



## Department of Justice, Peace, and Human Development

Office of Domestic Social Development

### Family Security and Stability

February 2015

*Family and work are united by a very special relationship. “The family constitutes one of the most important terms of reference for shaping the social and ethical order of human work”. . . . Work is essential insofar as it represents the condition that makes it possible to establish a family, for the means by which the family is maintained are obtained through work. . . . The contribution that the family can make to the reality of work is valuable and, in many instances, irreplaceable.*

-Compendium of the Social Doctrine of the Church, no. 249

#### ISSUE

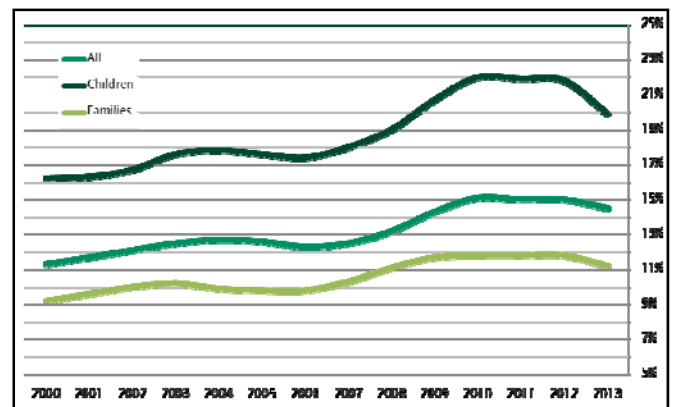
The security and stability of the family is deeply interwoven with the security and stability of work. An economy that cannot produce enough decent work, and that allows workers to be exploited, is an economy that cannot support healthy and vibrant families. Likewise, an economy that is not sufficiently infused with the influence and voice of the family will fail to place itself “at the service of human freedom in its totality. . . the core of which is ethical and religious” (*Centesimus Annus*, no. 42). The current state of the American economy highlights this reality.

The official unemployment rate has declined, yet millions are underemployed, working part-time because they cannot find full-time work. Thousands more have simply given up trying to find work. Consequently, poverty rates remain painfully high.

In 2013 (the most recent data), over 45 million people lived in poverty, including one in five children (19.9%). Among children under five the percentage is even higher (22.5%). In America, the younger you are, the more likely you are to live below the poverty line.

These statistics measure poverty four years into the economic recovery (which began in 2009). In reality, millions of American families have not recovered. The graph shows that poverty rates for children, families, and the country as a whole are still well above where they were before the recession.

#### Poverty in America, 200-2013



High poverty and the lack of sufficient work place significant challenges even on working families. [Census Bureau data](#) shows that wages have stagnated for the majority of working Americans, making it difficult to keep up with rising costs. Lack of savings or access to banking services leads some families to rely on payday loans and check cashing services that prey on financial insecurity and a lack of understanding to trap working families under mountains of debt. Insufficient wages lead many parents to hold multiple jobs, meaning less attention to their children’s needs or time for family activities. Job quality also suffers. As the percentage of low-wage work increases, benefits like paid sick leave, health insurance, and retirement savings are rarer..

An additional challenge is affordable housing. According to the [Department of Housing and Urban Develop-](#)

[ment](#), the unmet housing need is staggering: 75 percent of all households that qualify for assistance do not receive it. As a result, [child homelessness is on the rise](#), and families find it increasingly difficult to secure affordable housing. [Research shows](#) the cumulative effect of this hardship on children leads to developmental challenges, as well as emotional, physical, and mental health concerns throughout life.

## **CATHOLIC TEACHING**

Work and family life are intimately linked precisely because it is through work that people gain the resources to form and support families. Saint John Paul II wrote:

[A] just wage is the concrete means of verifying the justice of the whole socioeconomic system and, in any case, of checking that it is functioning justly. It is not the only means of checking, but it is a particularly important one and, in a sense, the key means [because it] concerns above all the family. Just remuneration for the work of an adult who is responsible for a family means remuneration which will suffice for establishing and properly maintaining a family and for providing security for its future.

-[Laborem Exercens](#), no. 19

The [Catechism of the Catholic Church](#) points out that exploiting the economic insecurity of vulnerable people is theft:

Even if it does not contradict the provisions of civil law, any form of unjustly taking and keeping the property of others is against the seventh commandment: thus, deliberate retention of goods lent or of objects lost; business fraud; paying unjust wages; forcing up prices by taking advantage of the ignorance or hardship of another. (no. 2409)

The Catholic Bishops of the United States, in [A Place at the Table](#), state that building a more just economy is a shared responsibility of all: “The Catholic way is to recognize the essential role and the complementary responsibilities of families, communities, the market, and government to work together to overcome poverty and advance human dignity” (p. 18).

## **USCCB POSITION**

As millions of families live with anxiety and uncertainty, coping with stagnant or falling wages, laws and policies must protect them from additional burdens, and “[e]conomic choices and institutions must be judged by how they protect or undermine the human life and dignity of the human person, support the family, and serve the common good” ([A Catholic Framework for Economic Life](#)).

The Catholic Campaign for Human Development, as the domestic antipoverty program of the Catholic Bishops of the United States, funds organizations throughout the country that empower communities to fight exploitation and create economic opportunities for families. CCHD supports credit unions and Community Development Financial Institutions (CDFIs) that provide small business loans and personal credit for underserved communities, as well as community groups that advocate policies to create a more just economy.

USCCB’s social policy advocacy consistently lifts up the family as the fundamental cell of society, and assesses policy proposals by their ability to protect family stability and promote family formation. Issues such as the [minimum wage](#), [low-income working tax credits](#), [payday lending](#), and the [Supplemental Nutrition Assistance Program](#) (SNAP, formerly food stamps) all carry central importance to families struggling to thrive.

## **ADDITIONAL RESOURCES**

Catholic Campaign for Human Development: [povertyusa.org](#) and [pobrezausa.org](#) (Spanish)

USCCB Office of Domestic Social Development: [usccb.org/about/domestic-social-development](#)

## **FOR MORE INFORMATION**

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