

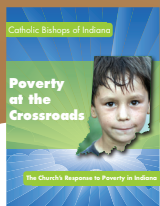


# REFLECTION GUIDE



*“For you have been a stronghold to the poor, a stronghold to the needy in his distress, a shelter from the storm and a shade from the heat; for the breath of the ruthless is like a storm against a wall ...”*

*—Isaiah 25:4*



Catholic Bishops of Indiana

**Poverty at the Crossroads Supplement**



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*“Jesus Christ teaches us that the love of God is inseparable from love of neighbor. The apostle must thirst for a love that is ever more real, more universal. His love for his brothers, and especially for the weakest and poorest, will be rooted in the love that God has for us, and especially for ‘the least of these his brethren’. Loving God is not personal insurance; it is an imperative to share.”*

—Blessed Paul VI



## INTRODUCTION

Thank you for using this *Poverty at the Crossroads: Reflection Guide!* Throughout the Jubilee of Mercy, and beyond, this resource will help to keep the topic of poverty on our minds so that our hearts and hands will be moved to take action in serving our sisters and brothers in need.

The format of this reflection guide is simple: For each of five weeks you will be asked to read-on the topic of poverty and the Church's call to love our neighbor. The readings will come from 4 different sources:

- 1) Poverty at the Crossroads: The Church's Response to Poverty in Indiana (*Catholic Bishops of Indiana*).
- 2) Excerpts from *Misericordiae Vultus* – Jubilee of Mercy
- 3) Excerpts from *Evangelii Gaudium* – Joy of the Gospel
- 4) Excerpts from ALICE, a report from the Indiana Association of United Ways

The purpose of each week's session is briefly stated, followed by a prayer and a Scripture passage. A series of reflection questions then guides your prayerful meditation on the week's specific topic. Finally, a prayer closes your time of reflection—again laid out in five weekly sessions.

This guide is useful either for individual reflection or for group use such that the reflection questions can be springboards for discussion and sharing. While the reflection guide can be enjoyed at any time of year, the season of Lent is an especially recommended time for parishes to use this resource.

**Please note:** Throughout the Reflection Guide, there will be questions that appear in **bold print**. When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org). Your response will help Church leaders refine their efforts for addressing poverty in Indiana. For group use, it is recommended that a designated note taker summarize the group's responses, sending it to this email address as well.

May God bless your efforts to be formed in faith, specifically as you reflect on the topic of poverty in Indiana and Our Lord's call to "Love our Neighbor." And may this Jubilee of Mercy be a time of special grace and blessings for all of God's children throughout our Hoosier state and around the world!

# Prayer of Pope Francis for the Jubilee of Mercy



Lord Jesus Christ,  
you have taught us to be merciful like the heavenly Father,  
and have told us that whoever sees you sees Him.  
Show us your face and we will be saved.  
Your loving gaze freed Zacchaeus and Matthew from being enslaved by money;  
the adulteress and Magdalene from seeking happiness only in created things;  
made Peter weep after his betrayal,  
and assured Paradise to the repentant thief.  
Let us hear, as if addressed to each one of us, the words that you spoke to the Samaritan  
woman: “If you knew the gift of God!”

You are the visible face of the invisible Father,  
of the God who manifests his power above all by forgiveness and mercy:  
let the Church be your visible face in the world, its Lord risen and glorified.  
You willed that your ministers would also be clothed in weakness  
in order that they may feel compassion for those in ignorance and error:  
let everyone who approaches them feel sought after, loved, and forgiven by God.

Send your Spirit and consecrate every one of us with its anointing,  
so that the Jubilee of Mercy may be a year of grace from the Lord,  
and your Church, with renewed enthusiasm, may bring good news to the poor,  
proclaim liberty to captives and the oppressed,  
and restore sight to the blind.

We ask this of you, Lord Jesus, through the intercession of Mary, Mother of  
Mercy; you who live and reign with the Father and the Holy Spirit for ever and  
ever.

Amen.



## WEEK ONE

**Assigned Readings:** Excerpts from *Misericordiae Vultus* – Jubilee of Mercy, and *Evangelii Gaudium* – Joy of the Gospel. (found on pages 6-12)

**Purpose:** To understand and appreciate more deeply the teaching of our Church regarding mercy and love for the poor.

### Sign of the Cross

**Prayer:** Jubilee of Mercy prayer. (found on page 3)

**Scripture Reflection:** Matthew 25: 35-40 (If in group setting, please read aloud.)

*For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me. Then the righteous will answer him and say, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? When did we see you a stranger and welcome you, or naked and clothe you? When did we see you ill or in prison, and visit you? And the king will say to them in reply, 'Amen, I say to you, whatever you did for one of these least brothers of mine, you did for me.'*

### Reflection Questions:

**Please Note:** When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org).

- 1) In reflecting on the Matthew 25 scripture passage, describe a moment when this scripture came alive to you, when you looked into the face of someone who was suffering and saw the face of Jesus?
- 2) How does God's mercy move us to love him more deeply and change the way we treat others? Describe a time when you witnessed or was on the receiving end of an extreme act of mercy. What struck you about that incident?

- 3) In his Bull of Indiction for the Jubilee of Mercy, Pope Francis states, “In this Holy Year, we look forward to the experience of opening our hearts to those living on the outermost fringes of society: fringes which modern society itself creates.” (14) What do you think is the meaning behind Pope Francis’ words “fringes which modern society itself creates?”

- 4) **Reflect on the 2 following statements.**

**In *The Joy of the Gospel*, Pope Francis states, “Since this Exhortation is addressed to members of the Catholic Church, I want to say, with regret, that the worst discrimination which the poor suffer is the lack of spiritual care. The great majority of the poor have a special openness to the faith; they need God and we must not fail to offer them his friendship, his blessing, his word, the celebration of the sacraments and a journey of growth and maturity in the faith. Our preferential option for the poor must mainly translate into a privileged and preferential religious care.” (200)**

**Blessed Teresa of Calcutta also speaks of spiritual poverty. “The greatest evil is the lack of love and charity, the terrible indifference towards one’s neighbor... [P]eople today are hungry for love, for understanding love which is much greater and which is the only answer to loneliness and great poverty.”**

**What are ways we can assist in the spiritual care of those who are suffering?**

- 5) What are some ways you may have contributed to the cycle of poverty in Indiana by your actions, your words or your indifference?

**Closing Prayer:** Intercessory prayer taken from Magnificat – Nov. 2015 edition

The Lord hears the prayers of those who cry out to him.

In faith, let us pray:

**R:** *Have mercy on your people, Lord!*

May we see and serve you in the sick, the suffering, and the sorrowful: **R**

May we know you in the poor, the uneducated, and the unloved: **R**

May we love you in the unwanted, the bereaved, the alien, and the refugee: **R**

May we find compassion in the community of faith in time of our own need: **R**

Our Father....

**Sign of the Cross**

## WEEK ONE - REQUIRED READING

### *Excerpts from Misericordiae Vultus: Bull of Indiction of the Jubilee of Mercy, and Evangelii Gaudium: Joy of the Gospel.*

#### *Misericordiae Vultus: Bull of Indiction of the Jubilee of Mercy*

**“In short, we are called to show mercy because mercy has first been shown to us.” [9]**

1. Jesus Christ is the face of the Father’s mercy. These words might well sum up the mystery of the Christian faith. Mercy has become living and visible in Jesus of Nazareth, reaching its culmination in him. The Father, “rich in mercy” (*Eph 2:4*), after having revealed his name to Moses as “a God merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness” (*Ex34:6*), has never ceased to show, in various ways throughout history, his divine nature. In the “fullness of time” (*Gal 4:4*), when everything had been arranged according to his plan of salvation, he sent his only Son into the world, born of the Virgin Mary, to reveal his love for us in a definitive way. Whoever sees Jesus sees the Father (cf. *Jn 14:9*). Jesus of Nazareth, by his words, his actions, and his entire person[1] reveals the mercy of God.
2. We need constantly to contemplate the mystery of mercy. It is a wellspring of joy, serenity, and peace. Our salvation depends on it. Mercy: the word reveals the very mystery of the Most Holy Trinity. Mercy: the ultimate and supreme act by which God comes to meet us. Mercy: the fundamental law that dwells in the heart of every person who looks sincerely into the eyes of his brothers and sisters on the path of life. Mercy: the bridge that connects God and man, opening our hearts to the hope of being loved forever despite our sinfulness.
8. With our eyes fixed on Jesus and his merciful gaze, we experience the love of the Most Holy Trinity. The mission Jesus received from the Father was that of revealing the mystery of divine love in its fullness. “God is love” (*1 Jn 4:8,16*), John affirms for the first and only time in all of Holy Scripture. This love has now been made visible and tangible in Jesus’ entire life. His person is nothing but love, a love given gratuitously. The relationships he forms with the people who approach him manifest something entirely unique and unrepeatable. The signs he works, especially in favor of sinners, the poor, the marginalized, the sick, and the suffering, are all meant to teach mercy. Everything in him speaks of mercy. Nothing in him is devoid of compassion.
10. ...The time has come for the Church to take up the joyful call to mercy once more. It is time to return to the basics and to bear the weaknesses and struggles of our brothers and sisters. Mercy is the force that reawakens us to new life and instills in us the courage to look to the future and hope.

14. . . .The Lord Jesus shows us the steps of the pilgrimage to attain our goal: “Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; give, and it will be given to you; good measure, pressed down, shaken together, running over, will be put into your lap. For the measure you give will be the measure you get back” (*Lk 6:37-38*). The Lord asks us above all *not to judge* and *not to condemn*. If anyone wishes to avoid God’s judgement, he should not make himself the judge of his brother or sister. Human beings, whenever they judge, look no farther than the surface, whereas the Father looks into the very depths of the soul. How much harm words do when they are motivated by feelings of jealousy and envy! To speak ill of others puts them in a bad light, undermines their reputation and leaves them prey to the whims of gossip. To refrain from judgement and condemnation means, in a positive sense, to know how to accept the good in every person and to spare him any suffering that might be caused by our partial judgment, our presumption to know everything about him. But this is still not sufficient to express mercy. Jesus asks us also to *forgive* and to *give*. To be instruments of mercy because it was we who first received mercy from God. To be generous with others, knowing that God showers his goodness upon us with immense generosity.
15. In this Holy Year, we look forward to the experience of opening our hearts to those living on the outermost fringes of society: fringes which modern society itself creates. Let us not fall into humiliating indifference or a monotonous routine that prevents us from discovering what is new! Let us ward off destructive cynicism! Let us open our eyes and see the misery of the world, the wounds of our brothers and sisters who are denied their dignity, and let us recognize that we are compelled to heed their cry for help!

It is my burning desire that, during this Jubilee, the Christian people may reflect on the *corporal and spiritual works of mercy*. It will be a way to reawaken our conscience, too often grown dull in the face of poverty. And let us enter more deeply into the heart of the Gospel where the poor have a special experience of God’s mercy. Jesus introduces us to these works of mercy in his preaching so that we can know whether or not we are living as his disciples. Let us rediscover these *corporal works of mercy*: to feed the hungry, give drink to the thirsty, clothe the naked, welcome the stranger, heal the sick, visit the imprisoned, and bury the dead. And let us not forget the *spiritual works of mercy*: to counsel the doubtful, instruct the ignorant, admonish sinners, comfort the afflicted, forgive offences, bear patiently those who do us ill, and pray for the living and the dead.

We cannot escape the Lord’s words to us, and they will serve as the criteria upon which we will be judged: whether we have fed the hungry and given drink to the thirsty, welcomed the stranger and clothed the naked, or spent time with the sick and those in prison (cf. *Mt 25:31-45*). Moreover, we will be asked if we have helped others to escape the doubt that causes them to fall into despair and which is often a source of loneliness; if we have helped to overcome the ignorance in which millions of people live, especially children deprived of the necessary means to free them from the bonds of poverty; if we have been close to the lonely and afflicted; if we have forgiven those who have offended us and have rejected all forms of anger and hate that lead to violence; if we have had the kind of patience God shows, who is so patient with us; and if we have commended our brothers and sisters to the Lord in prayer.

19. May the message of mercy reach everyone, and may no one be indifferent to the call to experience mercy.



## *Evangelii Gaudium - The Joy of the Gospel by Pope Francis*

### **II. The inclusion of the poor in society**

186. Our faith in Christ, who became poor, and was always close to the poor and the outcast, is the basis of our concern for the integral development of society's most neglected members.

*In union with God, we hear a plea*

187. Each individual Christian and every community is called to be an instrument of God for the liberation and promotion of the poor, and for enabling them to be fully a part of society. This demands that we be docile and attentive to the cry of the poor and to come to their aid. A mere glance at the Scriptures is enough to make us see how our gracious Father wants to hear the cry of the poor: "I have observed the misery of my people who are in Egypt; I have heard their cry on account of their taskmasters. Indeed, I know their sufferings, and I have come down to deliver them... so I will send you..." (*Ex* 3:7-8, 10). We also see how he is concerned for their needs: "When the Israelites cried out to the Lord, the Lord raised up for them a deliverer" (*Jg* 3:15). If we, who are God's means of hearing the poor, turn deaf ears to this plea, we oppose the Father's will and his plan; that poor person "might cry to the Lord against you, and you would incur guilt" (*Dt* 15:9). A lack of solidarity towards his or her needs will directly affect our relationship with God: "For if in bitterness of soul he calls down a curse upon you, his Creator will hear his prayer" (*Sir* 4:6). The old question always returns: "How does God's love abide in anyone who has the world's goods, and sees a brother or sister in need and yet refuses help?" (*1 Jn* 3:17). Let us recall also how bluntly the apostle James speaks of the cry of the oppressed: "The wages of the laborers who mowed your fields, which you kept back by fraud, cry out, and the cries of the harvesters have reached the ears of the Lord of hosts" (5:4).

188. The Church has realized that the need to heed this plea is itself born of the liberating action of grace within each of us, and thus it is not a question of a mission reserved only to a few: "The Church, guided by the Gospel of mercy and by love for mankind, hears the cry for justice and intends to respond to it with all her might".<sup>[153]</sup> In this context we can understand Jesus' command to his disciples: "You yourselves give them something to eat!" (*Mk* 6:37): it means working to eliminate the structural causes of poverty and to promote the integral development of the poor, as well as small daily acts of solidarity in meeting the real needs which we encounter. The word "solidarity" is a little worn and at times poorly understood, but it refers to something more than a few sporadic acts of generosity. It presumes the creation of a new mindset which thinks in terms of community and the priority of the life of all over the appropriation of goods by a few.

190. Sometimes it is a matter of hearing the cry of entire peoples, the poorest peoples of the earth, since “peace is founded not only on respect for human rights, but also on respect for the rights of peoples”.<sup>[154]</sup> Sadly, even human rights can be used as a justification for an inordinate defense of individual rights or the rights of the richer peoples. With due respect for the autonomy and culture of every nation, we must never forget that the planet belongs to all mankind and is meant for all mankind; the mere fact that some people are born in places with fewer resources or less development does not justify the fact that they are living with less dignity. It must be reiterated that “the more fortunate should renounce some of their rights so as to place their goods more generously at the service of others”.<sup>[155]</sup> To speak properly of our own rights, we need to broaden our perspective and to hear the plea of other peoples and other regions than those of our own country. We need to grow in a solidarity which “would allow all peoples to become the artisans of their destiny”,<sup>[156]</sup> since “every person is called to self-fulfillment”.<sup>[157]</sup>

192. Yet we desire even more than this; our dream soars higher. We are not simply talking about ensuring nourishment or a “dignified sustenance” for all people, but also their “general temporal welfare and prosperity”.<sup>[159]</sup> This means education, access to health care, and above all employment, for it is through free, creative, participatory and mutually supportive labor that human beings express and enhance the dignity of their lives. A just wage enables them to have adequate access to all the other goods which are destined for our common use.

*Fidelity to the Gospel, lest we run in vain*

193. We incarnate the duty of hearing the cry of the poor when we are deeply moved by the suffering of others. Let us listen to what God’s word teaches us about mercy, and allow that word to resound in the life of the Church. The Gospel tells us: “Blessed are the merciful, because they shall obtain mercy” (*Mt 5:7*). The apostle James teaches that our mercy to others will vindicate us on the day of God’s judgment: “So speak and so act as those who are to be judged under the law of liberty. For judgment is without mercy to one who has shown no mercy, yet mercy triumphs over judgment” (*Jas 2:12-13*). Here James is faithful to the finest tradition of post-exilic Jewish spirituality, which attributed a particular salutary value to mercy: “Break off your sins by practicing righteousness, and your iniquities by showing mercy to the oppressed, that there may perhaps be a lengthening of your tranquility” (*Dan 4:27*). The wisdom literature sees almsgiving as a concrete exercise of mercy towards those in need: “Almsgiving delivers from death, and it will purge away every sin” (*Tob 12:9*). The idea is expressed even more graphically by Sirach: “Water extinguishes blazing fire: so almsgiving atones for sin” (*Sir 3:30*). The same synthesis appears in the New Testament: “Maintain constant love for one another, for love covers a multitude of sins” (*1 Pet 4:8*)...

195. When Saint Paul approached the apostles in Jerusalem to discern whether he was “running or had run in vain” (*Gal 2:2*), the key criterion of authenticity which they presented was that he should not forget the poor (cf. *Gal 2:10*). This important principle, namely that the Pauline communities should not succumb to the self-centered lifestyle of the pagans, remains timely today, when a new self-centered paganism is growing. We may not always be able to reflect adequately the beauty of the Gospel, but there is one sign which we should never lack: the option for those who are least, those whom society discards.

196. Sometimes we prove hard of heart and mind; we are forgetful, distracted and carried away by the limitless possibilities for consumption and distraction offered by contemporary society. This leads to a kind of alienation at every level, for “a society becomes alienated when its forms of social organization, production and consumption make it more difficult to offer the gift of self and to establish solidarity between people”.<sup>[162]</sup>

*The special place of the poor in God's people*

197. God's heart has a special place for the poor, so much so that he himself “became poor” (2 Cor 8:9). The entire history of our redemption is marked by the presence of the poor. Salvation came to us from the “yes” uttered by a lowly maiden from a small town on the fringes of a great empire. The Savior was born in a manger, in the midst of animals, like children of poor families; he was presented at the Temple along with two turtledoves, the offering made by those who could not afford a lamb (cf. Lk 2:24; Lev5:7); he was raised in a home of ordinary workers and worked with his own hands to earn his bread. When he began to preach the Kingdom, crowds of the dispossessed followed him, illustrating his words: “The Spirit of the Lord is upon me, because he has anointed me to preach good news to the poor” (Lk 4:18). He assured those burdened by sorrow and crushed by poverty that God has a special place for them in his heart: “Blessed are you poor, yours is the kingdom of God” (Lk 6:20); he made himself one of them: “I was hungry and you gave me food to eat”, and he taught them that mercy towards all of these is the key to heaven (cf. Mt 25:5ff.).

198. For the Church, the option for the poor is primarily a theological category rather than a cultural, sociological, political or philosophical one. God shows the poor “his first mercy”.<sup>[163]</sup> This divine preference has consequences for the faith life of all Christians, since we are called to have “this mind... which was in Jesus Christ” (Phil 2:5). Inspired by this, the Church has made an option for the poor which is understood as a “special form of primacy in the exercise of Christian charity, to which the whole tradition of the Church bears witness”.<sup>[164]</sup> This option – as **Benedict XVI** has taught – “is implicit in our Christian faith in a God who became poor for us, so as to enrich us with his poverty”.<sup>[165]</sup> This is why I want a Church which is poor and for the poor. They have much to teach us. Not only do they share in the *sensus fidei*, but in their difficulties they know the suffering Christ. We need to let ourselves be evangelized by them. The new evangelization is an invitation to acknowledge the saving power at work in their lives and to put them at the center of the Church's pilgrim way. We are called to find Christ in them, to lend our voice to their causes, but also to be their friends, to listen to them, to speak for them and to embrace the mysterious wisdom which God wishes to share with us through them.

199. Our commitment does not consist exclusively in activities or programs of promotion and assistance; what the Holy Spirit mobilizes is not an unruly activism, but above all an attentiveness which considers the other “in a certain sense as one with ourselves”.[166] This loving attentiveness is the beginning of a true concern for their person which inspires me effectively to seek their good. This entails appreciating the poor in their goodness, in their experience of life, in their culture, and in their ways of living the faith. True love is always contemplative, and permits us to serve the other not out of necessity or vanity, but rather because he or she is beautiful above and beyond mere appearances: “The love by which we find the other pleasing leads us to offer him something freely”.[167] The poor person, when loved, “is esteemed as of great value”,[168] and this is what makes the authentic option for the poor differ from any other ideology, from any attempt to exploit the poor for one’s own personal or political interest. Only on the basis of this real and sincere closeness can we properly accompany the poor on their path of liberation. Only this will ensure that “in every Christian community the poor feel at home. Would not this approach be the greatest and most effective presentation of the good news of the kingdom?”[169] Without the preferential option for the poor, “the proclamation of the Gospel, which is itself the prime form of charity, risks being misunderstood or submerged by the ocean of words which daily engulfs us in today’s society of mass communications”.[170]
200. Since this Exhortation is addressed to members of the Catholic Church, I want to say, with regret, that the worst discrimination which the poor suffer is the lack of spiritual care. The great majority of the poor have a special openness to the faith; they need God and we must not fail to offer them his friendship, his blessing, his word, the celebration of the sacraments and a journey of growth and maturity in the faith. Our preferential option for the poor must mainly translate into a privileged and preferential religious care.
201. No one must say that they cannot be close to the poor because their own lifestyle demands more attention to other areas. This is an excuse commonly heard in academic, business or professional, and even ecclesial circles. While it is quite true that the essential vocation and mission of the lay faithful is to strive that earthly realities and all human activity may be transformed by the Gospel,[171] none of us can think we are exempt from concern for the poor and for social justice: “Spiritual conversion, the intensity of the love of God and neighbor, zeal for justice and peace, the Gospel meaning of the poor and of poverty, are required of everyone”.

*The economy and the distribution of income*

207. Any Church community, if it thinks it can comfortably go its own way without creative concern and effective cooperation in helping the poor to live with dignity and reaching out to everyone, will also risk breaking down, however much it may talk about social issues or criticize governments. It will easily drift into a spiritual worldliness camouflaged by religious practices, unproductive meetings and empty talk.

*Concern for the vulnerable*

209. Jesus, the evangelizer par excellence and the Gospel in person, identifies especially with the little ones (cf. *Mt 25:40*). This reminds us Christians that we are called to care for the vulnerable of the earth. But the current model, with its emphasis on success and self-reliance, does not appear to favor an investment in efforts to help the slow, the weak or the less talented to find opportunities in life.
210. It is essential to draw near to new forms of poverty and vulnerability, in which we are called to recognize the suffering Christ, even if this appears to bring us no tangible and immediate benefits. I think of the homeless, the addicted, refugees, indigenous peoples, the elderly who are increasingly isolated and abandoned, and many others...
211. I have always been distressed at the lot of those who are victims of various kinds of human trafficking. How I wish that all of us would hear God's cry: "Where is your brother?" (*Gen 4:9*). Where is your brother or sister who is enslaved? Where is the brother and sister whom you are killing each day in clandestine warehouses, in rings of prostitution, in children used for begging, in exploiting undocumented labor? Let us not look the other way. There is greater complicity than we think. The issue involves everyone! This infamous network of crime is now well established in our cities, and many people have blood on their hands as a result of their comfortable and silent complicity.
213. Among the vulnerable for whom the Church wishes to care with particular love and concern are unborn children, the most defenseless and innocent among us. Nowadays efforts are made to deny them their human dignity and to do with them whatever one pleases, taking their lives and passing laws preventing anyone from standing in the way of this. Frequently, as a way of ridiculing the Church's effort to defend their lives, attempts are made to present her position as ideological, obscurantist and conservative. Yet this defense of unborn life is closely linked to the defense of each and every other human right. It involves the conviction that a human being is always sacred and inviolable, in any situation and at every stage of development. Human beings are ends in themselves and never a means of resolving other problems. Once this conviction disappears, so do solid and lasting foundations for the defense of human rights, which would always be subject to the passing whims of the powers that be. Reason alone is sufficient to recognize the inviolable value of each single human life, but if we also look at the issue from the standpoint of faith, "every violation of the personal dignity of the human being cries out in vengeance to God and is an offence against the creator of the individual".<sup>[176]</sup>
215. There are other weak and defenseless beings who are frequently at the mercy of economic interests or indiscriminate exploitation. I am speaking of creation as a whole. We human beings are not only the beneficiaries but also the stewards of other creatures. Thanks to our bodies, God has joined us so closely to the world around us that we can feel the desertification of the soil almost as a physical ailment, and the extinction of a species as a painful disfigurement. Let us not leave in our wake a swath of destruction and death which will affect our own lives and those of future generations.<sup>[177]</sup>...
216. Small yet strong in the love of God, like Saint Francis of Assisi, all of us, as Christians, are called to watch over and protect the fragile world in which we live, and all its peoples.



## WEEK TWO

**Assigned Readings:** *Poverty at the Crossroads* - Introduction and Poverty Statistics fact sheets , and excerpt from *ALICE: Asset Limited, Income Constrained, Employed*, a report from Indiana Association of United Ways. (found on pages 15-27)

**Purpose:** To see accurately the face of the poor in Indiana.

### Sign of the Cross

**Prayer:** Jubilee of Mercy prayer. (found on page 3)

**Scripture Reflection:** Luke 18: 9-14 (If in group setting, please read aloud.)

*He then addressed this parable to those who were convinced of their own righteousness and despised everyone else. “Two people went up to the temple area to pray; one was a Pharisee and the other was a tax collector. The Pharisee took up his position and spoke this prayer to himself, ‘O God, I thank you that I am not like the rest of humanity – greedy, dishonest, adulterous, - or even like this tax collector. I fast twice a week, and I pay tithes on my whole income.’ But the tax collector stood off at a distance and would not even raise his eyes to heaven but beat his breast and prayed, ‘O God, be merciful to me a sinner.’ I tell you, the latter went home justified, not the former; for everyone who exalts himself will be humbled, and the one who humbles himself will be exalted.”*

### Reflection Questions:

**Please Note:** When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org).

- 1) In Luke 18: 9-14, we read the parable of the Tax Collector and the Pharisee. Share examples of when you have witnessed the Tax Collector or Pharisee mentality in society. Or, on a more personal level, call to mind a time when God has convicted you to see in yourself the Tax Collector or the Pharisee?
- 2) What have you observed regarding the temptation of judging those around us who may have made bad decisions? How can we avoid that temptation?

- 3) What is the difference between God’s justice and humanity’s justice? Can you think of specific examples of which you may have experienced or witnessed one or the other?
  
- 4) Comment on the degree which we as a society sometimes get caught up in the “rule of law” (enforcing the law) that we lose sight of mercy.
  
- 5) **In reflecting on the poverty statistics and ALICE report, what did you learn and what surprised you?**

#### **Closing Prayer: Catholic Charities Common Prayer**

Lord Jesus, open our eyes that we may see you in all our sisters and brothers.

Open our minds that we may understand their hopes and dreams, their sorrows and pain, their longing for you. Open our hearts to give generously of ourselves. Grant us wisdom to respond effectively to the needs of your people with grace and compassion. Give us the courage to speak your words of life, peace, love, mercy and human solidarity. We ask this through Christ our Lord. Amen.

#### **Sign of the Cross**

## WEEK TWO - REQUIRED READING

### *Poverty at the Crossroads* – Introduction

*Our faith in Christ, who became poor, and was always close to the poor and the outcast, is the basis of our concern for the integral development of society's most neglected members.*

—Pope Francis, apostolic exhortation *The Joy of the Gospel*, n. 186

As bishops who serve the people of God, our concern is for everyone, regardless of their religious affiliation, race, ethnic background, economic or social status. Christ came to save all humankind. As his ministers, we have been given the responsibility to carry on Christ's work in service to all our sisters and brothers here in the state of Indiana.

At the same time, we bishops have a particular obligation to care for the most vulnerable members of God's family. That is why we pay special attention to the unborn, to the sick and the elderly, to prisoners, to those who suffer from various forms of addiction or mental illness, and to the education of people from many different backgrounds and circumstances. That is also why we care, in a very special way, for those brothers and sisters of ours who are poor.

With this particular responsibility in mind, we bishops address this pastoral letter to faithful Catholics as well as to all people of good will here in Indiana. We want to call attention to the poverty that exists right here within the state that calls itself the "Crossroads of America." We hope to help all of us better understand the many challenges facing our brothers and sisters here in Indiana and consider with you how our Church should respond.

The Gospels insist that God's heart has a special place for the poor, so much so that God himself has "become poor" (2 Cor. 8: 9). Jesus recognized their suffering, and he had compassion for their loneliness and fear. He never looked away from their plight or acted as if it did not concern him. Always, our Lord stood with the poor—comforting their sorrows, healing their wounds and feeding their bodies and their souls. He challenged his friends to recognize the poor and not remain unmoved.

All disciples of Jesus Christ are called to love the poor as he did. As people of faith, we are invited to see the poor, to allow the Word of God to illuminate the reality of poverty, and to respond with transformed hearts.

Using the simple formula of SEE, JUDGE, ACT, we invite and challenge everyone, beginning with ourselves, to be more attentive to the poor in our communities, to identify the systemic issues that keep individuals and families poor, and to take concrete steps to reduce the long-term impact of poverty in our state, even as we reach out and help those who, here and now, suffer from its devastating effects.



## Indiana Statistics

### Poverty

Let's use essentially the first graphic on the Institutes infographic - # of Hoosiers living in poverty

- 1,015,127 Hoosiers are living in poverty (Indiana Institute for Working Families)
- 22% of Hoosier children live in poverty. 17.3% were poor in 2007. (American Community Survey, 2012)  
\*

### Homelessness

- 5,971 individuals were homeless (Indiana Housing and Community Development Authority, January 2014)
- 654 households with dependent children were homeless (Indiana Housing and Community Development Authority, January 2014)

### Employment

- 2,275,546 Low-income Hoosiers (Indiana Institute for Working Families)
- Indiana's unemployment rate was 5.6% (Indiana Department of Workforce Development, October 2014)
- 69% of all jobs in Indiana pay less than \$20 per hour (\$40,000 per year if full-time) and 51% pay less than \$15 per hour (\$30,000 per year if full-time) (United Way ALICE report, 2014)

### Hunger

- 1 in 6 Hoosiers struggle with hunger – defined as those missing meals due to insufficient financial resources (Feeding America Hunger Study, 2014)
- 40% of public school children in Indiana receive free lunches (Indiana Youth Institute, 2012)

*Other Focus Areas in Pastoral Letter:*

### Family

- 42.7% of children born in Indiana are born to unwed parents (National Center for Health Statistics, 2011)
- The percentage of Indiana children living in single-parent families increased from 25.7% to 32.8% in 2013 (U.S. Census Bureau, 2013)
- Although on the decline over the past few years, there were 8,027 abortions performed in Indiana in 2013 (Indiana State Department of Health)

### Health

- 71,000 Indiana children live with serious mental health issues (National Survey of Children's Health, 2013)
- 31% of Hoosier adults are obese (Center for Disease Control, 2013 )

- 11% of high school students in Indiana attempted suicide in the past year (Youth Risk Behavior Survey, 2012)

### **Education**

- 47% of adults aged 25 and over in Indiana have no post-secondary education or training (Bureau of Labor Statistics, 2012)
- 11.9% of adults between 18-64 do not have a high school degree or GED (American Community Survey, 2012)

Resources for additional poverty data:

Indiana United Way Association of United Ways, ALICE Report, 2013 – [www.iauww.org/ALICE](http://www.iauww.org/ALICE))

Indiana Institute for Working Families – [www.incap.org](http://www.incap.org)

United States Census Bureau - <http://www.census.gov/hhes/www/poverty/data/>

Indiana Youth Institute Kids Count Data Center - <http://www.iyi.org/reports/search.aspx>

# ALICE

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



## INDIANA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING



Fall 2014

## STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

Indiana Association of  
United Ways

[www.iauw.org/ALICE](http://www.iauw.org/ALICE)

LIVE UNITED



# UNITED WAYS IN INDIANA

United Way of Adams County

## **United Way of Allen County**

United Way of Bartholomew County

Blackford United Way

United Way of Cass County

## **United Way of Central Indiana**

United Way for Clinton County

United Way of Danville Area, IL  
(Fountain County)

United Way of Daviess County

Decatur County United Fund

United Way of DeKalb County

United Way of Delaware County

## **United Way of Elkhart County**

United Way of Fayette County

United Way of Franklin County

United Way of Fulton County

United Way of Gibson County

United Way of Grant County

United Way of Greater Cincinnati  
(Dearborn and Ohio Counties)

## **United Way of Greater Lafayette**

United Way of Greater LaPorte County

Henry County United Fund

United Way of Howard County

United Way of Huntington County

Jackson County United Way

United Way of Jay County

Jefferson County United Way

Jennings County United Way

United Way of Johnson County

United Way of Knox County

United Way of Kosciusko County

United Fund of LaGrange County

Lake Area United Way

United Way of Madison County

United Way of Marshall County

Metro United Way of Southern IN  
(Clark, Floyd and Harrison Counties)

United Way of Miami County

United Way of Monroe County

Montgomery County United Fund

United Way of Noble County

United Way of Perry County

United Way of Pike County

United Way of Porter County

United Way of Posey County

United Way of Putnam County

United Way of Randolph County

United Way of St. Joseph County

United Way of Scott County

Shelby County United Fund

United Way of South Central Indiana

## **United Way of Southwestern Indiana**

Starke United Fund

Steuben County United Way

United Fund of Switzerland County

Tipton County United Community Fund

Wabash County United Fund

United Way of the Wabash Valley

United Way of Wells County

White County United Way

United Way of Whitewater Valley

United Way of Whitley County

# NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way ALICE Project.

**AT&T | Atlantic Health System | Deloitte | Novartis Pharmaceuticals Corporation | UPS**

*NOTE: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above.*

# LETTER TO THE COMMUNITY



Dear Hoosiers,

Communities all across Indiana are concerned with families, jobs, and economic stability. We know that good work at good wages can improve circumstances and make households stable. But we are also concerned about the state of financial hardship in Indiana. Who are the families in financial hardship and what are the conditions that define their struggle?

ALICE represents the men and women of all ages and races who get up each day to go to work, but who aren't sure if they'll be able to make ends meet. The Indiana Association of United Ways has partnered with five other states to bring data-driven research about **ALICE**, shorthand for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, to communities. These families are defined with low income, little or no savings, and steady jobs. The 61 members of the state association are mobilizing resources and investing in services to support families, but those families' struggles are often hidden.

ALICE is our child care worker, our retail clerk, the CNA that cares for our grandparents, the delivery driver. When we know who ALICE is we can think more clearly about the kind of help and support that will make a difference in his or her life. ALICE may live in Richmond, South Bend, or Boonville and they are people who work hard every week and can fall behind every month.

ALICE is the family in Elkhart whose car breaks down, which takes the grocery money, which sends the family to the food pantry. ALICE is the family in Terre Haute whose entire economic life comes undone when the breadwinner breaks a leg and loses three week's wages. ALICE is the family in Marion whose 11-year-old watches the 5-year-old because they can't afford afterschool programs despite both parents working full time.

In Indiana we care about these ALICES. We take pride in Hoosier communities and brag about how our faith and values drive us to take care of our neighbors. We honor those who work long and hard every day, maybe with two jobs. Parents who make sacrifices for their children are the norm. ALICE families meet all of those conditions, yet need help. We know families that live close, but we don't realize how vulnerable they are and the value of our contributions. When people are working at regular jobs we don't always think about the consequences of low pay.

The forces of community are hard at work. Economic Development is striving to create more good paying jobs to get and keep more of our citizens employed. Community Development addresses housing and transportation and safe neighborhoods. Health is basic to a stable life. United Way brings focus to all of the wrap-around support needed to keep families stable, learning, and achieving. We at United Way have been talking about achieving the common good through education, financial stability and health. Tutors, Bank On, and obesity programs make life and families stronger.

This report will help you know more about those families who need our help. Look at the data for a living wage, housing and food costs, keeping healthy, and transportation costs. ALICE families are working and earning, but we need to understand their vulnerability and the need for help and support. They are hard-working members of our community who attend our festivals and cheer for the high school team, and give to their church.

We hope you'll understand how you can help and how you can engage in community outcomes for positive change as you come to see ALICE. Please join us in raising awareness about ALICE and stimulating dialogue in your community about how, together, we can provide ALICE an opportunity to succeed in Indiana communities.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Kathryn Ertel'.

**Kathryn Ertel**, Executive Director, Jennings County Economic Development Commission; Chair, Board of Directors, Indiana Association of United Ways

# THE ALICE PROJECT

## ALICE

### **Asset Limited, Income Constrained, Employed**

**Though we have chosen a woman's name, this population is comprised of households with men and women alike, and includes children and seniors.**

United Way is committed to ensuring that our communities are viable places to live and work. To do that, we promote current research, community dialogue, and data-driven policy solutions. These elements form the basis of one of United Way's broadest and fastest-growing initiatives – the *ALICE Project*.

**ALICE** was coined by United Way in 2009 after a pilot research project looked at the low-income population in affluent Morris County, one of the five founding communities which merged in 2011 to become United Way of Northern New Jersey. The original study focused primarily on data from 2007, largely before the effects of the economic downturn, known as the Great Recession, were widespread.

The value of this research was immediately evident: ALICE became a part of the common vernacular in Morris County, helping define a need and a focus for United Way's work. ALICE also began to appear in many grant applications, in the media, and in public forums discussing need in this “wealthy” community.

It quickly became clear that ALICE extended far beyond the borders of Morris County. In 2011 United Way commissioned a second ALICE study looking at all counties in New Jersey. That Report relied primarily on data collected in 2007 and 2010, measuring the impact of the Great Recession and offering a broader illustration of the challenges ALICE households face.

The Report's findings were stark: ***fully 30 percent of New Jersey households earned too little to provide basic necessities, and more than half the state's jobs paid less than \$20 an hour.***

With the forecast for low-wage jobs to continue to dominate the job market, the reality is that ALICE will continue to play an integral role in our communities for the foreseeable future. That is why ALICE has become a central part of all aspects of United Way's work.

**Now the *ALICE Project* has expanded** to five additional states, with ALICE Reports being released in California, Connecticut, Florida, Indiana, Michigan and New Jersey. The baseline information established in New Jersey's 2012 study allows these new Reports to compare our progress as the country's economic conditions continue to change and, in some cases, improve.

We challenge stakeholders in every state to consider the ALICE Reports and their measures as an opportunity for a new dialogue around how to make our communities viable places to live and work. As more and more states embrace ALICE, our hope is that this Report and its companions can serve as a model for the nation.

# ALICE RESEARCH

## About Rutgers University-Newark's School of Public Affairs and Administration (SPAA)

In developing the *ALICE Project*, United Way has partnered with Rutgers University-Newark's School of Public Affairs and Administration (SPAA), an educational leader in government and non-profit management and governance. Ranked 10th nationally in public management and administration, SPAA promotes an ethics-based performance approach to effective, equitable, and accountable policy implementation through its innovative and comprehensive undergraduate, professional and graduate degrees and certificate programs. The school's faculty generates knowledge and best practices in public service and administration, and collaborates with public and nonprofit sector organizations and professionals throughout the U.S. and the world. Guided by the principles of knowledge, competence, diversity, and service – with an emphasis on public service values and competencies for effective performance – SPAA promotes accountability, transparency, and performance in the public and nonprofit sectors.

## The ALICE Research Team

**Stephanie Hoopes Halpin, Ph.D.**, assistant professor at the School of Public Affairs and Administration, Rutgers-Newark, and lead researcher and author of the United Way ALICE Report

### Assisted by:

**Jeff Backstrand, Ph.D.**

**Joanne Dick**

**Quintus Jett, Ph.D.**

**Cynthia Stein Lessick**

**Jyoti Punjabi**

**Kelly Robinson, Ph.D.**

**Minglu Wang, M.A.**

**Jonathan Woolley**

and

**Marc Holzer, Ph.D.**, Founding Dean, Board of Governors Distinguished Professor, School of Public Affairs and Administration, Rutgers-Newark

## ALICE Research Advisory Council for Indiana

**Darren Bickel**, United Way of Elkhart County

**Ellen Cutter**, Indiana University--Purdue University Fort Wayne

**Jessica Fraser**, Indiana Institute for Working Families

**Demetrius Glover, Ph.D.**, United Way of Central Indiana

**Gayle Goodrich**, United Way of Allen County

**Denise Luster**, United Way of Central Indiana

**Daniel Nafziger, M.D.**, Elkhart County Health Department

**Lucinda Nord**, Indiana Association of United Ways

**Melissa Rinehart**, Community Action of Northeast Indiana

## Special Thanks to our Advisor on Indiana Tax Issues

**Lucinda Nord**, Indiana Association of United Ways

# EXECUTIVE SUMMARY

**Across Indiana, 37 percent of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.**

Indiana, one of the many states in the region of the Midwest often termed the 'Rust Belt', has faced difficult economic times during the Great Recession. Yet the Indiana poverty rate of 14 percent obscures the true magnitude of financial instability in the state. The official U.S. poverty rate, which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even language to frame a discussion has made it difficult for states – including Indiana – to identify the full extent of the economic challenges that so many of their residents face.

This Report presents four new instruments that measure the size and condition of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The Report includes findings on households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in Indiana. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using the realistic measures of the financial survival threshold for each county in Indiana, the Report reveals a far larger problem than previously identified. Indiana has 352,042 households with income below the Federal Poverty Level (FPL) but also has 570,300 ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **in total, 922,342 households in Indiana – fully 37 percent and more than double the number previously thought – are struggling to support themselves.**

*“ALICE households are working households and pay taxes; they hold jobs and provide services that are vital to the Indiana economy.”*

ALICE households are working households and pay taxes; they hold jobs and provide services that are vital to the Indiana economy in a variety of positions such as retail salespeople, laborers and movers, team assemblers, and nursing assistants. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce Indiana's economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.



# MAJOR FINDINGS

## Who is ALICE?

**Thirty-seven percent of households in Indiana struggle to afford basic household necessities.** Based on the most recent data from 2012, 352,042 households live in poverty and another 570,300 are ALICE households. Between the two categories, 922,342 households in Indiana have income below the ALICE Threshold.

**ALICE households exist in all age groups.** ALICE exists even in households headed by someone in the prime earning years of 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that many jobs in Indiana do not pay enough to allow families to afford the most basic household budget.

**ALICE and poverty-level households are spread across all counties in Indiana.** All counties in Indiana have more than 21 percent of households living below the ALICE Threshold. In addition, more than two-thirds of Indiana's municipalities have more than 20 percent of households living below the ALICE Threshold.

**ALICE households represent a cross-section of Indiana's population.** Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in Indiana's overall population, more than 81 percent of the state's ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability, and unskilled recent immigrants over-represented in the population living below the ALICE Threshold.

## What is the gap between ALICE's household income and the cost of basic expenses?

**ALICE households are working or have worked.** However, ALICE and poverty-level households earn only 36 percent of the income needed to reach the ALICE Threshold for basic economic survival.

**Public and private assistance is not enough to lift ALICE households to economic stability.** The income of ALICE and poverty-level households in Indiana is supplemented with \$13.9 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain 23 percent short of the income needed to reach the ALICE Threshold.

## What causes the prevalence of ALICE households?

**The cost of basic household expenses in Indiana is more than most jobs can support.** Indiana's cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average Indiana family of four is \$46,495 and for a single adult is \$17,026. These numbers highlight how inadequate the U.S. poverty rate is as a measure of economic viability, at \$23,050 for a family and \$11,170 for a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in Indiana – is almost double the cost of the Household Survival Budget for a family of four (\$82,740), and \$22,836 for a single adult.

*“Indiana's cost of living is beyond what most jobs in the state can provide to working households.”*

*“Housing affordability, job opportunities, and community support worsened in all counties in Indiana through the Great Recession.”*

**Indiana became less affordable from 2007 to 2012.** Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Indiana increased by 10 percent during this 5-year period.

**Economic conditions worsened for ALICE households from 2007 to 2012.** Housing affordability, job opportunities, and community support worsened in all counties in Indiana through the Great Recession as measured by the Economic Viability Dashboard, a new index that tracks these three economic measures. Two years after the end of the Great Recession, conditions have improved slightly but have not returned to 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

**Indiana’s housing stock does not match current needs.** Across the state, there are not enough rental units, that are affordable: there are 60 percent more renters with income below the ALICE Threshold than there are rental units that they can afford. In addition, while there are housing units where ALICE households could afford the mortgage, these households often lack sufficient resources for a down payment or do not qualify for a mortgage.

## **What are the consequences of insufficient income for ALICE families and their communities?**

**To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run.** When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home and car maintenance, or a bill payment may have long-term consequences such as poor health, fines, and larger bills in the future.

**The number of families with children is declining in Indiana.** Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2012, the number of married-couple families with children in Indiana fell by 8 percent.

**ALICE households pay more for goods and services.** ALICE households face higher expenses from both basic cost of living increases and the use of alternative financial products to finance routine and extraordinary expenses. During the Great Recession, despite the low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE households in Indiana resort to using riskier, more expensive financial options, such as “Buy Here Pay Here” car loans.

**The whole community suffers when ALICE has insufficient income.** When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

## What challenges do ALICE households face in the future?

**In line with the national trend, low-income jobs dominate the economy in Indiana now and will continue to dominate in the future.** As a result of changes in the job market over the last three decades, the Indiana economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-nine percent of all jobs in Indiana pay less than \$20 per hour (\$40,000 per year if full-time), and more than half (51 percent) pay less than \$15 per hour (\$30,000 per year if full-time).

**Occupations with projected job growth have low wages and require minimal education.** The most projected new job openings are in service jobs with wages below \$20 per hour and requiring a high school education or less. These jobs – including construction trade workers, home health aides, food preparation workers, and motor vehicle operators – are projected to grow at triple the rate of medium- and high-skilled jobs over the next decade across Indiana.

**More seniors will become ALICE households.** With an aging population that is working in lower paid jobs or has used their savings and retirement to weather the economic downturn, more Hoosiers will fall below the ALICE Threshold as they age.

**More ALICE households will become family caregivers.** At least one-third of Indiana's ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to the budgets of ALICE households in both direct costs and lost wages, and reducing future employment opportunities.

*“Sixty-nine percent of all jobs in Indiana pay less than \$20 per hour, and more than half (51 percent) pay less than \$15 per hour.”*

## What would improve the economic situation for ALICE households?

**Public and private intervention can provide short-term financial stability.**

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair his car's transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

**Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Indiana families.** The housing units that are affordable to ALICE households are often far from jobs or older and in disrepair. Structural changes that make quality affordable housing more available would ease the housing burden on many Indiana families.

**An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent.** Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Indiana. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

*“Improving Indiana’s economy and meeting ALICE’s challenges are linked; improvement for one would directly benefit the other.”*

Improving Indiana’s economy and meeting ALICE’s challenges are linked; improvement for one would directly benefit the other. The ALICE Threshold, the Household Survival Budget, the ALICE Income Assessment tool and the Economic Viability Dashboard presented in this Report provide the means for Indiana stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These measures and tools, and the enhanced understanding that they provide, can make more effective change possible.

## GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Indiana, adjusted for different counties and household types.

The **ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Indiana. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The **ALICE Income Assessment** is the calculation of all sources of income, resources and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or unfilled gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.



## WEEK THREE

**Assigned Reading:** *Poverty at the Crossroads* - Section I “See” (found on pages 31-32)

**Purpose:** To see clearly the presence of poverty in our community.

**Sign of the Cross**

**Prayer:** Jubilee of Mercy prayer. (found on page 3)

**Scripture Reflection:** Luke 10: 25-37 (If in group setting, please read aloud.)

*There was a scholar of the law who stood up to test him and said, “Teacher, what must I do to inherit eternal life?” Jesus said to him, “What is written in the law? How do you read it?” He said in reply, “You shall love the Lord, your God, with all your heart, with all your being, with all your strength, and with all your mind, and your neighbor as yourself.” He replied to him, “You have answered correctly; do this and you will live.”*

*But because he wished to justify himself, he said to Jesus, “And who is my neighbor?” Jesus replied, “A man fell victim to robbers as he went down from Jerusalem to Jericho. They stripped and beat him and went off leaving him half-dead. A priest happened to be going down that road, but when he saw him, he passed by on the opposite side. Likewise a Levite came to the place, and when he saw him, he passed by on the opposite side. But a Samaritan traveler who came upon him was moved with compassion at the sight. He approached the victim, poured oil and wine over his wounds and bandaged them. Then he lifted him up on his own animal, took him to an inn and cared for him. The next day he took out two silver coins and gave them to the innkeeper with the instruction, ‘Take care of him. If you spend more than what I have given you, I shall repay you on my way back.’ Which of these three, in your opinion, was neighbor to the robber’s victim? He answered, “The one who treated him with mercy.” Jesus said to him, “Go and do likewise.”*

**Reflection Questions:**

**Please Note:** When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org).

- 1) Reflect on this statement from The Good Samaritan parable, “But because he wished to justify himself...”. Call to mind some examples of when we “justify” not extending mercy to the poor.
  
- 2) In the Good Samaritan parable, with whom do you most identify? Is it the robber, the priest, the Levite, the Samaritan, the victim, the inn keeper or is it the scholar of the law who asked the question of Jesus? What is it about who you chose that makes you identify with this person?
  
- 3) **Where do you see the reality of poverty in Indiana? What does that poverty look like for you?**
  
- 4) **On page 4 of *Poverty at the Crossroads*, economic and social structures are discussed. What can we do as a Catholic community to effect positive changes to these structures?**
  
- 5) **How does your community (parish, school, institution) directly serve the needs of the poor? What do you see as some of the unmet needs in your community?**

## **Closing Prayer**

*(Adapted from Prayers of the People, Baptist Union of Great Britain.)*

God of love, give us a deep love for you,  
so that we can see the world as you see it,  
feel the compassion you feel,  
and be a people whose lives mediate your love to others.  
So open our eyes that we might see what the Good Samaritan saw.  
Grant us the insight to see the need in others,  
the wisdom to know what to do, and the will to do it.  
And so we pray for all those, who in many and various ways,  
have been stripped, beaten and left for dead.  
We pray for children who must grow up  
in the most awful of circumstances,  
especially for those starved of love, or food, or shelter or security.  
May they receive the future you have planned for them.  
We pray for those we might cross the road to avoid.  
Who have been excluded socially because of their race,  
their financial status, or their history.  
May the dignity that is theirs be restored to them.

We pray for those whose need we would rather not face up to,  
because it requires action of us,  
those who suffer atrocities because of war, unjust trade rules,  
or oppressive governments.  
May the world receive a true picture of their suffering  
and the factors that cause it, that justice may be done.  
Open our eyes, that we might not cross the road from human need.  
Give us a deep love for you,  
that we might see your love at work in this world,  
and that we might Go and do likewise.

We ask this, loving father, in the name of your son, Jesus Christ,  
who lives and reigns with you in the unity of the Holy Spirit,  
one God, forever and ever. Amen

## **Sign of the Cross**

## WEEK THREE - REQUIRED READING

### *Poverty at the Crossroads – Section I “See”*

*There was a rich man who dressed in purple garments and fine linen and dined sumptuously each day. And lying at his door was a poor man named Lazarus, covered with sores, who would gladly have eaten his fill of the scraps that fell from the rich man’s table.*

—Luke 16:19-21

Jesus tells the powerful story of a poor “street person” named Lazarus, and the rich man who passed by him each day without noticing him. It is apparent that the rich man could not—or would not—see the poverty that was right in front of his eyes. As a result, he was blind to the poor man’s need and—just as tragic—to the opportunities God gave him day after day to share his abundant gifts. At the conclusion of the story, we learn that this blindness cost the rich man a place in the company of Abraham.

How does this parable of Jesus speak to us today here in the state of Indiana? What are we not seeing as, day after day, we go about our busy lives? Are we incapable—or worse—have we chosen not to see our sisters and brothers who are poor? Are we blind to the impact poverty has on families, neighborhoods and entire communities, and unquestioning as to its causes?

We may not encounter poor people as we go about our daily business, but they are there just the same. As an appendix to this letter, we include some sobering statistics regarding poverty, homelessness, unemployment and hunger right here in the Hoosier State. Most of us have no idea how serious—and widespread—this problem is. Like the rich man in Jesus’ parable, we fail to see what is right before our eyes. In addition, we miss the opportunities our Lord gives us to recognize him in the face of the poor.

Statistics can appear cold and impersonal. If those facts do not help us to “see” the poor in our midst, we might want to consider a definition of poverty in terms of its impact on everyday life. Father Larry Snyder, former president of Catholic Charities USA, draws upon the experience of Catholic Charities workers throughout the country to explain that individuals are poor if:

- they cannot afford housing that is clean, safe, and in good repair;
- they cannot afford nutritious food for themselves and their family on a regular basis;
- they cannot consistently pay their utility bills even though it is a priority;
- their children are not adequately clothed for school with clean clothes that fit and are in good repair, and they do not have proper clothing for work; or,
- they cannot afford to go to the doctor for any kind of illness for fear that the visit will be beyond their means to pay for it.



Many Hoosiers live in these circumstances. What are some of the realities that we are challenged to see clearly as citizens of Indiana concerned about human dignity, family life and the social and economic health of our state?

We believe it is important to point out that the consequences of the severe economic downturn that began in 2008-2009, a period that some call the “Great Recession,” caused many more Hoosiers to face the despair of poverty. A growing number of our small towns and rural communities, which had been the backbone of our state, have seen crucial industries disappear. The social and economic conditions caused by poverty in these communities as well as in our larger cities have had serious consequences, including the breakdown of family life, an increase in the manufacture, sale and use of drugs; violence in our homes and in our streets and the resulting increase in our state’s prison population.

Multigenerational poverty, measured by the number of individuals in economic distress whose parents, grandparents and perhaps great-grandparents also suffered severe economic instability, is a reality whose impact on human dignity, family stability and healthy communities is immense. Members of families in the grip of multigenerational poverty are far less likely to possess the internal, intangible resources that would encourage them to acquire the education, life skills and employment opportunities that are available to other members of their communities and that are critical to breaking the cycle of poverty. Without the skills and experiences necessary to make positive personal and employment decisions, poor choices appear predetermined and the vicious cycle of poverty remains intact.

Catholics in the five dioceses of Indiana remain committed to serving those who are in immediate need through our charitable agencies, parishes, schools and health care organizations. The generosity of our people is extraordinary and evident through thousands of hours of loving service every week across the length and breadth of our state. As bishops, we recognize the goodness of diverse people and institutions throughout Indiana, and we thank God for the love and compassion shown to so many of our brothers and sisters in their time of need.

Yet, this compassionate response does not absolve us from asking hard questions. We believe it is essential that we make a prayerful, honest assessment of how we arrived at where we are today. If we truly are going to identify the causes and manifestations of poverty and create a pathway for positive, long-term and sustainable change, we must strengthen the foundations upon which individuals and families build economic stability and realize their hopes for the future.

As Christians, we are called to recognize Jesus in the face of the poor. Seeing our brothers and sisters as they are—members of God’s family who have gifts to share with us and whose need compels us to share our gifts in return—is an essential element of Christian charity. Seeing ourselves as stewards of all God’s gifts is integral to authentic Christian discipleship.

In the account of the Final Judgment in the Gospel of Matthew (Mt. 25: 31-46), both the good and the evil people are surprised at how closely the glorified Lord identifies with the poor. Hence they ask: “Lord, when did we see you ...?” If we truly seek to follow Jesus and to live as he lived, we will clearly acknowledge the poverty of those around us, and we will respond with open and generous hearts to their immediate and long-term needs.



## WEEK FOUR

**Assigned Reading:** *Poverty at the Crossroads* – Section II “Judge” (found on pages 36-39)

**Purpose:** To take a closer look at the four areas of poverty that our Indiana bishops recommend for careful reflection and study by Catholics and all Hoosiers.

**Sign of the Cross**

**Prayer:** Jubilee of Mercy prayer. (found on page 3)

**Scripture Reflection:** Romans 12: 9-18 (If in group setting, please read aloud.)

*Let love be sincere; hate what is evil, hold on to the what is good; love one another with mutual affection; anticipate one another in showing honor. Do not grow slack in zeal, be fervent in spirit, serve the Lord. Rejoice in hope, endure in affliction, persevere in prayer. Contribute to the needs of the holy ones, exercise hospitality. Bless those who persecute you, bless and do not curse them. Rejoice with those who rejoice, weep with those who weep. Have the same regard for one another; do not be haughty but associate with the lowly; do not be wise in your own estimation. Do not repay anyone evil for evil; be concerned for what is noble in the sight of all. If possible, on your part, live at peace with all.*

**Reflection Questions:**

**Please Note:** When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org).

- 1) We live in a society where critical thinking and timeless virtues can be watered down to fit the moral climate of the day. What are ways we as a Catholic community can counter these distorted messages with words and deeds of both with truth and mercy?
- 2) List some of the root causes of poverty.

- 3) Please re-read the following statement from *Poverty at the Crossroads* – “The root causes of poverty are complex, and must be addressed effectively by a holistic and multifaceted approach to social, economic, cultural and spiritual development.”

List ways we as a faith community can take a holistic, multi-faceted approach in these four areas to help lift people out of poverty:

- Social
- Economic
- Cultural
- Spiritual

- 4) Reflecting on the section of *Poverty at the Crossroads* that discusses the importance of family, list ways society can undermine a healthy family life. What are some examples of ways we can help strengthen families?

- 5) Read the following statement from *Poverty at the Crossroads*: “For St. John Paul II... - ‘work is for man; man is not for work’ (n. 6.6) – is the principle that governs the success or failure of all economic systems. The human person is what is most important, not economic theory or social structures.”

How does your faith community emphasize the idea that the human person is most important in contrast to voices – sometimes from within the community – that place greater importance on economic and social structures? Keep in mind the availability of decent work, decent and fair wages, rights to organize, to own private property and to take economic initiative.

- 6) *Poverty at the Crossroads* states, “Our Catholic tradition commits us to the education of the whole person – mind, body and spirit. We refuse to be fatalistic about the future hopes and dreams of families and children who are poor, including the multigenerational poor. We have seen with our own eyes the difference that a quality education can make in the lives of children and their families.”

What are tangible ways we can help build a just society for our children?

**Closing Prayer:**

Lord, make me an instrument of thy peace.  
Where there is hatred, let me sow love;  
Where there is injury, pardon;  
Where there is doubt, faith;  
Where there is despair, hope;  
Where there is darkness, light;  
Where there is sadness, joy.

O divine Master, grant that I may not so much seek  
To be consoled as to console,  
To be understood as to understand,  
To be loved as to love;  
For it is in giving that we receive;  
It is in pardoning that we are pardoned;  
It is in dying to self that we are born to eternal life.

Amen.

**Sign of the Cross**

## WEEK FOUR - REQUIRED READING

### *Poverty at the Crossroads – Section II “Judge”*

*Both Christian preaching and life are meant to have an impact on society.*

—Pope Francis, *The Joy of the Gospel*, n. 180

In his apostolic exhortation, Pope Francis observes: “No one can demand that religion should be relegated to the inner sanctum of personal life, without influence on societal and national life, without concern for the soundness of civil institutions.” He makes it clear that the Church “cannot and must not remain on the sidelines in the fight for justice,” but must work with all people of good will to build a better world (cf. “*Evangelii Gaudium*” n. 183).

The root causes of poverty are complex, and must be addressed effectively by a holistic and multifaceted approach to social, economic, cultural and spiritual development. While we may be tempted to direct our attention and charitable resources toward addressing the immediate needs of the poor for food, shelter and health care, in justice we cannot neglect the more thorny public policy issues. We need to face these, if we wish to address the fundamental causes of poverty here in Indiana, as well as in our nation and global community.

As bishops, we claim no expertise in the practical details of political theory, economics or the social sciences. We must, however, emphasize some universal truths—such as the dignity of every human person, the basic human rights that apply to all, regardless of their economic, social, racial or cultural circumstances, and the importance of religious freedom for individuals and communities. As pastors, we wish to speak with and for those who suffer from the dark effects of poverty here in Indiana, including victims of multigenerational poverty as well as those who more recently have found themselves without work and struggle for the basic necessities of life.

We see the following areas as meriting careful reflection and study by Catholics and all Hoosiers. We do not advocate an empty academic exercise but rather a necessary step towards making decisions that will lead to substantive change. These key areas are Family Life, Employment, Education and Health Care. Although it is not possible for us to address these issues in detail in this letter, we will offer some observations that we hope would stimulate discussion and lead to positive action.

#### **Family Life**

We Catholics believe that a crucial element in God’s plan for humanity is marriage, which we understand as the union of one man and one woman who make a commitment to each other for life and become “one flesh” (Gn 2:24). This sacred union forms the family, the basic unit of society, which is dedicated to the transmission of new life (children) and to stewardship of all God’s creation. The Church teaches that the family is a kind of “school of deeper humanity,” love and hope for society (Vatican II, “*Gaudium et Spes*,” n. 52). Our families teach us who we are as individuals and as members of human society. The family is also where we first learn how to live—how to take care of ourselves, how to share our gifts and talents with others, and how to collaborate and live in harmony

with our neighbors whether close to home or far away.

Without the family, children cannot grow beyond a sterile isolation. Without the family, unity among people and nations loses its most basic catalyst, and coexistence deteriorates into a pragmatic sort of commerce—“conceivable only on the basis of utility, on a calculus of fear, but not on the goodness of living together, not on the joy that the mere presence of others can give” (Pope Francis, “Lumen Fidei,” n. 51).

Family teaches us that we are God’s children, brothers and sisters called to participate in the life of God himself. This is where we learn to recognize the sacredness of every human life as well as the beauty and necessity of living together in peace. This is where we discover the fundamental principle that grounds all human rights and dignity: that every person, regardless of sex, race, religion or economic or social status is deserving of our respect. Experience teaches us that the family is the only lasting, solid foundation on which healthy societies can be built.

Family teaches us how to live. In the family, we learn the basics of economy, the value of work, the meaning of sexuality, the joy of self-giving, the importance of breaking bread together and having fun with family members and friends. These are not small things. They have a huge impact on our quality of life and on our ability to interact with others—extended family, neighbors, fellow citizens and even strangers (including “aliens” or “enemies” who are unlike us and whose differences appear to threaten our security).

We are keenly aware that this understanding of the meaning of the family represents an ideal that rarely is achieved in its fullness. A significant brokenness can exist in families today (as in every age), and each of us can name the ways that families fail to live up to the grand vision that our Church proposes for marriage and family life. Our own experience of brokenness teaches us the value of compassion and forgiveness.

We believe that it is worth fighting for the family. We are convinced that our individual lives and our world are enriched by “the sanctuary of life and love” that good families provide. We believe that every child should grow up in the warmth and protective care of a loving family. We deeply regret that the challenges facing families today threaten the health and happiness of individuals and the common good of human society.

As pastors, we witness the struggle that young families, especially single-parent families, have in breaking out of the cycle of poverty in order to provide food, clothing, shelter, education and health care for their children. Finding (and keeping!) good jobs is much more difficult for teenage parents, especially if they are not married, because they frequently lack the necessary education, skills and experience to compete in today’s job market. Add to this handicap the costs associated with transportation and health care, and the challenges can be overwhelming.

In addition, as the number of underage and single-parent families continues to grow, the number of fathers who are unable or unwilling to support their children also increases. Strong marriages and healthy families provide an environment that can help overcome the most severe economic challenges. Unfortunately, the stress of economic instability, substance abuse and domestic violence, combined with other social and cultural factors, contributes to the disintegration of marriages, disrupts stable families and often results in substance abuse and other addictive behaviors.

Our society today permits—even encourages—behavior that works against a healthy family life. Consumerism can promote reckless spending and unsustainable debt. Promiscuity is fueled by attitudes that disrespect the beauty of human sexuality and the sanctity of marriage and family life. All segments of our society suffer from the effects of cultural and economic threats to the health and vitality of families, but the poor, especially multigenerational poor, are especially vulnerable to negative social and economic influences that undermine

family life. It has even been said that stable marriages are increasingly the luxury of the rich.

To address the long-term effects of poverty in our society, we must strengthen marriage and family life. As St. John Paul II wrote in his apostolic exhortation on the family, “Familiaris Consortio,” “The future of humanity passes by way of the family” (n. 86). When families are strong, society is strong. When families are broken and unstable, all human communities suffer. At the same time, we recognize that instability of marriage and family life is intensified by poverty, which can produce an intolerable stress that limits human development. And, since single-parent families are increasingly the norm for the poor, the Church must make a special effort to understand their circumstances and offer the wisdom of her tradition.

## **Employment**

“The economy must serve people, not the other way around” is a succinct paraphrase of a crucial statement by St. John Paul II in his encyclical, “Laborem Exercens”: “In the first place, work is for man and not man for work” (n. 6.6). Work is more than simply a way to make a living; it is a continuing participation in God’s creation. If the dignity of work is to be protected, then the basic rights of workers must be respected. These include the right to productive work, to decent and fair wages, to organize, to private property, and to economic initiative.

For St. John Paul II, this powerful statement—work is for man; man is not for work—is the principle that governs the success or failure of all economic systems. The human person is what is most important, not economic theory or social structures. The human person, the one who works, is not a means to an end, but the primary beneficiary of his or her own labor.

Every worker has a fundamental dignity because he or she is made in the image and likeness of God. Workers are co-creators with God in building the human community. Workers are not commodities. They are not instruments of production or tools in the hands of owners or managers, who are entitled to use them and then set them aside at the end of the day or the completion of a particular project.

Indiana is home to thousands of the so-called “working poor.” These are women and men who have jobs but whose income is not enough to sustain them or to cover the necessities of life, including food, housing, health care, transportation and childcare. For these families, full-time, year-round work by itself is not enough to lift them out of poverty.

St. John Paul II teaches, “A just wage is the concrete means of verifying the justice of the whole socioeconomic system” (“Laborem Exercens,” n. 19). Why? Because the laborer truly is worthy of his or her wage (cf. Lk 10:7). And because a society that cares for the least of its citizens—including the unemployed, the underemployed and uninsured—is a society that will flourish in the sight of God and in its material and spiritual well-being.

## **Education**

There is an intimate connection between family, employment and education. Parents are the first and principal educators of their children. As we noted above, it is in the family where we first learn the value of work, the importance of collaboration and teamwork, and the moral principles that are key to a faithful, productive and successful work environment.

The Catholic Church is strongly committed to education and, particularly, the education of the poor. More than two centuries of experience convince us about the powerful role that education plays in breaking the cycle of poverty and helping families, producing thriving citizens, workers and professionals.

We also attest to the effect that poverty has on a family's ability to provide children with a quality education. Poor children are often hungry, undernourished and prone to limited attention spans. Crying for attention, they frequently exhibit inappropriate behaviors. They may live in cars or temporary shelters and seldom find sufficient physical rest. Recurrent moves mean that regular school attendance is difficult, if not impossible. No wonder poor children struggle to learn, develop and test their skills and abilities, and recognize the importance of completing their education in order to compete with others in demanding job markets.

Our Catholic tradition commits us to the education of the whole person—mind, body and spirit. We refuse to be fatalistic about the future hopes and dreams of families and children who are poor, including the multigenerational poor. We have seen with our own eyes the difference that a quality education can make in the lives of children and their families.

As Pope Francis reminds us, to be truly “with and for the poor,” we must provide all children—but especially those who are poor—“with an education that teaches critical thinking and encourages the development of mature moral values” (“The Joy of the Gospel,” n. 64). This is the way out of poverty for individuals and families, and the best way to build a society that is just, economically productive and dedicated to promoting and defending the human dignity of all its citizens.

## **Health Care**

For decades, the Catholic bishops of the United States have been unswerving advocates for comprehensive reforms that will lead to health care for all, especially the weakest and most vulnerable. We believe that health care is fundamental to human life and dignity. It is also a critical component of our Church's ministry. In collaboration with professionals throughout Indiana, the Catholic Church provides health care, purchases health care and tries to enhance the health care system. The Catholic community serves the sick and uninsured in emergency rooms, homeless shelters and on the doorsteps of our parish churches. We bring both strong convictions and practical experience to the challenge of health care.

Many lower-income individuals and families in our state lack the resources to meet the expense of their health care. For these families, significant premiums and cost-sharing charges can serve as barriers to obtaining coverage or seeing a doctor. Therefore, we believe that existing cost-sharing protections should be maintained, and new health insurance coverage options must protect the lowest income enrollees from burdensome cost sharing. We also call for much-needed funding for safety-net clinics, hospitals and other facilities that provide health care to the poor and vulnerable members of our communities.

We believe that health care is not a privilege, but a right and a requirement to protect the life and dignity of every person. All people, regardless of their circumstances, should have access to comprehensive, quality and affordable health care. It should not depend on where they were born, their stage of life, where or whether they or their parents work, how much they earn or where they live.



## WEEK FIVE

**Assigned Reading:** *Poverty at the Crossroads* – Section III “Act” and Conclusion (found on pages 43-47)

**Purpose:** To offer a personal response to the call to take action in combatting poverty. At the conclusion of this reflection, as a fruit of prayer, to complete the *Action Steps Toward Lasting Impact* pledge card. This is your personal pledge for private reflection.

### Sign of the Cross

**Prayer:** Jubilee of Mercy prayer. (found on page 3)

**Scripture Reflection:** Matthew 19: 16-26 (If in group setting, please read aloud.)

*Now someone approached him and said, “Teacher, what good must I do to gain eternal life?” He answered him, “Why do you ask me about the good? There is only One who is good. If you wish to enter into life, keep the commandments.” He asked him, “Which ones?” And Jesus replied, “ ‘You shall not kill; you shall not commit adultery; you shall not steal; you shall not bear false witness; honor your father and mother’; and ‘you shall love your neighbor as yourself.’” The young man said to him, “All of these I have observed. What do I still lack?” Jesus said to him, “If you wish to be perfect, go, and sell what you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” When the young man heard this statement, he went away sad, for he had many possessions. Then Jesus said to his disciples, “Amen, I say to you, it will be hard for one who is rich to enter the kingdom of heaven. Again I say to you, it is easier for a camel to pass through the eye of a needle than for one who is rich to enter the kingdom of God.” When the disciples heard this, they were greatly astonished and said, “Who then can be saved?” Jesus looked at them and said, “For human beings this is impossible, but for God all things are possible.”*

### Reflection Questions:

**Please Note:** When a reflection question appears **in bold print**, you are invited to email your response to [reducepoverty@archindy.org](mailto:reducepoverty@archindy.org).

- 1) Please reflect on the statement from Matthew 19: 21-22, “Jesus said to him, ‘If you wish to be perfect, go and sell what you have and give to the poor, and you will have treasure in heaven. Then come, follow me.’ When the young man heard this statement, he went away sad, for he had many possessions.”

What might be holding you back from a deeper encounter with those who are poor, and those who are suffering physically, emotionally and spiritually?

- 2) In reflecting on the family, consider various policies or programs within your community. Do they place a primary emphasis on the wellbeing of children, and enhance – not detract from – strong marriages and family life?
- 3) Do the families affected by the programs and policies in question 2 have a voice in decisions that influence their lives and wellbeing? If not, what might we do as a community to change that?
- 4) **What are tangible ways we as a Catholic community can support married couples, single parents and children?**
- 5) If there is a void in services that provide for the needs of the poor, how can your community unite with others in a strategy to alleviate the most fundamental causes of poverty in Indiana?

List Examples for:

Material Needs-

Spiritual Needs-

Social Needs-

- 6) **What are some of the barriers that might be preventing you from being able to serve the poor?**

  
**Closing Prayer:**

Dear Lord, may I always remember: Whatever I do to them, I also do to You.

May I never forsake Your command, “Love one another as I have loved you.”

May my thoughts of others be no longer my thoughts but Your thoughts.

May my love of others be no longer my love, but Yours.

In my speech with others, may my words be no longer my words but Your words.

May I serve others as You served all people, seeking not to receive but to give.

May I see others no longer, but You in them.

May Your thoughts dwell in my mind, Your love in my heart, Your words on my lips.

That I may learn to love all men and women even as You, dear Lord, love me.

We ask this through Christ our Lord. Amen.

**Sign of the Cross**

## WEEK FIVE - REQUIRED READING

### *Poverty at the Crossroads* – Section III “Act” and Conclusion

*It is dangerous to dwell in the realm of words alone, of images and rhetoric. Realities are greater than ideas*  
—Pope Francis, *The Joy of the Gospel*, n. 231

This letter is a call to act with justice and charity. We invite all who read these words to join us in reaching out to the poor members of our state. We challenge everyone, beginning with ourselves, to engage the leaders of business, government and voluntary organizations throughout our state in effecting meaningful changes in the policies and practices that perpetuate poverty in all its manifestations.

Actions do speak louder than words, especially when we intend to feed the hungry, clothe the naked, give shelter to the homeless, and provide employment, education and health care to all members of our community. Together with women and men of good will, we want to offer hope to all who suffer, and we seek to build a just society that can alleviate the long-term effects of poverty here in Indiana and throughout our nation and the world.

Through institutions and organizations such as Catholic Charities, Catholic hospitals, the Society of St. Vincent de Paul, parish social ministries, elementary and secondary schools as well as colleges and universities, our Church responds to an increasing number of people who are in desperate need of housing, medical care, food, transportation, education and other necessities. The Catholic Church in Indiana is a leading advocate for just social structures that will preserve families while addressing the systemic problems of poverty. The challenges are formidable, but with transformed and hopeful hearts, we must act.

At the same time, we join all people of good will in calling for the development and implementation of strategies that address the root causes of poverty here in the “Crossroads of America.” Our response intends to provide for the immediate needs of our sisters and brothers and, at the same time, take seriously the underlying issues that prevent our state’s employment, educational and health care systems from effectively meeting the needs of individuals and families in all corners of Indiana.

The call to act justly demands an organized and systematic response to the issues of poverty in Indiana. Direct service of the poor at the level of our parishes and other communities is necessary and should be esteemed as a means of practicing Christian charity. However, isolated action alone will not suffice. Only a multifaceted, community-wide approach will truly reduce the debilitating and demoralizing effects of long-term, multigenerational poverty throughout our state.

## Family Life

We invite the Catholic faithful and all people of good will to work to reduce poverty by intentionally focusing on one of the root causes of poverty in Indiana. Grounded in our Catholic faith and tradition we recommend that we:

- strengthen and support Indiana’s families by assigning the highest priority to the wellbeing of children in the family and society. Strengthening families requires that we support marriage and the ideal of families with two parents who live together and share responsibility for their children. Today, many families are broken, and most struggle under significant stress. All families need our loving support and assistance now, even as we work for a future in which healthy families can thrive. Therefore, we propose that a single question guide us in all service and program decisions made by government agencies, private institutions and Church ministries regarding families:
- Do programs and policies place a primary emphasis on child welfare and enhance—not detract from—strong marriages and family life? The task of strengthening support for Indiana’s families is formidable. In order to be successful, organized and sustained efforts are needed throughout the state. We propose that every Catholic diocese, parish, educational institution and health care organization in our state serve as a catalyst for local, grassroots efforts focused on mitigating poverty in its community. All people of goodwill, regardless of their religious tradition, should be invited to join in a collaborative and systematic effort to attend to the needs of Hoosier children and their families.

We propose that we set clear, measurable goals for our efforts to alleviate poverty by meeting the needs of married couples and families in our state. While not all outcomes can be easily calculated, clearly defined goals will assist us in setting and accomplishing objectives that are ambitious but achievable with the help of God’s grace.

As we have already observed, there are undeniable links between family life, employment, education and health care. Poverty brings intolerable stress on the family’s ability to carry out its mission as the fundamental unit of society. Families are called to be stewards of all God’s gifts, and this requires an environment of stability and peace that can provide each family member with opportunities to exercise his or her responsibilities for the common good. A supportive family environment results in healthier, happier and more hopeful individuals who are more likely to work for the common good and participate in community activities.

## Employment

To address the serious challenges facing our economy in the state of Indiana today, we must look carefully at the impact of policies, legislation and governmental regulations on real people—the women and men who struggle to earn a living, support their families and make ends meet. We cannot fix the economy by employing abstract theory that is detached from those whose lives are at stake. As St. John Paul II tells us, we cannot simply look at material needs (food, shelter, clothing, health care, etc.), as important as these are for individuals, families and communities. We should also foster a spirituality of work, which recognizes its profound impact on the intellectual, social, cultural and religious life of individuals, families and communities.

The Church does not propose detailed programs aimed at creating jobs or promoting economic development. However, the Church does remind governmental, business and community leaders that the only truly effective measure of sound economic policy and practice is the extent to which real people thrive and grow as persons and as workers.

In addition to the economic benefits of stable employment, work offers individuals increased opportunities to enhance their personal dignity. Work should be the primary means by which parents provide for their families and contribute to a healthy community. Governmental programs should exist principally to provide an adequate safety net for individuals who are in transitional situations or suffer from incapacitating illness or injury.

- Therefore, we propose that the state of Indiana dedicate resources toward improving the opportunity for Hoosier families to find meaningful, economically rewarding work.
- Plans for economic development ought to include strategies aimed at breaking the cycle of multi-generational poverty.

## **Education**

A good, well-rounded education that begins as early in life as possible establishes a foundation for a promising future for children and encourages the formation of productive, contributing citizens and healthy families. Every child should have the opportunity to develop his or her full potential, and it is the responsibility of parents and the wider community to help make possible the growth and success of all children.

With this in mind, we bishops commit our dioceses, parishes, schools and social services agencies to working with state and local governments as well as business and civic leaders to achieve the following objectives:

- Strengthening marriage and family life by supporting the role of parents as the primary educators of their children (including programs that make it possible for parents to choose schools for their children and to engage them more effectively in their children’s education);
- Encouraging the state of Indiana to dedicate the resources needed to provide for early childhood education, especially among underserved populations;
- Reducing de facto segregation or isolation by race, ethnicity or income in order to provide all students with opportunities to learn with and from peers from diverse social and economic backgrounds;
- Achieving “best practices” and effective policies for teaching and learning, including class size, length of school days, number of school days per year, tutoring and mentorships;
- Attracting, retaining and rewarding teachers and administrators who place the education of children first and who possess the formation necessary to meet the needs of children from economically challenged and/or socially disadvantaged backgrounds.

## **Health Care**

We bishops in Indiana repeat the call for a genuine reform of health care that is accessible and affordable for all. We invite all Hoosiers to join us in working for health care systems that will:

- Promote and defend human dignity from the moment of conception until natural death;
- Attend to the whole person (body, mind and spirit), while pursuing a genuine pluralism that respects freedom of religion and conscience;
- Care for poor and vulnerable persons, regardless of race, ethnicity, economic or social or legal status;
- Practice a careful stewardship of resources by restraining costs and applying them equitably across the spectrum of those who must pay for health care.

If we give priority to family life, work, education and health care, an economically strong, well-educated and healthy Indiana will have fewer individuals, especially men, in prison. Unwed pregnancy rates will decrease. More young women and men will be able to pursue post-secondary education and training for careers. The number of multiple-family residences and the constant migration from one residence to another will decrease, helping to provide more consistency in educational opportunities for children. Fewer grandparents will be required to assume full responsibility for rearing children because more mothers and fathers will be present and active in their children's lives.

### **What can we do?**

What can we do to help alleviate poverty in Indiana, now and in the future? What actions can we take that will make a difference in the lives of our fellow Hoosiers who suffer from the immediate and long-term effects of poverty?

First, we can “storm heaven” with confidence that our prayers will be heard and answered. As a community of faith, we believe in the power of prayer. We trust that our cry for our “daily bread,” is heard and answered by our heavenly Father. However, prayer is also attentively listening to what God has to say to us. If we ask God to help us better serve the needs of the poor, whom he loves, surely he will show us the way.

Next, we can work to strengthen families. Starting with our own families —our spouses, children, grandchildren and extended families—we can show that family comes first. We can work to set aside some of the whirlwind of distractions promoted in contemporary culture in order to spend time with family, supporting and encouraging those whom we love most in the world. Reaching beyond the limits of our own families, we can share our time and talent with our neighbors, our fellow parishioners and members of our communities. We can support legislation and public policies that are pro-marriage and pro-family life. We can work to elect public officials whose actions really do speak louder than their words when it comes to protecting and enhancing family life.

Then, we can advocate for economic vitality and for access to affordable, quality education and health care. As we have tried to demonstrate, employment, education and health care are critical means for alleviating the long-term effects of poverty in our state. To this end, we bishops strongly urge all individuals, families and Catholic institutions to speak on behalf of comprehensive and just legislation and social policies in these crucial areas. We invite all people of good will to join us in finding and implementing both immediate and long-term solutions to the problems faced by those who are poor and vulnerable in our communities.

Finally, we all can support Catholic Charities and other social service agencies in our state through generous stewardship of our time, talent and treasure. As stewards of all the gifts we have each received from a generous and loving God, we are invited and challenged to respond to the Lord with increased gratitude and generosity.

## Conclusion

In the Gospel, Jesus tells the parable of the great King, who sends his servants to “the highways and hedgerows” to invite everyone to his feast (cf. Lk. 14:23). Today, Jesus sends us, his disciples, to the “Crossroads of America,” to extend his loving care for the least of his brothers and sisters.

Loving care for the poor and vulnerable is a consistent theme in Sacred Scripture. Our Lord’s teaching about the last judgment is quite specific. We will be judged worthy or unworthy of eternal life based on how we treated Christ himself in the “least” of his sisters and brothers—especially the hungry and thirsty, the naked and homeless, the prisoner and the stranger. Jesus’ admonition about how our lives will be judged is pointed and unequivocal: what we do to the poor and the destitute—“the least of these my brothers and sisters”—we do to the Lord himself.

This is a sober warning. Most of us think mainly about ourselves and about our families and friends. The poor? We may feel a vague sense of moral obligation to them, but too often the poor are distant, anonymous and invisible. That is why Catholic social teaching insists that the needs of the poor must take priority. Otherwise, we might not see them or quickly forget about them as we go about our daily business.

We do not mean the publication of this letter to be the final word about the Church’s response to poverty in our state. We hope that every Catholic community will consider this letter, and the five dioceses of Indiana intend to collect this reflection and continue the conversation.

Such reflection is crucial for our mission in the world today. Pope Francis invites us to see the profound connection between evangelization and human advancement, which must necessarily find expression and develop in every effort of evangelization (“The Joy of the Gospel,” n. 178). We look forward to working with you to proclaim the Good News by strengthening family life, promoting just employment and ensuring a quality education and comprehensive health care for all Hoosiers, especially the poor and vulnerable.

**Most Rev. Joseph W. Tobin , C.Ss.R.**

*Archdiocese of Indianapolis*

**Most Rev. Timothy L. Doherty**

*Diocese of Lafayette-in-Indiana*

**Most Rev. Donald J. Hying**

*Diocese of Gary*

**Most Rev. Kevin C. Rhoades**

*Diocese of Fort Wayne-South Bend*

**Most Rev. Charles C. Thompson**

*Diocese of Evansville*





**COMMITMENT**

**Poverty at the Crossroads**  
**Action Steps Toward Lasting Impact**

*Jesus looked at them and said, "For human beings this is impossible, but for God all things are possible."*

*Matthew 19: 26*

I, \_\_\_\_\_, will prayerfully strive to effect a positive change in the lives of my neighbors who experience material and/or spiritual poverty by committing to take action in helping to eradicate poverty in Indiana.

**I personally will** \_\_\_\_\_  
\_\_\_\_\_

**Within my family and parish community I will** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Within Indiana and the world I will** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

