VOICE *for* *the* POOR

The knowledge of social well-being and reform is to be learned, not from books, nor from the public platform, but in climbing the stairs to the poor's man garret, sitting by his bedside, feeling the same cold that pierces him, sharing the secret of his lonely heart and troubled mind.

–Frederic Ozanam

Through our home visits, we Vincentians have unique insight into the complexities of poverty and the myriad reasons that our Neighbors find themselves in it. This insight is invaluable to our Voice for the Poor Committee, which advocates for policies and programs that empower our Neighbors to move from poverty to a better, more sustainable life.

Our current priorities include, but are not limited to:

- **Benefits Cliffs**: In 2023, our Committee played a lead role in advocating for the passage of Benefits Cliff legislation, which would gradually reduce SNAP, TANF, and childcare benefits as a recipient's income increases, rather than cutting off all benefits at once when an income threshold was reached. The bill was passed by the Missouri legislature "subject to appropriation", and it has not been funded. Our Committee continues to pursue both funding and alternative methods to mitigate benefits cliffs, which are currently a disincentive for Neighbors to pursue job advancement and increased pay.

- **Affordable Housing**: According to the National Low Income Housing Coalition, Missouri has a shortage of 120,000 rental homes that are affordable and available for the 205,000 extremely low-income households in the state. Our Committee is doggedly pursuing multiple approaches to this difficult problem, such as collaborating with the Metro Housing Collective to increase acceptance of housing vouchers among landlords, exploring the concept of community land trusts (CLTs) to provide affordable and sustainable housing for low to moderate income homeowners, and networking with other organizations who are working to increase the supply of affordable housing, promote home ownership, and provide wrap-around services to new low-income homeowners.

- **Credit Empowerment**: Our Committee spearheaded a partnership with Midwest BankCentre (MBC) that converts a Neighbor's high-interest loan(s) totaling $3,000 or less to an MBC loan with a rate of approximately 7% and provides financial mentoring during the term of the MBC loan. When our Neighbor "Amanda" was temporarily unable to work due to a car accident, she took out a $1,200 loan from an online tribal lender. She was expected to pay back $6,428 over the course of 10 months. That's $5,228 in interest on a $1,200 loan. By converting to a Credit Empowerment loan at MBC, Amanda's interest dropped from $5,228 to $43, and she successfully paid off her MBC loan on November 1. For more info, see this Credit Empowerment program flier.

Our Voice for the Poor Committee meets on the second Tuesday of each month at 9 a.m. via Zoom. If you're interested in joining or have questions, please contact one of our co-chairs:

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