

# NETWORK MEND THE GAP STUDY GUIDE

*Use this resource from NETWORK Lobby  
for individual reflection, or with your  
local community group!*

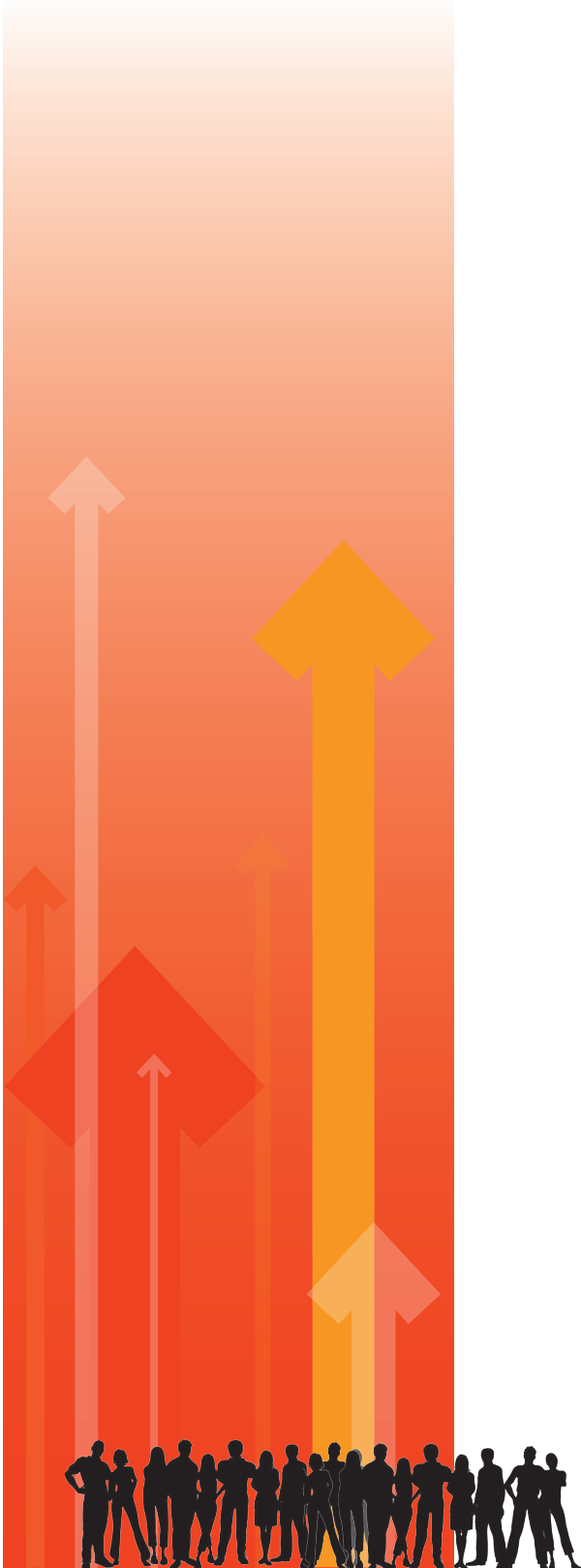
## ***We Can Mend the Gaps!***

**Mend the Gap Study Guide, Part 2**

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### **Inside...**

- Policy solutions to mend inequality in our nation ▶
- Fast facts ▶
- Church teaching on the issues ▶
- Personal stories from those experiencing inequality ▶
- Prayers and reflection questions ▶
- Suggested actions for you to take in your community ▶





# We Can Mend the Gaps!

## Mend the Gap Study Guide, Part 2

**In** his encyclical, *Laudato Si: On Care for Our Common Home*, Pope Francis calls us to do more than “amass information or to satisfy curiosity, but rather to become painfully aware, to dare to turn what is happening to the world into our own personal suffering and thus to discover what each of us can do about it.” Federal policies enacted since 1980 have created vast economic and social divides in our country. These divides are eroding the very fabric of our society. Enlivened by Pope Francis’s challenge, NETWORK is renewing our more than 40-year commitment to create an economy and society of inclusion.

Through 2020, NETWORK will focus on promoting policies that mend the gaps and bridge the divides in our country, with a special focus on the policies that disproportionately impact women and people of color. Join us as we study the U.S. Wealth and Income Gap, the policies that can help us “mend” the gap by bringing the people at the economic margins closer together, and the gaps in access that are created by economic disparity.

### What Is the Wealth and Income Gap?

To understand how the wealth and income gaps have grown since 1980, we first need to understand the changes in policy that have occurred. NETWORK’s **Mend the Gap Study Guide Part 1** highlights why wealth inequality is a problem, evaluates the changes that happened between 1980 and 2009, and explores characteristics of different quintiles of the population.

What’s happened from 1980 to now? Our **Human Bar Graph video** puts the numbers into perspective. The income of people in the bottom quintile, who on average made \$16,110 in 2014, decreased in value 8.7%. Meanwhile, the income of people in the top quintile, who on average made \$217,021 in 2014, increased in value by 61.04%.

That’s only a small piece of the puzzle, though. When we separate out those in the top 5%, who made an average of \$448,489 in 2014, we see that their income increased by 106.64% and those in the top 1%, whose average income was \$1,260,508 in 2014, increased in value by 168.53%.

Overall, it looks like this:

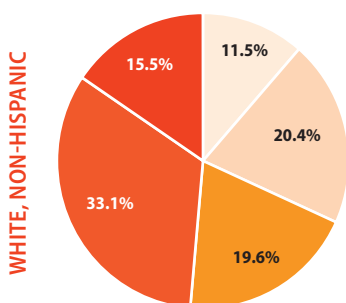
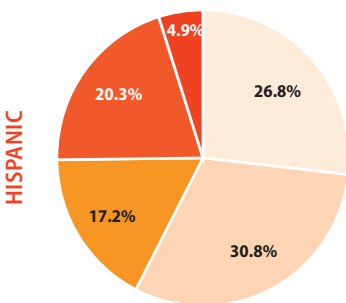
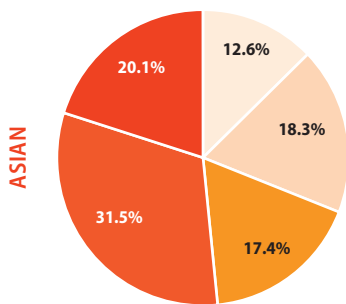
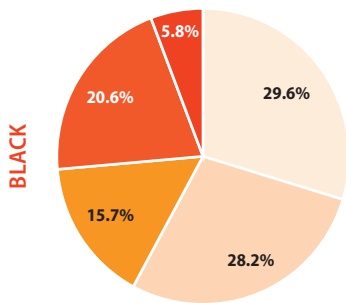
	1980 Range (in 2014 dollars)	1980 Average (in 2014 dollars)	2014 Range	2014 Average	% Change from 1980 to 2014
Bottom Quintile	\$0–\$28,459	\$17,543	\$0–\$29,100	\$16,110	-8.17%
Second Quintile	\$28,460–\$47,915	\$38,190	\$29,101–\$52,697	\$40,681	6.52%
Middle Quintile	\$47,916–\$67,863	\$57,692	\$52,698–\$82,032	\$66,899	15.96%
Fourth Quintile	\$67,864–\$95,228	\$80,041	\$82,033–\$129,006	\$103,115	28.83%
Top Quintile	\$95,229 and above	\$134,764	\$129,007 and above	\$217,021	61.04%
Top 5%	\$123,943 and above	\$217,044	\$174,240 and above	\$448,489	106.64%
Top 1%	\$234,674 and above	\$469,403	\$423,090 and above	\$1,260,508	168.53%

A quintile, or 20% of our population, is a figure used to describe an income bracket (that consists of labor income, business income, capital and capital gains income, and retirement income) of individuals and families within the United States. This unit of measurement is calculated as the average amount of income in a financial household—perhaps a single earner, or two working adults with children, or a household where several people work part time. When the number of people in those financial households are added together, the total accounts for 20% of the entire U.S. population.

Quintile Data Source: US Census Bureau (<https://www.census.gov/hhes/www/income/data/historical/families/>)  
Top 5% and Top 1% Data Source: World Top Incomes Database (<http://www.wid.world/>)

**Examining Different Demographics Across Quintiles**

- Top 20% Quintile
- Fourth 20% Quintile
- Middle 20% Quintile
- Second 20% Quintile
- Bottom 20% Quintile



**Looking At Quintiles Through a Racial Justice Lens**

We can look at this data in two ways. Below, see the racial and ethnic data organized by quintile. To the left, the data is organized a little differently, which will give you an idea of how householders of different racial and ethnic demographics are spread across quintiles.

**Bottom 20% Quintile — earnings under \$24,999**

- Black householders, 29.6%
- Asian householders, 12.6%
- Hispanic householders, 26.8%
- White, non-Hispanic householders, 11.5%

**Second 20% Quintile — earnings between \$25,000–\$49,999**

- Black householders, 28.2%
- Asian householders, 18.3%
- Hispanic householders, 30.8%
- White, non-Hispanic householders, 20.4%

**Middle 20% Quintile — earnings between \$50,000–\$74,999**

- Black householders, 15.7%
- Asian householders, 17.4%
- Hispanic householders, 17.2%
- White, non-Hispanic householders, 19.6%

**Fourth 20% Quintile — earnings between \$75,000–\$149,999**

- Black householders, 20.6%
- Asian householders, 31.5%
- Hispanic householders, 20.3%
- White, non-Hispanic householders, 33.1%

**Top 20% Quintile — earnings over \$150,000**

- Black householders, 5.8%
- Asian householders, 20.1%
- Hispanic householders, 4.9%
- White, non-Hispanic householders, 15.5%

Source: “Families by Total Money Income, Race, and Hispanic Origin of Householder, 2013,” Table F-23, U.S. Census Bureau

The U.S. Census Bureau defines a householder as a person in whose name a housing unit is rented or owned.

Even with a college degree, Black and Hispanic Americans still are likely to make less than a White American with less than a high school diploma. Source: “White High School Drop-outs Have More Wealth Than Black And Hispanic College Graduates,” *Demos*. We certainly don’t want to live in a society where the quintile you are born into determines where you remain. Respecting the dignity of the human person requires that we recognize the positive contributions of all individuals.

**There is good news: policies got us into this mess, and policies can help get us out.**

NETWORK is kicking off our Mend the Gap 2020 Policy Vision in 2016, because big change can come this year. This is an election year, and decisions made by “We the People” have the potential to correct the sins of our past and set out on a new course with Congress and a fresh Administration to support policies that will mend the gap!

# Mend the Wealth and Income Gap through Tax Justice

*Any tax policy change should reduce the income gap, especially the racial/ethnic and gender wealth gaps.*

Catholic Social Justice teaches us that every person belongs to a single and interconnected human family. As sisters and brothers, our needs are met in relationship with one another. When making individual and collective decisions, we have a responsibility to consider the good of the whole community over and above the interests of the few. As Pope Francis said, “Working for a just distribution of the fruits of the earth and human labor is not mere philanthropy. It is a moral obligation.”

The United States tax system is currently based on the interests of the wealthiest in our nation, and it creates strong divisions between those who have much and those who have little. We need a tax system that bridges these divisions and repairs our human family. The U.S. Bishops said, “*The tax system should be continually evaluated in terms of its impact on the poor.*” This attitude will allow us to raise reasonable revenue for responsible programs to support people who have been pushed into poverty. We have a responsibility to use resources in service to the common good, not merely out of a sense of charity, but because the needs of others demands it. Therefore, NETWORK advocates for a tax system where each person pays their fair share and supports the common good.

NETWORK recommends the following policy proposals:

- ▶ **Raise reasonable revenue to invest in key programs and to reduce the national debt.**
- ▶ **Create a fairer tax system by providing mechanisms for low-wage workers to work and save.**
- ▶ **Close unjust tax loopholes that benefit America’s wealthiest individuals and allow them to pay little to no taxes on their income, including:**
  - Increase tax on income generated through investments.
  - Fully reinstate the estate tax and close trust fund loopholes.
  - Cap individual tax deductions for wealthy individuals.
  - Pass the “Buffet rule” to make sure millionaires and billionaires pay at least as high of an actual tax rate as middle-class families.
- ▶ **Insist that large multinational corporations pay their fair share of taxes, including:**
  - Insist that corporate tax reform raise significant revenue over the long term to pay for services and investments that benefit families and communities as well as the corporations.
  - Close tax loopholes that encourage corporations to shift jobs and profits offshore.
  - Levy a tax on financial transactions to reign in Wall Street speculation, encourage productive long-term corporate investment, and generate significant revenue for public investment.
  - End tax subsidies to corporations that fail to promote the common good.

**“While the earnings of a minority are growing exponentially, so too is the gap separating the majority from the prosperity enjoyed by those happy few. This imbalance is the result of ideologies which defend the absolute autonomy of the marketplace and financial speculation... To all this we can add widespread corruption and self-serving tax evasion, which have taken on worldwide dimensions. The thirst for power and possessions knows no limits.”**

—Pope Francis, *Evangelii Gaudium*, 56

## Tax Justice: What We Know

NETWORK and many others define a just tax system as a progressive tax system, where those who benefit most from our economy also contribute the most in return. Current law provides unjust incentives to America's wealthiest individuals to pay little to no taxes on their income and investments. Many of the wealthiest Americans are paying a lower effective tax rate than many middle-class families.

Many of the services and benefits that families depend on — from successful local schools to Social Security and Medicare — are facing cuts in funding, or in the earned benefits they provide. Low wage, working families and others living at the margins are struggling to make it in America. Responsible tax revenue is necessary to invest in programs to support the young and marginalized, and to stabilize programs Americans pay for and count on in old age.

Revenues raised through our tax system should be enough to pay for the public needs of society and set us on a sustainable path to economic growth and stability. A just tax system is needed to reduce poverty and reduce the debt.

## Tax Justice: Fast Facts

- ▶ In 2012, payroll tax and federal income tax forced 1.2 million workers without children into poverty and pushed 5.8 million deeper into poverty.
- ▶ Expanding the Earned Income Tax Credit to childless workers will raise roughly half a million people out of poverty and alleviate some degree of impoverishment for another 10 million people.
- ▶ The expansion of the EITC to childless workers would benefit more than 4 million people of color and more than 6 million women.

*Source: "Strengthening the EITC for Childless Workers Would Promote Work and Reduce Poverty," Center for Budget and Policy Priorities*

**"Working for a just distribution of the fruits of the earth and human labor is not mere philanthropy. It is a moral obligation. For Christians, the responsibility is even greater: it is a commandment. It is about giving to the poor and to peoples what is theirs by right. The universal destination of goods is not a figure of speech found in the Church's social teaching. It is a reality prior to private property. Property, especially when it affects natural resources, must always serve the needs of peoples. And those needs are not restricted to consumption. It is not enough to let a few drops fall whenever the poor shake a cup which never runs over by itself. Welfare programs geared to certain emergencies can only be considered temporary and incidental responses. They could never replace true inclusion, an inclusion which provides worthy, free, creative, participatory and solidary work."**

—Pope Francis, Speech at the World Meeting of Popular Movements, 7/9/15

### *Life in the Gap: A Tax Justice Story*

When I married my second husband, I ended up getting involved with someone who was very abusive, and it's hard to go to work if you have a black eye, or someone is calling you all the time, or showing up at your job, so I ended up in a situation where my six children and I were completely financially dependent on him. I went and joined a group called Sister Clare, which helps women who have been abused figure out a plan to escape this cycle of violence, and one of the first things they taught me is how to save money. With a family of seven, it's a pretty big task to come up with enough money to find a place to live, put a down payment, pay insurance, and get everything in order. That was pretty much what I planned on doing, but the only time I knew I would have enough money was when my tax return would come back. The refund from the Earned Income Tax Credit and Child Tax Credit was a big part of helping me survive through that time, and I was able to get out of that relationship and find a place to live. My refund of \$5,000 helped me start a business, buy a house, help my son through college, and pay for other things for my kids. I was living month to month just barely getting by, but that refund helped me get them things I couldn't necessarily afford.

Within the last three years or so I've been able to build my tax business, so I see the impact of the EITC and Child Tax Credit on a day to day basis. People, like me, need this to get a car to get to work. One young lady used her refund to get out of subsidized housing because she wanted a better place for her children. So, it's not just me—it's not just my story—it's everybody."

*Christine Soberano, Columbia, South Carolina*  
Christine is a member of NETWORK-SC Advocates Team.

### **Church Teaching on Tax Justice**

"The tax system should be continually evaluated in terms of its impact on the poor. This evaluation should be guided by three principles. First, the tax system should raise adequate revenues to pay for the public needs of society, especially to meet the basic needs of the poor. Secondly, the tax system should be structured according to the principle of progressivity, so that those with relatively greater financial resources pay a higher rate of taxation. The inclusion of such a principle in tax policies is an important means of reducing the severe inequalities of income and wealth in the nation. Action should be taken to reduce or offset the fact that most sales taxes and payroll taxes place a disproportionate burden on those with lower incomes. Thirdly, families below the official poverty line should not be required to pay income taxes. Such families are, by definition, without sufficient resources to purchase the basic necessities of life. They should not be forced to bear the additional burden of paying income taxes."

— *Economic Justice for All:*  
*Pastoral Letter on Catholic Social Teaching and the U.S. Economy, 202*

**"Tell the rich in the present age not to be proud and not to rely on so uncertain a thing as wealth but rather on God, who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good works, to be generous, ready to share, thus accumulating as treasure a good foundation for the future, so as to win the life that is true life."**

— 1 Timothy 6:17-19





### *A Prayer for Tax Justice*

#### Questions for Reflection

Do you see taxes as an opportunity to love your neighbor?

How do you define “life that is true life?”  
Based on your definition, what do people who are rich and people who are poor need to live “life that is true life?”

Why do you think it is necessary to have the least amount of taxes for those who are experiencing poverty?

What are the gifts you have received in life and how have you shared them with others?

Loving Creator,

You invite us to participate in your creative spirit. For this we give you thanks.

Through your inspiration, Pope Francis reminded us in his address to Congress that “Politics is . . . an expression of our compelling need to live as one, in order to build as one the greatest common good: that of a community which sacrifices particular interests in order to share, in justice and peace, its goods, its interests, its social life.”

We know that many of our sisters and brothers are being left out, left behind.

Help us and our elected representatives recognize that the common good forms the bedrock of our country.








Empower us to take our part in creating an economy of inclusion. Inspire us with creative energy to sustain our pursuit of a just tax system and fair distribution of wealth.

We give you thanks, for you have embedded deeply within us the call to live as one.

Amen.

*Sister Jan Cebula, OSF in Kansas City, Missouri*

## SUGGESTED ACTIONS FOR TAX JUSTICE

-  **Priority Action:** What are you grateful that taxes pay for? Tax Justice means we must be proud to pay our fair share—whether that is through income, property, or sales tax. Take a photo showing your #TaxpayerPride and share it with NETWORK as we prepare for Tax Day! Email your photo to [taxpayerpride@networklobby.org](mailto:taxpayerpride@networklobby.org) and learn more about #TaxpayerPride Day at [www.networklobby.org/TaxpayerPride](http://www.networklobby.org/TaxpayerPride).
-  Reflect on what you know about tax justice before reading your study guide materials.
-  Read your local paper to see if taxes are being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about tax justice.
-  Post on social media about tax justice. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our tax policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!



# Mend the Wealth and Income Gap through Living Wages

*National legislation should move from adjusting a minimum wage to creating a living wage.*

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Supporting a living wage is one of the most effective ways people of faith can uphold the dignity of work. Catholic Social Justice teaches that work is more than a way to make a living; it is a form of continuing participation in God's creation.

Because all work is valuable, all workers must be properly compensated. NETWORK and Catholic Social Justice support an economy that puts people, not profit, at the center; where each person can find a job that provides for her or his family.

Pope Leo XIII said everyone has "a natural right to procure what is required in order to live." Living wages ensure workers can care for themselves and their families and meet their housing, nutrition, health and other needs regardless of where they live. A minimum wage is not enough; we must have living wages.

Respecting the dignity of work, we advocate for a living wage that enables workers to meet their needs with one job and reasonable hours. Further, we must ensure that respecting the dignity of work includes acknowledging the importance of leisure. Pope Francis said "together with a culture of work, there must be a culture of leisure as gratification. To put it another way: people who work must take the time to relax, to be with their families, to enjoy themselves, read, listen to music, play a sport." An economy of inclusion allows for leisure as a key component of a living wage.

NETWORK recommends the following policy proposals:

- ▶ **Raise the minimum wage beyond the current \$7.25 to a living wage.**
- ▶ **Ensure that any living wage will adjust with inflation.**
- ▶ **Increase the wages of tipped workers to at least the federal minimum wage and link it to inflation.**
- ▶ **Recognize regional differences in cost of living, and enact a living wage that allows all to live in dignity, regardless of where a person lives.**

**"Work, in fact, directly concerns the human person, his life, his freedom and his happiness. The primary value of work is the good of the human person since it fulfills him as such, with his inner talents and his intellectual, creative and physical abilities. Hence the scope of work is not only profit and economics; its purpose above all regards man and his dignity . . . This dignity is wounded where work is lacking! Anyone who is unemployed or underemployed is likely, in fact, to be placed on the margins of society, becoming a victim of social exclusion."**

— Pope Francis, Address to the Managers and Workers of the Terni Steel Mill, Italy, 3/20/14

**“In many cases, poverty results from a violation of the dignity of human work, either because work opportunities are limited (through unemployment or underemployment), or ‘because a low value is put on work and the rights that flow from it, especially the right to a just wage and to the personal security of the worker and his or her family.’”**

— Pope Benedict XVI, *Caritas in Veritate*, 63

## Living Wages: What We Know

Everyone has a right to live in dignity, and raising the minimum wage is a key step toward creating a living wage for all. A worker making minimum wage, \$7.25 per hour, working 40 hours a week 52 weeks a year would receive a pre-tax salary of \$15,080. In 2015, the federal poverty threshold for a single person was \$11,770 per year, and for a family of four it is \$24,250. For workers that rely on tips, including restaurant staff and hotel housekeepers, the minimum wage has been locked in at \$2.13 since 1991. The current minimum wage leaves families in poverty, even though they might be working full time.

Adjusted for inflation, the federal minimum wage peaked in value in 1968. It has now lost over 8% of its purchasing power, and has made it more difficult for minimum-wage workers to cover basic expenses.

It is a serious myth that most minimum wage workers are teenagers working their first job. In reality, more than half of all minimum wage workers are over the age of 24.

Effort by the Administration, increasing the minimum wage for federal employees and contractors to \$10.10, is the right direction. State and city efforts to raise the minimum wage are also generating momentum for important conversations about cost of living and living wages.

## Living Wages: Fast Facts

- ▶ Over 3.5 million working people of color will be lifted out of poverty by an increase in the minimum wage to \$10.10.
- ▶ 42% of minimum wage workers are people of color, despite the fact that they make up only 32% of the total workforce.

*Source: “Realizing the Dream: How the Minimum Wage Impacts Racial Equity in the Restaurant Industry and in America,” Restaurant Opportunities Centers United*

- ▶ Increasing the minimum wage even to \$10.10 an hour and the tipped wage to 70 percent of the standard minimum wage would grant a raise to roughly 30 million workers.
- ▶ Over 16.5 million of these raise-recipients would be women.
- ▶ Roughly 15 million of these raise-recipients would be people of color.

*Source: Unitarian Universalist Service Committee*

- ▶ 1 in 5 mothers of young children in the workforce labor in low-wage jobs.
- ▶ Women working full-time, 50 weeks a year earn \$14,500 annually, almost \$5,000 below the poverty line for a mother of two-children.

*Source: “Nearly One in Five Working Mothers of Very Young Children Work in Low-Wage Jobs,” National Women’s Law Center*

- ▶ Increasing the minimum wage can help to close the wage gap. Studies show that in states where the minimum wage is \$8.00 an hour or more, the wage gap is 22 percent smaller than the wage gap in states that use the federal minimum wage rate of \$7.25 an hour.
- ▶ Nearly half of employed single mothers of color would receive a raise if the federal minimum wage increased to \$12.00 by 2020.

*Source: “Fair Pay for Women Requires a Fair Minimum Wage,” National Women’s Law Center*

### *Life in the Gap: A Living Wage Story*

I'm a cashier at the café inside the US Capitol. Even though I work full-time, I only earn \$10.59 an hour. Because the federal contractor that operates the café pays me so little, I had to pick-up a second job at KFC to make ends meet. I make \$11 at that job. I put in 70 hours a week, Monday through Sunday. I wake up at 6 am to work the breakfast rush at the Capitol and then clock out around 6 pm to hop on the metro to make it to my second shift at KFC. I get home around 1 am, get a few hours of sleep if I'm lucky, and then start the routine all over again. Seven months ago, I lost my baby boy. I had a miscarriage at my home at 3 am. I don't remember much—I lost so much blood that I had to have several transfusions—but I do remember waking up in a hospital and learning that my son was dead. No mother should have to wake up to say “Goodbye sweetie” to the baby in their arms. My fiancé and I were devastated, but I couldn't even afford to grieve—I had to get back to work so I could pay for a decent funeral for my son. Nobody should ever have to choose between paying the bills and the health of her pregnancy. But too many women like me face this impossible choice every single day. We just can't take care of our own health and bodies when we are forced to juggle two full-time jobs and only get 4 to 5 hours of sleep a night. I've been working since I was 14 years old to support my younger brothers. I'm proud that they were able to graduate from high school and earn college degrees. I'm sharing my story because I feel like the senators I serve, some of whom are running to be president, are really out of touch with struggles of everyday people like me who are stuck in low-wage jobs. I want the senators I serve to know that working two poverty-wage jobs has taken a terrible toll on my body and my health. I want senators to know that real problem facing workers is that despite putting in long hours, we can't manage to get ahead and stay ahead. The real problem we face is low-pay.”

*Sontia Bailey, Washington D.C.*

*Sontia is a leader in Good Jobs Nation.*

**“The kingdom of heaven is like a landowner who went out at dawn to hire laborers for his vineyard. After agreeing with them for the usual daily wage, he sent them into his vineyard. Going out about nine o'clock, he saw others standing idle in the marketplace, and he said to them, ‘You too go into my vineyard, and I will give you what is just.’”**

— Matthew 20:1-16

### **Church Teaching on Living Wages**

“... to exercise pressure upon the indigent and the destitute for the sake of gain, and to gather one's profit out of the need of another, is condemned by all laws, human and divine. To defraud any one of wages that are his due is a great crime which cries to the avenging anger of Heaven.”

— Pope Leo XII, *Rerum Novarum*, 20



### A Prayer for Living Wages

#### Questions for Reflection

How does the parable about the landowner and the laborers conflict with the typical understanding of work and pay in the U.S.?

Did the landowner appreciate the laborers who had longer hours less, because he paid those who worked less hours the same?

What do you think the landowner's reasons were for paying those who worked less the same?

How could these readings influence U.S. policy on work and pay?

Our Mother-Father, Creator of all things,  
We call you the sacred ground of our being.

Your will is unfolding everywhere.

Give us each day that which we need.

Forgive us and lead us to forgive ourselves and each other for hurting the holy web of our common existence.

Lead us to do good and overcome evil,

For you are the source of our being and all creation, forever.

Creator God, while we breathe, we hope.

We hope for a peaceful world, and we know that the work of peace is justice.

We hope for an economy where all are included, especially those at the margins, migrants, and refugees.

We hope for structures which allow all people to have their basic needs met for food, water, shelter, access to health care, education and meaningful work.

We hope for local and global policies that allow all people to have productive work with just wages and benefits and decent working conditions.

Lead us to do the work of justice to make these hopes reality.

In your holy name, we pray. Amen.

*Sara Damewood in Leesville, South Carolina*

*Sara is the leader of the NETWORK-SC Advocates Team.*

#### SUGGESTED ACTIONS FOR LIVING WAGES



**Priority Action:** Call your members of Congress and ask that they #RaiseTheWage.

*When you call, here's what you might say:*

*"Hi, my name is [NAME] and I am a constituent from [TOWN]. I am calling because our federal minimum wage is too low. Please work to raise the minimum wage, including wages for tipped workers. Thank you."*



Reflect on what you know about living wages before reading your study guide materials.



Read your local paper to see if the living wage is being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.



Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.



Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about the living wage.



Post on social media about the need to #RaiseTheWage. Share with us at @NETWORKLobby and @Sr\_Simone (Twitter) and on Facebook at NETWORK Lobby.



Schedule a meeting with your elected officials to talk more in-depth about our living wage policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

# Mend the Wealth and Income Gap through Family-Friendly Workplace Protections

*The needs of women and families should be integrated into federal workplace policies.*

Catholic Social Justice teaches that policies, particularly in the workplace, need to respect the needs of every human being to be in community with one another. Family life is an important place for personal growth and needs to be safeguarded from the ills and stress of poverty. The family, in all its forms, can teach society how to better care for its members. Catholic Social Justice requires that the people with the most need are given the most attention. The responsibility to uphold the dignity of each person means that we must evaluate our lifestyles, policies, and social institutions in terms of how they affect those suffering from the injustice of poverty. People forced into poverty have the single most urgent claim on the conscience of the nation because they are denied the right to a life consistent with their inalienable dignity.

Providing family-friendly workplace protections is necessary to build an economy that puts people, not profit, at the center. Work is important for the life of every person, but work must enrich life, not dominate it. Pope Francis said the economy must be “at the service of peoples. Human beings and nature must not be at the service of money.” When we do not provide paid family leave, we are forcing the working members of families to choose between their jobs and their ill family members. Families will function in a healthy way, and their members will have fewer worries when the proper workplace protections are instituted.

NETWORK recommends the following policy proposals:

- ▶ **Enact paid family leave to allow workers to address a serious health concern for themselves or a loved one, or care for the birth of a new child, adopted child, or foster child, without the burden of lost income or job insecurity.**
- ▶ **Require employers to allow employees to earn paid sick time based on the number of hours worked.**
- ▶ **Protect labor organizing and end wage discrimination.**
- ▶ **Support pregnant workers by clarifying reasonable accommodations, requiring an interactive process between employers and pregnant workers, and protecting workers from retaliation, intimidation, or threats for requesting or using an accommodation.**
- ▶ **Encourage flexible schedules to give employees and employers more tools and resources to create mutually beneficial schedules.**
- ▶ **Provide Temporary Assistance for Needy Families (TANF) without overly burdensome hurdles or strict work requirements.**

**“The young, at this moment, are in crisis. We have become somewhat accustomed to this throwaway culture: too often the elderly are discarded! But now we have all these young people with no work, they too are suffering the effects of the throwaway culture. We must rid ourselves of this habit of throwing away. No! The culture of inclusion, the culture of encounter, making an effort to bring everyone into society!”**

— Pope Francis, 7/22/13

**“We have to move from our devotion to independence, through an understanding of interdependence, to a commitment to human solidarity. That challenge must find its realization in the kind of community we build among us. Love implies concern for all - especially the poor - and a continued search for those social and economic structures that permit everyone to share in a community that is a part of a redeemed creation (Rom 8:21-23).”**

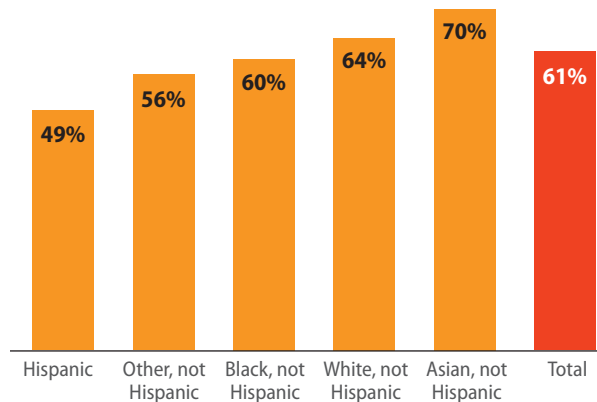
— United States Conference of Catholic Bishops, “Economic Justice for All,” 365.

### Family-Friendly Workplace Protections: What We Know

The primary institution of support and belonging in society is the family, and we must allow for its healthy functioning. Balancing the responsibilities of work and family are challenging, particularly during times of illness or family growth. When a worker or a loved one has a serious health condition, they must recover or serve as a caretaker. In the joyful time of growing a family with pregnancy or adoption, time away from work is beneficial to care for the child. When sick children are advised to stay home from school or childcare, many parents without sick days cannot care for the child without risking wage or job loss. Similarly, when workers are sick, they often must work despite putting themselves and others at risk. Even for those with access unpaid sick days, for low-wage workers the missed wages may prove too burdensome to take the time off to properly care for an illness.

On average, women earn only \$0.79 to a white man’s \$1.00 per hour wage. This disparity is even more pronounced for women of color—African American women are paid \$0.60, Native American women are paid \$0.59, and Latina women are paid \$0.55 to a white man’s \$1.00 wage on average. That money adds up; working women in the U.S. are on average paid \$10,000 per year less than men. While the Equal Pay Act of 1963, and more recently the Lilly Ledbetter Act, makes it illegal for employers to pay unequal wages to men and women who perform equal work, it has not closed the gap between women’s and men’s wages.

### Family-Friendly Workplace Protections: Fast Facts



**Comparison of Access to Paid Sick Days by Race and Ethnicity**

Source: “Paid Sick Days, Access Varies by Race/Ethnicity, Sexual Orientation, and Job Characteristics,” Institute for Women’s Policy Research

	% Access to Paid Leave	% Access to Unpaid Leave	% Flexibility in the Scheduling of Hours	% Flexibility in Days Worked	% Flexibility in the Location of Work	% Any Flexibility
Male	60	75	49	38	23	53
Female	57	78	48	42	21	55
White, Non-Hispanic	62	78	51	41	24	56
Black, Non-Hispanic	61	77	43	38	18	49
Asian, Non-Hispanic	62	72	54	44	31	60
Hispanic	43	71	39	34	15	45

Source: “The Economic Report of the President,” The White House



### *Life in the Gap: A Family-Friendly Workplace Protections Story*

In 2011, I was working for Lead Safe DC as a certified Lead Inspector and Outreach Specialist, making sure that children in every ward were not being poisoned by lead – providing education and testing.

In June, when my parents came to the District and Maryland to spend time with their children and grandchildren, we learned that my father had cancer. He'd had prostate cancer 11 years earlier and beat it, but now he was 84 years old and, while still as vibrant as ever, that feeling of hope was not the same.

My family, a close knit bunch who always watched out for one another, made plans. In July, we all went with my parents to visit an oncologist at John's Hopkins University Hospital. We all wanted him to get treatment here, were we all live. But, my Dad wanted to go home. So they did. At first, my Dad did well. Then he became a little combative and was losing weight. My Mom would call me, and I'd fly down and stay a few days to help out. My place of employment was very supportive.

In July, my siblings and I had a meeting. I would go to South Carolina to help my parents because my son and daughter were away at college; there was no one at home for me to take care of. So I spoke to my employer. They valued my work and offered to save my job for me, but I would have to take 'leave without pay'. Of course, I did that for my family, but now I had no money or health insurance. My children had no health insurance or money coming to them at school. My sisters and brothers paid my rent, my car insurance, and my utilities while I was gone. I was there a little over 7 months before my father died, peacefully in his semi-coma.

Those were the hardest, but most precious times of my life. I got to spend time with the man I admired more than anyone. My prayers were for him, but I also prayed that I'd not get sick while there or my children wouldn't get sick at college. Everyone may need to care for an ill or aging family member at some point. They should not have to worry that they have no PAID Family Leave. And no one should have to decide between the health and well-being of their children or their parents. Let's make this right!"

*Marjorie Middleton, Silver Spring, Maryland*

### **Church Teaching on Family-Friendly Workplace Protections**

"To love someone is to desire that person's good and to take effective steps to secure it. Besides the good of the individual, there is the good that is linked to living in society: the common good. It is the good of "all of us"; made up of individuals, families and intermediate groups who together constitute society. ... To desire the *common good* and strive towards *it is a requirement of justice and charity.*"

— Pope Benedict XVI, *Caritas in Veritate*, 7

**"Come to me, all you who labor and are burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am meek and humble of heart; and you will find rest for yourselves. For my yoke is easy, and my burden light."**

— Matthew 11:28-30





### *A Prayer for Family-Friendly Workplace Protections*

**R** – Response: “Lord, hear our prayer.”

#### Questions for Reflection

Is it unjust to ask people to choose between work and taking care of a sick family member? Why?

What members of the human family are being undervalued in our society?

When a member of your family is grieving do you grieve with her? When a member of your family is experiencing joy do you experience joy with her?

How do you experience the griefs and joys of the wider human family?

What is your part in the body? Are there times when you have felt you want to be another part of the body?

How can you more fully embrace the gifts and talents you have been given for the betterment of the world?

Lord, You gave us work as a means of fulfilling our lives and serving You. We all work and we all depend on the work of others. We thank You for the gift of work. **R**

You taught us a parable about day workers. Today people without traditional employment often lack the protection we give to other workers. We pray for all non-traditional workers. **R**

When Your son was on earth many people worked in their homes. Today most people work away from home and must leave their work when family needs arise. We pray for workers who do not have paid leave. **R**

Many workers help us with our own families. They are gardeners, cleaners, childcare workers. We do not give them the same protection we give to other workers. We pray for domestic workers. **R**

Many people suffer injuries in the course of their work. We pray for those on workers' compensation. **R**

Many workers have found that they can improve their lot by collectively asserting their rights in the workplace but in recent years it has become harder and harder for workers to assert their rights in an united way. We pray for workers without unions. **R**

Many workers are treated differently because of their race, origin, gender, health or other factors. We pray for workers who suffer from unjust discrimination. **R**

Some employers are fair and generous with their workers. We ask Your blessing on them. **R**








Some employers take advantage of the weaknesses of their workers without realizing the harm they are doing. We ask You to enlighten them. **R**

The fate of workers is often determined by the policies of government. We pray that You will guide politicians in their decisions that affect workers. **R**

*Ed Welch in East Lansing, Michigan*

*Ed is the leader of the NETWORK Michigan Advocates Team.*

#### SUGGESTED ACTIONS FOR FAMILY-FRIENDLY WORKPLACE POLICIES WEEK

-  **Priority Action:** Email your members of Congress to ask that they support the latest legislation that would enact family-friendly workplace policies. Visit [www.networklobby.org/Act](http://www.networklobby.org/Act) to send your email.
-  Reflect on what you know about family-friendly workplace policies before reading your study guide materials.
-  Read your local paper to see if family-friendly workplace policies are being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about family-friendly workplace policies.
-  Post on social media about the need to support family-friendly workplace policies. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our family-friendly workplace policy proposals and share our background. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

# Mend the Gap in Access to Democracy

*No individual or community should be disenfranchised by federal policy.*

Catholic Social Justice teaches us that we have a responsibility to participate in politics out of a concern for, and commitment to, the good of the community. Pope Francis said, “A good Catholic meddles in politics.” This means that we cannot be bystanders who scoff at the political process. Instead, we are called to vote, inform ourselves about the issues of the day, engage in serious conversation about our nation’s future, and learn to listen to different perspectives with empathy. This responsibility to participate means each person also has a fundamental right to participate, and must be equipped with the resources needed to do so.

We cannot decide some people are not worthy of participating in democracy, and we certainly cannot altogether remove others. However, when states require voter IDs or redraw districts unjustly not all people are able to participate. As a result, they are pushed further to the margins. The common good cannot be realized until all people have an equal voice at the table. If each person is ensured the right to participate and embraces this responsibility, then our democracy can truly be “of the people, by the people, and for the people.”

NETWORK recommends the following policy proposals:

- ▶ **Remove all procedural obstacles and bars to voting so that citizens can practice their right to participate in the democratic government.**
- ▶ **Support alternative voting measures for individuals who cannot vote in person on Election Day.**
- ▶ **Make voter registration equally available to all citizens, including same-day voter registration.**
- ▶ **Restore and strengthen the Voting Rights Act to ensure protections of individuals in states with a history of discriminatory restrictions.**
- ▶ **Create a clear, viable path for citizens to challenge discriminatory actions that restrict their right to vote.**
- ▶ **Fully-fund the Census and execute it responsibly to ensure that congressional districts are accurately and fairly drawn.**
- ▶ **Create just, non-partisan mechanisms for drawing congressional boundaries without regard for party affiliation and eliminate gerrymandering.**
- ▶ **Change the way electoral campaigns are funded to reduce the influence of special interest groups and wealthy donors.**

**“A healthy politics is sorely needed, capable of reforming and coordinating institutions, promoting best practices and overcoming undue pressure and bureaucratic inertia. It should be added, though, that even the best mechanisms can break down when there are no worthy goals and values, or a genuine and profound humanism to serve as the basis of a noble and generous society.”**

— Pope Francis, *Laudato Si'*, 181

**“I say that politics is the most important of the civil activities and has its own field of action, which is not that of religion. Political institutions are secular by definition and operate in independent spheres. All my predecessors have said the same thing, for many years at least, albeit with different accents. I believe that Catholics involved in politics carry the values of their religion within them, but have the mature awareness and expertise to implement them. The Church will never go beyond its task of expressing and disseminating its values, at least as long as I’m here.”**

— Pope Francis, 10/1/13

## Access to Democracy: What We Know

As a nation created by the people and for the people, and as a nation that prides itself in its democratic process, there is still much work to be done. While the United States has come a long way in the protection of citizens’ rights to vote, there continue to be attacks on voter’s rights through the implementation of unnecessary procedural roadblocks in the voting process. These barriers tend to affect certain groups of people over others, thus reducing their voting power in the electoral process. In addition, the practice of gerrymandering weakens our ability to have truly representative elections. This undemocratic process redraws district lines to favor one party, or consolidates and contains the votes of certain racial or ethnic groups.

Campaigns are another way in which an individual’s voting power is diminished. Corporations and other wealthy individuals with special interests contribute to elections and gain power through their donations, and as a result, elections have become very expensive. These special interests are most often mis-aligned with the daily reality of most Americans. This results in the implementation of policies that reflect the needs of the few, rather than the many.

## Access to Democracy: Fast Facts

- ▶ In 2008, 99% of the wealthiest top 1% turned out to vote in the election, whereas only 49% of citizens earning less than \$10,000 voted on Election Day.
- ▶ In 2010, a midterm election year, only 26.7% of citizens earning less than \$10,000 voted, and 61.6% of people making \$150,000 or more cast a vote.

Source: “Why the Voting Gap Matters,” *Demos*

- ▶ One in every 13 black adults in the United States is ineligible to vote because of felony convictions which prohibit them from voting.
- ▶ Throughout the United States, approximately 5.85 million Americans are disenfranchised, including more than 2.2 million black citizens prohibited from voting.

Source: “Felony Disenfranchisement: A Primer,” *The Sentencing Project*

- ▶ Minority voters typically have longer wait times at the polls than white voters. In 2012, white voters waited an average of 12 minutes, African American voters waited an average of 24 minutes, and Hispanic voters waited an average of 19 minutes to cast their vote on Election Day.

Source: *Cooperative Congressional Election Study, Harvard University*

### *Life in the Gap: An Access to Democracy Story*

On Election Day 2008, I was in a room in Cincinnati filled with 50 other volunteer lawyers and a bank of telephones. We called our job ‘voter protection.’ Monitors positioned at 300 polling places throughout the city would call our hotline and report trouble voters were having casting ballots, some official was telling them either they couldn’t vote at all or they had to vote ‘provisionally’—a euphemism for ‘Fill out this special ballot and we *may* count it.’ A clear message is conveyed to such voters every election: you’re second-class citizens.

That day I spoke to an African-American woman who had received that message. She had voted in the same polling place for countless consecutive elections, but on this day—of all days—she couldn’t. ‘They’re telling me I’m not on the list.’ The poll workers had given her a choice: vote provisionally, or not at all. She left the polling place without voting but, fortunately, complained to one of our monitors outside, who called our hotline.

Keeping her on the hotline phone, I used my cellphone to call the Board of Elections. With a phone pressed to each ear, I transmitted her story to an elections official, who at some point went off to consult with other officials. While they huddled out of earshot, she said to me: ‘You have to understand what this means to us, sir. We never thought we’d get to vote for a president who looks like us. I gathered photos of every dead relative I could find and stuck them in my purse so they could experience this with me. I can’t leave here knowing my vote might not be counted. They have no idea how this feels.’

I argued with the elections official for about ten minutes and made clear that if all the Board of Elections had to offer this woman was a provisional ballot, a lawsuit was inevitable. The Board finally relented and allowed her to vote a regular ballot, which she triumphantly slid into the slot where ballots go to be counted.”

*Paul DeMarco, Cincinnati, Ohio*

### **Church Teaching on Democracy**

“In the Catholic Tradition, responsible citizenship is a virtue, and participation in political life is a moral obligation. This obligation is rooted in our baptismal commitment to follow Jesus Christ and to bear Christian witness in all we do. As the *Catechism of the Catholic Church* reminds us, ‘It is necessary that all participate, each according to his position and role, in promoting the common good. This obligation is inherent in the dignity of the human person. . . . As far as possible citizens should take an active part in public life’ (nos. 1913-1915).”

— *Living the Gospel of Life: A Challenge to American Catholics*

**“Thus says the LORD:**

**In a time of favor I answer you, on the day of salvation I help you;  
I form you and set you as a covenant for the people,**

**To restore the land and allot the devastated heritages,**

**To say to the prisoners: Come out!  
To those in darkness: Show yourselves!**

**Along the roadways they shall find pasture, on every barren height shall their pastures be.**

**They shall not hunger or thirst; nor shall scorching wind or sun strike them;  
For he who pities them leads them and guides them beside springs of water.**

**I will turn all my mountains into roadway and make my highways level.**

**See, these shall come from afar: some from the north and the west, others from the land of Syene.**

**Sing out, heavens, and rejoice, earth, break forth into song, you mountains,  
For the LORD comforts his people and shows mercy to his afflicted.”**

— Isaiah 49:8-13



### *A Prayer for Democracy*

#### Questions for Reflection

Has democracy become a “devastated heritage” in the United States?

Who is left in the dark in this country, unable to participate in our democracy?

How does poverty affect participation in civic life?

Does democracy truly exist when some people are left out?

Lift every voice and sing in praise of our God who cares for each and all creatures.

Pray until earth and heaven ring with the harmonies of liberty for everyone.








God of our weary years, God of our silent tears, blessed by the Spirit you have brought us this far on our journey and empowered us to bring the gospel message of love to the world. In this kairos moment where the common good of all your people is at stake and the voice of marginalized people is in danger of being silenced, empower us to act. Some despair of trying to influence our political system. Others are tempted to use any means to protect their self-interests without regard for the needs of all. A few are working to ensure that all people have a voice. You love all your people and desire that we care for each other and for our common home. Strengthen the beloved community to make our world a place where all are at home.

Keep us faithful in speaking the truth to power until your reign is established. Amen.

*Sister Carren Herring, RSM in Cincinnati, Ohio*

*Sister Carren is a member of Nuns on the Bus Ohio.*

#### SUGGESTED ACTIONS FOR DEMOCRACY

-  **Priority Action:** Make sure you are registered to vote, receive reminders about when and where your polling location is, and encourage your friends to sign up for the same at [www.networklobby.org/turbovote](http://www.networklobby.org/turbovote)
-  Reflect on what you know about access to democracy before reading your study guide materials.
-  Read your local paper to see if access to democracy is being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about access to democracy.
-  Post on social media about the need to support access to democracy. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our access to democracy policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

# Mend the Gap in Access to Healthcare

*Racial and economic disparities in healthcare should be eliminated.*

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We are fulfilling the Gospel mandate when we act as our sisters' and brothers' keepers to make sure their needs are met. One need that society has is a duty to provide is affordable healthcare for every human being. Pope Benedict XVI said it is the "moral responsibility of nations to guarantee access to health care for all of their citizens, regardless of social and economic status or their ability to pay," and, "Justice in health care should be a priority of governments and international institutions."

NETWORK acts as our sisters' and brothers' keepers by working to ensure that all people's lives are equally valued and each person has access to quality, affordable healthcare. One's individual financial circumstances should not influence access to care that is so fundamental to human life. Being human is the only pre-requisite needed for someone to have access to healthcare. Therefore, NETWORK works to make sure that access to healthcare continues to expand and disparities based on income, sex, and race are eliminated.

NETWORK recommends the following policy proposals:

- ▶ **Fully fund the Affordable Care Act, and all states should expand Medicaid programs for families and individuals who are eligible under federal law.**
- ▶ **Expand current healthcare programs so that all people living in the United States have access to quality, affordable care. Expansion must be particularly aimed at reducing racial and ethnic healthcare disparities.**
- ▶ **Ensure that healthcare is genuinely affordable and accessible to people of all income levels, with particular concern for the most vulnerable among us—children, people with disabilities, and the elderly.**
- ▶ **Fairly finance healthcare costs with shared investment based on an individual's ability to pay; Medicare for all is one effective way forward.**
- ▶ **Continue to require health insurers to offer comprehensive benefits to everyone, including preventative, primary, acute, mental health, and long-term care services.**

**"Education, work and access to health care for all are key elements for development and the just distribution of goods, for the attainment of social justice, for membership in society, and for free and responsible participation in political life."**

— Pope Francis, 10/2/14



**“Reform efforts must begin with the principle that decent health care is not a privilege, but a right and a requirement to protect the life and dignity of every person. ... The bishops’ conference believes health care reform should be truly universal and it should be genuinely affordable”**

— Bishop Murphy, chair of the U.S. Bishop’s Committee on Domestic Justice and Human Development, 9/18/09

## Access to Healthcare: What We Know

NETWORK agrees that everyone should have access to affordable, quality healthcare because it is a fundamental social good, as well as a human right. We call for universal access to a health system that serves all people, especially the most vulnerable.

While passage of the Affordable Care Act (ACA) was a significant step forward to provide healthcare to all Americans, there are still too many people in our country who lack access to quality care. Immigrants, both documented and undocumented, are the biggest group of people left out of ACA coverage. Under the ACA, families and individuals who earn less than 138% of the federal poverty level are eligible for Medicaid, but not all state governments have opted-in to that expanded coverage for people on the brink of poverty. Medicaid must be available to all eligible persons and elected officials should immediately expand this vital healthcare program.

Healthcare costs must not exceed a family or individual’s ability to pay for services. Revenues raised to finance healthcare through our tax system should be enough to pay for the public need. Funding must be available through government funds to subsidize access for families and individuals who need assistance in order to receive services. The burden of taxation should not rest disproportionately on those who have the least; those who are able to pay more, must contribute more.

NETWORK knows that Medicare is the most efficient healthcare delivery system in our country. We believe that a Medicare for all model would meet the dual goal of quality and affordability. Every year, huge amounts of money are lost to administrative expenses, for-profit insurers, and rising healthcare costs. Our nation must pursue Medicare for all in order to achieve the highest level of care and the greatest affordability.

## Access to Healthcare: Fast Facts

▶ In 2013, 30.3% of Hispanic people were without health insurance, compared to 18.9% of non-Hispanic black, 10.6% of non-Hispanic white, and 13.8% of non-Hispanic Asian people.

*Source: “National Center for Health Statistics Data on Racial and Ethnic Disparities,” Centers for Disease Control*

- ▶ 32 states (including the District of Columbia) have expanded Medicaid, 19 states have refused.
- ▶ Almost three million uninsured adults in poverty are in the “coverage gap” because of a state’s refusal to expand Medicaid.
- ▶ 89% of uninsured adults in the coverage gap reside in the South.
- ▶ 45% of adults in the coverage gap are white, 28% are black, 23% are Hispanic.
- ▶ 76% of adults in the coverage gap are childless adults, 24% have children.
- ▶ 52% of adults in the coverage gap are women, 48% are men.

*Source: Kaiser Family Foundation*



### *Life in the Gap: An Access to Healthcare Story*

When I got pregnant, with my husband Tom, a self-employed attorney, our insurance company raised its premium by \$1,000 a month because the company defined pregnancy as a pre-existing condition. The price increase made the insurance unaffordable, and we canceled our coverage. As a result, we went without insurance for four years, luckily without serious medical issues. When the healthcare marketplace opened, we signed up for a Silver plan.

Tom had been insured for only a few months when he had to have surgery after an accident that completely detached the tendon in his right hand from the bone. The surgery required extensive physical therapy after to help Tom regain the full function of his hand.

In August, I was diagnosed with Stage IIIA breast cancer and underwent a double mastectomy, followed by radiation and chemotherapy treatments. Thanks to our insurance plan, we were both able to get the care we needed and escape financial disaster.

My husband says that to say that the marketplace was a lifesaver for us would be an understatement.

I would like to talk to anyone who thinks this is not a good thing. I feel that I am a walking billboard for why having health insurance is so important.”

*LaDonna, St. Louis, Missouri*

*LaDonna is a member of Missouri Health Care for All, a statewide, grassroots, faith and community based organization and partners with NETWORK.*

### **Church Teaching on Healthcare**

“Life and physical health are precious gifts entrusted to us by God. We must take reasonable care of them, taking into account the needs of others and the common good. *Concern for the health* of its citizens requires that society help in the attainment of living-conditions that allow them to grow and reach maturity: food and clothing, housing, health care, basic education, employment, and social assistance.”

— *Catechism of the Catholic Church, 2288*

**“For, not thinking rightly, they said among themselves:**

**‘Brief and troubled is our lifetime; there is no remedy for our dying, nor is anyone known to have come back from Hades.**

**For by mere chance were we born, and hereafter we shall be as though we had not been;**

**Because the breath in our nostrils is smoke, and reason a spark from the beating of our hearts,**

**And when this is quenched, our body will be ashes and our spirit will be poured abroad like empty air.**

**Even our name will be forgotten in time, and no one will recall our deeds. So our life will pass away like the traces of a cloud, and will be dispersed like a mist**

**Pursued by the sun’s rays and overpowered by its heat.”**

— Wisdom 2:1-4



### *A Prayer for Healthcare*

#### Questions for Reflection

Is it acceptable to have much leisure when many do not even have their basic needs satisfied?

How can we learn to see the inevitability of death as motivation for living lives as service to others rather than motivation for individualism?








How is life about more than the survival of the fittest?

Why might healthcare for all be so controversial?

Compassionate Creator, we remember that your healing hand touched the multitude and restored health to lepers, the possessed, and those sick with various diseases. Help us to create a world that extends your healing touch to all in our nation through access to quality healthcare. To those with cancer let them face their sickness confident of receiving necessary care. For others with diabetes, let them be assured of obtaining their needed medications. With families stressed about children with special needs, let them rejoice they can meet their obligations without courting bankruptcy. Enlighten us to realize that health care is a basic human right, not a commodity or privilege. Breathe into us the love and compassion that you so generously demonstrated by the cross. Let us show this same love and compassion to all we meet. We pray this confidently in this Jubilee Year of Mercy. Amen.

*Sister Robbie Pentecost, OSF in Stanford, Kentucky*

#### SUGGESTED ACTIONS FOR HEALTHCARE WEEK

-  **Priority Action:** Has your state expanded Medicaid? If not, send a message to your state legislators and Governor urging them to take action. If your state has expanded Medicaid, send a message to your elected officials to ask them to improve the Affordable Care Act. Visit the NETWORK Lobby Action center at [www.networklobby.org/Act](http://www.networklobby.org/Act) to send your message.
-  Reflect on what you know about access to healthcare before reading your study guide materials.
-  Read your local paper to see if access to healthcare is being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about access to healthcare.
-  Post on social media about the need to support access to healthcare for all. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our access to healthcare policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

# Mend the Gap in Access to Citizenship

*Immigrants should be welcomed into the country.*

Catholic Social Justice teaches us that every person belongs to the single and interconnected human family. A tenet of our faith states that everyone has a right to migrate to escape persecution, or seek better opportunity for ourselves and our families. We are called to welcome the stranger, recognizing that we were all once immigrants looking for a better life. Pope Francis recognizes this global reality saying, “Migrants present a particular challenge for me, since I am the pastor of a Church without frontiers, a Church which considers herself mother to all. For this reason, I exhort all countries to a generous openness which, rather than fearing the loss of local identity, will prove capable of creating new forms of cultural synthesis.” We must answer the call to welcome the migrant as an equal, a member of society.

Deciding to build walls and keep people out of the United States is based on the idea that the migrant and refugee are ‘other.’ If we are truly one human family, then we must be concerned about people who are fleeing their homelands. In his address to Congress, Pope Francis said, “When the stranger in our midst appeals to us, we must not repeat the sins and the errors of the past. We must resolve now to live as nobly and as justly as possible, as we educate new generations not to turn their back on our ‘neighbors’ and everything around us.” Migrants are our neighbors, and we need to offer pathways to citizenship to keep families together and safe.

NETWORK recommends the following policy proposals:

- ▶ **Pass legislation that fixes the broken U.S. immigration system, allows aspiring U.S. citizens to apply for citizenship.**
- ▶ **Ensure protection for the 11 million undocumented immigrants currently in the United States, until immigration reform with a pathway to citizenship is passed.**
- ▶ **Support executive actions like Deferred Action for Childhood Arrivals (DACA), its expansion, and Deferred Action for Parents of Americans (DAPA) to provide work authorization and temporary relief from deportation.**
- ▶ **Protect funding for Sanctuary Cities that help build trust between communities and the police.**
- ▶ **Implement alternatives to detention and safer deportation practices.**
- ▶ **Encourage full implementation of prosecutorial discretion to prioritize the deportation of people who pose a security risk over that of men, women, and children who pose no threat to public safety.**
- ▶ **Uphold the national and international legal rights of refugees and asylum seekers.**
- ▶ **Identify and address the root causes, or “push factors” of migration throughout the world.**
- ▶ **Provide legal representation to those seeking asylum and other forms of immigration relief.**

**“They are human people, I stress this, who are appealing for solidarity and assistance, who need urgent action but also and above all understanding and kindness. God is good, let us imitate God. Their condition cannot leave us indifferent. Moreover, as Church we should remember that in tending the wounds of refugees, evacuees and the victims of trafficking, we are putting into practice the commandment of love that Jesus bequeathed to us when he identified with the foreigner, with those who are suffering, with all the innocent victims of violence and exploitation. We should reread more often chapter 25 of the Gospel according to Matthew in which he speaks of the Last Judgment. And here I would also like to remind you of the attention that every Pastor and Christian community must pay to the journey of faith of Christian refugees and Christians uprooted from their situations by force, as well as of Christian emigrants. These people need special pastoral care that respects their traditions and accompanies them to harmonious integration into the ecclesial situations in which they find themselves. May our Christian communities really be places of hospitality, listening and communion!”**

— Pope Francis, 5/24/13

**“I would also like to draw attention to the tens of thousands of children who migrate alone, unaccompanied, to escape poverty and violence: This is a category of migrants from Central America and Mexico itself who cross the border with the United States under extreme conditions and in pursuit of a hope that in most cases turns out to be vain. They are increasing day by day. This humanitarian emergency requires, as a first urgent measure, these children be welcomed and protected.”**

— Pope Francis, 7/14/14

## Access to Citizenship: What We Know

Comprehensive Immigration Reform is long overdue. Our current immigration system is outdated, backlogged, and broken. Because of this, millions of families are hanging in the balance. We believe every family deserves stability and security and that children should not have to live with the fear that their parents will be taken from them at any moment. The longer we wait to pass immigration reform, the more vulnerable these families are.

Deportation rates continue to rise and spread fear and insecurity as families are torn apart. Migrants are often sent back to countries they have not lived in decades, or to cities they have never seen, with little to no reintegration assistance. In some instances, migrants are sent to locations where they face persecution and threats of violence.

There are also many problems with U.S. detention policy, including violations of due process, verbal, physical, sexual, and psychological abuse, and inhumane conditions. Alternatives to detention are not only more humane but also more economically viable. At NETWORK, we believe that such inhumane detention and deportation policies are unacceptable.

A critical piece of addressing the gap in access to citizenship must be to evaluate the root causes that lead to migration. Some causes are violence, whether they are related to gangs and organized crime, or corrupt and abusive police forces. Other obstacles are barriers to opportunity, such as a lack of educational and economic success. Many of these push factors are direct results of U.S. foreign policy. Free trade agreements have diminished economic opportunity and weakened labor and environmental protections in developing nations. U.S. military policy has equipped foreign dictators, militaries, and militias with the tools and training to commit widespread human rights violations against their own citizens. The U.S. must do its part as a global leader to address these factors.

We can do our part to welcome the immigrant who resides among us, but must also ensure that U.S. policy is not forcing migrants to leave their homes.

## Access to Citizenship Fast Facts

- ▶ Approximately 71% (8.1 million) of the total population of unauthorized immigrants in the United States, were born in Mexico and other countries in Central America. An additional 7% (817,000) people were born in South America.
- ▶ Approximately 13%, or 1.5 million, of the total population of unauthorized immigrants were born in Asia, 4% (455,000) in Europe, Canada or Oceania.
- ▶ The top five countries of birth of the unauthorized immigrant population are: Mexico, Guatemala, El Salvador, Honduras, and China.

*Source: “Frequently Requested Statistics on Immigrants and Immigration in the United States,” Migration Policy Institute*

- ▶ In 2012, undocumented immigrant workers paid \$11.84 billion in state and local taxes.
- ▶ If the Administration’s executive actions are implemented, the United States would gain \$845 million in tax revenue paid by currently undocumented immigrants.
- ▶ If comprehensive immigration reform is passed, the United States would gain \$2.2 billion in tax revenue paid by currently undocumented immigrants.

*Source: “Undocumented Immigrants’ State and Local Tax Contributions,” Institute on Taxation and Economic Policy*

### *Life in the Gap: An Access to Citizenship Story*

Back in September, before Pope Francis arrived in D.C., I had the honor of welcoming 100 immigrant women who had just finished an incredible pilgrimage from Pennsylvania's York County Prison to the White House. I joined in for the last three miles. The group's pilgrimage was a visual for people to understand why there is a need for immigration reform. The walk was important to me because it reminded me about how tough situations create solidarity.

The stories my parents share about their time here in the United States is a testament of how hard it is to integrate into a new country and adapt to new norms, especially when you are limited to working minimum wage jobs and busy raising a family while living in economic uncertainty. My parents wanted more for their children, but they were unfamiliar with how to navigate through the school system.

My father tells me about the meals he shared in the U.S. with my mother. They had one pot in their apartment and cooked beans for breakfast, lunch, and dinner during their first month here because that was all they could afford. They uprooted their lives from Mexico in search of a better life and financial stability, but life was hard for them.

The pilgrimage before the Pope's visit made me reflect on my parents' journey. The pilgrimage has given me a perspective on the immigrant journey to seek justice and dignity. The message is clear: we do this for our families. And for millions of undocumented people living in the U.S. with the daily fear of deportation, it is even more important to help keep their families together. Thousands of families have come from around the world to find opportunities in the United States. Thousands of families have been broken apart by deportations. My father is still working to become a citizen even though he has lived and worked for more than half of his life in the U.S.

Our family doesn't own a car, so walking has been a part of our journey for as long as I can remember. For Latino Catholics like my family, pilgrimage is a bit part of our faith, bringing reflection and meditation to the forefront. The spiritual message echoes through the people trapped in sites of human suffering, such as detention centers, and through the Pope's message of human dignity. Marginalized people will keep walking toward justice. We don't have any alternative."

*Raunel Urquiza, Chicago, Illinois*

*Raunel was a participant in NETWORK's 2015 Just Advocacy Week, a five-day leadership experience for college students interested in the intersection of faith and politics.*

### **Catholic Teaching on Citizenship**

"Migrants and immigrants are in our parishes and in our communities. In both our countries, we see much injustice and violence against them and much suffering and despair among them because civil and church structures are still inadequate to accommodate their basic needs. We judge ourselves as a community of faith by the way we treat the most vulnerable among us. The treatment of migrants challenges the consciences of elected officials, policymakers, enforcement officers, residents of border communities, and providers of legal aid and social services, many of whom share our Catholic faith."

— *United States Conference of Catholic Bishops, Strangers No Longer, 5-6*

**"When a foreigner resides among you in your land, do not mistreat them. The foreigner residing among you must be treated as your native-born. Love them as yourself, for you were foreigners in Egypt. I am the Lord your God."**

— *Leviticus 19:33-34*





### *A Prayer for Citizenship*

#### Questions for Reflection

What lessons can we as a society learn from those on the margins, especially immigrants?








If we, the human race, are all one, then how do we make sense of nationalism, xenophobia, and racism?

What are peaceful ways we can work towards union and combat nationalism, xenophobia, and racism? What have you done in your life?

Creator God, we bring before you in prayer the needs of our immigrant community. Bless and protect all who have fled their homelands to seek asylum in the United States, especially those in detention. Grant them strength and hope to endure the difficulties of beginning a new life in this land. May each of us resist the natural urge to fear the stranger and to hate those who are different from us. May we have the courage to be a voice for the voiceless and to stand up for the powerless. May we love them as people like ourselves for we too were once strangers in this land. We lift up this prayer in your name, because with you all things are possible. Amen.

*Sister Margaret McGuirk, OP in Richfield, Minnesota*

#### SUGGESTED ACTIONS FOR ACCESS TO CITIZENSHIP

-  **Priority Action:** Where do the presidential candidates stand on immigration reform with a pathway to citizenship? Research their stance, ask them your questions, and even write an endorsement with NETWORK's partners at ChangePolitics. [www.changepolitics.org](http://www.changepolitics.org)
-  Reflect on what you know about access to citizenship before reading your study guide materials.
-  Read your local paper to see if access to citizenship is being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about access to citizenship.
-  Post on social media about the need to support access to citizenship. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our access to citizenship policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

# Mend the Gap in Access to Housing

*Everyone should have access to safe, affordable housing.*

Shelter is a basic human need, and not ensuring adequate housing falls short of upholding people's dignity. In *Laudato Si*, Pope Francis said, "Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities, since state budgets usually cover only a small portion of the demand. Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families."

As a society, we have a responsibility to make sure the most vulnerable among us are taken care of. Providing housing vouchers and affordable housing are two effective ways to value the dignity of people and families who don't have the necessary resources for rent. NETWORK advocates for a living wage and robust social safety net, including housing supports, that allow people to support themselves and their families. We work to dismantle the underlying structures that perpetuate the cycle of poverty. Pope Francis said, "We must rid ourselves of this habit of throwing away. No! The culture of inclusion, the culture of encounter, making an effort to bring everyone into society!" It is not suitable to allow human beings to live on the streets; housing is a right, and the person is always our priority.

NETWORK recommends the following policy proposals:

- ▶ **Fund programs that construct new and maintain existing affordable housing units.**
  - Fully fund and implement the National Housing Trust Fund and community development grants.
  - Encourage the use of specific tax incentives among housing developers.
- ▶ **Build infrastructure for accessible public transportation near low-income housing units and shelters so people can efficiently travel to their places of employment.**
- ▶ **Maintain and grow the number of housing vouchers**
  - Fully fund the Housing Choice Voucher Program at pre-sequestration levels, and increase it to account for inflation.
- ▶ **Commit to end homelessness, and utilize public-private partnerships between businesses and government to work toward this goal.**
- ▶ **Reject legislation that criminalizes homelessness, such as prohibitions of sitting or laying down in certain public areas, sleeping in cars, panhandling, or receiving food from strangers.**
  - Monitor violence against individuals experiencing homelessness, and encourage our justice system to prevent such violence.
- ▶ **Make additional concerted efforts to end homelessness.**
  - Establish a housing first model, to recognize that housing is the first step to providing low-income individuals and families with safety and stability in all areas of life.
  - Fully fund the Homelessness Prevention and Rapid Re-Housing Program.

**"Just as the commandment 'Thou shalt not kill' sets a clear limit in order to safeguard the value of human life, today we also have to say 'thou shalt not' to an economy of exclusion and inequality. Such an economy kills. How can it be that it is not a news item when an elderly homeless person dies of exposure, but it is news when the stock market loses two points? This is a case of exclusion. Can we continue to stand by when food is thrown away while people are starving? This is a case of inequality. Today everything comes under the laws of competition and the survival of the fittest, where the powerful feed upon the powerless. As a consequence, masses of people find themselves excluded and marginalized: without work, without possibilities, without any means of escape."**

— Pope Francis, *Evangelii Gaudium*, 53.



**“I said it and I repeat it: a house for every family. We must never forget that Jesus was born in a stable, because there was no room in the place; that his family had to leave their home and flee to Egypt, persecuted by Herod. Today there are so many homeless families, either because they have never had a home or because they have lost it for different reasons. Family and dwelling go in hand.”**

—Pope Francis, 10/28/14

## Access to Housing: What We Know

Although Pope Francis told our nation last fall that there is “no social or moral justification, no justification whatsoever, for lack of housing,” and we witnessed more than 2 million children living without a home, Congress has yet to pass any serious legislation on housing. Candidates fail to address how millions of Americans are on the brink of eviction because they cannot afford their rent. We need to push our politicians to acknowledge that America is in the midst of an affordable housing crisis. We need a concrete national plan to solve this issue.

The housing market is in turmoil, as many sectors have not rebounded after the financial collapse in 2007. The lack of affordable, safe housing has already forced millions from their homes and left many more in fear of losing their homes. We know that housing is an essential human right and that all people should feel secure knowing that they have a decent, safe, and affordable place to call home. When we continue to ignore the lack of affordable housing, we leave more families and children vulnerable.

On any given night, more than half a million low- and extremely low-income people are left homeless. Meanwhile, many other low-income and moderate-income families live in fear of losing their housing or devote at least half of their income to stay in their homes. This harms all in our economy by stunting people’s purchasing power.

## Access to Housing: Fast Facts

- ▶ In 2012, 75% of households living in Section 8 housing and public housing were headed by women.
- ▶ Almost 85% of households receiving housing vouchers are women-led.
- ▶ In one study of women experiencing homelessness in the Midwest, almost half said lack of alternative housing was the primary reason they stayed in abusive relationships for up to two years.
- ▶ Between 25% and 50% of American women experiencing homelessness state that the main cause their homelessness is due to a need to flee an abusive partner.
- ▶ Nearly 60% of people living in shelters identify as a member of a racial or ethnic minority.
- ▶ In 2014, minority families were 1.5 times more likely to experience homelessness than the overall US population. African Americans are three times more likely to experience homelessness.
- ▶ Black children under five years-old are 29 times more likely to be in emergency housing than white children.

*Source: “America’s Youngest Outcasts: A Report card on Child Homelessness” The National Center on Family Homelessness*

### *Life in the Gap: An Access to Housing Story*

The low point for me was the day I trudged through a half-foot of snow on North Tryon Street. It was 2013, and a winter storm had shut down much of Charlotte. I could barely see. My glasses fogged up in the frigid temperatures, making the sidewalk even more treacherous. At the end of a punishing trek, I found a shelter bed. But, I realized this kind of day-to-day desperation was no way to live.

Being homeless was so humbling to me. I had never slept in a room with 30 other women. I just wanted peace and quiet.

Now 47 years old, I no longer worry about tonight or tomorrow. With support from YWCA Central Carolinas, I've got a plan to advance my education, strengthen my finances and move into my own apartment. I'm a certified nursing assistant, caring for the elderly in assisted living centers. I also work part-time at a grocery store.

After I enrolled in Women in Transition, I began working with director Carrington Cosby to define my goals and map out a plan. The strategy is working. Between shifts, I take classes at CPCC to earn my nursing degree, a step toward better-paying employment. I keep a whiteboard on my door with an itinerary for the day.

This place allows me the freedom to work, and not worry about where I'm going to sleep at night."

*Kimberly Carr, Charlotte, North Carolina*

*Kimberly is in the Women in Transition program at the YWCA Central Carolinas, which provides safe, affordable housing and comprehensive support services.*

### **Catholic Teaching on Housing**

"The public administration must therefore give considerable care and thought to the question of social as well as economic progress, and to the development of essential services in keeping with the expansion of the productive system. Such services include road-building, transportation, communications, drinking-water, housing, medical care, ample facilities for the practice of religion, and aids to recreation. The government must also see to the provision of insurance facilities, to obviate any likelihood of a citizen's being unable to maintain a decent standard of living in the event of some misfortune, or greatly increased family responsibilities."

— Pope John XXIII *Pacem in Terris*, 64

**"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 robbers' victim?' He answered, 'The one who treated him with mercy.' Jesus said to him, 'Go and do likewise.'"**

— Luke 10:29-37



### A Prayer for Housing

#### Questions for Reflection

Have you ever seen someone begging on the street or sitting on the side of the road in a broken down car? What did you do?

What are the excuses people make when walking past a person in need?

How can you incorporate acts of mercy into your daily life?

What will you do the next time you see someone on the street?

Creator, God of Abundance, in this nation of wealth and power we grieve the persons who are unable to live in dignity. We ache for those who live on the streets, in shelters or jammed into small spaces with friends or family.

Jesus, you came to teach us to live with greater justice and love of our neighbors. You modeled in your own life ways in which we need to show this love. In your Father's House, there is room for everyone. We pray for those who struggle to find and to afford a safe and affordable place to lay their heads, to raise a family.








We pray for leaders in both government and the financial world to recognize their special responsibility to provide for all persons to live in dignity. We pray for each of us, that we have the energy and commitment to the needs of all people to work endlessly for all to have a place of dignity, comfort and security to call home. Guide us in the development of community that will bring about the tolerance, understanding and love of neighbor to bring about the needed changes, particularly in this "Jubilee of Mercy."

We pray this in your Holy Name. Amen.

*Sister Marge Clark, BVM in Washington, D.C.*

*Sister Marge is NETWORK's Senior Government Relations Advocate.*

#### SUGGESTED ACTIONS FOR HOUSING

-  **Priority Action:** What are some of the physical divides in your community that exacerbate the access to housing gap in your town, country, or state? Email [info@networklobby.org](mailto:info@networklobby.org) to share your story.
-  Reflect on what you know about access to housing before reading your study guide materials.
-  Read your local paper to see if access to housing is being discussed in the news. Reflect on what is being said, and write a letter to the editor to respond.
-  Share your study guide materials, and the work of NETWORK, with someone who is unfamiliar.
-  Talk to your friends, neighbors, and even people you encounter in line at the grocery store about what you are learning about access to housing.
-  Post on social media about the need to support access to housing. Share with us at [@NETWORKLobby](https://twitter.com/NETWORKLobby) and [@Sr\\_Simone](https://twitter.com/Sr_Simone) (Twitter) and on Facebook at [NETWORK Lobby](https://www.facebook.com/NETWORKLobby).
-  Schedule a meeting with your elected officials to talk more in-depth about our access to housing policy proposals and share our backgrounder. Contact us at [info@networklobby.org](mailto:info@networklobby.org) if you need help, and let us know how it goes!

## Commit to Mend the Gaps!

As Pope Francis has said, “a little mercy makes the world less cold and more just.” In the Old Testament, a year of mercy is a special time when debts are forgiven, property is returned, and slaves are freed. It is not a coincidence that NETWORK is renewing our commitment to mend the gaps at the start of Pope Francis’s Year of Mercy. We have faith that the spirit of mercy and forgiveness can transform our politics to make the world a more just place.

As with the miracle of the loaves and fish, there is plenty if we share. Policies of fear and greed have exacerbated inequalities in income and wealth, and as a result have affected people’s ability to access democracy, healthcare, citizenship, and housing. While we find comfort, challenge, and guidance in faith, the people of the United States come together in the founding of our nation and the Constitution. If we are truly to “establish Justice, ensure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity,” we must all pay our fair share of taxes, support living wages, ensure workplaces are family-friendly, recognize that all have an equal voice in a democracy, provide access to healthcare, create a pathway to citizenship for aspiring Americans, and end homelessness.

Remember—there is good news: Policies got us into this mess, and policies can help solve the problem. The journey is just beginning, but your efforts can lead us to the change we need.

**“God anointed Jesus of Nazareth with the Holy Spirit and power. He went about doing good and healing all those oppressed by the devil, for God was with him. We are witnesses of all that he did both in the country of the Jews and in Jerusalem. They put him to death by hanging him on a tree. He commissioned us to preach to the people and testify that he is the one appointed by God as judge of the living and the dead. To him all the prophets bear witness, that everyone who believes in him will receive forgiveness of sins through his name.”**

— Acts 10:38-39, 42-43



### *A Prayer for Easter*

God of all that is, open our minds and hearts to see what you would have us see. Direct our vision to the margins, to the edges, to the gaps – to the places that are too often ignored or forgotten. With Pope Francis, we “beg the Lord to grant us more politicians who are genuinely disturbed by the state of society, the people, the lives of the poor!”

We believe that you are a God of abundance and yet we fail to share that abundance. Give the powerful the recognition that they can move beyond the halls of power to bridge the gaps in our world. Give those who are rich a spirit of generosity and an understanding of justice. Give the educated the desire to share the wealth of their knowledge so that all may contribute to our society. Give those who live in poverty the hope that sustains them and the resources they need. And give us the courage to name the divisions in our society and to work tirelessly to bridge the gaps so that all may live in your abundance. Amen.

*Sister Eileen Reilly, SSND in New York, New York*

### Questions for Reflection

How willing are you to bring about new life and help heal society?

We all can do something; how are you going to be a “little yeast” to help justice grow?

We all need to get rid of the blocks in our lives that keep us from being our best selves; what “old yeast” exists in your life that you need to get rid of?

How does forgiveness of yourself, others, and society create a better world full of justice?