

one heart:

CONNECTING TO HELP, MAINTAINING HOPE



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Catholic Charities was founded in 1917 to provide for the basic needs of the hungry, the homeless, and individuals and families without the means to obtain the necessities of everyday living. For nearly 100 years the Agency has fostered the belief that offering comprehensive services allows people to not only meet basic needs, but also to rebuild their lives with dignity. Today, Catholic Charities remains committed to a continuum of care for the women, children, men, families, seniors, and veterans we serve.

A large number of programs and services to help persons in need are available through federal, state, and local governments: Annually our country spends billions on a wide variety of human services. Sometimes, these programs operate independently of each other, and focus on addressing certain aspects of poverty such as hunger, or homelessness. Additionally, they can have very specific goals and benefits to help people in need, along with different regulations for accessing the services. Understanding and navigating through differing requirements and eligibility thresholds can be challenging and intimidating for people in need. And even when programs are combined and services overlap, gaps remain in the social safety net.

Catholic Charities continues to identify these gaps in existing programs, both system wide, and on a client-by-client basis. Within these service voids hang the lives of people. Almost every person Catholic Charities encounters across our breadth of programs has layers of issues to be addressed. We work

to overcome the extensive red tape, we privately fundraise millions of dollars annually, and we journey daily with clients to fulfill the goal of self-sufficiency.

This paper, "One Heart: Connecting to Help, Maintaining Hope," presents portraits of individuals and families: Catholic Charities clients whose situations put them between eligibilities and program requirements, so that they are at huge risk of falling through a breach.

Catholic Charities has worked with homeless and disabled Veterans returning from war; refugee families arriving in the United States with no possessions, no English-speaking skills, and few employment skills; pregnant and parenting teens with minimal family and social supports; disenfranchised individuals who have literally survived on the streets for decades; children and young adults who have been both victims and perpetrators of violence and abuse; and families that have lost their homes and every possession in a natural disaster. While each special population – and each individual served within that group – brings its own distinct needs and challenges, Catholic Charities adapts services to meet clients where they are, and develop strategies to respond to presenting circumstances.

Msgr. Mike Boland

portrait: **VETERAN**

Gina has been working at a full-time-plus job for more than a year, earning \$13 an hour. Gina is a Veteran, eligible for a complete array of Veterans Affairs benefits. Gina is a single mother of two. She and her children have been homeless for nearly four months.

No longer enlisted in the Army, and having no family in the area, Gina has been relying on herself. As the sole provider for her two children, she is under-employed, and financially unstable. She and her kids have suffered through numerous evictions because her paychecks leave Gina unable to pay rent while feeding and clothing them all – even as she earns more than the minimum hourly wage.

Catholic Charities has been assisting Gina and her children through a variety of programs. We recently partnered with the Catholic Charities in the neighboring Joliet Diocese to administer a program funded through the U.S. Department of Veterans Affairs: the Supportive Services for Veteran Families program (SSVF). With this funding to help Gina make regular rental payments, we connected with local landlords to find her several apartments. As of now, even

working with Catholic Charities, and having this SSVF funding available, she has still not been approved for a lease due to her many previous evictions. Currently her Catholic Charities Case Manager is still negotiating with a potential landlord to reduce the security deposit he would require because of her credit history.

While she and her Case Manager negotiate this, Gina and her two children are staying in a motel, paid for by Catholic Charities Emergency Assistance program, funded in part through the Illinois Department of Human Services. Our Case Manager has also made several referrals for other services: pro bono Legal Assistance to help with her credit history and financial issues, the Salvation Army for further financial assistance, and various food pantries, including Catholic Charities food pantry in Lake County.

The reasons for homelessness among veterans are no different than in the general population. They are equally susceptible to the lack of affordable housing and a livable wage. Although homeless veterans are entitled to primary and mental health care along with prescription benefits, experiencing inconsistent and low-paying employment, combined with a significant lack of affordable housing, veterans find homelessness a serious concern, and a frequent reality.

portrait: SENIOR

Bernie is 87. She lives alone, is home-bound, and has been for years. She requires assistance with preparing meals, home upkeep, and other daily living activities. Her annual income of \$7,212 translates to a monthly budget of \$601.

These limited dollars must be stretched to purchase groceries, prescription medication, incontinence items, and other necessities, while also covering household expenses. Determined to save whenever possible, Bernie refuses to even turn on a fan during the summer heat for fear of an increased electric bill.

Since 2009, Bernie has received regular in-home care from Catholic Charities Homemaker Services. A homemaker visits Bernie seven days a week and delivers between 4-6 hours of service each day. While Bernie also regularly opens the door for her nurse and physical therapist, it is the homemaker who provides daily contact and assumes primary responsibility for Bernie's care.

Bernie remains comfortable and secure in her home at a monthly cost of \$2,571 to the Illinois Department of Aging (IDOA) through the Community Care Program (CCP). In comparison, a semi-private room in a nursing home, Bernie's

likely only option, would cost about \$6,500 monthly – a dramatic increase of 250%. The current level of service and intervention promotes Bernie's stable health at a reasonable cost.

About a year ago, the IDOA partner managing Bernie's case determined that she was no longer eligible for free homemaker services. Her monthly income is low, but Bernie owns her residence. Her assets, therefore, total more than the CCP threshold of \$20,000. If forced to sell her home, Bernie would eventually, if not immediately, move to a skilled nursing facility. Unable to cover the new expenses for long, the burden of payment would likely fall to the State.

Catholic Charities filed an emergency motion to keep the case open and allow Bernie to remain in our care. Fortunately, the motion was granted. Bernie is both relieved and grateful for the opportunity to age in her private residence, while accessing the personal care needed to maintain her quality of life.

35% of persons with disabilities aged 80 and older live alone. The costs to Medicaid of supporting three older adults with home and community-based services are roughly the same as those for nursing home care for one individual.*

Bernie's story is not uncommon. As part of the fastest growing segment of the population, she is older, impoverished, and vulnerable due to self-care limitations. With existing physical assistance and supportive services, Bernie can live independently. Without the program, Bernie would relocate to a costly institutional setting that would strip her independence and connection to community.

**Primary Data Source: Housing America's Older Adults: Meeting the Needs of an Aging Population by the Joint Center for Housing Studies at Harvard University (2014).*

portrait: **FAMILY**

The Moreno family of four are long-time residents of the City of Cicero, Ill. Carlos works full-time as a delivery driver and Anna works part-time as an office assistant. They have two boys: Antonio, 2, and Nicolas, 5. Jointly, they earn less than 185% of the Federal Poverty Level for a family of four, or \$3,675 per month.

Catholic Charities St. Mary of Celle Child Development Center is a licensed center in Berwyn, Ill. serving about 60 children, ages two to five years, at any given time. Each day, the center opens at 7 a.m. and closes at 6 p.m., providing quality child care paired with multiple education components that prepare children for kindergarten. Parents can enroll children while they themselves are working, or are enrolled in school.

The Moreno's income qualifies them to receive a monthly child care subsidy from the State of Illinois: Antonio and Nicolas are able to attend St. Mary of Celle, and Carlos and Ana are only charged a \$340 per month co-payment. Every day, Ana brings Antonio and Nicolas to St. Mary of Celle on her way to work. She feels comfortable and secure leaving her boys at a licensed, accredited, qualified child care; they both enjoy learning, and feel comfortable with the teachers.

Ana was recently promoted to a full-time position, which raised the family's monthly income \$450 above the required maximum (\$3,675) to qualify for the State child care subsidy. As a result, the Moreno family lost its subsidy, and was suddenly faced with having to pay a total of \$370 each week for Antonio and Nicolas to receive care at St. Mary of Celle. It should be noted that \$370 per week for licensed accredited child care for kids of their ages is the cost prescribed by the State regulation governing licensed providers. Catholic Charities cannot set the price lower and maintain licensure.

It seemed distressing and disheartening to Carlos and Ana that a \$450 raise for the family resulted in an extra \$1,140 expense. More and more often, families face an impossible decision – under-employ themselves and be held back by perpetual financial instability, or leave children alone, or with unaccredited providers.

However, Catholic Charities St. Mary of Celle Child Development Center specifically could make the difference and offer the Morenos financial aid from its personal scholarship fund. Similar to the Child Care Assistance subsidy, child care for Antonio and Nicolas is subsidized to an affordable rate and then reevaluated on a personal level with a Case Manager to ensure that the family's needs are continually met. Of Catholic Charities nine child development centers, St. Mary of Celle is thus far the only one that has received a donation of funds specifically designated to help fill this gap for its clients. At the other centers, site directors help families re-budget and requalify but they otherwise have limited options barring a similar donor designation.

portrait: **SINGLE ADULT**

Bob is a 56-year-old single man from Chicago who called 311 because he was five days away from eviction from his apartment. After losing his job and struggling to find a new one, Bob had fallen behind in his rent. 311 operators immediately connected him with the Homelessness Prevention Call Center, administered by Catholic Charities.

Catholic Charities is the fiscal agent for a variety of sources of homelessness prevention funds: one-time financial assistance in the form of payment to a utility or landlord so that the client can stabilize a housing situation. Many of these sources have different eligibility requirements. Even though he received legal notice from his landlord that he would be evicted in five days, Bob did not qualify for the homelessness prevention funds available at the time of his call because he had no documentable income prospects for future rent or utility bills. Some Homelessness Prevention funds require that the client's issue be resolved through a one-time, problem-solving payment. We were able to give Bob some non-financial assistance through our other programs, and also told him if the situation changed at all he should call us again.

Fortunately Bob talked to his landlord and was able to avoid an eviction. When he started receiving unemployment a couple months later, he caught up on some of his rent, but could never fully pay what he owed. He also received disconnection notices for all utilities. In total he was behind more than \$3,000 in rent, gas, and electric bills. Bob phoned the Homelessness Prevention Call Center again.

Bob had some monthly income now – the lack of which was the barrier when he first called. However, this time it was clear that the unemployment income would never adequately cover all his bills – back-dated and going forward – nor could the homelessness prevention funds available at the time of his second call completely pay the debt. Bob was once more ineligible, because now the funds he sought would not solve the problem. Again the Homelessness Prevention Call Center referred Bob to other non-financial resources through Catholic

Charities programs, to help him earmark as much of his income for bills as possible.

Bob found a new job, but still needed assistance in ensuring he could stay in his home as he used his new steady income to pay his past due bills. He reached out to Catholic Charities again. His Catholic Charities Case Worker successfully made arrangements with Bob's landlord to break up payments on the back rent he owed over time.

SUMMARY

Catholic Charities has successfully navigated and met needs of many through our services to populations who are eligible for pieces of help through existing national, state, and local programs. The Agency operates with the philosophy of meeting individuals and families with the help they need wherever they are—geographically, philosophically, emotionally; this is the essence of outreach to people experiencing crisis and multiple barriers to sustained self-sufficiency. However, the great needs often overwhelm our capacity to effectively respond.

Our nation must establish a balanced combination of private and public efforts so that we have the opportunity as a society to achieve a safety net that is compassionate toward the needs of those who are vulnerable and struggling – and fiscally responsible and feasible for our budget. Failure to evaluate and retool this partnership effectively will only continue adding to the burdens on both the public and private efforts of the safety net.

We urge all people of good will across the Archdiocese of Chicago and beyond to reach out and support human service agencies like Catholic Charities in whatever way possible to connect communities with assistance—and individuals with hope.

Government, corporate, and private sectors need to make greater investments in safety net programs that work, in organizations that are transforming lives and communities, and in the lives of the people who hang in the balance.

- Sponsor safe emergency temporary housing for homeless veterans and their families to keep them off the street while working toward transitional rental housing.
- Fund six months of safe, developmentally appropriate childcare for a family struggling to address all its needs and escape poverty.
- Sponsor the rent for a year for a family in a transitional housing apartment as they work to overcome financial instability.
- Cover the cost of in-home caregiver services for a senior who cannot afford the care needed, and who does not qualify for government funded care.



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