

CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT

THE POVERTY LINE

2007 ANNUAL REPORT

More than 37 million people in the United States are struggling below the poverty line—and more than 13 million of those are children.



Table of Contents

What Is the Catholic Campaign for Human Development, and Why Is It Important? • 1

Mission Statement • 2

Working for Justice: The Annual Parish Collection for CCHD • 3

CCHD's Mission: More Important Than Ever • 4

Working for Justice: CCHD Grantmaking • 6

Dioceses Where CCHD Grants Were Awarded in 2007 • 8

How CCHD Funds Are Spent • 9

How CCHD Funds Are Raised • 9

Working for Justice: Education • 10

Working for Justice: CCHD-Funded Groups • 11

Financial Statements • 12

Working for Justice: Education—CCHD Online • 15

USCCB Subcommittee on CCHD • 16

Working for Justice: CCHD Grants • 17

For general inquiries about CCHD, or information about how to contribute to or become involved with the Campaign, please contact

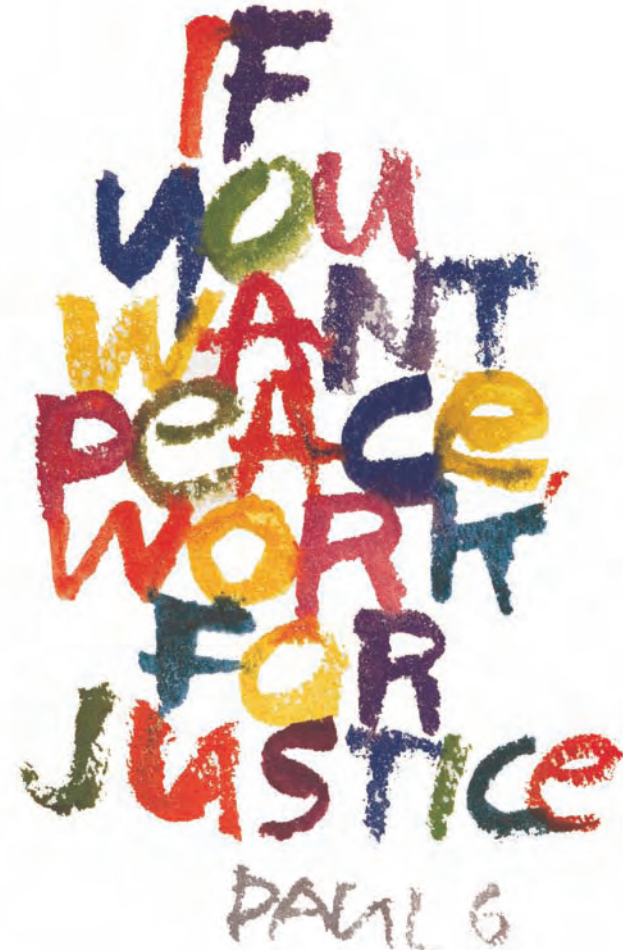
Catholic Campaign for Human Development

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WHAT IS THE CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT (CCHD), AND WHY IS IT IMPORTANT?

CCHD is the Gospel at work. Its mission is “to bring glad tidings to the poor / . . . to proclaim liberty to captives / and recovery of sight to the blind, / to let the oppressed go free” (Lk 4:18).

- **CCHD is the Church’s anti-poverty program in the United States. CCHD invests in the dignity of people living in poverty.** CCHD’s approach starts with the belief that the poor best know what they need to change their lives and their communities. CCHD does not do for people what they can do for themselves.
- **CCHD is an essential supporter of community and economic development projects across our nation.** It provides grants to make long-term changes in U.S. communities. CCHD’s focus on the root causes of poverty complements the emergency response of direct-service agencies.
- **CCHD is a visible sign of solidarity.** It provides educational programs to assist Catholics in reflecting on their faith, which leads to actions that build solidarity between the poor and the non-poor. CCHD stands with the poor as they work to change their circumstances themselves.
- **CCHD has a strong record of success.** This investment has created lasting changes in low-income communities since 1970.
- **CCHD’s work is dependent on solidarity—it won’t work without your support.** Your gifts become the tools of self-sufficiency and self-determination for people working to break the cycle of poverty. You can trust that CCHD will use your gifts well, channeling them to communities where the need and the will to create change are both great.



MISSION STATEMENT

The Catholic Campaign for Human Development is the domestic anti-poverty, social justice program of the Catholic bishops of the United States.

Its mission is to address the root causes of poverty in America through promotion and support of community-controlled, self-help organizations and through transformative education.

Founded in 1969, CCHD's pastoral strategy is empowerment of the poor through a methodology of participation and education for justice, leading toward solidarity between poor and

non-poor as impelled by the Church's biblical tradition, modern Catholic social teaching, and the pervasive presence of poverty in the United States. This ministry for justice is rooted in our baptism and faith commitment.

The grants, economic development, and education for justice programs of the Campaign, implemented in collaboration with local dioceses, are supported from an annual collection in Catholic parishes in the United States.

WORKING FOR JUSTICE: THE ANNUAL PARISH COLLECTION FOR CCHD

Every year, millions of Catholics contribute to the annual Collection for the Catholic Campaign for Human Development (CCHD) in their parishes. This Collection provides an opportunity for Catholics to help low-income people improve their communities.

More than 37 million people in the United States are struggling below the poverty line—and more than 13 million of those are children. Over a 10-year cycle, about 40% of the U.S. population experiences poverty at some time.

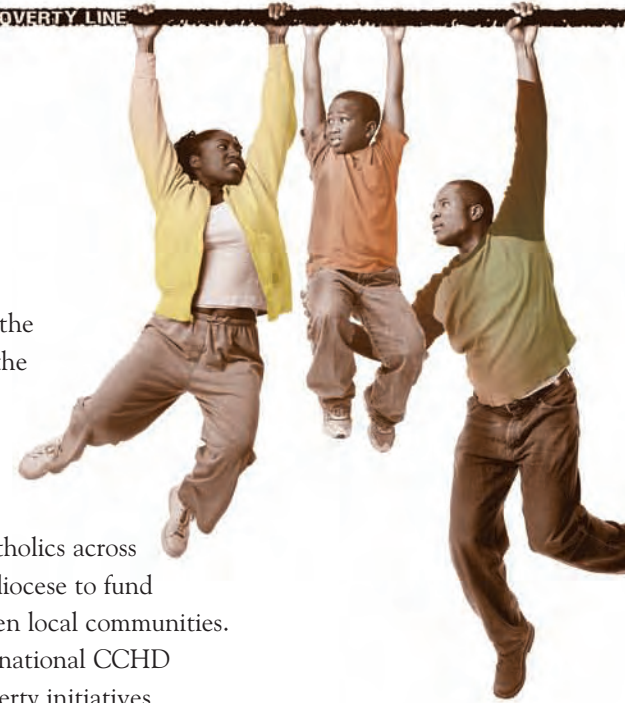
Poverty is caused not simply by the lack of financial resources, but by the lack of quality education, affordable housing, health care, child care, fair wages, and vocational training.

CCHD has worked to create permanent, community-based solutions to the problem of poverty by funding organizations that promote self-sufficiency. These suc-

cesses are only possible through the solidarity of parishioners across the United States. The majority of CCHD's funding comes through its annual parish Collection.

Out of these donations from Catholics across the country, 25% stays in each diocese to fund local projects that help strengthen local communities. The remaining 75% goes to the national CCHD organization to support anti-poverty initiatives across the United States.

The success of the mission of CCHD would not be possible without the generosity of countless Catholics who stand in solidarity with the Catholic Campaign for Human Development to make a real difference in low-income communities across our nation.



CCHD'S MISSION: MORE IMPORTANT THAN EVER



The Catholic Campaign for Human Development is the Gospel at work and Catholic social teaching in action. CCHD practices the principles the Church teaches: the option for the poor, solidarity, subsidiarity, and participation. In the reorganized United States Conference of Catholic Bishops, CCHD has a new organizational home. It is guided by the new Committee on Domestic Justice and

Human Development and has its own CCHD Subcommittee. The bishops continue to act together to assure Catholics that CCHD resources are used carefully and responsibly to “bring glad tidings to the poor / . . . to proclaim liberty to captives / and recovery of sight to the blind, / to let the oppressed go free” (Lk 4:18). For example, the CCHD Subcommittee cut off all funding to ACORN organizations, nationally and locally, because of serious concerns about fiscal integrity, financial accountability,

and partisan political activity (for additional information, see my report at www.usccb.org/cchd/morin_acorn_report.shtml).

Faithful people are haunted by gospel questions: Who is my neighbor? What must I do to be saved? How can we serve and stand with “the least of these”? In the midst of economic trouble, these questions challenge believers more than ever. Thirty-seven million of our brothers and sisters live in poverty in our nation. More than 45 million struggle without adequate health care. Millions of workers are losing their jobs. Countless others work hard every day yet are unable to raise their children in dignity.

In this time of economic turmoil, CCHD is needed more than ever. CCHD is carrying forward its essential mission through continued support for grassroots community organizing built on the participation and decision making of low-income people themselves. CCHD’s original mission—to educate on poverty and its causes and remedies—is moving forward in a broader and



stronger educational capacity and commitment. The everyday experience and on-the-ground expertise of CCHD groups are shaping the bishops' policy development, education, and advocacy. CCHD is also offering more grassroots-level, "bottom-up" perspectives and priorities on national issues of economic and social justice.

The Catholic Campaign for Human Development has invited followers of Christ to share in Jesus' mission for nearly 40 years. Despite the tremendous generosity of so many, great needs still exist. This is a time to strengthen and broaden commitment to

CCHD's mission, increase CCHD's impact and effectiveness, and integrate the values and principles of CCHD more deeply in Catholic life. CCHD defends human life and dignity every day in countless ways, all across our nation. Working together to overcome poverty and injustice, our support of CCHD helps God's "kingdom come . . . on earth as in heaven" (Mt 6:10).

Most Reverend Roger P. Morin
Bishop of Biloxi
Chairman, CCHD Subcommittee,
United States Conference of Catholic Bishops

WORKING FOR JUSTICE: CCHD GRANTMAKING

From better working conditions for poultry workers in Delaware and Maryland, to an anti-gang neighborhood-development program in Chicago, to living wages for airport workers in Los Angeles: grants from the Catholic Campaign for Human Development (CCHD) support initiatives that help people all across the United States to have a voice and overcome poverty. Each year, CCHD funds self-help projects and special initiatives around the country that strengthen communities and improve life for the 37 million Americans living at or below the poverty line. During the 2007 grant year* the Campaign awarded more than \$9 million to 331 projects in 45 states, the District of Columbia, and Puerto Rico.

CCHD starts with the conviction that poor people themselves know best what they need in order to change their lives and communities and lift themselves out of poverty. Supporting self-help efforts by the poor themselves has become CCHD's hallmark. Using money donated by Catholics in a once-a-year Collection,



CCHD has provided funding for more than 8,000 self-help grants valued at more than \$290 million during its nearly 40-year history.

For more information on state-by-state grants, please visit our Web site: www.usccb.org/cchd/grant.shtml. To read the stories of CCHD-funded groups, visit www.usccb.org/cchd/povertyusa/stories.shtml.

Applying for Grants

The Catholic Campaign for Human Development awards grants to community self-help and economic development projects in which participants work to address the root causes of poverty in their communities. Criteria for CCHD national grants are based on Catholic social teaching principles, particularly the dignity of the human person, the dignity of work, the option for and with the poor, and solidarity.

The dignity of human life is central to Catholic social teaching. CCHD considers only those organizations that promote respect for human life from conception to natural death. CCHD will not consider funding organizations that promote or support violence, racism, sexism, or other prejudices in any form. CCHD does not support organizations that engage in partisan politics.

For more information on CCHD's grant program and online application procedures, please visit www.usccb.org/cchd/grant.shtml.

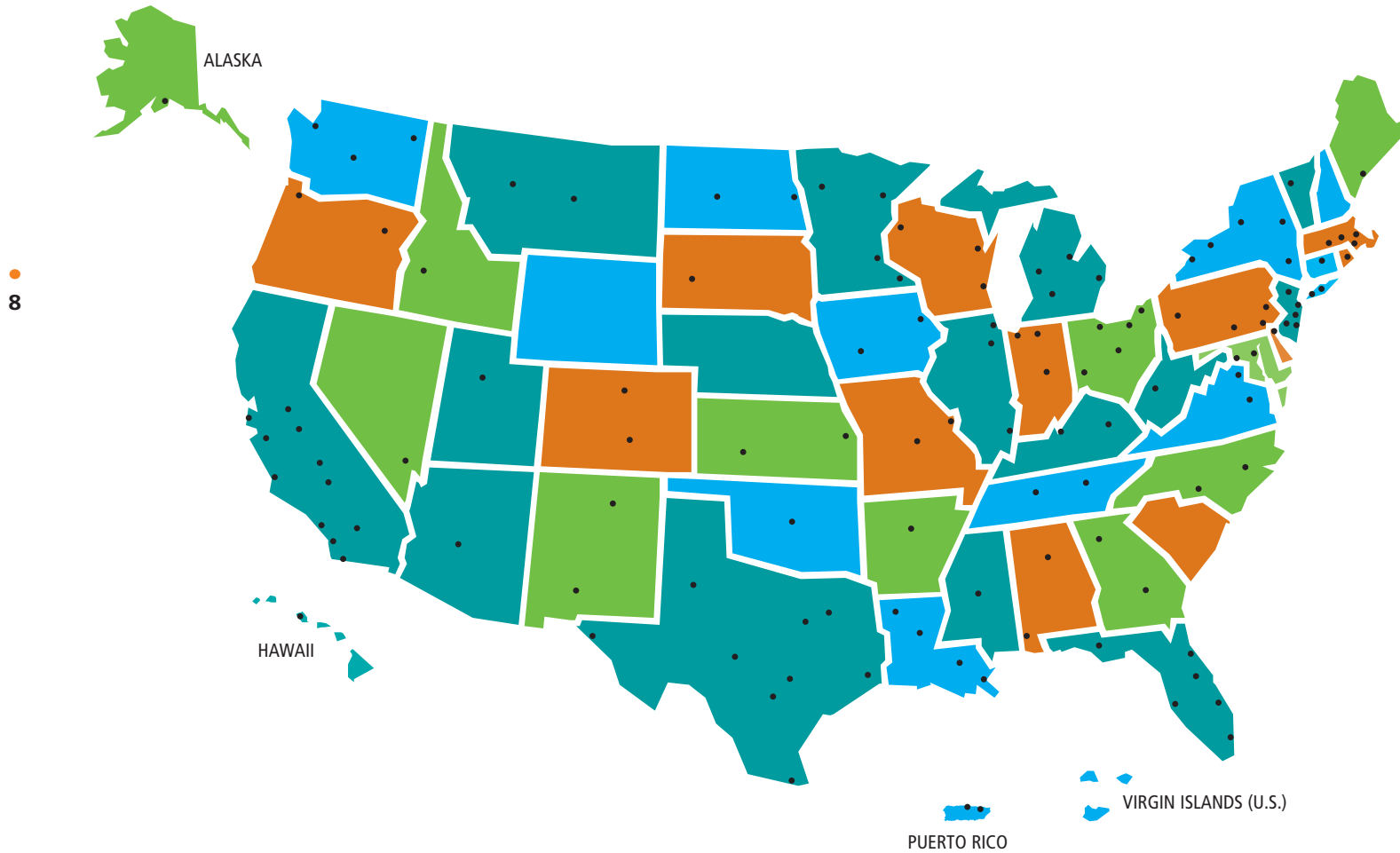
The Local CCHD Diocesan Director Provides Grant Assistance

The CCHD director in each Catholic diocese is an important participant in the grant application process. He or she conducts site visits and completes an evaluation of all applicant organizations in the diocese. The local CCHD director can also guide applicants through the process, and in some cases, he or she can recommend other important community resources that might be helpful. To find a local CCHD director, visit www.usccb.org/cchd/director.shtml, call the local Catholic diocese, or call the national office at (202) 541-3210.

Local CCHD grants are also available in many dioceses. Typically, local CCHD grants are smaller, and in some cases, the grant criteria are more flexible. Local CCHD grants can serve as seed money that might enable a group to develop a community or economic empowerment strategy. This could eventually enable the organization to qualify for a national grant.

**The grant year ran from July 1, 2006, to June 30, 2007.*

DIOCESES WHERE CCHD GRANTS WERE AWARDED IN 2007



HOW CCHD FUNDS ARE SPENT

All funds received by the national office are used solely for the support of CCHD's anti-poverty mission. The Catholic Campaign for Human Development is committed to full accountability to our donors and abides by the charitable standards set by the Better Business Bureau's Wise Giving Guide, a leading donor advisory service.

The chart shows how CCHD funds are divided: 80% of CCHD funds are assigned to CCHD's core program mission of community empowerment and economic development grants; 9% goes to education and awareness programs in the field; 3% is allocated for fundraising and promotion; and 7% goes to CCHD administrative costs and overhead.*

*The total does not equal 100% due to rounding.

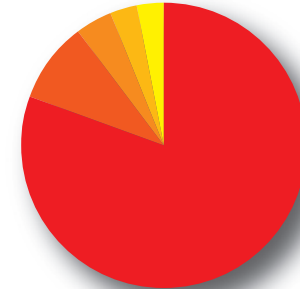
HOW CCHD FUNDS ARE RAISED

The primary source of funds for CCHD is the annual CCHD Collection, which is held in most dioceses on the Sunday before Thanksgiving. Other sources of support include foundation and individual-donor support for special initiatives, such as the Youth and Young-Adult Initiative. Many religious orders are also strong supporters of CCHD. We thank all CCHD donors and advocates. Your continued support is essential to breaking the cycle of poverty across the United States.

Expenditure of Funds 2007

\$12,666,448

- Grants **80% ***
- Programs **9%**
- Program Administration **4%**
- Administrative Overhead **3%**
- Fundraising **3%**

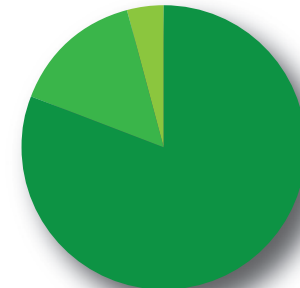


The Catholic Campaign for Human Development supports programs that help poor and low-income people to help themselves.

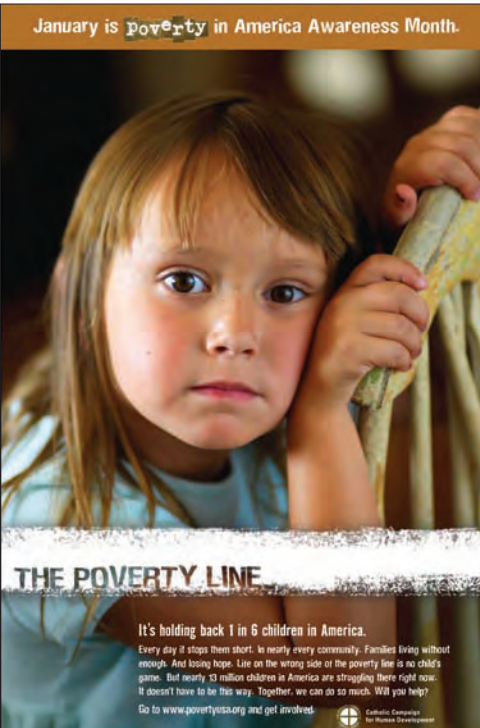
Source of Funds 2007

\$13,821,684

- National Parish Collection **81%**
- Investment Income **15%**
- Institutional and Individual Contributions, Bequests, and Other Revenues **4%**



WORKING FOR JUSTICE: EDUCATION POVERTY USA



In January 2001, the Catholic Campaign for Human Development launched an unprecedented effort to educate Americans everywhere about the tragedy that is poverty in the United States. “Poverty USA” has been the central theme of CCHD’s multimedia public service campaign ever since.

In print, radio, and television ads, the 2007 campaign featured real stories of real people hanging on to the poverty line, struggling to find hope and opportunity. Poverty USA is about the hard choices: Food or medicine? Clothes or rent? It’s about making it, somehow. But it is also about those who care enough to get involved and find solutions.

Launched during Poverty in America Awareness Month in January 2007, this award-winning public service announcement

campaign again received numerous accolades, including recognition for being among the top ten PSAs aired on TV, by airtime, in the United States in 2007. The campaign has also been endorsed by the Ad Council each year. Since its inception, the campaign has earned more than \$100 million in donated advertising for all types of media.

PovertyUSA.org

The effort also extends to the Internet, with interactive poverty-awareness Web sites in English and Spanish that invite visitors to tour the state of poverty in America. The site’s highly popular Poverty Tour has been viewed more than 50,000 times online and has been requested by more than 600 organizations for use in presentations, employee orientation and training, and other education efforts. The Poverty Tour is available in DVD format, and more than 1,000 copies have been requested by United Way affiliates and other non-profit organizations, schools, health care organizations, professional associations, government organizations, religious communities, for-profit companies, and the media.

WORKING FOR JUSTICE: CCHD-FUNDED GROUPS IMPROVE CONDITIONS FOR FLORIDA WORKERS

In February 2008, CCHD awarded its annual Sr. Margaret Cafferty Development of People Award to the Coalition for Immokalee Workers for being an example of empowerment in action.

Formed in 1993, the Coalition of Immokalee Workers is a community-based worker organization of more than 3,300 members, the majority of whom are Latino, Haitian, and Mayan Indian immigrants from rural areas working in low-wage jobs throughout south Florida. The organization researches, conducts workshops about, and organizes on issues confronting its members and the farm-worker community.

Conditions for agricultural workers in Florida's fields can be brutal. One of the Coalition's most notable efforts was its push for equitable wages, which languished at around 40 cents for every 32-pound bucket of tomatoes, despite tomatoes' importance as a staple ingredient for fast-food giants.

The Coalition achieved agreements with Taco Bell and YUM Brands, Taco Bell's parent company, as well as with McDonald's and Burger King, to pay workers a penny a pound more for tomatoes they harvest and to create a fund to offset increased costs to the growers as a result of the increased wages, for a total of 1.5 cents more per pound of tomatoes. The companies also agreed to adopt a code of conduct to better protect the workers in the fields, as well as to develop third-party mechanisms for monitoring conditions and investigating workers' complaints of abuse.

CCHD has supported the Coalition of Immokalee Workers since 1994.



FINANCIAL STATEMENTS

Selected Notes to Financial Statements for the Year Ended December 31, 2007

The Collection for the Catholic Campaign for Human Development was not separately audited in 2007. However, the information presented in the following Statement of Revenues, Expenses, and Changes in Net Assets is derived from the consolidated financial statements of the United States Conference of Catholic Bishops (USCCB), which was prepared by management and was audited by PricewaterhouseCoopers LLC, an independent audit firm. Those statements are available in the 2007 Independent Auditor's Report on Accompanying Consolidated Information (pages 24 and 33 of that Report) or online at www.usccb.org/finance/financial_statements.pdf.

Significant Accounting Policies

- 12 The consolidated financial statements of the USCCB have been prepared in accordance with generally accepted accounting principles. Accordingly, the accounting records are maintained on an accrual basis. Contributions in the period when the national Collection is taken are recorded as temporarily restricted for the purpose of supporting the Catholic Campaign for Human Development's programs and are reclassified to unrestricted net assets upon expenditure of the funds. Grants are charged to expense when the expenditures are approved.

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amount of revenues and expenses during the reporting period. Actual results could differ from those estimates.

The Catholic Campaign for Human Development participates in the pooled investments of the USCCB. The pooled investments are managed by independent investment managers, and the securities are held in safekeeping by a bank custodian. Marketable equity securities and debt securities included in the pooled investments are carried at fair value as determined by quoted market prices.

The Catholic Campaign for Human Development is exempt from federal income taxes under the USCCB's group ruling under section 501(c)(3) of the Internal Revenue Code. It has no activities that would cause imposition of the unrelated business income-tax provision of the Code.

SUPPLEMENTARY INFORMATION

	2007	2006
Assets		
Cash and Cash Equivalents	\$	\$
Marketable Securities	2,155,591	2,180,064
Accounts Receivable	50,000	50,000
Contributions Receivable	12,146,481	12,172,167
Inventories, Prepaid Expenses, and Other Assets	—	—
Long-Term Investments	30,618,416	29,541,669
Furniture and Equipment	—	9,214
TOTAL ASSETS	\$ 44,970,488	43,953,114
Liabilities and Net Assets		
Liabilities	\$	\$
Grants Payable	—	—
Accounts Payable and Other Liabilities	99,478	237,340
Total Liabilities	99,478	237,340
Net Assets		
Unrestricted Net Assets	37,240,992	36,200,890
Temporary Restricted Net Assets	7,630,018	7,514,884
Total Net Assets	44,871,010	43,715,774
TOTAL LIABILITIES AND NET ASSETS	\$ 44,970,488	43,953,114

A Note About the Period Covered in This Report

This report covers the calendar year 2007.

Previous annual reports carried two years in their titles. There were two main reasons for this: (1) a conceptual focus on the Collection itself as the event being reported, and (2) the accounting timing of the auditing year.

In previous annual reports, CCHD listed the amount of each diocese's contribution in the annual CCHD Collection (typically held the Sunday before Thanksgiving) for the year the Collection was held. These funds, received by CCHD during the subsequent calendar year, were generally reported on the Statement of Revenue, Expenses, and Changes in Net Assets as revenue for the year they were received. Thus, the 2005-2006 Annual Report reported the 2005 CCHD Collection amounts in the dioceses, and it reported CCHD financial information and activities for calendar year 2006.

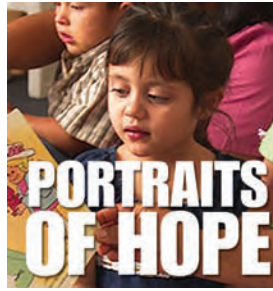
Decisions about how CCHD grants are awarded and distributed to organizations are based on a timeline that extends from July 1 to June 30 each year.

STATEMENTS
OF REVENUE,
EXPENSES, AND
CHANGES IN
NET ASSETS
FOR THE
YEARS ENDED
DECEMBER 31,
2007 AND 2006

14

Catholic Campaign for Human
Development, National Office

	2007 TOTAL	2006 TOTAL
Operating Revenues		
Contributions		
Diocesan national Collection	\$ 12,227,540	\$ 13,096,307
Other contributions	554,042	507,887
Total Contributions	<u>12,781,582</u>	<u>13,604,194</u>
Realized income on investments	2,326,090	1,140,960
Unrealized gain on investments	(1,359,466)	2,386,527
Sales of publications	5,297	16,792
Other	68,181	140,467
Total Operating Revenue	<u>13,821,684</u>	<u>17,288,940</u>
Operating Expenses		
Grants and projects		
Grants to other organizations	9,474,785	8,802,723
Grants to other USCCB activities	265,000	322,500
Special projects	422,556	544,184
Total grants and projects	<u>10,162,341</u>	<u>9,669,407</u>
Program and supporting services		
Education	543,988	982,627
Field operations	600,534	959,117
Administration	929,384	1,055,947
Promotion	430,201	439,529
Total program and supporting services	<u>2,504,107</u>	<u>3,437,221</u>
Total Operating Expenses	<u>12,666,448</u>	<u>13,106,628</u>
Change in Net Assets	<u>1,155,236</u>	<u>4,182,312</u>
Net Assets at Beginning of Year	<u>43,715,774</u>	<u>39,533,461</u>
NET ASSETS AT END OF YEAR	<u>\$ 44,871,010</u>	<u>\$ 43,715,774</u>



WORKING FOR JUSTICE: EDUCATION—CCHD ONLINE

The CCHD home page is the source for information about CCHD's mission, history, and activities. We offer a range of resources for parishes, educators, students, faith-sharing groups, and young adults, as well as ways to get involved locally and nationally by volunteering time or donating to support the work, either directly or through the annual CCHD Collection in parishes.

Young adults, teens, and even younger students can find resources, connections to internships, and suggested activities created particularly for them. For parishes and faith-sharing groups, CCHD's Web site is the first place to go for educational resources, promotional materials for the CCHD annual Collection, and links to find out what other people and groups working with CCHD are doing.

CCHD home page: www.usccb.org/cchd/

Specifically for diocesan directors, CCHD maintains a one-stop Web site of program information, national updates, reports, forms, and news from the field. This site helps to coordinate local

efforts to implement the mission of CCHD in dioceses as well as to connect colleagues in the field nationwide.

For diocesan directors: www.usccb.org/cchd/ddcorner/

Poverty USA—This popular and award-winning site, in both English and Spanish versions, offers resources to the general public, educators, and anyone else working or advocating to end poverty in the United States.

The Poverty Facts section offers a quick overview of relevant annual statistics from the U.S. Census Bureau on income distribution in the United States, broken down by state/region, race, and age. Poverty USA promotes and distributes award-winning public service messages for TV, radio, newspapers, and Web sites through the Multimedia Gallery section of www.povertyusa.org, including the popular video *Tour Poverty USA* and the award-winning documentary *Among the People*.

Poverty USA and Pobreza USA: www.povertyusa.org,
www.pobrezausa.org

USCCB SUBCOMMITTEE ON CCHD

A SUBCOMMITTEE OF THE COMMITTEE ON DOMESTIC JUSTICE AND HUMAN DEVELOPMENT

Most Reverend Roger P. Morin, *Chairman*
Bishop of Biloxi

Most Reverend Michael P. Driscoll
Bishop of Boise

Most Reverend Howard J. Hubbard
Bishop of Albany

Most Reverend Francis J. Kane
Auxiliary Bishop of Chicago

Most Reverend J. Terry Steib, SVD
Bishop of Memphis

Most Reverend David A. Zubik
Bishop of Pittsburgh

Consultants

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Mr. Thomas Chabolla	Mrs. Martina S. O'Sullivan
Ms. Christine Doby	Ms. Kerry Robinson
Mr. Richard Fowler	Mr. Richard Wood
Mr. Robert Gorman	

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For information on the Department of Justice, Peace and Human Development or on CCHD education efforts, contact JPHD by e-mail at JPHDmail@usccb.org or by phone at 202-541-3364.

WORKING FOR JUSTICE: CCHD GRANTS

Iowa Citizens for Community Improvement (Iowa CCI)

Over the past 14 years, Iowa’s rural communities have seen a proliferation of large industrial hog farms, or “factory farms,” which have caused more than 600 manure spills. This threatens the lives and well-being of children and adults who suffer from asthma caused by air pollution. It has caused road damage from heavy trucks and has forced small family farms to close.

Local farmers and community members have responded by working in solidarity through Iowa Citizens for Community Improvement. Their efforts have led to new restrictions on the proximity of factory farms to houses and schools, as well as new air-quality standards.

People Organized for Westside Renewal (POWER)

In many low-income west Los Angeles public schools, math and reading proficiency scores were in the single digits—and parents knew something had to change.

Recognizing that hungry kids can’t concentrate, POWER leaders from 10 schools wrote their own cafeteria reform motion requiring healthier foods and involving parents in a tightened cafeteria inspection process for all 800 schools in the L.A. school district. They developed a three-year initiative to increase students’ test scores. The initiative connects teachers and parents with training programs and support networks to bolster student achievement.

Ohio Valley Environmental Coalition

In West Virginia, coal companies practice mountaintop removal: razing forests, exploding mountaintops, and using draglines to scoop out the valuable coal. This mining method often contaminates watersheds by dumping waste into streams, and it affects community drinking water by leaking coal waste into aquifers cracked by blasting.

Through OVEC and its partner organization, Coal River Mountain Watch, affected residents brought their concern to state officials and won access to an emergency water supply. They are now working to protect community health by urging coal companies to clean up their practices.

Faith and Action for Strength Together (FAST)

To address the growing problem of a lack of affordable housing for low- and middle-income residents of Pinellas County, Florida, this group of 34 churches prayed, organized, and invited public officials to meetings, where 2,500 members gathered to challenge those officials to support policies that benefit poor people.

FAST’s efforts resulted in an affordable housing trust fund that directed \$19 million toward housing for low-income persons, as well as new legislation to guarantee the development of 3,000 units over the following three years for families with incomes below \$42,000 per year. A thousand of those units have already been built.



CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT

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