

CharitiesUSA

THE MAGAZINE OF CATHOLIC CHARITIES USA ● ● ● ● Winter 2008 | Volume 35 Number 4

Assets Matter


Building the Assets for a Better Life



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Assets Matter

In this issue, we've taken an approach to our theme that is a bit different than usual. Instead of going deep in a particular issue or service area, we decided to go broad in what I'd call a service strategy.

When the *Charities USA* Editorial Committee met to plan this issue, we began discussing asset building as it is traditionally defined—building financial or monetary assets. Our discussion, however, quickly expanded into a broader definition that includes many different kinds of assets, such as educational, emotional, spiritual, social, vocational, and independent living assets. We decided to explore that spectrum of assets—highlighting proven strategies, new approaches, and innovative ideas that Catholic Charities agencies have implemented to help people build assets.

All the assets mentioned above, including the financial ones, are what enable us to live healthy, happy, and productive lives. And building those assets matters, especially when we are trying to help people make the transition out of poverty. Building assets in one area is usually not enough. It has to be a multi-faceted approach, a holistic approach, to achieve long lasting change.

More and more Catholic Charities agencies are moving in this direction. When I spoke with Emily Able at Holy

Family Shelter in Indianapolis, she identified eight asset areas they were working to strengthen with their transitional housing residents: finances, employment, education, relationships, physical, emotional, spiritual, and children and families. And Catholic Charities in Phoenix, as you will read about, has implemented an agency-wide strategy to help people transition out of poverty by assessing a wide range of assets for each client and providing programs that address asset deficiencies.

What I find most exciting about asset building is the way that assets compound (to borrow a financial term). The assets in a matched savings account can help someone gain the educational or vocational assets to get a higher paying job. Learning how to make good decisions, communicate effectively, solve problems, and resolve conflicts in the human asset area can help people become valued employees and build strong families. And assets in all areas can come together to change the life course of future generations. The possibilities are so exciting!

Ruth Liljenquist
Managing Editor

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Catholic Charities USA is the National Member Service Center for one of the nation's largest social service networks. Member agencies and institutions nationwide provide vital social services to nearly 8 million people in need, regardless of their religious, social, or economic backgrounds. Catholic Charities USA supports and enhances the work of its membership by providing networking opportunities, national advocacy, program development, training and consulting, and financial benefits.



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CCUSA Quarterly Update

It is the goal of Catholic Charities USA (CCUSA) to help agencies provide help and create hope by supporting them through competencies in five major areas: networking, national voice, training and consulting, program development, and financial benefits. The following is a list of recent efforts made by CCUSA staff on behalf of members.

Networking

Annual Gathering—convened the 2008 Annual Gathering in New Orleans, with more than 700 people in attendance; held a National Housing Summit with highly-regarded housing experts and a live Web broadcast.

Membership Development—conducted site visits to Catholic Charities agencies in Sacramento, CA; Jacksonville, FL; Lexington, KY; St. Louis, MO; Albany, NY; Allentown, PA; Knoxville, TN; Arlington, VA; Richmond, VA; and Lubbock, TX.

National Voice

Policy—conducted policy work during this quarter through letters and visits to members of Congress on the following issues: Medicaid, child welfare, immigration, juvenile justice, reauthorization of McKinney-Vento Act, foreclosure, Child Tax Credit, Food Stamp program, mental health parity, Emergency Food and Shelter Fund, financial recovery package, Social Services Block Grant, Earned Income Tax Credit, Child Nutrition Program, Workforce Investment Act, disaster response, charitable mileage rate deduction, Gulf Coast recovery, IRA charitable rollover, and food inventory giving incentives.

Poverty Campaign—made a presentation on the campaign for Catholic Charities of Wilmington, DE.

Local advocacy—sent out action alerts on housing and agency outreach to Congress; more than 21,600 messages have been sent to Congress since the beginning of the year

Representation—represented Catholic Charities USA at meetings, conferences, and gatherings of the following organizations:

- 15 in 5 – America’s Promise Alliance
- All Kids Covered Initiative of America’s Promise Alliance
- Bread for the World
- Campaign for Youth Justice
- Catholic Coalition for Climate Change
- Catholic Health Association

- Catholic News Service
- Catholic Social Ministry Gathering Planning Team
- Center on Budget and Policy Priorities
- CFED
- Child Welfare League of America
- Children’s Defense Fund
- Coalition on Human Needs
- Divided We Fail-AARP
- EITC Partners
- Enterprise Foundation’s National Housing Conference
- First Focus
- Food Research and Action Center
- HUD Housing Roundtable
- HUD Housing Summit
- Human Development Institute
- Independent Sector
- Internal Revenue Service
- McCain Campaign
- MSNBC
- National Alliance for Hispanic Health
- National Association of State Catholic Conference Directors
- National Emergency Food and Shelter Board
- Obama Campaign
- PBS
- Save the Children
- Sharing Catholic Social Teaching 10th Anniversary Task Force
- Shore Bank
- Social Action Summer Institute Planning Team
- Sponsor Council Meeting of the Council on Accreditation
- The Salvation Army
- United Way of America
- USCCB Domestic Policy Committee
- USCCB Migration and Refugees Services
- USDA Food and Nutrition Services
- Vital Voices
- Women in Foreign Policy

Training and Consulting

Disaster Response—provided technical assistance to agencies responding to disasters, including Catholic Charities agencies in Lake Charles, LA; Baton Rouge, LA; Houston, TX; Houma, LA; and Beaumont, TX.

Leadership—hosted Part I of “from MISSION to SERVICE,” the Notre Dame executive leadership program for agency management teams.

Board Development—facilitated an all-day board retreat for Catholic Charities in Binghamton, NY, consisting of Part I of the Vocation of the Trustee, followed by presentations on the Code of Ethics and the Poverty Campaign.

Catholic Identity—sent a survey to diocesan directors to learn more about the integration of Catholic identity in the life of Catholic Charities agencies; established a task force to lead an initiative to develop Catholic identity resources for Catholic Charities agencies

Program Development

Family Strengthening—conducted site conferences at the four Family Strengthening Award winning sites for Catholic Charities staff from around the country interested in learning firsthand about these successful programs; hosted the National Assembly Family Strengthening Roundtable with 12 other national organizations.

Housing Counseling—conducted a housing counselor network meeting and two NeighborWorks America foreclosure counseling workshops preceding the Annual Gathering.

Adoption—hosted part I of a webinar for Catholic Charities adoption practitioners titled, “Open Adoption Basics.”

Parish Social Ministry—convened a PSM Regional Training in St. Cloud, MN; made a presentation on parish partnerships and PSM to Catholic Charities agencies in Indianapolis and West Virginia.

Financial Benefits

Disaster Response—distributed disaster response grants to agencies in disaster impacted areas.

Housing Counseling—received \$1,056,325 as a HUD Housing Counseling Intermediary for the 2008-2009 contract year to fund housing counseling programs at 40 local agencies.



President's Column

By Rev. Larry Snyder

In October, Catholic Charities USA conducted a snapshot survey among Catholic Charities agencies to learn who is accessing services and to what extent as compared to a year ago.

The results were dramatic and discouraging. Nearly 90 percent of surveyed agencies reported more people seeking help this year—among them senior citizens, the working poor, and middle class families. The survey also showed that:

- 86 percent of agencies reported an increase in requests for financial assistance.
- 82 percent of agencies reported more people asking for help with utilities.
- 70 percent saw more people requesting mortgage, rental, or temporary housing assistance.
- 76 percent recorded an increase in requests for food assistance.

At the same time, 40 to 50 percent of agencies reported decreases in individual donations, corporate donations, and government funding, while 82 percent reported a drop in investment income. In addition, a staggering 95 percent of agencies cited an immediate need for financial contributions to effectively meet the increased demand for food, utility, and rent or mortgage assistance over the winter months.

The picture is bleak—and, unfortunately, will be for some time. I recently heard Robert Greenstein, the head of the Center on Budget and Policy Priorities, say that he believes that this downturn will last for 18 to 24 months, and that at the end of it, 10 million more Americans will be living in poverty.

That will be nearly 50 million people living in poverty! Not only is that number shocking and grim, but it lays out a call to action for Catholic Charities. I'd like to offer three responses to the call.

First, we may need to reprioritize our services to strengthen the safety net so that people, especially children, do not fall through the cracks, even as we seek to reduce poverty through proven and innovative strategies, such as asset-building, as explored in this issue of *Charities USA*.

Second, we need to make sure that the poor are not forgotten. Our voice on public policy is very strong, and we must use it. There is a lot of conversation about the people on Wall Street and Main Street, but we can't let our lawmakers forget the people on the "backstreets," as Ken Sawa of Catholic Charities in San Bernardino put it.

Third, we need to stand with the poor in solidarity. As the number of people who are hurting increases, as the number of the poor in our midst and surrounding us increases, we need to support them with love and give them hope.

Let us remember the words of the prophets who said that the measure by which society will be judged will be the measure of help that society provided for the widow, the orphan, and the stranger. Let us not be found wanting. ■

ASSETS MATTER

Asset-building is effective as a strategy for reducing poverty not just because it helps people acquire both tangible and intangible resources.

Having assets changes people.

In support of the *Campaign to Reduce Poverty in America*, Catholic Charities agencies have placed a greater priority on implementing strategies that help people achieve lasting economic security. When you look at any one of those strategies, asset-building is at the core.

Helping people make the transition out of chronic poverty is really an intensive process of helping people build all kinds of assets—financial, social, emotional, cognitive, cultural, educational, occupational, and so forth. These assets allow people to move out of poverty and stay out. Not only are they able to achieve higher incomes and build wealth, but they learn a new set of values, behaviors, and skills and take advantage of new opportunities, benefits, and resources that enable them to live a more prosperous life.

In this issue of *Charities USA*, we explore how Catholic Charities agencies are helping people build assets in three broad, and often overlapping, asset areas.

FINANCIAL ASSETS



These assets help people achieve greater economic security for their families by building home equity through homeownership, maximizing savings through IDAs, taking advantage of tax credits and employer benefits that increase long-term wealth, and effectively managing money through financial literacy.

EDUCATIONAL ASSETS



These assets help people develop their talents, pursue their interests, and increase their ability to provide for their families by expanding their knowledge and occupational skill base.

HUMAN ASSETS



These assets help people live happy and healthy lives by developing life skills—such as interpersonal relationship and communication skills, goal-setting, decision making, and problem solving—as well as practical livelihood skills that enable people to effectively manage the tasks of every day life—such as cleaning, cooking, and budgeting.

Asset-building is effective as a strategy for reducing poverty not just because it helps people acquire both tangible and intangible resources. Having assets changes people. They feel more secure, more hopeful, and more confident. People who were once living on the brink of financial crisis start finding ways to save after taking financial literacy classes. People who never tried to further their education decide to take college courses when they succeed in getting their GED. People who have made poor choices in their relationships learn to develop healthy relationships after being taught what they are and how they can achieve them. ■

Assets matter!



A HOUSE, A HOME, AN ASSET

Catholic Charities Chemung County Helps Families Protect their Greatest Financial Asset

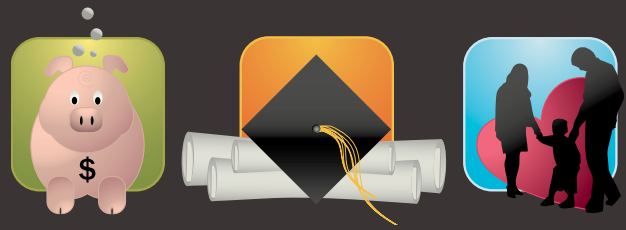
By Jane Galvin

Homeownership is one of the primary ways through which families build assets. Notwithstanding the current housing crisis, home values typically go up over time, and the equity in homes, when used carefully and wisely, can be leveraged to take advantage of other asset-building opportunities, like job training or post-secondary education. For most people, their homes are their greatest financial asset, so once they've secured a home, keeping and protecting it over the long term is the key to building wealth. It's also an opportunity to gain a whole lot more.

The dictionary defines an asset as a "useful thing... an item of value." Ask any of the 352 families who have purchased their first home through the First Time Homebuyer Program at Catholic Charities Chemung County, NY, about this and they will tell you that the assets they gained go way beyond dollars and cents. In addition to their homes, some of the "useful things and items of value" they will mention are self-esteem, self-confidence, leadership skills, expanded horizons and expectations for themselves and their children, budgeting and priority-setting skills, interest in civic life and neighborliness, and peer support.

Catholic Charities First Time Homebuyer Program has partnered with the City of Elmira since 1994 to help individuals and families build financial and other assets by enabling them to purchase their first home in the city of Elmira. Comprehensive pre- and post-purchase housing counseling and training provided by Catholic Charities combined with a generous purchase assistance grant from the city helps homeowners make a successful transition from renting.

During pre-purchase counseling, prospective homebuyers begin to see the bigger picture of homeownership, including quality of life in city neighborhoods and caring about the community. Financial responsibility is emphasized, beginning with setting spending priorities, budgeting, saving, and repairing credit. Prospective homebuyers learn about compounding interest and how it can build assets. They learn to distinguish between a fixed rate and an adjustable rate and to aim for an affordable mortgage before they talk to a lender or shop for a home. They become educated and savvy consumers. As a result, our program's foreclosure rate is under 3 percent.



BUILDING FINANCIAL ASSETS

Offering a continuum of housing counseling services, Catholic Charities First Time Homebuyer Program not only provides tools for home purchase but also continues to support homeowners after they close on their home. Our Homeowner Association is a unique forum for post-purchase education, skills training, networking and community building. New homeowners meet monthly during their first year of ownership to continue learning about home maintenance, budgeting, home improvement programs, landscaping, taxes, codes, community needs, and neighborhood projects.

Participation in the Homeowner Association is a condition of the purchase assistance grant from the city. These meetings help sustain the connection between Catholic Charities housing counselors and the homeowners and remind them that there is a network of support to help them succeed. Many seasoned homeowners continue to participate in the monthly meetings because they are a rich source of information and skill building as well as an opportunity for them to share their own experiences and skills with newer homeowners. A wonderful peer support network has developed.

Pitfalls of refinancing, predatory lending tactics, credit repair scams, and the dangers of using the home as a credit card are topics discussed at the Homeowner Association meetings. Local lenders are invited to share ideas on what a homeowner should do when facing a financial crisis, where to go for help to protect their home asset, and how to build equity.

Homeowner Brian was especially interested in the idea of building equity. He purchased a two-unit home through Catholic Charities First Time Homebuyer Program nine years ago, occupying one unit and renting the other. The tenant's rent paid the mortgage and allowed him to improve the property while living there. As the property value increased due to the improvements, so did his equity. Using his home as an asset-building tool, Brian was able to pay down the mortgage substantially. He has since married, has two children, and has purchased another home for his growing family. He rents out the original two-unit house, which continues to build equity – creating wealth, security, and stability for his family.

Annually, the Homeowner Association hosts a roundtable discussion on quality of life in neighborhoods, community needs, and city priorities. The Elmira mayor, police chief, and city

council members attend this meeting to engage in lively conversation with the homeowners and to share their perspectives on the community, code enforcement, property maintenance, and property values as well as to invite homeowner participation in planned city events. These conversations strengthen the connection between city government and homeowners, and homeowners learn where to go for a permit, how to access their city council representative, and why they should vote and become engaged in civic life.

Catholic Charities housing counselors encourage homeowners to attend city council meetings, get involved with school and local organizations, and to become involved in the community. Kevin, a husband and father of two children, purchased his home in the heart of the city through Catholic Charities First Time Homebuyer Program. He was eager to help improve the quality of life in his neighborhood. After attending and speaking at several city council meetings, Kevin went one step further. He ran for city council so he could represent his neighborhood and protect the asset he was most proud of—his home. We remind homeowners often to walk across the street and take a look at their home—to see what their neighbors are seeing.

For many, homeownership instills a sense of pride, offers stability, and provides a road to self-sufficiency, asset-building, and wealth. Time and time again, the accomplishment of homeownership opens the door for future opportunities, hopes, and dreams.

The Catholic Charities Chemung County First Time Homebuyer Program is an asset-building, horizon-expanding, community-strengthening pathway out of poverty for many families. Given support and encouragement, they can get, keep, and protect a significant asset that can benefit their families for generations to come. ■

Jane Galvin is coordinator of the Catholic Charities Chemung County housing counseling program.

GETTING SMART ABOUT MONEY

Financial Literacy in Fort Worth Gives People Valuable Money Tools

By Lauren King

Money can only go to work for you when you know how to use it wisely. That's one of the underlying principles of financial literacy education, and something that we at Catholic Charities in Fort Worth wanted our clients to understand.

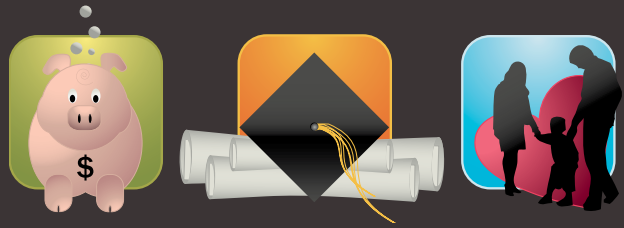
Like other Catholic Charities agencies, we provide emergency financial assistance to people in crisis in our community. Over the past few years, we saw an alarming increase in the number of clients returning in the same year for emergency assistance. This demonstrated to us that although emergency assistance is important and needed in the community, we had to offer our clients more. Offering financial literacy was our way to provide more.

About the time we began exploring financial literacy, Catholic Charities St. Louis was honored with the Family Strengthening Award for their innovative financial literacy program, Gateway to Financial Fitness. Through a CCUSA grant, we visited the program to explore the possibility of starting the program at our agency. During our visit, we learned about the program, attended classes, met with numerous partners, and discussed some of the challenges we might encounter. The visit was incredibly

informative, and we returned, eager to develop a financial literacy program in Tarrant County.

We examined our client population and need, noting that 32 percent of our financial assistance clients had returned for more assistance in the same year. We also noted that we serve two distinct populations: the elderly and disabled and working families and individuals. These populations have very different needs and would need different financial literacy curricula. We also recognized that no one in our community was providing this much-needed service.

We chose to follow St. Louis' lead and use Gateway to Financial Fitness for our working clients and Money Smart for our clients on fixed incomes. Gateway helps working families learn how to make their hard earned money work for their families by mastering important financial skills—creating a financial plan, having good saving habits, gaining control of credit, taking advantage of tax savings, investing wisely, and choosing good insurance plans. Money Smart helps people living fixed on incomes, who are generally without the ability to increase their assets, make the most of the assets they do have through financial planning, saving, and improving their credit.



BUILDING FINANCIAL ASSETS

To get clients to take the financial literacy classes, we opted to link assistance and education by having clients sign a contract stating that they understood that as part of receiving assistance they were required to complete financial literacy. We chose a contract because it is an important part of financial literacy, and as that, it could be used as a learning tool as well as a binding contract. Our clients further understood from the contract that if they chose not to take financial literacy, they would not be eligible for further emergency assistance from Catholic Charities.

We discovered that although many clients do not wish to complete the education, those who do really benefit from both the educational support and the social and moral support. We found that many of our clients were tired of living in financial crisis and not being able to see any kind of future.

Sharon initially came to Catholic Charities for assistance with her utility bills. Like many older adults, she is caring for her grandchildren—four of them—on a fixed income. Sharon enrolled in Money Smart, our class tailored to those on a fixed income. She was unsure about committing to the class, but after the first session, which focused on spending plans and saving, Sharon's attitude changed. She realized that the class wasn't about how much money you have. It was about how to make the money you have work best for you.

Sharon began to change her habits after just one session. She resolved to start a savings account for emergencies so she would not have to go to payday lenders and to establish a credit history by investing in a prepaid bank card for her use. In addition, Sharon has begun thoroughly reviewing her bank statement each month and plans to access her credit reports. While skeptical at first, Sharon gained a lot of helpful information, while sharing her own experiences with others.

We launched our first session of classes in late March 2008. By the end of the year, more than 100 participants will have graduated from the financial literacy program. We have seen great improvement in financial literacy among our clients, as indicated by the pre- and post-tests and client follow up. And we have seen that when clients participate in financial literacy, they realize for the first time that their financial future is not completely hopeless—they can learn how to become financially stable and strengthen their family's economic security. ■

Lauren King is director of the financial assistance program at Catholic Charities in Fort Worth, TX.

St. Louis Credit Union Offers Choices to Low-Income People

A couple years ago, expenses caught up with Sheila K., a struggling single parent. She could not make her rent payment one month. Reluctant to ask for help, she took out a \$600 loan from the neighborhood payday lender. Sheila did not have the money to pay off the loan when it came due. So the interest rate vaulted to 360 percent. She gave the lender \$60 per week for more than a year and never touched the loan principal.

Fortunately, Sheila learned about CHOICES Federal Credit Union, which was launched in 2006 by a group of eight non-profits, including the Catholic Charities Housing Resource Center (CCHRC). CHOICES is one of a handful of credit unions in the St. Louis region devoted to meeting the financial needs of low-income people.

Sheila opened an account, obtained a loan, and paid off the payday lender. She now repays CHOICES \$20 monthly. The savings enabled her to catch up on other bills.

Sheila's story is not unusual among CHOICES members, all of whom are clients, employees, or volunteers at the founding agencies or at other non-profits that have since joined the effort. Local affiliates of Habitat for Humanity and the Urban League are among participating organizations.

CHOICES was created to give low-income people easy access to affordable financial services and promote healthy savings for the future. A part-time manager and volunteers run CHOICES, which is housed at a local community development agency.

People can become members of CHOICES by making a \$10 deposit into a savings account. They can use direct deposit and/or payroll deduction to build their savings, and can obtain low-cost loans to purchase a new or used car, consolidate debt, or buy consumer goods. Members also can apply for a secured credit card, which has a limit no larger than the amount in their savings account.

Sheila and other members can attest that the credit union has changed their lives. At long last, the door has opened to lasting economic well-being – in other words, they have choices! ■

Karen Wallensak is the director of the Catholic Charities Housing Resource Center in St. Louis, MO.



EXPANDING OPPORTUNITIES THROUGH MATCHED SAVINGS

By Leigh Tivol

Income is essential to cover the costs of daily living, but assets provide benefits that income alone cannot offer. Broadly speaking, assets are any tangible or intangible resource that has value, can be deployed to increase wealth, or can be liquidated in times of need. Millions of Americans are both income-poor and asset-poor. Paired with income, assets provide a lasting escape from poverty. Asset ownership can increase economic stability, provide hope for the future, and be passed from generation to generation. Assets open the door to economic advancement for the poor and offer a path to a more prosperous life.

The current asset picture in the United States, however, is highly uneven:

- One out of every five American households (and one in every three households with children) is “asset-poor”—meaning that they do not own enough assets to survive for three months at the poverty line if their income were interrupted because of such factors as job loss, illness, or family crisis such as death or divorce.
- More than half the population lacks sufficient liquid assets to put a down payment on a home,

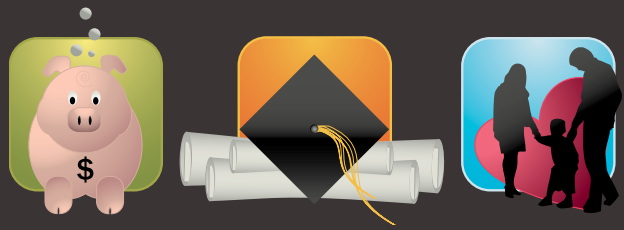
invest in two years at a community college, or start a business.

- Fifteen percent of all households have zero or negative net worth – meaning that they owe more than they own.
- For every \$1 of net worth owned by white households, households of color have only 13 cents.

Matched Savings Accounts: A Pathway to Prosperity

Not surprisingly, lower-income households enjoy fewer opportunities to build assets than upper-income households. One way to help expand asset-building opportunities for working families is through matched savings accounts designed specifically to help them save money, develop financial skills, build wealth, and enter the financial mainstream.

Individual Development Accounts (IDAs) are the most common of these matched savings products. IDAs reward the savings of families who are saving toward a lifelong asset – a home, post-secondary education or job training, or a small business. Each dollar saved by the IDA program participant is matched with funds from public and/or private sources. Just



BUILDING FINANCIAL ASSETS

as important as the matching funds, though, is the required financial education training, through which participants learn about budgeting, saving, banking, and investing.

IDAs are offered through a wide range of local nonprofits, such as faith-based and community-based organizations and housing authorities. The IDA program sponsor recruits participants, provides ongoing support, and delivers financial education. After signing up for an IDA program, each participant opens an account with the partnering bank or credit union. The financial institution handles all transactions to and from the IDA, just as they do with other types of savings accounts. Each month, IDA participants receive a report telling them how much money (individual savings + match + interest) is accumulating in their account.

Children's Development Accounts (CDAs) are similar to IDAs, but with important additional features. They are long-term asset-building accounts established for children, ideally at birth, and allowed to grow for many years. CDAs generally involve an initial deposit to "seed" the account (often in the range of \$500 - \$1000). Deposits to a CDA can be made by family, friends, and the children themselves. Accounts gain meaning as young accountholders and their families engage in age-appropriate financial education.

Lessons from Research and Practice

The first systematic study of IDAs was the American Dream Demonstration (ADD), a foundation-funded national initiative that ran from 1997 to 2002. ADD set out to find out whether poor people could save and whether building assets through saving would make a difference. ADD studied more than 2,300 accountholders at 13 sites and proved that low-income families, with proper incentives and support, can and do save for longer-term goals.

Almost half of ADD savers lived below the poverty line, with a median income of slightly more than \$16,000 – yet accountholders participating in the demonstration saved more than \$1.2 million of their own funds and accumulated an average of more than \$1,500 each. Even the poorest accountholders saved. In fact, the poorest 20 percent of ADD participants saved at more than three times the rate of those with the highest incomes.

Just as striking as the financial outcomes were the shifts in participants' perspective and outlook. ADD found that ownership of assets increased the expectations, work, confidence,

Catholic Charities and the IRS Join Forces on the Earned Income Tax Credit

In August, Catholic Charities USA and the Internal Revenue Service co-hosted a two-day conference in an effort to get more Catholic Charities agencies involved in the Volunteer Income Tax Assistance program (VITA). The VITA program is a successful way to help low-income individuals and families file their taxes for free and receive vital tax credits, most notably the Earned Income Tax Credit (EITC) (see page 34).

Catholic Charities USA was approached by the IRS, said Jane Stenson, senior director for poverty reduction strategies at Catholic Charities USA. "They noted that a lot of Catholic Charities agencies are very active in the VITA program and said they needed more of our agencies as partners."

With funding from the IRS, CCUSA provided scholarships for 40 staff members from 20 agencies to attend the conference, at which agency representatives learned about the EITC and asset-building strategies. They also heard from staff members at other Catholic Charities agencies who have successfully linked the EITC with their financial literacy and matched savings programs.

One of the most valuable aspects of the conference was the opportunity for agency staff members to meet IRS staff members who work at regional offices in their area.

Lisa Krolow, from Catholic Charities of the Archdiocese of Milwaukee, attended the conference and came home energized to get the VITA program going in rural Walworth County, where there are no affordable options for people needing assistance in filing their taxes.

Krolow contacted the local IRS representative whom she had met at the conference, and with her generous help, started organizing the program—finding a suitable site, collaborating with other agencies to support and publicize the project, and recruiting and training volunteers. The VITA program in Walworth County is now set to get underway in February or March at the local job center, with the goal of processing 150 to 200 claims.

Krolow is happy about how the VITA program has shaped up—and very grateful for the support from CCUSA and the IRS. "It was a service we needed, but we needed a catalyst to get it going," said Krolow. "The training with the IRS was that for us here."

Hannah Duggan, executive director of Catholic Charities in Milwaukee, is equally pleased. "The EITC is the largest pot of money for low-income families with children if accessed to maximum. It's so important to get this money into people's hands."

BUILDING FINANCIAL ASSETS

and economic engagement of accountholders and their families. As a result of their participation in an IDA program, 93 percent of accountholders surveyed said they were more confident about the future; 84 percent reported being more economically secure; and 85 percent said that they were more in control of their lives. One-third of accountholders said they worked more and increased their earnings because of IDAs.

A second large-scale study of matched savings is underway, this one focused on CDAs. The Saving for Education, Entrepreneurship and Downpayment (SEED) Initiative is a multi-year national effort to develop, test, and promote matched savings accounts and financial education for children and youth. SEED is monitoring the savings patterns of 1,253 accountholders at 12 sites around the country. Almost half of the households participating in SEED are living below the poverty line. To date, these young accountholders have accumulated savings and incentive funds of over \$1.9 million, an average of more than \$1,500 each.

Early research and the lessons drawn from practice have identified a number of factors that may help facilitate saving among young accountholders and their families, such as the importance of relationships with staff at the SEED program sites, who recruit families and provide ongoing support; the program structures that help make savings easier with the savings match and automatic-saving strategies like direct deposit; and the active involvement of parents in helping their children learn about savings.

Expanding Matched Savings through Public Policy

Supported by a blend of public and private funding, more than 80,000 IDAs have been opened over the past decade in programs run by more than 500 community-based organizations. Federal funding for IDAs now totals about \$24 million, and 18 states are currently funding state-level IDA programs.

The need for matched savings opportunities, however, still far outstrips the supply. The matched savings field has served only a fraction of the 70 million Americans who lack financial security. Existing sources of sustainable, reliable funding are insufficient to meet the demand of all who qualify to participate in matched savings programs.

However, there are new opportunities on the horizon. If passed, the federal Savings for Working Families Act would dramati-

cally expand the matched savings arena by providing for up to 900,000 new IDAs. Qualified financial institutions would receive a tax credit to offset the cost of matching deposits of IDA accountholders and an additional credit to cover administrative costs.

Policymakers are also exhibiting growing interest in children's savings. Federal legislation known as the ASPIRE Act has been introduced into Congress with bipartisan support. If enacted, ASPIRE would create a "KIDS Account" at birth for each of the approximately 4.3 million children born in this country each year. Several other children's savings bills have also been introduced. On the state level, 10 states have launched CDA-like matched college savings account programs, and other states are considering similar initiatives.

A Vision for the Future

The tens of thousands of low-income Americans today enrolled in matched savings and financial education programs are living proof that the American dream endures. These accountholders save not because it is easy or without sacrifice, but because it is the price of stability and hope—the chance to get ahead. The challenge is clear: we must expand these opportunities so that more families can look toward a future in which they can invest in themselves – in which they can not only dream, but have the means to make their dreams a reality.

Leigh Tivol is a senior program manager at CFED in Washington, DC. Founded in 1979, CFED expands economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and own economic futures. ■



BUILDING EDUCATIONAL ASSETS



LAURA SIKES

HARNESSING THE POWER OF EDUCATION

Catholic Charities West Virginia's Eckman Learning Center

By Annette Shumate

In September, the McDowell County office of Catholic Charities West Virginia celebrated with Kym H. as she earned her high school equivalency diploma (GED) after studying for the exam at Catholic Charities West Virginia's Eckman Learning Center. While Kym prepared for the exam, she pursued another educational opportunity at the local technology and career center. She learned to build her own computer and install software, ultimately taking the computer home to use and to share with others. Now Kym intends to study for her college entrance exams at Eckman in hopes of being accepted as a computer information systems major at a nearby college.

Kym is one of more than 2200 students who have passed through the Eckman Learning Center's doors since 1995. Located in the poorest and least literate county in West Virginia, the Learning Center specializes in basic literacy instruction and GED preparation classes. Its dedicated staff members assist McDowell County residents in building educational assets that form the basis for future educational opportunities as well as for better job opportunities.

The Learning Center has been successful over the years, but its task is not an easy one. Learning Center teachers and CCWVa staff must help adult learners overcome many barriers to completing a program of study, such as generational poverty, lack of transportation, lack of support for their endeavors from family and friends, and cultural factors that negatively affect their outlook on education. For example, many southern Appalachians place a higher value on having "common sense" and the ability to survive than on "book learning" or intellectual pursuits. And when it comes to job opportunities, not many well-paying ones exist in economically disadvantaged McDowell County.

Nevertheless, Catholic Charities and the Eckman Learning Center have developed multiple strategies to overcome these barriers. In most cases, these strategies involve identifying the needs of each individual learner and finding the unique combination of solutions that will help motivate that person.

We've learned that basic needs must be met first. For those with transportation problems, CCWVa offers bus passes and gas vouchers based on class atten-

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dance. And six years ago, we opened Wee Care Family Center, a licensed child care center and preschool, with the express purpose of providing child care for parents attending the Learning Center as well as for low-income families in the community. From our stock of used household goods, we often supply beds, appliances, and home heating devices when a learner's family is in need. In addition, we frequently provide utility assistance when an enrollee presents a termination notice. For anything CCWVa cannot provide, we refer the student to other social service agencies in the county. All these assistance measures make attending classes easier for the learner and, based on comments from the learners themselves, gain their loyalty.

Assisting with the less tangible needs of learners in order to motivate and inspire is the biggest challenge. Because many have had unpleasant experiences with school in the past, the Learning Center must find ways to make their current experience different. The first step is to assist every learner in establishing meaningful, realistic goals. We guide the student in breaking a larger, more long-term goal, such as passing the GED test, into smaller, more manageable short-term goals. We also vary instructional methods to fit the individual's learning style and incorporate real-life learning activities. Guest speakers and field trips to job sites or educational sites are also helpful.

We are most successful in motivating and empowering adult learners, however, by providing one-on-one time with teachers, giving lots of encouragement, and forming genuinely caring bonds with them. Having occasional home-cooked meals together is a part of this bonding, as is celebrating birthdays and other milestones. Encouraging students through a certificate or small prize for an accomplishment or recognizing small steps toward larger goals is also important. Many adult learners have had little or no encouragement in their lives and consequently have low self-esteem. What may seem to be a failure to the student can be turned into a learning opportunity and a step forward.

We have seen so many attitudes and behaviors change because of constant encouragement and creating an atmosphere of caring. For instance, one young pregnant woman came to the Learning Center to brush up on basic math and reading because the state's Department of Health and Human Resources mandated that she attend classes in order to continue receiving a welfare check. When she arrived, she was extremely shy, barely speak-

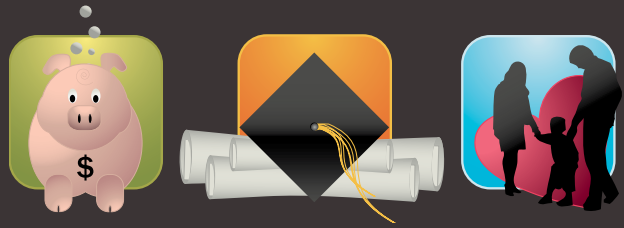
ing a word and showing her discomfort with downcast eyes. A group of other female students decided to throw the mother-to-be a surprise baby shower, which proved to be a turning point for the young woman. She saw that people cared, and her interactions with others at the Learning Center changed.

Another example is Amanda. Four years ago, she was a very thin, pregnant 16-year-old with a young son. She had been thrown out of the house by her father and lived like a nomad, taking her young son from place to place, staying with anyone who would keep them for a week or two. The Learning Center provided the only stability in Amanda's life, and Sister Libby Deliee, R.S.M., the previous Catholic Charities director, became a surrogate mother to her. When Amanda went into labor, the person she called from the hospital was Sister Libby, who rushed to her side and saw her through the birth of her daughter. A year later, Amanda earned her GED and obtained a job at the local Wal-Mart, where she has been working steadily for more than two years.

Perhaps the most dramatic example of all is Vennie, a young woman who took the GED exam seven times before she finally passed. Many other students would have given up, but with her teacher's encouragement and her strong desire to obtain a job to support her disabled husband, three step-children, and her own child, Vennie maintained a positive attitude. She succeeded on her seventh try just two weeks after giving birth to her second daughter. A week after that, Vennie passed her driver's test, and two weeks later, she got a job with McDonald's. She earned a promotion to assistant manager, and this once-quiet student now schedules employees and barks orders at the restaurant staff.

Once many adult learners have tasted a little success by earning their GED or learning computer skills or learning to read, they want to go on with their education. The center helps college-bound students prepare for the ACT or SAT and also provides distance learning opportunities. College students taking online classes may use the center's computers and take advantage of the teachers on hand if they need help with a college class.

For high school or GED graduates who set their sights on other types of training, the Learning Center can assist them in studying for the Licensed Practical Nursing (LPN) entrance exam, the civil service exam, and several others. The students can feel



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comfortable in a familiar setting as they prepare to take the next step in their education. The Learning Center also hopes to assist students in preparing for jobs at the new federal prison being built in McDowell County, with a projected opening date of 2010. In a county with a very small non-English speaking population, learning Spanish may be a key to getting a job at the prison.

All in all, the Eckman Learning Center strives to make clear to adult learners the power of education. Sometimes we don't succeed and we lose students. Sometimes we can take no credit for a learner's success because the motivation was strong within that person to begin with. But we know we have accomplished our purpose when we see successes like Debra and Barbara, a mother and daughter who both achieved their GED through the Learning Center about a year apart. Debra felt that getting her GED would set an important example for her children, and when Barbara walked across that stage to get her GED diploma, Debra knew she had been right. Now Debra is enrolled at Bluefield State College in the business administration curriculum, and Barbara is a manager at a local restaurant. These two women and so many others like them have learned to harness the power of education to help them and their families advance in this struggling county. ■

Annette Shumate is the director of Catholic Charities in McDowell County, WV.

We are most successful in motivating and empowering adult learners by providing one-on-one time with teachers, giving lots of encouragement, and forming genuinely caring bonds with them.

Setting Their Sights High

Fatima Family Center in Cleveland Pushes Youth to Educational Achievement

In November, staff members from Fatima Family Center in Cleveland, OH, took six young men and women to a community college fair in their area. The youth got a tour of the campus, a review of the academic programs, and information on financial aid.

Such visits are built into the youth program at the center, located in a challenged African-American community in the heart of Cleveland. Setting the sights of their youth on college is a priority.

"We are pretty intentional about telling them that college is the next step," said LaJean Ray, director of the center, which is operated by Catholic Charities in Cleveland.

Of course, the youth first have to do well in high school, so the center offers an academic enhancement program. Staff members monitor grades, provide mentoring and tutoring, and engage teachers and parents in helping the youth succeed. They also act as role models in promoting the value of education.

These efforts help to mitigate the effects of ailing schools and negative cultural pressures that result in a stigma on excelling in school. For an hour after school, all the youth bring their homework for "study tables." When everyone is studying, it removes the stigma.

"There's this notion that it's not cool to be bright and articulate," said Ray. "Here, it is cool."

The academic enhancement program is part of the center's strategy to impact the graduation rate of African-American young men.

"We're finding that at 9th or 10th grade, most of our young men are dropping out of school," said Ray. "We're still encouraging, but we help them understand that that's not acceptable."

For the last few years, the center has taken groups of youth on an educational trip to Africa, funded by a generous donor. One of the components of the trip is visiting a school. Samuel Cooke, a 17-year-old junior, went on the trip in 2006. Seeing the difference between the schools in Africa and his school at home made him think a lot more about his opportunities.

"They take school more seriously. They have to pay for school after eight years, and I get 12 years for free," said Samuel. "It made me think 'Do I play too much?' It taught me to work hard."

Samuel has also gone on the college tours and plans on going to college. He hopes to study education or sports medicine.

Helping these youth succeed academically is intensive work, but it's worth it. "It goes back to what we value," said Ray. "We value education and we value them." ■

EDUCATING CHILDREN, EDUCATING FAMILIES

Head Start Motivates Families to Embrace Learning

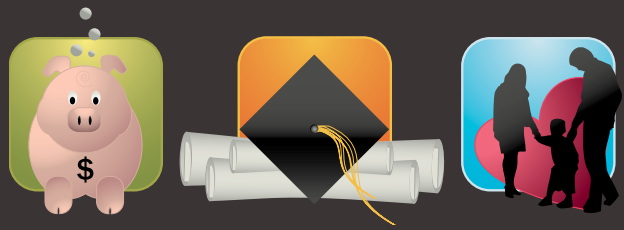
By Kathy Fudge-White and Sheree Sykes

At Catholic Charities, Diocese of Joliet, we provide Head Start and Early Head Start to more than 775 preschool children, infants, toddlers, and pregnant women in both our home-based and center-based programs. Head Start and Early Head Start provide comprehensive services for young children in the areas of early childhood education, nutrition, mental health, and disability services. One of our primary goals is to prepare preschoolers for kindergarten. Another goal is to help parents get involved in their children's education, thereby creating a family culture that values and supports education.

Head Start serves low-income families, who typically do not have access to quality preschool education for their children. That lack of access to quality education is often generational, resulting in families with lower educational attainment, and hence, lower family income. Head Start educates families on the correlation between educational attainment and income, and parents begin to understand what that means for themselves and their children—that with a good education or vocational training they can provide more for their families and their children can do the same for their future families.

In our Head Start program, we strongly believe that parents are their children's first teachers and work to help parents understand their role. We provide parents with tools and tips to foster their children's development at home and also encourage them to become their child's advocates by regularly participating in the program and volunteering in a variety of ways—in the classroom working with education staff, in the office performing clerical tasks, in the kitchen assisting with food service, as well as identifying potential eligible Head Start families and telling others about the positive aspects of the program. Our annual Fatherhood Conference gives males involved in the lives of Early and Head Start children an additional opportunity to focus on their role in parenting.

Parents also get involved by serving on Head Start center committees or policy councils, where they help with curriculum development; plan field trips and transitioning activities; review and approve budgets; and provide input and approval on service plans, criteria for enrollment selection, and the hiring and termination of staff. Parents involved at the policy council level receive extensive ongoing training to prepare them for their involvement in the shared governance of the program. By getting in-



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volved in their children's education, parents become motivated to see their children succeed and are empowered to act. When they leave our program, they often go on to become active participants and advocates on behalf of their children at the elementary and high school levels.

Head Start is designed to be an educational experience for the whole family, not just for the young children. In fact, when we enroll children, we are really enrolling families. Each family is assigned a family service worker, who first of all ensures that each child's medical, nutrition, and dental requirements are met. The family service worker also works with families, helping them to set goals for themselves as well as assisting them in identifying and obtaining resources to achieve their goals. Parents are constantly encouraged to work on goals that will directly impact their quality of life, which will ultimately improve the lives of their children as well. Families may decide that they are interested in completing their high school education, enrolling in college or a vocational training program, or working on their English skills by taking ESL classes. Whatever the goal, family service workers diligently work with parents to assist them in achieving their goals.

One benefit we provide for parents is the opportunity to participate, along with our staff members, in on-site college courses and to attend workshop training sessions on topics such as child development, budgeting, accessing community resources, and child abuse and neglect. In fact, many of our parents have completed the necessary coursework to become staff members for Head Start. We are proud to say that 40 percent of our current program staff is made up of former Head Start parents, and five percent is made up of former Head Start children.

Head Start has been in existence since 1965. To date over 25 million children and families have participated in this federally-funded nationwide program. It has truly made a positive difference in the lives of children from low-income families, and based on our experiences here in Joliet, in the lives of the parents who have actively participated in the program. By increasing educational assets and developing a family culture that values and supports education, parents and children work together toward a better quality of life. ■

Kathy Fudge-White is director of the Early Childhood Services Division and Sheree Sykes is assistant director of the same program at Catholic Charities, Diocese of Joliet, IL.

CCUSA Takes Part in America's Promise Dropout Prevention Campaign

Every 26 seconds, a student drops out of high school in America. That adds up to more than 1.1 million students per year. For those young people who don't graduate from high school, future prospects are dim. And even for those who do graduate, far too many are not prepared for college and work.

In the next five years, the America's Promise Alliance—a coalition of corporations, nonprofit service organizations, foundations, policymakers, advocacy organizations, and faith groups working together for America's youth—wants to reverse this trend.

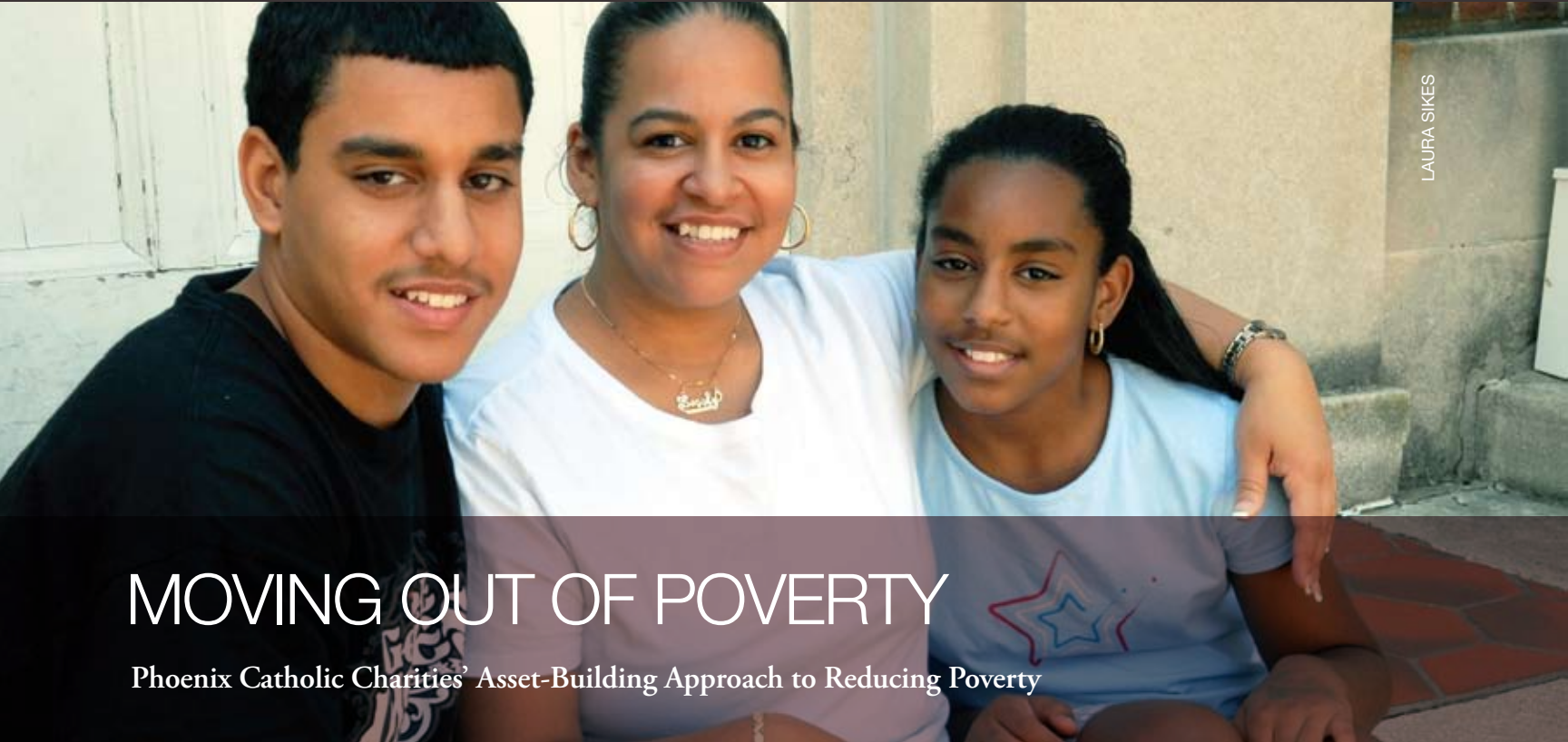
The America's Promise Alliance will support 50 state and, at least, 50 city Dropout Prevention Summits to be held by 2010. The summits aim to:

- Increase public awareness of the dropout and college-readiness crisis;
- Secure the collaboration of corporate, nonprofit, public and education sectors;
- Engage schools and provide exposure to their efforts to help youth;
- Identify and inspire local leaders to get involved; and
- Mobilize leaders around the Alliance's National Action strategies.

On September 9, representatives of the Catholic Charities network attended the America's Promise Alliance Featured Communities Action Forum to further the work of the Dropout Prevention campaign. Rev. Larry Snyder, president of CCUSA, and Candy Hill, senior vice president for social policy and government affairs at CCUSA, attended the forum, as well as representatives from Catholic Charities agencies in Oakland, Louisville, Houston, Chicago, Indianapolis, Jackson and Nashville.

The forum included more than 250 leaders representing Alliance partners from 12 featured communities: Atlanta, Chicago, Detroit, Houston, Indianapolis, Jackson, Louisville, Nashville, New Orleans, New York, Oakland, and Washington DC. The forum team met with partners from these featured communities to aid them in working on their local Dropout Summit follow-up plans and Quality Counts initiatives.

The Catholic Charities representatives also had the opportunity to speak with Father Snyder about the America's Promise initiatives. Father Snyder is co-chairing the "All Kids Covered Initiative" to ensure that all eligible children are enrolled in the SCHIP and Medicaid programs. Catholic Charities USA is part of the national implementation team for this work in the 12 communities and will continue to report on these initiatives as they develop. ■



LAURA SIKES

MOVING OUT OF POVERTY

Phoenix Catholic Charities' Asset-Building Approach to Reducing Poverty

By Paul Martodam

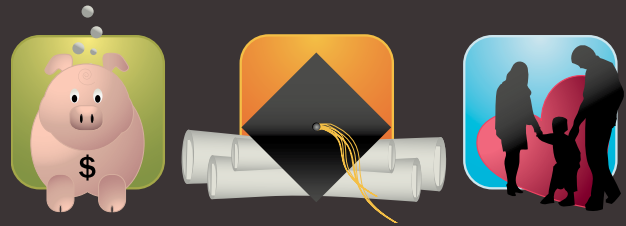
When Catholic Charities USA launched the *Campaign to Reduce Poverty in America* a few years ago, we at Catholic Charities Community Services of the Phoenix Diocese were beginning a strategic planning process. The CCUSA policy paper, "Poverty in America: a Threat to the Common Good," was a key document in our planning process, and we were determined to find ways that we as an agency could help reach the campaign's goals to reduce poverty by half by 2020.

One of our missions is to stabilize people in crisis, and as we examined our efforts, we found that we had been largely successful, to the credit of our dedicated staff and volunteers. But as we examined our record in light of the CCUSA poverty paper, we began to see that we needed not only to advocate for justice in society but to examine our own program strategies. We had managed to stabilize people, but we saw that stability could not be the end goal. We wanted people to achieve more of that. We wanted people to achieve a life with dignity in every way—financially, emotionally, physically, spiritually, and socially. We acknowledged that while many of the

people we served managed to escape poverty, many did not, and we saw them repeatedly returning to our programs.

This was not a new discussion for us. We had been grappling with this issue for some time, but the poverty campaign helped us to focus our conversation. As we examined the problem of people being stuck in poverty, we quickly understood that providing people affordable housing, food, health care, and economic security would help many, but not all, people leave poverty.

Some people fall into a culture of poverty, a culture which results in a mental model that focuses, necessarily, on survival. The culture of poverty is well documented in the publications of Dr. Ruby Payne, PhD, an educator who pioneered this work. We determined that to be successful, we would need to develop approaches to help people in chronic or generational poverty build a range of human assets: personal, social, cultural, and spiritual.



BUILDING HUMAN ASSETS

Out of Poverty

To help us help people move out of poverty, we developed what we call our “Out of Poverty” program model. First, we identified five states of being along a poverty continuum: in crisis, vulnerable, stable, moving/secure, and out of poverty. Next, we looked at a range of human asset areas that corresponded to these states of being. These include personal assets, which are personal competencies such as present or future thinking, motivation for change, and mental model; social assets, which include relationship skills and support systems (often limited for people in crisis and relatively robust for people out of poverty); and spiritual and cultural assets, which include cultural connections and sense of spiritual purpose.

We also looked at appropriate programming for each state of being, as well as programs that address economic security,

health care, hunger, and housing—the pillars of the CCUSA poverty campaign. For each state of being in the poverty continuum, we identified services we currently provide to help people in their current state and to help them move along the continuum and out of poverty.

To make this model useful and to help people really achieve lasting change, we knew we needed an assessment tool to evaluate states of being, assets, and, most importantly, motivation for change. Our research yielded little help—we found many tools to evaluate service needs, but none to evaluate readiness and motivation for change. Ultimately, we designed an evaluation instrument borrowing from a number of tools. As shown in the model, this assessment begins only when a person or family has reached stability.

OUT OF POVERTY MODEL

State of Being	IN CRISIS	VULNERABLE	STABLE	MOVING/SECURE	OUT OF POVERTY
Competencies	<input type="checkbox"/> Present thinking <input type="checkbox"/> Lacks energy to prepare for personal change	<input type="checkbox"/> Present thinking <input type="checkbox"/> Limited energy for change	<input type="checkbox"/> Ambivalence/Discomfort <input type="checkbox"/> Transitional thinking <input type="checkbox"/> Has energy for personal change	<input type="checkbox"/> Future thinking <input type="checkbox"/> Interpersonal skills <input type="checkbox"/> Healthy connections <input type="checkbox"/> Has plenty of energy	<input type="checkbox"/> Future thinking <input type="checkbox"/> Interpersonal skills <input type="checkbox"/> Healthy connections <input type="checkbox"/> Actively maintains motivation
Culture of poverty	<input type="checkbox"/> “Poverty” Mental Model	<input type="checkbox"/> “Poverty” Mental Model	<input type="checkbox"/> “Poverty” Mental Model	<input type="checkbox"/> “Middle Class” mental model formation	<input type="checkbox"/> “Middle class” mental model
Social Capital	<input type="checkbox"/> Minimal, if any Family <input type="checkbox"/> Minimal, if any Friends	<input type="checkbox"/> Family - Minimal <input type="checkbox"/> Friends - Minimal	<input type="checkbox"/> Some positive relationships with Family and/or Friends	<input type="checkbox"/> Supportive relationships with Family and/or Friends <input type="checkbox"/> Expanded social network	<input type="checkbox"/> Strong Support and encouragement from Family and/or Friends <input type="checkbox"/> Expanded social network
Spiritual/Cultural	<input type="checkbox"/> Lacks cultural connections or sense of spiritual purpose	<input type="checkbox"/> Some spiritual and/or cultural connections	<input type="checkbox"/> Has sufficient connections and purpose that provide support and meaning to life	<input type="checkbox"/> Many connections and sense of purpose in life.	<input type="checkbox"/> Actively seeks cultural connections and spiritual growth
Economic Security	<input type="checkbox"/> Unemployed, temp work <input type="checkbox"/> St. Vincent de Paul <input type="checkbox"/> Emergency Assistance <input type="checkbox"/> Bus /gas vouchers	<input type="checkbox"/> Temp, part time job <input type="checkbox"/> EITC <input type="checkbox"/> Emergency Assistance <input type="checkbox"/> Financial Literacy Classes , . <input type="checkbox"/> Az. Saves	<input type="checkbox"/> Regular employment <input type="checkbox"/> Budgeting <input type="checkbox"/> Credit Repair <input type="checkbox"/> Financial education/counseling <input type="checkbox"/> Assessment <input type="checkbox"/> “Getting Ahead” classes <input type="checkbox"/> Reliable transportation <input type="checkbox"/> EITC	<input type="checkbox"/> Full time, benefits <input type="checkbox"/> Financial coaching <input type="checkbox"/> Workforce Development <input type="checkbox"/> Assessment <input type="checkbox"/> Circles of Support <input type="checkbox"/> Microloans <input type="checkbox"/> Reliable transportation	<input type="checkbox"/> Livable wage job with benefits <input type="checkbox"/> Asset Building <input type="checkbox"/> Savings <input type="checkbox"/> Reliable transportation <input type="checkbox"/> Work Force Development
Health Care	<input type="checkbox"/> Emergency room <input type="checkbox"/> Street outreach	<input type="checkbox"/> AHCCCS / Kids Care <input type="checkbox"/> Families FIRST	<input type="checkbox"/> AHCCCS / Kids Care <input type="checkbox"/> Employment benefits	<input type="checkbox"/> AHCCCS / Kids Care <input type="checkbox"/> Employment benefits	<input type="checkbox"/> Employment benefits
Hunger	<input type="checkbox"/> Food Banks <input type="checkbox"/> Bag lunches <input type="checkbox"/> St. Vincent de Paul dining <input type="checkbox"/> Food boxes	<input type="checkbox"/> Food banks <input type="checkbox"/> St. Vincent de Paul dining <input type="checkbox"/> Food stamps <input type="checkbox"/> Food boxes	<input type="checkbox"/> Food stamps <input type="checkbox"/> Food boxes	<input type="checkbox"/> Nutrition education	<input type="checkbox"/> Nutrition planning
Housing	<input type="checkbox"/> Homeless Shelter <input type="checkbox"/> Blankets/sleeping bags <input type="checkbox"/> Emergency Shelter <input type="checkbox"/> DV Shelter <input type="checkbox"/> DIGNITY shelter	<input type="checkbox"/> Housed with friends, family <input type="checkbox"/> Emergency Shelter <input type="checkbox"/> DV shelter	<input type="checkbox"/> Transitional Shelter <input type="checkbox"/> DV Pathways transitional housing <input type="checkbox"/> DIGNITY transitional shelter	<input type="checkbox"/> Subsidized rent <input type="checkbox"/> LIHEAP <input type="checkbox"/> USDA housing/loans	<input type="checkbox"/> Home ownership / rent
Partnership Possibilities	<input type="checkbox"/> St Vincent de Paul societies <input type="checkbox"/> Food Banks <input type="checkbox"/> Emergency shelter programs <input type="checkbox"/> Hospitals	<input type="checkbox"/> St Vincent de Paul societies <input type="checkbox"/> AZ Saves <input type="checkbox"/> DES <input type="checkbox"/> DHS	<input type="checkbox"/> Local faith communities <input type="checkbox"/> Other community based organizations <input type="checkbox"/> St Vincent de Paul societies	<input type="checkbox"/> VIP Quest <input type="checkbox"/> Local faith communities <input type="checkbox"/> Other community based organizations <input type="checkbox"/> Open table	<input type="checkbox"/> 211
Staffing, Catholic Charities	<input type="checkbox"/> Community Service staff and supervisors <input type="checkbox"/> Interns	<input type="checkbox"/> Community Service and Housing staff and supervisors <input type="checkbox"/> Interns <input type="checkbox"/> OPJ <input type="checkbox"/> volunteers	<input type="checkbox"/> Community Service and Housing staff and supervisors <input type="checkbox"/> Interns <input type="checkbox"/> OPJ <input type="checkbox"/> volunteers	<input type="checkbox"/> Community Service and Housing staff and supervisors <input type="checkbox"/> Interns <input type="checkbox"/> OPJ Staff <input type="checkbox"/> Volunteer coordinator (paid) <input type="checkbox"/> Volunteers	
State of Being	IN CRISIS	VULNERABLE	STABLE	MOVING/SECURE	OUT OF POVERTY

Catholic Charities existing services in bold – new services in *bold italic*

BUILDING HUMAN ASSETS

Training our staff has been a key component in putting this model to use. We are finishing up the staff training modules for the assessment instrument and case management process. Before that, however, in October 2007, we held a poverty training for direct services staff members, supervisors, and advocates from Catholic Charities and our sister agency St. Vincent de Paul. Monica Bein, a trainer from aha! Process Inc. (founded by Dr. Ruby Payne), educated us about generational poverty, the challenges that people face in moving out of it, and how staff members could more effectively help people make the transition out of poverty.

Services that Build Assets

As we looked at the range of our services in helping ready and motivated people move out of poverty, we saw additional services that we could expand or develop. Some of these innovative and proven strategies include our new needs assessment; *AZ SAVES*, a four-session financial literacy training; and *Getting Ahead in a Just Getting By World*, a 13-session course developed by Dr. Payne that addresses choices that keep people in poverty and requires participants to evaluate their behavior, identify their personal assets, and develop a plan to escape poverty. We are currently addressing capacity and funding to launch these programs.

We also partnered with the Coalition for Compassion and Justice to pilot Circles of Support, a mentoring program designed to help motivated people develop the assets and skills to overcome poverty. Basically, a group of volunteers form a circle of support around an individual or family and meets with them regularly for a year or two to develop a plan, provide guidance, help solve problems, identify community resources, model productive behavior, and act as a sounding board for ideas and goals.

The program connects people who have, in most cases, grown up in poverty and are accustomed to crisis living with a group of people who have managed their lives successfully in the middle class. The circle members provide assistance with many life issues, such as finances, education, life skills, employment, spiritual life, and parenting. With these mentors supporting them, participants begin to acquire the knowledge, confidence, and ability to escape poverty and achieve a life with dignity.

A single mother was one of the first participants in our pilot Circles of Support program. Having fled domestic violence with her two children, she was struggling to make it. She had

a low-wage job, an unreliable car, and credit problems. Further, she and her children were having difficulty in their relationships with others. From the violence in their past, they had learned that fighting was the way to resolve conflicts. This led to the mother's contentious relationship with their landlord and to the children's problems in getting along with other kids.

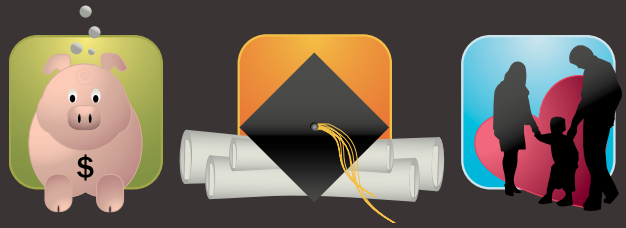
The mother, however, wanted things to change. She wanted to get out of the poverty trap. She wanted to increase her earning potential and clean up her credit. She wanted her children to be healthy and happy.

The circle members met with the mother regularly to help her achieve her goals. They advised her on how to better approach her landlord. They taught her job skills and pointed her toward better job opportunities, through which she got a higher paying job. They examined her budget and worked with her on ways to cut costs and save money. They recommended a mechanic for her car and later advised trading the car in for a more reliable one. They also helped the mother adopt good parenting strategies, identify her children's needs, and get them into a supportive youth group. For two years, the mother met with the circle members and benefited from their support. She is ready now to move on from the circle and lead a life out of poverty.

We are very excited about Circles of Support, and have plans, with help from foundations, to expand the program to more of our service centers. Our Office of Peace and Justice will lead efforts to develop Circles of Support through our parish social ministry and JustFaith programs, providing a great way for parishioners to live out their faith and be a Eucharistic people.

The *Campaign to Reduce Poverty in America* has challenged us to rethink our service goals. Emergency services are still necessary to alleviate suffering and help people stabilize in a time of crisis, but we are going beyond that to help people in generational or chronic poverty develop the assets they need to successfully leave poverty behind. With our new Out of Poverty program model and added services, we hope to meet the challenge of the poverty campaign—to significantly reduce poverty in our country and make people's lives better. ■

Paul Martodam is CEO of Catholic Charities Community Services in Phoenix, AZ.



BUILDING HUMAN ASSETS

REACHING FOR HEALTHY RELATIONSHIPS



“Our love lives are not neutral.” That is the foundational principle of the Within My Reach program, which Emily Able shares with the residents of Holy Family Shelter and Transitional Housing of Catholic Charities in Indianapolis.

Able is coordinator of the transitional housing program and instructor of Within My Reach, a program that helps residents understand how a poor relationship with a spouse or partner affects everything else—how you feel about yourself, how you treat your kids, how you spend money, how you perform in your job.

The majority of residents in the transitional housing program are single mothers, and as Able notes, nearly all of them have made poor relationship decisions, sometimes with devastating consequences for themselves and their children, including homelessness. “A lot of the causes of homelessness are relationship related,” said Able.

Holy Family started Within My Reach after noticing that a significant percentage of the shelter residents came with undeveloped life skills, notably relationship skills.

“We saw that poor relationships were often keeping people in poverty or pulling them back into poverty,” said Bill Bickel, director of Holy Family Services. “So we looked for a program that could address relationships.”

Within My Reach was developed by a team of marriage, family, and child development specialists to increase people’s chances of success in relationships by helping them strengthen viable relationships, leave damaging relationships, and learn what to seek in future relationships.

Able took the main elements of the program and adapted them into a three-part course for poor families. The first part explores healthy relationships and the signs of dangerous relationships. The second part teaches relationship skills, especially communication skills. The third then talks about why it matters that

people make good relationship choices—for themselves, their children, and their future. The participants also use personality assessment tools to get to know themselves better and understand their own relationship needs. While the program focuses more heavily on partner relationships, the skills the participants learn apply to any relationship—with a co-worker, an employer, or a child.

While some residents at first are not happy about being required to attend, Able says that by the end of the first session, they begin to see the value of the program. One woman came to class the first night, clearly not wanting to participate, but as the group began to share and explore the curriculum, she became more open. When the program ended, she told the group that she had shared much of what she learned with her husband and stated hopefully, “We’re talking again.”

During a discussion about improving positive communication, the participants talked about how parents can praise their children for good behavior, rather than only punish for bad behavior. A young mother explained that her family of origin had never done this and she therefore did not practice it with her own children. She resolved, however, to implement this technique in her parenting.

Another woman, with two children and a third on the way, shared at the first meeting her sense of hopelessness about the future. She didn’t know why she stayed with her children’s father. After exploring with the class such topics as reasons for entering relationships, self understanding, and safe relationships, she stated, “I know why I’m with him...I thought I needed him, but I realized that I may not and that I deserve better.”

Within My Reach has proven to be a valuable learning experience for the participants. “The women leave with a better outlook on their future when it comes to relationships,” said Able. “They learn how to change things under their control and how not to repeat the same mistakes.” ■

CONFIDENCE IN THE KITCHEN



By **Bobbie Lison**

At Catholic Charities Budget Counseling (CCBC) in Green Bay, WI, we provide budget counseling, debt management, and financial literacy to help move families from economic crisis to financial stability. In working with individuals on their budgets, we learned that many of them were spending a disproportionate amount of money on food. When we dug deeper, we learned that many people simply didn't possess basic cooking skills and were eating out often and spending their money on more costly prepared foods. We felt that if we could help people become more confident in the kitchen, they would save money on food, freeing up their money for other uses.

Working with several community partners, we developed a basic cooking skills course. Tony Lison, a personal chef, donated his time and talent to teach the course. We at CCBC contributed budgeting and grocery shopping tips. A local church provided us with kitchen space. And SHARE in Wisconsin, a nonprofit volunteer-run food buying club, got involved. In fact, Paulette Flynn, executive director of SHARE, assisted us in getting grants to cover the cost of the food and graduation rewards.

The students in our program came from St. Vincent de Paul's House of Hope, a shelter for pregnant/parenting young adults, and The Salvation Army's Transitional Living Program. These programs had identified the same problem on food spending and made our cooking program mandatory.

Our first course began in 2006, with Chef Tony teaching basic cooking skills, using food that participants could get through SHARE or food that they had on hand at home. Participants received a \$20 SHARE coupon for each class they attended, and at the end of the course, they received a graduation reward to help them use their new skills. For the young women at House

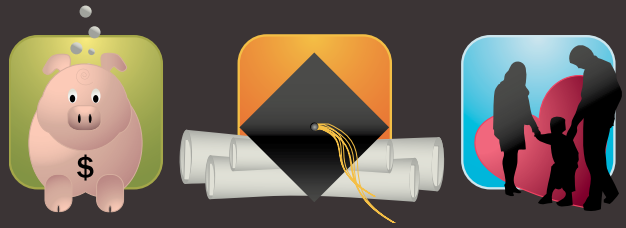
of Hope, who are just starting out, we provided a basket of kitchen essentials: a colander, measuring tools, basic cutlery, etc. For the transitional living participants, many of whom work or go to school during the day, we gave crock pots, which would allow them to prepare nutritious meals that would be ready when they returned home.

Staff members from The Salvation Army tell us that our program graduates use the skills they learned and better understand how important food safety and nutrition are. Chef Tony reports that participants from House of Hope have shared how they have experimented with recipes and adapted them to their families. Because they've learned to create meals with what they have at home, they no longer feel the need to get fast food. And buying through SHARE has stretched their food dollars.

Perhaps the success of the course can best be expressed by this observation made by Bree Decker at The Salvation Army's Transitional Living Program, "The overall success of the program is very evident to me. When I drop by to see my clients, they are busy using what they learned. I can see firsthand that their confidence in the kitchen has greatly increased." ■

Bobbie Lison is a consumer credit counselor for Catholic Charities Budget Counseling.

"We felt that if we could help people become more confident in the kitchen, they would save money on food, freeing up their money for other uses."



BUILDING HUMAN ASSETS

CLEAN HOMES...HEALTHY FAMILIES



By Sister Pauline O'Brien, MFIC

The Social Apostolate is the outreach arm of the Catholic Church in Savannah, GA. It is a “one stop shop” day center that provides essential emergency and employment services to homeless and at-risk individuals and families.

In September 2006, I was looking again at “gaps” in community services, while at the same time experiencing families coming to us homeless. Women with children were and are still the hardest to house in our Savannah Collaborative for the Homeless. I felt frustrated. There must be some small step that we at the Social Apostolate could take, some “widow’s mite” that we could offer. The thought occurred to me that the families who have public housing must keep their housing because there are no housing alternatives for them.

I shared my concern and frustration with the then executive director of our mental health collaborative. We were both aware that HUD was getting stricter on housing inspections and that some families could lose their housing. By the end of the meeting, we had an idea, a program name, and a one page grant proposal for \$7,600 to put 50 women who are on the verge of losing their housing through a housekeeping program. In December 2006, we were awarded funding from the Hancock Foundation, and the first Clean Homes...Healthy Families Program began that same month. The program budget funded snacks, bus tickets to and from class, a certificate of completion, cleaning kits for the graduates, and a graduation lunch.

Clean Homes...Healthy Families consists of four two-hour classes that address the importance of creating and maintaining a clean environment for a healthy family. The participants are referred by the Housing Authority of Savannah, and classes are held during the day throughout the school year. Each class teaches the women how to properly clean the bedroom, kitchen,

en, bathroom, and outdoor living areas. They also learn de-cluttering and organizational skills. In addition, care for the environment, safety with medication, credit repair, and budgeting are incorporated into the classes. Upon program completion, each participant receives a certificate and approximately \$100 worth of cleaning supplies.

As of October 2008, 80 women have enrolled in the program, 75 have graduated, and only 3 have failed their housing inspections a second time. That’s a 90 percent success rate. Initially, the participants are embarrassed when referred, but are excited come graduation day when they take home all their cleaning supplies. I have learned that if given the proper tools, these women are more than capable of learning the responsibility, discipline, and skills of keeping a clean and healthy home for their families. They have become excited and empowered and have grown in self-confidence. And two graduates were able to use their certificates to obtain employment as housekeepers. Clean Homes...Healthy Families has strengthened the safety net under these vulnerable families and given them not only the skills to achieve a healthy home, but a healthier outlook on life. ■

Sister Pauline O'Brien, MFIC, is the director of the Clean Homes... Healthy Families program for the Social Apostolate of the Diocese of Savannah, GA.

“If given the proper tools, these women are more than capable of learning the responsibility, discipline, and skills of keeping a clean and healthy home.”



THE FACE OF HELP AND HOPE IN DISASTER

Once again, late summer hurricanes in the Gulf region called out the Catholic Charities network to assist hundreds of thousands of people affected by them. Hurricanes Gustav and Ike, less than two weeks apart, caused widespread flooding and structural damage, leaving hundreds of thousands of people without homes, power, food, and basic supplies. Catholic Charities USA's Disaster Response Team and local agencies worked to make sure the basic needs of those impacted by the hurricanes were met. This included

- Opening one-stop distribution sites where families could access food, water, ice, hygiene kits, or other items.
- Offering gas cards and other aid to help stranded evacuees return home.
- Providing crisis counseling.
- Serving thousands of hot meals to hurricane victims living in remote areas.
- Sending truckloads of food and other supplies to impacted areas.
- Continuing damage assessment to identify ongoing needs.
- Providing information about available services and counseling to returning evacuees.

In addition, in Louisiana, Catholic Charities USA set up a Pilot Disaster Case Management Program, building on the lessons learned during Katrina. Loaned case managers from Catholic Charities agencies are working with families and individuals to find short- and long-term solutions to stabilize lives.

The People of Catholic Charities

While we cannot speak about disaster response work without talking about organizations and what they do, it is the people of those organizations, working tirelessly and with compassion and dedication, who make disaster response and recovery happen. Here are just a few stories about some of the wonderful people of Catholic Charities who were the face of help and hope to so many others.



JOANNA SCHROCK
Catholic Charities of Southeast Texas

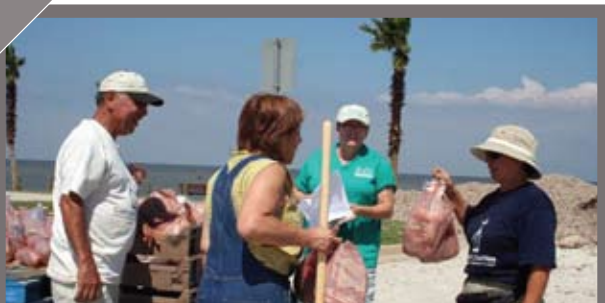
Just three years after Hurricane Rita blasted through Southeast Texas, monstrous Hurricane Ike came through, with storm surges of 8 to 15 feet flooding communities on the coast and the inland waterways. And just as with Rita, Catholic Charities of Southeast Texas responded, serving affected communities through the wonderful work of employees like JoAnna Schrock.

“JoAnna is one of those employees who does what needs to be done before you even ask,” said Randi Fertitta, director of disaster, trauma, and loss for Catholic Charities of Beaumont.

JoAnna and her husband came back to town before the evacuation order was lifted to help out with the disaster response, even though there was no electricity in their home. As coordinator of disaster, trauma, and loss, JoAnna had the job of running one of the community resource distribution sites in a rural area about 20 minutes outside of Beaumont. Everyday, she was out there in the sun for 12 hours without complaint, not just coordinating volunteers, supply deliveries, and services with other providers, but handing out food and water herself. She worked several days straight before the staff insisted she take a day off.

JoAnna is still working hard and putting in lots of extra hours to coordinate volunteers and gear up for the long-term response.

“It’s really hard to find the words to express how much JoAnna has done,” said Randi. “She is absolutely and completely dedicated.”



YOLANDA GUTIERREZ
Catholic Charities of Galveston—Houston

Catholic Charities of the Archdiocese of Galveston-Houston is not a “first responder” disaster relief agency in the tradition of the Red Cross and the Salvation Army—but the agency rapidly mustered its staff and resources to bring relief to more than 43,000 individuals (and still counting) in Hurricane Ike’s turbulent wake. One of those staff members bringing relief was Yolanda Gutierrez (pictured far right above).

Despite being afflicted by storm damage herself, Yolanda turned her attention and energy to bringing essential food, water, ice and supplies to more than 9,265 households. Her efforts continue today in Galveston where along with the Beacon of Hope branch, she is initiating long term recovery and case management services both on the island and the mainland.

Immediately following Hurricane Ike, Gutierrez was responsible with coordinating emergency distribution centers. Working closely with local emergency personnel, law enforcement, and national agencies, Gutierrez balanced assisting families and individuals in the quickest manner possible with needing to show the utmost dignity and respect.

“From day one, Yolanda was out there coordinating with Catholic Charities USA on which locations were most in need, setting up distribution sites, and coordinating volunteers and staff,” said Julissa Chappell, communications director for Catholic Charities of Galveston-Houston. “And she’s still out there.”



FATHER HENRY MANCUSO
Catholic Charities of Lake Charles, LA

Catholic Charities in Lake Charles, LA, had both Gustav and Ike to deal with and kicked into high gear to assist in the mandatory evacuation for Gustav and to respond to the extensive damage caused by both hurricanes. Being there in people's time of need to provide help and hope was critical. One such moment stands out for Sandy Gay, the agency's director of disaster preparedness and response.

When a mandatory evacuation was ordered for Gustav, many people did not have the means to get out of town on their own. The elderly, the poor, and those with special needs gathered at the Lake Charles civic center, where they awaited buses that would take them to safety.

The lines and the wait were long, but the presence of Father Henry Mancuso, head of Catholic Charities in Lake Charles, meant a lot to the people, said Gay. He and Father Whitney Miller stayed at the center until the last bus left.

"They visited with people, brought them water, and just cheered them up," said Gay. "It was really good person-to-person ministry for the people who needed it most."

After the hurricane, word about when the buses would return changed frequently and at the last moment. But each time, even at early hours of the morning, Father Mancuso was there waiting to receive the people as they returned.

"The visible presence of Father Mancuso comforted a lot of people," said Sandy. "It was appreciated."



CHERYL DUNICAN-HEIN
Catholic Charities, Diocese of Camden

I was recently presented with the opportunity to have a profound and life altering experience. Kevin Hickey, my supervisor at Catholic Charities Diocese of Camden, offered staff members a chance to go to Texas to assist survivors of Hurricane Ike. I accepted the invitation, and my bags were packed before Ike hit landfall. The challenging part was waiting for deployment. I prayed to be guided in how best to be of service.

My diocesan colleague, Rod Herrera, and I left for our two-week journey three days after Ike hit. Our assignment was to assist in the operation of emergency distribution sites. Rod coordinated truckloads of supply deliveries while I worked at the distribution sites, supporting volunteers, bagging food, greeting hurricane victims, and tallying the numbers of families and individuals served.

The sun was hot during the days, and the lines of cars holding people in need of food and water were long. I was deeply humbled by the faces of the people in the lines, many of whom were marginalized before Hurricane Ike. A man at one site told us that his family evacuated in their truck with their dog and lost everything else. A woman at the same site cried as she told us she buried her father a week before Ike struck, and then she lost her home. There were families residing in tents in the yards of their neighbors because their own homes and yards were destroyed, and I met individuals who were displaced by Katrina and relocated to another state only to experience another disaster such as Ike.

I encountered those who expressed surprise and gratitude that a couple of individuals would travel to Texas from Catholic

Charities in New Jersey to help out following the hurricane. They didn't seem to grasp that one could be called to do so and feel humbled and honored to be present when others were facing such a traumatic time in their lives.

When the time came to return home, many people were still homeless or in need of food, and power was still absent from many homes, businesses, and intersections. I was leaving long before restoration was complete, and I was saddened to learn that the level of donations is a mere fraction of what it was after Katrina and Rita.

After returning home to an enthusiastic welcome from my husband and an exuberant reception from my black lab, I awoke the next morning to realize that a piece of my mind and heart remain in Texas with the people with whom I worked, served, and lived. It is these people who continue to face the consequences and recovery from Ike on a daily basis. I hope we keep them and all our disaster victims in our prayers and possibly even in our donations. ■

“I encountered those who expressed surprise and gratitude that a couple of individuals would travel to Texas from Catholic Charities in New Jersey to help out following the hurricane. They didn't seem to grasp that one could be called to do so and feel humbled and honored to be present when others were facing such a traumatic time in their lives.”





Environmental Justice in the Diocese of Stockton

By Betsy Reifsnider

To respect life, you must respect the envelope of life, the Earth, on which all life depends.” With those words, Most Rev. Stephen Blaire launched the Environmental Justice Project in the Stockton Diocese in 2004.

The Diocese of Stockton spans six counties—from the rich farmlands of California’s Central Valley, through the river canyons of northern Yosemite National Park, and into the stark beauty of Mono Lake, North America’s most ancient body of water. Despite containing some of the most productive farmlands and stunning landscapes, the diocese shares some of the worst environmental problems and highest poverty rates in the country.

How could the diocese motivate Catholics to a deeper reverence for all God’s creation? How could it shine a spotlight on how the poor, the elderly, and the weak shoulder the heaviest environmental burdens?

To find the answer, Bishop Blaire invited 100 local Catholic leaders to work with him to create a sustainable environmental justice project from the ground up. The bishop convened a series of workshops, which acquainted local parish leaders and priests with Catholic social teaching on the environment, introduced people to the region’s environmental challenges, and culminated in an Environmental Justice Plan of Action.

To guide the long-term work of the Environmental Justice Project, a core group of volunteers formed a diocesan-wide committee. The committee chose air pollution as its first issue, noting, “Air pollution prevented us from looking for scapegoats. We’re all victims of air pollution—and we’re also the cause.” More than 9,000 Californians die prematurely each year from air pollution—more than those that die from homicides, highway accidents, and breast cancer combined. Asthma hospitalization rates in California are five times the national average.

The Stockton Diocese helped win passage of the “Global Warming Solutions Act,” California’s landmark legislation

to reduce the state’s greenhouse gas emissions by 80 percent. The state’s Air Resources Board appointed the diocese to its Environmental Justice Advisory Committee to help ensure that the poor have a seat at the negotiating table as the new law is implemented. Volunteers from the diocese also worked with public health, teacher, farm worker, and environmental groups to expand the local Air Pollution Control District’s governing board to include a medical doctor and air quality scientist.

At the parish level, Environmental Justice Sunday was instituted, to be held during Respect Life Month in October. In past years, many parishes have distributed bulletin inserts showing parishioners how they can protect the environment and public health. Last year, parishes gave away 10,000 compact fluorescent light bulbs and distributed energy conservation brochures after Mass. Also, parishes in the Sierra Nevada foothills started a battery recycling drop-off program and began exploring water conservation opportunities in the face of California’s looming drought.

At their annual retreat in October 2008, priests and deacons throughout the Stockton Diocese examined global warming in light of the church’s tradition of prudence, the common good, and solidarity with the poor. They also heard from California’s Public Health Department about how global warming is already affecting their own communities.

Developing an environmental justice consciousness in parishes has happened slowly. It required a funded staff position and a group of dedicated volunteer leaders to coordinate the diocesan-wide effort and to build personal relationships in each parish. As a result, Catholics in the Stockton Diocese are awakening to Pope Benedict’s call “to re-create a strong alliance between man and earth ... before it is too late.” ■

Betsy Reifsnider is environmental justice coordinator at Catholic Charities of the Diocese of Stockton.



DIVIDED *we fail*

By William D. Novelli, chief executive officer, AARP

Divided We Fail is a national movement that AARP has launched with Business Roundtable, the Service Employees International Union, and the National Federation of Independent Business to engage the American people, businesses, the independent sector, and elected officials in finding bi-partisan solutions to ensure that everyone has access to quality, affordable health care and the opportunity to attain lifelong financial security.

The opportunity to attain health and financial security is the foundation for future generations...the promise of America. But, many people today are worried about their health and financial security. And they're concerned about the future facing their children and grandchildren. We hear about this every day from AARP members and their families.

Once, people could look to their employers, each other, and their government to help them achieve financial security and the health care they needed throughout their lives. Today, much of the burden of saving for retirement, paying for health care, and supporting aging parents falls on individuals.

The deal used to be that if you worked hard, paid your taxes, raised your kids and played by the rules, you would have a reasonable chance at the American dream. Now that is coming apart. If we don't act soon, the next generation will be the first in American history to be less well off than their parents. We can't let that happen.

As part of Divided We Fail, we mobilized for the 2008 elections to make health and financial security front and center issues in every race—especially for the presidential candidates. But

the 2008 elections merely mark the end of the first part of our effort. We must now make sure health care and financial security remain on the “100 days agenda” of the President-elect and Congress and ensure that elected officials honor their promises to work together to find solutions. Divided We Fail is about making sure that every American has access to quality, affordable health care and life-time financial security. We are in this for the long haul.

These are complex problems that require hard choices. And we must come together to find fair and reasonable, bi-partisan solutions. As former President John Kennedy said, “Let us not seek the Republican answer or the Democratic answer, but the right answer.” After all, health and financial security are not Republican or Democratic issues—they are American issues. In the difficulties of the economic downturn, these issues are all the more important.

All Americans have a stake in this. So, we are reaching out to a wide array of strategic partners and allies, including Catholic Charities USA. Together, we will restore peace of mind to our citizens without leaving the bills to our kids and grandkids. And we will build a 21st-century America where people of all ages can live with independence, dignity, and purpose. Divided we fail, but together we can do anything. ■

To take the Divided We Fail pledge and to tell your story through our “Millions of Voices for Change” campaign, go to www.dividedwefail.org.

HOPE AND HARMONY IN THE CRESCENT CITY

NEW ORLEANS WELCOMES CATHOLIC CHARITIES FOR ANNUAL GATHERING

Catholic Charities of the Archdiocese of New Orleans lived up to the hospitality its fair city is known for in welcoming the Catholic Charities network to New Orleans for the 2008 Annual Gathering.

In addition to the keynote addresses from distinguished guests and the numerous conference workshops, conference attendees explored opportunities for creating a housed America—a country in which all Americans have access to affordable housing.

Conference goers also enjoyed some memorable moments outside of the hotel—attending the Mass at the historic St. Louis Cathedral, enjoying the gala at the historic Cabildo, taking in the scrumptious cuisine of the city, riding the streetcars, and walking through the picturesque French Quarter and Garden District.

NATIONAL HOUSING SUMMIT

During the Annual Gathering, CCUSA convened a National Housing Summit to examine strategies to address America's housing crisis and ensure that all Americans have a safe, affordable home. The summit, which was broadcast over the Web to participants in more than 80 locations in 27 states, featured distinguished national leaders and experts on housing as well as CCUSA's draft issue brief, "The Home is the Foundation," which lays out the details of America's affordable housing crisis and describes the current response of government, business, faith communities, and nonprofits such as Catholic Charities.



Henry Cisneros

Henry Cisneros, former secretary of the U.S. Department of Housing and Urban Development, first addressed the summit attendees, discussing the current mortgage crisis in the United States and then outlining the vital role that faith-based organizations, including Catholic Charities, play in the housing continuum, from shelters to subsidized rentals to homeownership counseling.

"The single most important need is for affordable rental housing," said Cisneros. "There is not one metropolitan area in the country where people earning minimum wage can earn enough to pay fair market rent." He called for more funding for Low Income Housing Tax Credits, Section 8 vouchers, and the production of affordable housing stock.

Acknowledging Catholic Charities' contribution in the development and management of affordable and supportive housing, Cisneros commented, "We need more groups like Catholic Charities to sponsor affordable housing for the elderly and disabled and for families and children." He also called on Catholic Charities to use their clout to intervene with local officials in making housing a priority and combating not-in-my-backyard attitudes.

After Cisneros' remarks, conference attendees broke out into interactive sessions to discuss the barriers to developing affordable housing, innovative affordable housing practices and partnerships in their communities, and public policy recommendations for Catholic Charities USA in addressing the lack of affordable housing.

After the break-out sessions, conference attendees gathered again to hear from three housing experts: Nan Roman, president and CEO of the National Alliance to End Homelessness; Ellen Seidman, executive vice president of ShoreBank Corporation; and Lydia Tom, New York deputy director, Enterprise Community Partners, Inc.

Roman spoke of Catholic Charities' unique position in influencing the development of a national housing strategy, citing the network's experience working with people every day and understanding their housing needs. She also spoke of the capacity of the Catholic Charities network on the local and national level and its voice of moral authority on housing issues.

Seidman pointed out that there were some upsides in the current mortgage crisis. She noted that policy makers are now focusing on housing, something they haven't for 25 years. She also noted that the decline in home prices means that houses will be more affordable for people who could not afford to buy before. She further spoke of the huge opportunities for organizations like Catholic Charities to buy and rehabilitate housing stock to rent or sell to low-income families.

Tom ended the session, reinforcing CCUSA's view that decent affordable housing must be a part of the effort to reduce poverty and expand the middle class and calling for a national commitment to the building and preservation of affordable housing.

2008 AWARD WINNERS

Vision Award



In honor of his lifetime of devotion and service to the poor and vulnerable, CCUSA presented the 2008 Vision Award to Most Reverend Joseph M. Sullivan, retired auxiliary bishop of the Diocese of

Brooklyn. The annual Vision Award recognizes an individual whose life and work personifies Catholic Charities USA's vision for a moral, just, and compassionate society.

National Volunteer of the Year Award



For his compassion, commitment, and energy, CCUSA honored Ray Suttles of Wharton, NJ, with the 2008 National Volunteer of the Year Award. Ray has volunteered for over 15 years at Hope House, an agency of Catholic Charities of the Diocese of Paterson, NJ. Wanting to make a difference after he learned that his dear friend had AIDS, he discovered Hope House and began to volunteer as an AIDS buddy in 1989, serving those who were facing the end of their lives.

Bishop Joseph M. Sullivan Award

Catholic Charities USA's Children, Youth, and Family Services Section honored Sister Theresa Mary Sumner, RSM, as the recipient of the 2008 Bishop Joseph M. Sullivan Award. Sister Theresa Mary currently serves as the director of social services at St. Mary's Home in Savannah, GA, and has dedicated over 52 years of her life to the service of children.



Family Strengthening Awards



The fourth annual Catholic Charities USA Family Strengthening Awards, made possible by the generous support of the Annie E. Casey Foundation, were presented to four outstanding Catholic Charities programs that take a holistic approach to strengthening families: Our Daily Bread Employment Center, Catholic Charities of Baltimore, MD; the Homebase Program, Catholic Charities Brooklyn and Queens; the Kinship Care Resource Network, Catholic Family Center of Rochester, NY; and St. Margaret's Shelter, Catholic Charities of Spokane, WA. Each program was presented with \$25,000 in recognition of its pioneering efforts.

The Arnold Andrews Award for Collaborative Excellence

The Arnold Andrews Award for Collaborative Excellence



The Arnold Andrews Award for Collaborative Excellence was presented to Project ONE, a program of the Division of Parish and Community Ministries, Catholic

Charities, Diocese of Camden. The program facilitates the collaboration of the parishes and ministries of the Diocese of Camden with the long term recovery programs in New Orleans and Biloxi. In the past year, almost 600 individuals from over 40 parishes in the Diocese of Camden have traveled to the Gulf Region to gut and rebuild homes. ■



Reducing Poverty through

Tax Benefits

By Kellyann McClain, CCUSA

Catholic Charities USA's Campaign to Reduce Poverty in America calls on our government leaders to improve public policies that strengthen and support families. Certain federal tax credits play a vital role in lifting millions of families out of poverty. Both the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) provide financial relief to hard working families. Catholic Charities USA believes that with certain policy improvements, these credits can be more effective in lifting millions of children and families out of poverty.

The EITC and the CTC are both federal income tax credits. EITC recipients are low-income working individuals and families, while CTC recipients are low-to-moderate income families with children. These tax credits are intended to reduce the federal tax burden, supplement wages, and incentivize

work. They have proven to be effective tools in reducing poverty. The significant decline in poverty in the mid-1990s can be attributed to the expansion of EITC and other work supports provided under welfare reform.

EITC benefits are determined by the applicant's annual income and number of children. For 2008, families with two or more children can receive as much as \$4,824. The EITC is a refundable tax credit, allowing families to benefit from the full value of the credit even if they owe less in federal income tax than the total amount of the EITC. In 2006, 22.7 million families claimed the EITC worth a total of \$42.6 billion.

While millions of families benefit from the EITC, approximately 15 to 20 percent of eligible workers fail to claim the credit. Community outreach efforts are needed to inform workers of their eligibility, es-

pecially those who earned too little to be required to file a tax return, those new to the workforce who may not be familiar with filing procedures, or those who have non-traditional dependents such as foster children, grandchildren, or an adult disabled child.

Local Catholic Charities agencies are partnering with the IRS, local governments, and community partners to develop innovative EITC outreach programs to assist low-income families. From major metropolitan areas to rural communities, Catholic Charities agencies have helped working families secure millions of dollars of tax credits. In 2007, as part of the nation's largest volunteer tax assistance program, Catholic Charities of San Antonio and its coalition partners offered free tax assistance to 35,000 low-income people. The agency helped secure \$52 million in tax refunds, up from \$2 million only six years earlier. The average refund from the EITC outreach program was \$2,500-\$4,000. Unlike commercial tax preparation, Catholic Charities and its coalition partners offer these services at no charge to their clients. These refunds aid the agency's typical clients, low-income single mothers, in achieving financial stability.

Some low-income working families are eligible for both the EITC and the CTC. The CTC is the single largest federal cash assistance program for children, providing approximately \$46 billion in subsidies to families with children in 2007. The CTC provides a \$1000 partially refundable credit per child. Currently, families can receive as much as 15 percent of their earnings in excess of \$12,050 as a refundable credit. By this formula, a parent with one child making \$13,050 annually would only receive a \$150 credit. Moreover, the lowest income families, those earning less than \$12,050, are entirely ineligible for the CTC. However, Congress recently passed a temporary expansion of the CTC for tax year 2008, lowering the income threshold from \$12,050 to \$8,050. This expansion will benefit 13 million children, 2.9 million of which are newly eligible.

Catholic Charities USA applauds Congress for reducing the income threshold for the CTC to \$8,050 but believes this change needs to be permanent. Approximately 70 percent of the newly eligible families (those earning between \$8,050 and \$12,050 annually) have a parent working at least 30 hours per week for at least 50 weeks during the year. These hardwork-

ing parents and their children deserve to benefit from the CTC every year, not just temporarily. Also, like the EITC, the CTC should be fully refundable in order to benefit the poorest Americans who have little or no tax liability.

Catholic Charities USA also supports an expansion of the EITC. The federal government should simplify the EITC application process so more eligible people can benefit from the credit. Due to the complex nature of the tax forms, low-income families are wasting over a billion dollars annually on professional tax preparation. Further, the length of time it takes the IRS to process tax returns makes rapid refund loans an appealing but costly option for many families. With EITC refunds raising 4.5 million people above the poverty line each year, it is essential that we expand this benefit to all eligible families.

The EITC is very limited for low-income workers without children. The qualifying age for childless individuals is 25, with a maximum qualifying income of \$12,590. In order to break the cycle of poverty among young adults, such as youth aging out of the foster care system, the qualifying age should be lowered to 21.

Another major flaw in the EITC is the fact that it combines the incomes of married couples to compute eligibility and benefit levels. As a result, married couples receive significantly less in EITC benefits than unmarried couples filing separately. Marriage increases a family's chance of rising out of poverty, so it is crucial that tax policies not serve as a disincentive to marriage. To eliminate the marriage penalty, EITC income thresholds should be raised for married couples.

The EITC and CTC are important tax policies that promote work and asset building among low-income families. These credits serve as a positive economic stimulator, providing disposable income to low-income families who are likely to spend the money immediately on needed goods and services. In recognizing the crucial role that these federal tax credits play in reducing poverty in America, Catholic Charities USA calls on the 111th Congress to expand and simplify the EITC and CTC so that the poorest working families can break free from the cycle of poverty. ■

The Catholic Charities USA Code of Ethics

Exploring Organizational Responsibilities

The two articles here are the first and second in a series of articles that will address the seven areas of organizational responsibility explored in the Catholic Charities USA Code of Ethics. The two areas addressed in these articles are responsibility to clients and board and governance responsibilities.



“Love thy God—Love thy Neighbor”

Responsibility to Clients Is Grounded in This Gospel Message

By Dr. Barbara W. Shank

The *Catholic Charities USA Code of Ethics* sets forth broad ethical principles that reflect Catholic Charities core values and establishes a set of ethical standards that should guide practice and ethical decision-making in Catholic Charities agencies. These ethical standards apply to responsibility to clients and agency activities of governance boards, executives, management teams, staff, volunteers, funders, investments, and research.

The ethical standards outlined in the Code flow from the principles of Catholic social teaching and the fundamental values held by Catholic Charities. As the Gospel tells us that the greatest commandment is to love our God, with all our hearts, souls, minds and strength (Mark 12:30), it also tells us to love our neighbor as ourselves (Matthew 22:39). For staff, “loving our neighbor” is the foundation of the first ethical standard outlined in the Code, responsibility to clients.

Review of the literature on ethical standards and codes of ethics support the twenty responsibilities identified as concern for the client. Although other segments of the Code affect staff relationships to other constituencies, the segment on responsibilities to clients is primary and the most comprehensive.

Responsibilities to Clients – Responsibilities of Staff

The ethical principles of responsibility to clients are closely tied to those identified as responsibility of staff members. The effect of the staff’s ethics on their clients, rather than the implication of their behavior for clients in general or prospective clients, is the concern. Responsibility to clients centers on respect of and belief in the inherent dignity of each person. Staff members

are ethically accountable not only for what they do in their relationship with their clients, but for what they do not do that their relationship gives them the opportunity and responsibility to do. They are expected to treat clients with empathy, consideration, respect, and honesty and are obliged to provide competent, reasonable, appropriate, and culturally sensitive services. They must respect the religious beliefs, values, and identities of all clients and must not proselytize. Staff members must maintain objectivity towards clients, respecting their autonomy and enabling them to make their own decisions to the maximum extent the situation and their competence allows, within the law and agency policy. When the needs of the client are not best served through Catholic Charities, a referral to another provider consistent with the mission and ethics of Catholic Charities is required. Staff members are expected to provide services consistent with best practices for the needed service and within the scope of their education and expertise. They should know what they are capable of and what they are not capable of and then make a decision about service that is in the best interest of the client. The principle of “do no harm”—encompassing issues of accountability, competence, loyalty, and confidentiality—must guide the behavior of all staff. Quite simply, responsibility to clients boils down to two core values: service and justice.

Service

Addressing the presenting and assessed needs of clients is the purpose of service and our responsibility to clients. Staff members are expected to avoid conflicts of interest and dual relationships, which can interfere with both the staff member and client’s capacity to make appropriate decisions and exercise judgment. This principle is the basis for prohibiting service

to friends and family. Staff members are also prohibited from engaging in sexual harassment and having sexual contact with clients, as this conduct is clearly a breach of ethical principles. Maintaining one's objectivity is threatened when there is a conflict of interest or emotional involvement with the client. Client care and delivery of services are compromised when objectivity is minimized or abandoned. Over-identification by staff with a particular philosophy or treatment modality can deprive the client of the benefits of another modality or regime of service.

Informed consent is both an ethical principle and a critical practice activity addressed by the Code. Staff members provide access to services and suggest alternatives so clients have a basis for decision-making that is consistent with their interests and values. Clients must be informed not only about the reason for service, but the probability of a successful outcome, the risks involved, other reasonable alternative services, and mandated reporting requirements. Informed consent demonstrates honesty and candor, helping the client to realistically appraise the situation and the consequences of engaging in service.

Although staff members can rarely guarantee absolute confidentiality, they must safeguard the client's right to confidentiality and to privacy. More often than not, clients reveal sensitive information that could be damaging to the client if it is inappropriately revealed. As long as the information emerges from the service provided, whether relevant to the service or not, it must not be shared, unless required by law or unless it can be shown that the well-being of the client or others is in jeopardy.

Expectations for ethical behavior apply not only to staff behavior, but also to agency activities. Catholic Charities agencies are responsible for setting fees for service that are fair, reasonable, and appropriate, and that consider the client's ability to pay. Staff members are expected to terminate services when they are no longer needed or can't be properly provided.

Justice

Responsibility to the client includes the obligation to try to improve the quality of life for all people, to work for the rights of others, and to bring about the common good. Catholic Charities affirms the social justice mandate that each client have the opportunity to develop their unique potential and, therefore, make their maximum contribution to society. Catholic Charities advocates for clients and for social structures that are responsive to the needs and conditions of all. Seeking justice for all means working to change structures that violate human dignity.

Discrimination, a violation of human dignity, is a significant issue faced by many clients, often the most vulnerable members

of society. These persons—typically children, women, older adults, persons of color, and the disabled—are victims of institutional discrimination. Responsibility to clients mandates that Catholic Charities agencies and staff not discriminate against individuals served or refuse services to anyone on the basis of race, color, creed, gender, sexual orientation, religion, disability, or nationality.

Responsibility to clients calls us to work to achieve greater justice for all through social policy advocacy efforts that reduce poverty and racism and ensure adequate housing, education, and health care. It further calls us to engage in social action for equal access to resources, services, and employment for clients. The work of social change and the promotion of social justice require the commitment of staff and volunteers in partnership with local church communities and coalitions of like-minded persons and groups to achieve solutions to our social problems.

Recognizing and Addressing Conflicts

The Code recognizes the possibility of conflicts between the personal and professional values of staff members and agency policies, relevant laws or regulations, or sections of the Code's principles, values, and standards. When such conflicts occur, staff members must make a responsible effort to resolve the conflict in a manner that is consistent with the values, principles, and standards expressed in the Code. If a reasonable resolution of the conflict does not appear possible, staff should seek proper consultation before making a decision that might negatively impact the client or the agency.

Over the years, we've learned how important it is for Catholic Charities agencies and staff to have a code of ethics to guide practice and help resolve ethical dilemmas. *The Catholic Charities USA Code of Ethics* continues and supports the tradition of attention to mission and Catholic identity, helps agencies and staff practice the mission, and answer the call to be "doers of the word" (James 1:22). ■

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A Burden or a Benefit?

CCUSA's Code of Ethics and Board and Governance Responsibilities

By Sister Melanie Di Pietro, SC, JD, JCD

With 183 ethical standards, is the CCUSA Code of Ethics an excessive burden on a member agency without a necessary benefit? At first blush, the board of directors of a member agency as well as the management may be hesitant to adopt the Code. Are there too many hidden responsibilities that make adoption something that is simply too risky, too new and, frankly, not really necessary given the pressing issues of financing the agency, providing fair wages and an enabling work environment, and meeting increasingly needy clients?

Ironically, board and management hesitancy is really a good thing—for two reasons. One, it indicates informed decision making by a board and management; and two, adoption means implementation of a publicly stated standard of performance. Performance of duties and responsibilities is not a function of good will alone. It requires information and formation of the decision makers, whether they direct a for-profit or charitable corporation.

I believe that the Code is not a new burden. In fact, the Code is a necessary benefit, and its adoption is a prudent action by a board of directors or the members of a Catholic Charities corporation. I will examine the Code from a civil law perspective, focusing on the fiduciary duties of directors of a charitable corporation with special emphasis on the duty of obedience to the purpose and mission of the corporation.

The framework for the burden and benefits analysis is the legal purpose. The charitable status and the consequent state and federal tax exemptions that flow from the status of a public charitable corporation come from meeting the requirements of and performing the activities of one of the eight categories of purposes listed in section 501 (c) (3) of the Internal Revenue Code. Though many writers refer to these purposes as mission, other scholars are not sure of the distinction between the two. I offer the following: purpose with a capital “P” includes both the legal activities authorized by the Articles of Incorporation of the corporation, which qualify it as a charitable corporation, as well as

the mission, which is chosen by the corporation to distinguish it from other corporations. Both the legal purposes and the mission may be stated in the Articles of Incorporation and in the bylaws of the corporation.

Mission, as used in this essay, is the publicly stated “desired effect” of the performance of the activities authorized by the corporation’s legal purposes. The desired effect of these activities is effected through human agents who articulate the desired effect. These human agents are the directors, management, and staff. They need to have information about the desired effect of their corporation and how that effect happens through the corporate culture and policies. Idealistic words articulating the desired effect and giving information about money, legal requirements, and professional accreditation are not enough. The actors need to have a supporting belief system that grounds, interprets, energizes, and directs the use of the information and the “stuff” of the corporation, its financial and human resources, to bring about the desired effect.

Member agencies and their secular counterparts, whether they be charitable or for-profit, use the same “stuff,” money and people, to perform the same activities—housing, education, counseling, emergency relief, etc. The distinguishing characteristic between for-profit and charitable corporations is the distribution of profit. The for-profit corporation distributes profit to private shareholders; the charitable corporation retains profit in the corporation to continue its charitable activities. The distinguishing characteristic between Catholic Charities and its charitable counterparts is its mission, the desired effect of its activity on the client and for the community.

The “burden” of Catholic Charities already exists through the public statement in its Articles of Incorporation and bylaws because these organizational documents state its mission and its Catholic identity. While words may differ, the mission of each Catholic Charities doesn’t change by the majority vote of a quorum of the board of directors. The mission is derived from the theology and teaching of the Catholic

Church as expressed by the magisterium. The desired effect, namely the mission, is entrusted to Catholic Charities; it is not created by changing boards of directors. Since the content of the mission is scripturally and theologically based, this information needs to be studied and integrated into board and management decisions on an ongoing basis.

The metaphor of a birthday cake and a DNA molecule may help. Icing on a birthday cake covers up the baked batter, with its perfection or defects. DNA is the batter. If something is missing or in the wrong place in the molecular structure of the DNA, another organism develops. The icing may help the cake look like something it may not be. What it is not then becomes known in the eating. If the content of scripture and theology is not integrated into the legal and accreditation requirements of the agency, the DNA of the corporation is not Catholic Charities. The corporation is doing the activities authorized by its legal purposes, but it may not be effecting its mission.

Legally, the Articles of Incorporation are a statement of purpose to the state and federal government and to the public. The bylaws are internal regulations, contractual in nature, that are binding within the corporation. Of these bylaws, briefly, duty of care means that the directors are adequately informed about the nature and requirements of the activities of the corporation and are knowledgeable about and prudently manage the assets of the corporation. The duty of loyalty means that the directors and management do not use their inside positions for private gain, but are loyal to the corporation. They exercise independent judgment in making decisions in the best interest of the corporation.

Many scholars and many state laws and the IRS refer only to the duties of care and of loyalty, but do not articulate a separate duty of obedience. I join those who see a distinct duty of obedience in charitable corporations. The duty of obedience is to be obedient to the purpose or mission of the organization, while the duty of care and loyalty are fiduciary duties that address the “stuff” of the corporation, its money and people. All directors of charitable corporations need to protect their stuff, but, uniquely, for Catholic Charities, protecting its money and people is not enough because protecting them is not the mission of Catholic Charities. Money and people are only the instrumental means to cause the desired effect. This desired effect, this mission, is declared in legal documents, the Articles of Incorporation and bylaws by the name Catholic. Anyone assuming a position as a member, director, or manager must agree to abide by these organizational documents. Therefore, the essential part of the contract of the bylaws is the mission that is the desired effect of the authorized activities in the legal purpose of Catholic Charities.

The 183 ethical statements in the CCUSA Code provide a necessary benefit to the members, directors and management, and employees

of Catholic Charities. Each one of the ethical standards describes a specific standard that can be used by management to create policies and standard operating procedures and evaluation tools for employees that build the DNA of the corporation and produce the desired effect. The ethical standards provide an instrument for the board to evaluate management and an instrument for members to provide mission guidelines to the board. The ethical standards also provide a tool for self evaluation by directors. Everyone is using the same standards to create the DNA of the organization. Theological principles and values are integrated into the context of the legal or professional standards relevant to responsibility to clients, governance, management, staff and volunteers, relationships with other agencies, social responsibility, resource development, fund raising, investments and research—all the daily activities of Catholic Charities.

Legal and professional standards relevant to the duties of care and of loyalty are necessary but not the essential identity of Catholic Charities. The words of Pope Benedict, cited in the Code, parallel the distinction between legal purposes and the mission suggested above. “For the Church, charity is not a kind of welfare activity which could equally well be left to others, but is part of her nature, an indispensable expression of her very being.” The logo of CCUSA has the same parallel, “Providing Help. Creating Hope.” Welfare activity and help are legal charitable purposes. The indispensable expression of the very being of the church, the ministry of charity (diakonia), and creating hope are the *caritas* purposes of the mission. The duty of obedience is the essence of the identity of Catholic Charities symbolized in the branding of the logo. The duties of care and loyalty in Catholic Charities, minimum standards of law, are derived from and defined by the duty of obedience to the purposes of the corporation and its authorized activities effecting its mission.

The Catholic Charities USA Code of Ethics is an efficient tool for members, directors, and management. It provides the information necessary for the formation of the intellect, will, and the heart of the human agents of Catholic Charities, as Pope Benedict calls for. The Code also complements and builds upon the fundamental legal and accreditation standards within which Catholic Charities must operate. The Code further provides the means of internal transparency and accountability—and credibility to all of the stakeholders of Catholic Charities. There is no better cost effective and efficient benefit for the burden of being human agents of *caritas*, giving to each person—from members to directors to management to staff to volunteers—an experience of his or her humanity and of heartfelt concern. ■

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CCUSA NEWS

Catholic Charities Named Top Provider of Social Services by Charity Navigator and Ranked Second Overall in *The NonProfit Times* Top 100

Catholic Charities USA—with its network of diocesan agencies—was named the country's top provider of social services in Charity Navigator's "Holiday Giving Guide 2008," and finished second overall on *The NonProfit Times* Top 100 list of the country's largest charities.

Charity Navigator, America's most-utilized evaluator of charities, uses an objective, numbers-based rating system to assess the financial health of more than 5,000 of America's best-known charities. The goal of "Holiday Giving Guide 2008" is to help people navigate the crowded charitable marketplace and make intelligent giving decisions.

The NonProfit Times is the leading business publication for non-profit management and compiles an annual list of the top 100 non-profits ranked by total revenue.

"These rankings are invigorating. They speak to the hard work and professionalism of Catholic Charities agencies' staff and volunteers around the country," said Rev. Larry Snyder, president of Catholic Charities USA. "It is my sincere hope that this will encourage others to join us in our efforts to help those affected by the economic downturn, especially during the holiday season."

CCUSA Co-Hosts Anti-Trafficking Conference

CCUSA and CRS recently co-sponsored a four-day conference to facilitate the building of an international effort to fight human trafficking. The conference brought together church leadership from Latin America with CCUSA, CRS, Migration and Refugee Services of the USCCB, and COATNET, an ecumenical coalition of Christian organizations operated under Caritas Europe to fight human trafficking. Their goal was to begin planning how to work together to advance anti-trafficking efforts in Latin America, where child and labor trafficking are of the most concern. CRS, which has developed relationships with the Church in Latin American, worked with CCUSA to organize the conference. Migration and Refugee Services also provided support for the conference.

At the four-day conference, participants heard from speakers from the State Department and the Department of Homeland Security on their human trafficking efforts, as well as from program staff of Catholic Charities agencies that have anti-traffick-

ing services. The participants discussed best practices in programs around the world and began planning a follow up on the conference's goals.

CCUSA Pilots Disaster Case Management Program

Catholic Charities USA recently contracted with the Administration for Children and Families (ACF), of the U.S. Department of Health and Human Services, to set up a pilot disaster case management program in Louisiana, building on the lessons learned during Katrina.

With the recent addition of case management for large disasters in the Stafford Act, the law that outlines the response of the federal government to disasters, ACF is looking for the best ways to provide case management. Running the pilot program with Hurricane Gustav, CCUSA is building a consortium of agencies in Louisiana that can mobilize quickly and work intensely to provide case management to affected families in the first few weeks after disaster strikes.

Sister Donna J. Markham, OP, Elected Chair of CCUSA Board New Officers and Members Also Elected



Catholic Charities USA's Board of Trustees recently selected **Sister Donna J. Markham, OP, PhD/ABPP**, to serve as its new chair. She has served on the board since 2006, representing supporting group members.

"The CCUSA network is an exceptional community of collective goodness, with compassion and talent directed toward serving the most vulnerable persons

in our society," said Sister Donna. "I am honored to part of this endeavor."

Sister Donna is prioress of the Adrian Dominican Congregation in Adrian, MI. She was the founder and director of the Dominican Consultation Center in Detroit, was named a fellow in the Academy of Clinical Psychologists, and was awarded a diplomate in clinical psychology by the American Board of Professional Psychology. Sister Donna spent ten years as president and CEO of the Southdown Institute in Aurora, Ontario, Canada, an accredited mental health facility founded in 1966 to serve church professionals from the English-speaking world. She also developed a pro bono clinical outreach program for the Inuit people in the High Arctic and built the Carter Centre for Excellence in Leadership to provide consultation, supportive programming, and educational services for faith communities in Canada.

New Board Officers

John L. Young, elected vice chair, is the executive director of Catholic Charities of the Diocese of Yakima. He also serves as president of St. Vincent Centers and Catholic Charities Housing Services. From 1980 to 1996 he held positions with Catholic Charities agencies in Mobile, AL, and Memphis, TN. Young has served as a trustee of CCUSA since 2004 and as the board's treasurer from 2006 to 2008.

Brian R. Corbin, elected secretary, is executive director of Catholic Charities Services and diocesan coordinator for Catholic Health Affairs for the Diocese of Youngstown. He also serves as the secretary-treasurer of the Diocese of Youngstown Catholic Charities Corporation and as the diocesan director of Catholic Relief Services, Catholic Campaign for Human Development, and Migration and Refugee Services. He has served on the CCUSA board since 2004.

Martin Gutierrez, elected treasurer, is the executive director of Neighborhood and Community Services for Catholic Charities Archdiocese of New Orleans. He is also the executive director of the Hispanic Apostolate Pastoral Services Archdiocese of New Orleans. Gutierrez has served on the CCUSA board since 2007.

New Board Members

Karen Hauser is the CEO of Catholic Charities of Salina, Inc., which serves 31 counties in Kansas. Before coming to Catholic Charities of Salina, Hauser served as a branch office director for

Catholic Charities in St. Joseph, MO. She has been involved with Catholic Charities USA as a graduate of The Leadership Institute; a founding member of the Rural Issues Task Force; a member of the Caritas Peacebuilding Committee for North America, and a member of the Children, Youth & Family Section Steering Committee. She is experienced in working with boards and committees, budget and finance.

Janet Lawson is director of the Ford Volunteer Corps in the Ford Motor Company Fund and Community Services. Before coming to Ford in 2006, Lawson served as executive director of the Michigan Community Service Commission, national director of the UAW-Ford Family Service and Learning Centers, and as the manager of the Volunteer Leadership Coalition. With a 22-year history of collaborative leadership in the nonprofit and corporate sectors, Lawson exemplifies a life-long commitment to service, volunteerism, and corporate citizenship.

Jesse J. Bean brings to the CCUSA board a wealth of experience in corporate finance. From 1992 to 2007, he worked as the vice president of Treasury Services for Catholic Healthcare West, the largest health care provider in the Western United States. Before that, he worked as a corporate treasurer for Systems Industries, Inc., in Milpitas, CA. He is experienced in investment management and performance analysis, cash management, debt and banking administration, financial analysis and measurements, risk management, external compliance reporting, business and strategic planning, and financial planning. ■

•••• NewsNotes

Catholic Charities in Nashville Honored for Excellence

Catholic Charities of Tennessee was among the nine winners of the 2008 Salute to Excellence Awards, sponsored by The Center for Nonprofit Management (CNM). The center was established in 1986 by the United Way of Metropolitan Nashville and The Frist Foundation, and provides training, consulting, research, evaluation and recognition to more than 750 nonprofit agencies in the area.

Catholic Charities Refugee Youth Program was the winner in the Making a Difference category. Working with refugees, Catholic Charities found that there was a need to educate the entire family to help them adapt to life in a new country and to help parents raise their children. The Refugee Youth Program provides everything from comprehensive academic tutoring for children to life skills education for parents. The results have been impressive, with 100 percent of parents who have participated demonstrating a greater understanding of American culture, laws, and schools.

Nejib Adem, a Catholic Charities employee, was awarded the very first Baptist Healing Trust and Erie Chapman Foundation Servant's Heart Award, which was created to recognize individuals who are providing care and/or assistance to the clients of a

nonprofit agency and who are on the "front lines" of the service profession. Nejib Adem helps refugee families achieve their goal of self-sufficiency. An example of his commitment is his creation of a workshop designed to teach Somali Bantu men how to help in the household. Nejib even brought in pictures of himself, with his baby daughter tied to his back and helping his wife cook and clean, to encourage men to help their wives and see that caring for their children is not unmanly.



Nejib Adem, winner of the Servant Heart's Award; Jennifer Escue, coordinator of the award-winning Refugee Youth Program; Bill Sinclair, executive director of Catholic Charities of Tennessee; and Gregg Ramos, immediate past president of the Catholic Charities Board of Trustees.

Catholic Charities Atlanta Receives Grants for Legal Orientation for Detainees

Catholic Charities Atlanta has been awarded a large contract for a legal orientation program in Lumpkin, GA. The Vera Institute of Justice and the Executive Office for Immigration Review approved a contract of \$175,000 to provide legal orientation at the massive Immigration and Customs Enforcement facility in Stewart County, GA. This comes on the heels

of a major increase in funding from the Georgia Bar Foundation for the Detention Project of Catholic Charities' Immigration Legal Services.

The Stewart facility houses 1,800 Spanish speaking detainees from Mexico and South and Central America, some with criminal histories, and others

arrested in employment raids across the country. This contract will allow Catholic Charities to place a full-time attorney at the facility, supported by a part-time law student and part-time clerk, to provide group orientation meetings, individual orientations, pro se workshops, and pro bono referrals. These services will allow detainees to understand their rights and options so they can make better decisions. Detainees receiving legal orientation services move through the immigration courts faster. The additional funding from the Georgia Bar Foundation will pay for additional assistance for direct representation of detainees, who have possible relief.

For the past 30 years, through its Immigration Legal Services Program, Catholic Charities Atlanta, has provided assistance to people in removal proceedings, including detainees. Early on, Sue Colussy, attorney at law and program director of Immigration Legal Services together with volunteer lawyers from the American Immigration Lawyers Association, assisted persons in state custody, who had removal hearings while in custody. It was obvious that prisoners who understood the system and their options made better decisions about applications, appeals, and removal and stayed in detention less time. Many opted to leave once they understood what was required to be granted relief by the judge.

St. Patrick Center Opens Rosati Apartments for Chronically Homeless

On October 14, St. Patrick Center opened its new Rosati Apartments, a 26-unit apartment complex that will change the course of treatment for chronically homeless men and women. Rosati Apartments will provide permanent, supportive housing for 26 chronically homeless men and women suffering from mental illness and/or substance abuse. The apartments consist of two adjacent three-story housing projects and contain 26 fully furnished studio apartments (single occupancy). On-site support services include an Assertive Community Treatment (ACT) team to help build long-term stability among the residents.

In response to St. Louis Mayor Francis Slay's 10-Year Plan to End Chronic Homelessness, St. Patrick Center took the lead with construction of Rosati Apartments. With ten public and private funding partners, this \$5 million dollar housing project is a national model for mixed financing and public/private partnership. The Archdiocese of St. Louis donated the tract of land for Rosati Apartments to the project's limited partnership.

"Rosati Apartments absolutely could not have been done without all of our loyal partners," said St. Patrick Center CEO Dan Buck. "Because they believe in our vision of a new approach to serving this fragile population, we are able to continue our steadfast effort to end homelessness in St. Louis."

"Today's Grand Opening is not only a beginning, but also an end," said Buck at the grand opening celebration. "The end of those who say mixed financing housing deals are impossible; the end of those who say the best we can do for the homeless is feed, shelter, hospitalize and imprison them; and for 26 formerly homeless men and women, the end of living out of bags, the end of eating out of trash cans, the end of wondering if they'll survive another night on the streets."

San Francisco Agency Honored with National Mutual of America Award

Catholic Charities CYO's Family Eviction Prevention Collaborative of San Francisco (FEPCO) was chosen as the national award winner of the 2008 Mutual of America Community Partnership Award. FEPCO is a collaborative that was spearheaded by Catholic Charities CYO's Homelessness Prevention Program. The primary goal of FEPCO is to keep families housed and build a cohesive community of service providers to streamline the rental assistance intake process for low-income, at-risk families and individuals in San Francisco, thus avoiding duplication of services and eliminating multiple program visits for the client.

Jose Cartagena, manager of the homelessness prevention program's rental assistance programs, has been working in collaboration with several other local service agencies over the last year to create a consolidated rental assistance intake packet. The intake packet helps the program staff gather all of the information necessary for a client to receive assistance from one of four programs: CCCYO, Homeless Prenatal Program, Hamilton Family Center, and Compass Community Services. All of these agencies share a stream of rental assistance funding from the city of San Francisco.

As part of the award, Mutual of America will produce a short promotional video on FEPCO with the idea to share it with as many agencies as possible to show how FEPCO is a replicable service model. The official awards dinner took place in New York City on November 19. A San Francisco-based celebration, sponsored by Mutual of America, will be held in January 2009.

Dodge City Agency Launches Teen Moms Program

The Great Bend office of Catholic Charities of the Diocese of Dodge City, KS, recently got a new office and a new program to go with it. Teen Moms is a program serving teenage mothers and their children, with the goal of allowing each teen the opportunity to finish high school, attend college, obtain a technical certificate, or pursue any other opportunity which would allow her to become self-sufficient. The teen mom's dedication to this goal and willingness to delay a subsequent pregnancy are determining factors of her acceptance into the Teen Moms Program. The program serves women between the ages of 13 and 23 who have chosen to parent and have not yet obtained their high school diploma or are transitioning from high school to full time employment, college course work, or technical/certificate programs.

Teen Moms offers discovery workshops, mentoring, one-on-one visits with program staff, and referrals as appropriate. Teen mothers receiving assistance from Teen Moms must be willing to attend school or work full time; maintain a grade of at least a "C" in all classes; delay a subsequent pregnancy, and attend weekly discovery workshops. The participants also work on individual goals and can earn incentives for meeting these goals. They also earn Teen Moms Bucks weekly, which they can spend in the program's "store" to purchase diapers, clothes, wipes, bathing items, books, movies, etc. The program further seeks to help teen mothers understand their major roles of teenager, mother, student, employee, and seeker of spiritual strength. Learn more about this program at the agency's new web site at www.catholicsocialservice.com.

Catholic Charities of Joliet Hires Director to Expand into More Counties

As part of Catholic Charities of the Diocese of Joliet's strategic plan, the agency has hired Pam Kostecki as the new division director for community services, which includes homelessness prevention, shelter, emergency services and professional counseling. Kostecki previously worked for Catholic Charities as the director of Daybreak Center, Will County's largest homeless shelter. She held that position for 12 years. For the past two years she managed an early intervention program for the State of Illinois.

In this new role, Kostecki will begin by partnering with social service providers in Grundy and Kendall counties to identify unmet needs in the community and then work to design pro-

grams to meet those needs. "We have been working toward expanding our services into areas in the diocese where we have not had a very strong presence," said executive director Kathleen McGowan. "Pam's ability to network with others and address unmet needs in a successful manner is one of the reasons we know she'll be great in this new role."

Kostecki is already regarded in the Will County community as an expert in the areas of homelessness prevention and emergency assistance for people in crisis. Counseling programs at Catholic Charities will also fall into the Community Services Division under Kostecki's guidance.

New York Sister, Social Worker, and Author Retires after Half a Century

Sister Lucita Cangemi, a native of Summit, NJ, and the last working member of the Missionary Servants of the Most Blessed Trinity Cenacle in New York, retired from her full-time position as social worker with Catholic Charities in the Archdiocese of New York. *The New York Times* profiled Sr. Lucita, outlining her five decades of service, which began in the New York City Women's Court, also known as the Court for Vagrant Women, where she saw parades of women and girls who faced prostitution charges. The base of her operations for many of those years was the Lower East Side, where Sr. Lucita served addicts and prostitutes, the impoverished, and those previously incarcerated. She penned the story of her life in *Manhattan Mission. A Social Worker's View of Life at the Bottom in New York*, published in 1967 by Doubleday.

Now, a half-century later, her era has come to a close. At the age of 87, with her New York convent now closed, Sr. Lucita, who speaks Spanish fluently and always reached out to the Latino community, is considering a move to Chimalhuacan, Mexico, to take on a new mission. She first, however, has returned to the Philadelphia headquarters of her order, along with Sr. Marion Agnes and Sr. Ann Maura O'Keeffe. They are last the three nuns remaining in the New York convent, all of whom worked for Catholic Charities in the Archdiocese of New York at one time or another since 1953.

"This is really not about me, but about the exodus of a community that has worked hard in New York, that loved New York, and loved their work, and gave services to the city for 50 years," Sr. Lucita said. "I saw in all situations a basis of hope....The people I met found a way to change their own lives, though I hope I was a helpful part of their experience."

David Aguillard Named Executive Director in Baton Rouge

Bishop Robert Muench recently announced the appointment of David Aguillard as the new executive director of Catholic Charities of the Diocese of Baton Rouge (CCDBR) effective October 1, 2008. A search committee, made up of diocesan central administration and CCDBR board members and community nonprofit leaders, began the search four months ago after the retirement of Deborah Roe. Applicants from across the country and locally sought the position, but ultimately Aguillard, a CCDBR employee, was chosen.

“David brings the right mix of proven leadership abilities, resource development, and an energized commitment to building the common good,” said Bishop Muench. “The fact that he is already engaged in our mission is a great bonus.”

Aguillard was hired by Catholic Charities in 2006 as the agency’s housing advocate, overseeing renovations, grant proposals and construction projects. Before joining Catholic Charities, Aguillard served as president and CEO of Lake Physician Health Organization. Prior to that, he worked for social service reform on the state and local levels and was employed as a reporter for large daily newspapers across the country. He was also an adjunct professor at Louisiana State University, teaching public speaking and media writing.

“I’m honored to accept Bishop Muench’s appointment,” said Aguillard. “This is certainly a blessing to live my Catholic faith at an agency with such an incredible history and mission.”

Catholic Charities Omaha Partners with Christ Child Society

On September 1, Catholic Charities Omaha and Christ Child Society announced a collaborative agreement to offer services throughout the Omaha community. The collaboration brings together two of the most historic service agencies in the region and will not only strengthen the capabilities and efficiencies of the multitude of services to the community, but provide a greater recognition of their singularity of purpose: to serve those in need. Christ Child Society has been dedicated to strengthening the lives of youth, elderly and families since 1906, and continues to be a beacon of light for generation upon generation of area children and families.

“Over the past few years, Christ Child Society has been working to improve our buildings, evaluate our agency and think about our future. We knew we faced many challenges and considered a partnership with a like-minded organization,” said Barbara Johnson, president of Christ Child Society Board of Directors. “Catholic Charities had a similar mission and a good reputation for delivery of services, and they recognized the potential of a collaborative effort.”

“By bringing these two agencies together, we can address the whole family unit, from the child care, youth services and elderly programs that Christ Child Society provides to the unplanned pregnancy, substance abuse, community outreach and domestic violence services of Catholic Charities,” said Jerry Pape, executive director of Catholic Charities Omaha.

Venice Agency Office Awarded Human Trafficking Grant

Catholic Charities of Lee County, of the Diocese of Venice, was awarded a \$230,000 grant from the United States Department of Justice Office of Victims Crimes to operate a human trafficking initiative. This new program will work in conjunction with refugee and immigration services at Catholic Charities.

According to Chris Nolan, district director for Catholic Charities of Lee County, the new program also will coordinate with the Lee County Sheriff’s Department, the United States Attorney’s Office, and Florida Gulf Coast University. The program will serve victims of human trafficking, whether it is through indentured servitude for labor or sexual slavery, Nolan said.

“In the past, very few victims have been identified,” Nolan said. “We will train faith-based organizations to recognize the signs of victims who have suffered from human trafficking because these are the types of places people trust and feel secure enough to reach out to for help.” Nolan said human trafficking smugglers successfully integrate themselves in their own ethnic communities. “We also will work with people within these neighborhoods to help victims to come forward,” she said.

Catholic Charities North Dakota Expands Management Team

Briston Fernandes, executive director of Catholic Charities North Dakota, recently announced the addition of Colleen Hardy and Trisha Chadduck, MSW, to the management team

SNAP PUTS HEALTHY FOOD WITHIN REACH

No one in America should go hungry. But every day, hard-working and retired individuals and families face the choice between buying enough food and paying for basic life necessities like rent, heat and electricity. In addition, unexpected day-to-day circumstances like a trip to the emergency room or the loss of a job can easily push a household into food insecurity.

USDA's Food and Nutrition Service administers 15 nutrition assistance programs that serve as the nation's first line of defense against hunger. Its largest program, the Food Stamp Program (FSP) helps 28 million low-income people each month put healthy food on the table. Half of those recipients are children.

As of October 1, 2008, SNAP is the new name for the Food Stamp Program. SNAP stands for the Supplemental Nutrition Assistance Program, and reflects the changes we've made to meet the needs of our clients, including a focus on nutrition and an increase in benefit amounts. While SNAP is the federal name for the program, State programs may have different names. Current clients will not lose benefits as a result of the name change. Current clients and recent applicants do not need to re-apply.

On average, 37 million individuals were eligible for food stamp benefits each month in 2006, and 25 million received them. This means that only 67% of eligible participants signed up.

Studies show that families who do not have access to healthy foods and nutritional education suffer from higher rates of obesity. Children without access to healthy eating can experience behavioral and social problems that they otherwise wouldn't if they were simply not hungry.

But there is an opportunity to increase the number of participants in the FSP. Recent program improvements include an increase in the minimum benefit amount (from \$10 to \$14) and standard deduction, elimination of the limit on child or dependent care deduction and the exclusion of education and retirement accounts from countable resources. Through nutrition education partners, SNAP helps clients learn to make healthy eating and active lifestyle choices. Research shows that every \$5.00 of new benefits generates \$9.20 in total community spending.

Please spread the word about the SNAP name change and program improvements. With SNAP, healthy food is within reach for low-income Americans.

For more information about SNAP or one of the USDA's Food and Nutrition Services fifteen programs, please visit <http://www.fns.usda.gov>.

of the agency. Colleen Hardy is development director and will take the lead in community relations, fund development, and public relations for the agency. Trisha Chadduck has been hired as a social worker and supervisor-in-training for the Pregnancy, Parenting and Adoption Services program.

Catholic Charities Brooklyn and Queens Holds Self-Sufficiency Expos

Catholic Charities Brooklyn and Queens is an active participant in *Catholic Charities USA's Campaign to Reduce Poverty in America*. To support the campaign in the spirit of solidarity, Catholic Charities Brooklyn and Queens is hosting Pathways to Self-Sufficiency, a series of employment and education expos that bring together a broad spectrum of programs within the community that could support residents in achieving a high level of self-sufficiency and self-determination. On October 26, the first Pathways to Self-Sufficiency Expo was held at a parish in Rego Park, Queens. The expo connected community residents with employment and business counselors, educators, landlord/tenant attorneys, immigration attorneys, trainers and instructors.



Atlanta Refugee Program and Target Set up Online Giving Program

Catholic Charities Atlanta's Refugee Resettlement Services recently joined Target's Affiliate program to provide an easy and exciting way to help provide household items for newly arriving refugee families in Atlanta. Those wishing to welcome refugee families to a furnished apartment can shop at Target.com online at the special "Refugee Registry." The site can be accessed from www.catholiccharitiesatlanta.org. Catholic Charities resettled 170 refugees in the Atlanta area in 2008. ■

In Brief

San Francisco Archbishop Blesses New Family Shelter

San Francisco Archbishop George H. Niederauer blessed Catholic Charities CYO's Guerrero House on Guerrero Street in San Francisco on June 17, following its renovation as the new site for St. Joseph's Family Shelter, an emergency residential shelter for homeless families and pregnant women. Ten families will be served at the site. In the last six months, over 80 percent of families exiting the St. Joseph's program have moved on to independent, long-term housing.



Catholic Charities Pittsburgh Recognized for Management Excellence

Catholic Charities Pittsburgh was recognized for management excellence in outcomes evaluation in the 2008 edition of *Community Threads*, a biannual publication of the Forbes Funds and The Pittsburgh Foundation. As stated in the publication, "Catholic Charities' vision is to help its clients achieve independence and true self-sufficiency. Even the partial achievement of such an ambitious vision requires an effective system for defining desired outcomes and measuring success. Catholic Charities excels in outcomes evaluation." Executive director Susan Rauscher, who was interviewed for the publication, said that while the agency remains steadfast in its use of outcomes-based measurements, "ultimately it's not about how many clients or patients we saw but how we walked someone from an area of need to a place where the needs have been answered."

Kraft Employees Donate \$40,000 to Joliet Soup Kitchen

Donations to Catholic Charities of the Diocese of Joliet's Shepherd's Table, which serves about 52,000 meals each year to the hungry, couldn't have been better falling since last year. As a result, staff members have reached out to schools, service clubs, and corporations, asking for donations. Many have responded, but none as generously as the Kraft Employee Fund. On September 11, a representative from the Kraft Employee Fund came to Catholic Charities Shepherd's Table to present a \$40,000 check to executive director Kathleen McGowan. Five years ago Catholic Charities, received a first gift for \$15,000. Since that time the amount has increased as the agency has shown an increased need. This year, the timing of the \$40,000 gift couldn't be better. The money allowed Shepherd's Table to buy fresh fruit, vegetables, and other products that are not usually accessible through the Northern Illinois Food Bank.

Red House Event in San Francisco Raises \$55,000 for HIV/AIDS Programs

Red House, Catholic Charities CYO's annual fundraiser for its HIV/AIDS programs, raised a phenomenal \$55,000 on June 3. This festive event, which directly benefits supportive and health programs for people living with disabling HIV/AIDS, has raised over \$300,000 since 2004. Dressed in "red chic," friends and community leaders also celebrated the 23rd year of CCCYO's monumental support to those living with HIV/AIDS. Catholic Charities CYO continues to be one of the largest HIV/AIDS service providers on the West Coast, helping to address the financial, medical, and emotional stresses of those living with HIV or AIDS. ■



providing help. creating hope.

“Considering what he went through to get medical care to stay alive, Uday is remarkable in how he remains calm and grateful and has an enduring sense of humor.”

Uday, a Shia Muslim from Iraq, viewed American soldiers as liberators from the tyranny of Saddam Hussein when they arrived in Baghdad, he said. But the help he gave these soldiers caused some of his countrymen to turn on him, changing forever his life and that of his family.

“His story is one of enormous courage and perseverance,” said Elizabeth Sanford, a case manager in the Refugee Resettlement office at Catholic Charities in the Archdiocese of New York.

Uday was working as the U.S. soldiers’ translator, running errands and fetching cold soda to keep them hydrated in the 130-degree heat. But on one of those trips, extremists stopped him at gunpoint. Enraged that a fellow Iraqi was helping American soldiers, they shot him dead-on. A bullet pierced the left forearm he raised to shield his face, shattering his arm before exploding into his right eye socket.

Unconscious for six days, he later learned that American soldiers rescued and airlifted him to Kuwait. There he received extensive reconstructive surgeries on his arm over a span of eight months, paid for by the Kuwaiti government. But when he asked to return for reconstructive surgery for his face, the Kuwaiti government refused to foot the bill. So did the American government.

Fortunately, a Staten Island-woman-turned philanthropist learned of his plight. She struggled and ultimately succeeded in bringing him from Iraq to the United States for medical treatment. She pushed and inspired physicians, attorneys, and folks with deep pockets to cover 20 surgeries for him. She also helped Uday gain political asylum.

Catholic Charities provided case management in its Refugee Resettlement office, which assists asylum seekers, and drew on its New York Times Neediest Cases funds to cover transportation costs to the doctor and hospital appointments. Uday also became one of the fewer than 1,000 Iraqis to gain political asylum in the United States last year. His petition for his wife and four children to join him has been approved but, because of security reasons in Iraq, they cannot yet travel. Once Uday’s surgeries are completed, he is confident that he will work again. He will always feel grateful to Catholic Charities, he said, for the help and hope staff offered him when he needed it most. ■

*Alice Kenny
Director of Special Projects
Communications Office
Catholic Charities of the Archdiocese of New York*



2009 Meetings

calendar

date	meeting	location	contact
January 8-9	New Diocesan Directors Institute	Alexandria, VA	Barbara Daggett 703 - 236-6232
January 13	CCUSA Regional Gathering	Minn./St. Paul, MN	Kirsten Linge 703 - 236-6200
February 22-25	Catholic Social Ministry Gathering	Washington, DC	Rachel Lustig 703 - 236-6234
March 13-14	CCUSA Board of Trustees	TBD	Kirsten Linge 703 - 236-6200
March 29-April 1	From Mission to Service Institute-Part I*	South Bend, IN	Troy Zeigler, 703 - 236-6239
April or May	Diocesan Directors Spring Gathering	Alexandria, VA	Barbara Daggett 703 - 236-6232
May 29-31	Parish Social Ministry Training	Nashua, NH	Tina Baldera, 703 - 236-6223
June 5-7	Parish Social Ministry Training	Baton Rouge, LA	Tina Baldera 703 - 236-6223
June 6-12	Leadership Institute	Belleville, IL	Troy Zeigler, 703 - 236-6239
September 23	CCUSA Board of Trustees	Portland, OR	Kirsten Linge 703 - 236-6200
September 24-27	CCUSA Annual Gathering	Portland, OR	Amy Stinger 703 - 236-6277

* At the University of Notre Dame



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Save the dates for our upcoming Centennial Annual Gatherings:

2009 Annual Gathering and Centennial Kick - Off
September 24-27, Portland, OR

2010 Annual Gathering and Centennial Celebration
September 25-28, Washington, DC

Join Us in Celebrating CCUSA's Centennial!

In 2010, Catholic Charities USA will mark its Centennial—100 years of service, advocacy, and convening on behalf of Catholic Charities member agencies and our nation's most poor and vulnerable. To mark this milestone, we are planning a year-long celebration that will culminate with "Catholic Charities Week" in Washington, DC.

During the Centennial year, we will celebrate the work of Catholic Charities with media outreach to forward our national poverty campaign, projects to record our history, and national and local events to bring us together as advocates for the poor. We hope you'll take part in this grand celebration both locally and nationally.



2010

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