Harvard economist, has found that the greatest predictor of poverty is the percentage of children living in single-parent households in a neighborhood.

In collaboration with the Council Office's marriage and family initiative and community partners, the Voice of the Poor Committee will support legislative policies and participate in educational opportunities that encourage intact families.

# IV. Access to Fair, Affordable Credit

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." Councils and conferences are encouraged to, "Seek out community assistance beyond the emergency help of the Society. Investigate available local resources and the rights of borrowers. Ask qualified financial advisors to provide education about finances, how to shop carefully for loans with lower interest rates, and where to locate consumer-credit counseling services if needed with debt restructuring or repayment. Check with a local bank about alternative lower cost, lower risk products available to those your Council serves." 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.

# V. 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 supports 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.

# **2021 Goals**

- 1. Charter: Raise Awareness on Poverty
  - i. Goal: Hold one virtual poverty conference/workshop in 2021 for Vincentians and parishioners.
  - ii. Goal: Develop a relationship and coordinated plan with the Archdiocese to raise awareness on issues related to poverty.
  - iii. Goal: Introduce a "Voice of the Poor" section in parish bulletins to dispel poverty myths and provide information on our 2021 Priorities.
- 2. Charter: Give Voice to the Poor
  - i. Goal: Determine the means by which our Committee will obtain feedback from NINs on the root causes of their poverty and strategies for overcoming them.
  - ii. Goal: Track bills related to our 2021 Priorities and mobilize Vincentians as needed.
  - iii. Goal: Recommend a plan of action related to each of our subcommittees
    - i. Goal: Recommend actions in support of affordable housing
    - ii. Goal: Recommend opportunities to support racial equity
    - iii. Goal: Recommend options for fair, affordable credit to replace predatory loans
- 3. Charter: Motivate Vincentians to Fight Poverty
  - Goal: Educate Vincentians about our 2021 Priorities via the newsletter, emails to conference presidents, and TBD methods of communication.
  - ii. Goal: Hold one virtual conference for Vincentians on one of our 2021 Priorities
  - iii. Goal: Work with the Council to determine how to introduce the concept of mentoring into Home Visit training.

# **Related Works of Interest**

1. Support initiatives that help to end homelessness in the St. Louis area