Our faith in Christ, who became poor, and was always close to the poor and the outcast, is the basis of our concern for the integral development of society’s most neglected members.

— Pope Francis, apostolic exhortation The Joy of the Gospel, n. 186

As bishops who serve the people of God, our concern is for everyone, regardless of their religious affiliation, race, ethnic background, economic or social status. Christ came to save all humankind. As his ministers, we have been given the responsibility to carry on Christ’s work in service to all our sisters and brothers here in the state of Indiana.

At the same time, we bishops have a particular obligation to care for the most vulnerable members of God’s family. That is why we pay special attention to the unborn, to the sick and the elderly, to prisoners, to those who suffer from various forms of addiction or mental illness, and to the education of people from many different backgrounds and circumstances. That is also why we care, in a very special way, for those brothers and sisters of ours who are poor.

With this particular responsibility in mind, we bishops address this pastoral letter to faithful Catholics as well as to all people of good will here in Indiana. We want to call attention to the poverty that exists right here within the state that calls itself the “Crossroads of America.” We hope to help all of us better understand the many challenges facing our brothers and sisters here in Indiana and consider with you how our Church should respond.

The Gospels insist that God’s heart has a special place for the poor, so much so that God himself has “become poor” (2 Cor. 8, 9). Jesus recognized their suffering, and he had compassion for their loneliness and fear. He never looked away from their plight or acted as if it did not concern him. Always, our Lord stood with the poor — comforting their sorrows, healing their wounds and feeding their bodies and their souls. He challenged his friends to recognize the poor and not remain unmoved.

All disciples of Jesus Christ are called to love the poor as he did. As people of faith, we are invited to see the poor, to allow the Word of God to illuminate the reality of poverty, and to respond with transformed hearts.

Using the simple formula of SEE, JUDGE, ACT, we invite and challenge everyone, beginning with ourselves, to be more attentive to the poor in our communities, to identify the systemic issues that keep individuals and families poor, and to take concrete steps to reduce the long-term impact of poverty in our state, even as we reach out and help those who, here and now, suffer from its devastating effects.
Poverty at the Crossroads

A pastoral letter from the Catholic Bishops of Indiana

There was a rich man who dressed in purple garments and fine linen and dined sumptuously each day. And lying at his door was a poor man named Lazarus, covered with sores, who would gladly have eaten his fill of the scraps that fell from the rich man's table. (Luke 16:19-21)

Jesus tells the powerful story of a "poor street person" named Lazarus, and the rich man who passed by him each day without noticing him. It is apparent that the rich man could not -- or would not -- see the poverty that was right in front of his eyes. As a result, he was blind to the poor man's need and -- just as tragic -- to the opportunities God gave him day after day to share his abundant gifts. At the conclusion of the story, we learn that this blindness cost the rich man a place in the company of Abraham.

How does this parable of Jesus speak to us today here in the state of Indiana? What are we not seeing as day after day, we go about our busy lives? Are we incapable -- or worse -- have we chosen not to see our sisters and brothers who are poor? Are we blind to the impact poverty has on families, neighborhoods and entire communities and unquestioning as to its causes?

We may not encounter poor people as we go about our daily business, but they are there just the same. As an appendix to this letter, we include some sobering statistics regarding poverty, homelessness, unemployment and hunger right here in the Hoosier State. Most of us have no idea how serious — and widespread — this problem is. Like the rich man in Jesus' parable, we fail to see what is right before our eyes. In addition, we miss the opportunities our Lord gives us to recognize him in the face of the poor.

Statistics can appear cold and impersonal. If those facts do not help us to "see" the poor in our midst, we might want to consider a definition of poverty in terms of its impact on everyday life. Father Larry Snyder, former President of Catholic Charities USA, draws upon the experience of Catholic Charities workers throughout the country to explain that individuals are poor if:

• they cannot afford housing that is clean, safe and in good repair;
• they cannot afford nutritious food for themselves and their family on a regular basis;
• they cannot consistent ly pay their utility bills even though it is a priority;
• their children are not adequately clothed for school with clean clothes that fit and are in good repair, and they do not have proper clothing for work; or
• they cannot afford to go to the doctor for any kind of illness for fear that the visit will be beyond their means to pay for it.

— Father Larry Snyder, Think and Act Awa y: How Poverty in America Affects Us All and What We Can Do About It, 42

Many Hoosiers live in these circumstances. What are some of the realities that we are challenged to see clearly as citizens of Indiana concerned about human dignity, family life and the social and economic health of our state?

We believe it is important to point out that the consequences of the severe economic downturn that began in 2008-2009, a period that some call the "Great Recession," caused many more Hoosiers to face the despair of poverty. A growing number of our small towns and rural communities, which had been the backbone of our state, have seen crucial industries disappear. The social and economic conditions caused by poverty in these communities as well as in our larger cities have had serious consequences, including the breakdown of family life; an increase in the manufacture, sale and use of drugs; violation in our homes and in our streets, and the resulting increase in our state's prison population.

Multigenerational poverty, measured by the number of individuals in economic distress whose parents, grandparents and perhaps great-grandparents also suffered severe economic instability, is a reality whose impact on human dignity, family stability and healthy communities is immense. Members of families in the grip of multigenerational poverty are far less likely to possess the internal, intangible resources that would encourage them to acquire the education, life skills and employment opportunities that are available to other members of their communities and that are critical to breaking the cycle of poverty. Without the skills and experiences necessary to make positive personal and employment decisions, poor choices appear predetermined and the vicious cycle of poverty remains intact.

Catholics in the five dioceses of Indiana remain committed to serving those who are in immediate need through our charitable agencies, parishes, schools and health-care organizations. The generosity of our people is extraordinary and evident through thousands of hours of loving service every week across the length and breadth of our state. As bishops, we recognize the goodness of diverse people and institutions throughout Indiana, and we thank God for the love and compassion shown to so many of our brothers and sisters in their time of need.

However, this compassionate response does not absolve us from asking hard questions. We believe it is essential that we make a prayerful, honest assessment of how we arrived at where we are today. If we truly are going to identify the causes and manifestations of poverty and create a pathway for positive, long-term and sustainable change, we must strengthen the foundations upon which individuals and families build economic stability and realize their hopes for the future.

As Christians, we are called to recognize Jesus in the face of the poor. Seeing our brothers and sisters as they are — members of God's family who have gifts to share with us and whose need compels us to share our gifts in return — is an essential element of Christian charity. Seeing ourselves as stewards of all God's gifts is integral to authentic Christian discipleship.

In the account of the Final Judgment in the Gospel of Matthew (Mt. 25:31-46), both the good and the evil people are surprised at how closely the glorified Lord identifies with the poor. Hence they ask: "Lord, when did we see you ...?" If we truly seek to follow Jesus and to live as he lived, we will clearly acknowledge the poverty of those around us, and we will respond with open and generous hearts to their immediate and long-term needs.

Questions for Reflection

Have you been surprised to discover relatives, friends or neighbors in distress as a result of changes in our state's economy over the last five to 10 years? Where do you see the reality of poverty in Indiana?

How are your parish, school and diocese now responding to the poor in their midst?

Judge

Both Christian preaching and life are meant to have an impact on society.

— Pope Francis, Joy of the Gospel, n. 180

In his apostolic exhortation, Pope Francis observes: "No one can demand that religion should be relegated to the inner sanctum of personal life, without influence on soci etal and national life, without concern for the soundness of civil institutions." He makes it clear that the Church "cannot and must not remain on the sidelines in the fight for justice," but must work with all people of good will to build a bet-
Poverty at the Crossroads

A pastoral letter from the Catholic Bishops of Indiana

March 15, 2015

The Catholic Moment

Page 11

ter world (cf. Evangelii Gaudium 1913). The root causes of poverty are complex, and must be addressed effectively by a holistic and multifaceted approach to social, economic, cultural and spiritual development. While we may be tempted to direct our attention and charitable resources towards addressing the immediate needs of the poor for food, shelter and health care, in justice we cannot neglect the systemic issues that demand attention on a larger scale.

As bishops, we claim no expertise in the practical details of political theory, economics or the social sciences. We must, however, emphasize some universal truths — the dignity of every human person, the basic human rights that apply to all, regardless of their economic, social, racial or cultural circumstances, and the importance of religious freedom for individuals and communities. As pastors, we wish to speak with and for those who suffer from the dark effects of poverty here in Indiana, including victims of multigenerational poverty as well as those who more recently have found themselves without work and struggle for the basic necessities of life.

As we see the following areas as meriting careful reflection and study by Catholics and all Hoosiers. We do not advocate an empty academic exercise, but rather a necessary step towards making decisions that will lead to substantive change. These key areas are family life, employment, education and health care. Although it is not possible for us to address these issues in detail in this letter, we will offer some observations that we hope would stimulate discussion and lead to positive action.

Family life

We Catholics believe that a crucial element in God’s plan for humanity is marriage, which we understand as the union of one man and one woman who make a commitment to each other for life and become “one flesh” (Genesis 2:24). This sacred union forms the family, the basic unit of society, which is dedicated to the transmission of new life (children) and to stewardship of all God’s creation. The Church teaches that the family is a kind of “school of deeper humanity,” love and hope for society (Vatican II, Gaudium et Spes, 52). Our families teach us who we are as individuals and as members of human society. The family is also where we first learn how to live — how to take care of ourselves, how to share our gifts and talents with others, and how to collaborate and live in harmony with our neighbors whether close to home or far away.

Without the family, children cannot grow beyond a sterile isolation. Without the family, unity among people and nations loses its most basic catalyst and cohesiveness deteriorates into a pragmatic sort of commerce — “conceivable only on the basis of utility, on a calculus of fear, but not on the goodness of living together, not on the joy that the mere presence of others can give” (Pope Francis, encyclical Lumen Fidei, n. 51).

Family teaches us that we are God’s children, brothers and sisters called to participate in the life of God himself. This is where we learn to recognize the sacredness of every human life as well as the beauty and necessity of living together in peace. This is where we discover the fundamental principle that grounds all human rights and dignity: that every person, regardless of sex, race, religion, or economic or social status, is deserving of our respect. Experience teaches us that the family is the only last, solid foundation on which healthy societies can be built.

Family teaches us how to live. In the family, we learn the basics of economy, the value of work, the meaning of sexuality, the joy of self-giving, the importance of breaking bread together and having fun with family members and friends. These are not small things. They have a huge impact on our quality of life and on our ability to interact with others — extended family, neighbors, fellow citizens and even strangers (including “aliens” or “enemies” who are unlike us and whose differences appear to threaten our security). We are keenly aware that this understanding of the meaning of the family represents an ideal that rarely is achieved in its fullness. A significant brokenness can exist in families today (as in every age), and each of us can name the ways that families fail to live up to the grand vision that our Church proposes for marriage and family life. Our own experience of brokenness teaches us the value of compassion and forgiveness.

We believe that it is worth fighting for the family. We are convinced that our individual lives and our world are enriched by “the sanctuity of life and love” that good families provide. We believe that every child should grow up in the warmth and protective care of a loving family. We deeply regret that the challenges facing families today threaten the health and happiness of individuals and the common good of human society.

As pastors, we witness the struggle that young families, especially single-parent families, have breaking out of the cycle of poverty in order to provide food, clothing, shelter, education and health care for their children. Finding (and keeping!) good jobs is much more difficult for teenage parents, especially if they are not married, because they frequently lack the necessary education, skills and experience to compete in today’s job market. Add to this handicap the costs associated with transportation and health care, and the challenges can be overwhelming.

In addition, as the number of underage and single-parent families continues to grow, the number of fathers who are unable or unwilling to support their children also increases. Strong marriages and healthy families provide an environment that can help overcome the most severe economic challenges. Unfortunately, the stress of economic instability, substance abuse and domestic violence, combined with other social and cultural factors, contributes to the disintegration of marriages, disrupts stable families and often results in substance abuse and other addictive behaviors.

Our society today permits — even encourages — behavior that works against a healthy family life. Consumerism can promote reckless spending and unsustainable debt. Promiscuity is fueled by attitudes that disrespect the beauty of human sexuality and the sanctity of marriage and family life. All segments of our society suffer from the effects of cultural and economic threats to the health and vitality of families, but the poor, especially multigenerational poor, are especially vulnerable to negative social and economic influences that undermine the family. It has even been said that stable marriages are increasingly the luxury of the rich.

We need to address the long-term effects of poverty in our society, we must strengthen marriage and family life. As St. John Paul II wrote in his apostolic exhortation on the family, Familiaris Consortio, “The future of humanity passes by way of the family” (n. 86). When families are strong, society is strong. When families are broken and unstable, all human communities suffer. At the same time, we recognize that instability of marriage and family life is intensified by poverty, which can produce an intolerable stress that limits human development. And, since single-parent families are increasingly the norm for the poor, the Church must make a special effort to understand their circumstances and offer the wisdom of her tradition.

Employment

“The economy must serve
Poverty at the Crossroads

For St. John Paul II, this powerful statement — work is for man, man is not for work — is the principle that governs the success or failure of all economic systems. The human person is what is most important, not economic theory or social structures. The human person, the one who works, is not a means to an end, but the primary beneficiary of his or her own labor.

Every worker has a fundamental dignity because he or she is made in the image and likeness of God. Work is not only a source of means of verifying the justice of a just wage is the concrete sign of poverty. "A just wage is the concrete sign of poverty. It is dangerous to dwell in the realm of words alone, of images and rhetoric. Realities are greater than ideas. — Pope Francis, Joy of the Gospel, n. 231"
Poverty at the Crossroads

the world.

Through institutions and organizations such as Catholic Charities, Catholic hospitals, the Society of St. Vincent de Paul, parish social ministries, elementary and secondary schools as well as colleges and universities, our Church responds to an increasing number of people who are in desperate need of housing, medical care, food, transportation, education and other necessities. The Catholic Church in Indiana is a leading advocate for just social structures that will preserve families while addressing the systemic problems of poverty. The challenges are formidable, but with transformed and hopeful hearts, we must act.

At the same time, we join all people of good will in calling for the development and implementation of strategies that address the root causes of poverty here in the “Crossroads of America.” Our response intends to provide for the immediate needs of our sisters and brothers and, at the same time, take seriously the underlying issues that prevent our state’s employment, educational and health-care systems from effectively meeting the needs of individuals and families in all corners of Indiana.

The call to act justly demands an organized and systematic response to the issues of poverty in Indiana. Direct service of the poor will not suffice. Only a multifaceted, community-wide approach will truly reduce the debilitating and demoralizing effects of long-term, multigenerational poverty throughout our state.

Family Life

We invite the Catholic faithful and all people of good will to work together to alleviate poverty by intentionally focusing on one of the root causes of poverty in Indiana. Grounded in our Catholic faith and tradition, we recommend that we:

- Strengthen and support Indiana’s families by assigning the highest priority to the wellbeing of children in the family and society.
- Strengthening families requires that we support marriage and the ideal of families with two parents who live together and share responsibility for their children. Today many families are broken and most struggle under significant stress.

All families need our loving support and assistance now, even as we work for a future in which healthy families can thrive. Therefore, we propose that a single question guide us in all service and program decisions made by government agencies, private institutions and church ministries regarding families:

Do programs and policies place a primary emphasis on child welfare and enhance — not detract — from strong marriages and family life?

The task of strengthening support for Indiana’s families is formidable. In order to be successful, organized and sustained efforts are needed throughout the state. We propose that every Catholic diocese, parish, educational institution and health-care organization in our state serve as a catalyst for local, grassroots efforts focused on mitigating poverty in its community. All people of goodwill, regardless of their religious tradition, should be invited to join in a collaborative and systematic effort to attend to the needs of Hoosier children and their families.

We propose that we set clear, measurable goals for our efforts to alleviate poverty by meeting the needs of married couples and families in our state. While not all outcomes can be easily calculated, clearly defined goals will assist us in setting and accomplishing objectives that are ambitious, but achievable with the help of God’s grace.

As we have already observed, there are undeniable links between family life, employment, education and health care. Poverty brings intolerable stress on the family’s ability to carry out its mission as the fundamental unit of society. Families are called to be stewards of all God’s gifts, and this requires an environment of stability and peace that can provide each family member with opportunities to exercise his or her responsibilities for the common good.

A supportive family environment results in healthier, happier and more hopeful individuals, who are more likely to work for the common good and participate in community activities.

As St. John Paul II tells us, we cannot simply look at material needs (food, shelter, clothing, health care, etc.), as important as these are for individuals, families and communities. We should also foster a spirituality of work, which recognizes its profound impact on the intellectual, social, cultural and religious life of individuals, families and communities.

The Church does not propose detailed programs aimed at creating jobs or promoting economic development. However, the Church does remind governmental, business and community leaders that the only truly effective measure of sound economic policy and practice is the extent to which real people thrive and grow as persons and as workers.

In addition to the economic benefits of stable employment, work offers individuals increased opportunities to enhance their personal dignity. Work should be the primary means by which parents provide for their families and contribute to a healthy community. Governmental programs should exist primarily to provide an adequate safety net for individuals who are in transitional situations or suffer from incapacitating illness or injury.

Therefore, we propose that the state of Indiana dedicate resources towards improving the opportunity for Hoosier families to find meaningful, economically rewarding work.

Plans for economic development ought to include strategies aimed at breaking the cycle of multigenerational poverty.

Education

A good, well-rounded education that begins as early in life as possible establishes a foundation for a promising future for children and encourages the formation of productive, contributing citizens and healthy families. Every child should have the opportunity to develop his or her full potential, and it is the responsibility of parents and the wider community to help make possible the growth and success of all children.

With this in mind, we believe that the Catholic faith and tradition, we recommend that we:

- Foster an economic culture that supports the special role children play in family life, employment, education and health care.
- Encourage families to be the primary educators of their children (including programs that make it possible for parents to choose schools for their children and to engage them more effectively in their children’s education);
- Encourage the state of Indiana to dedicate the resources needed to provide for early childhood education, especially among underserved populations;
- Reduce de facto segregation or isolation by race, ethnicity or income in order to provide all students with opportunities to learn with and from peers from diverse social and economic backgrounds.

March 15, 2015

The Catholic Moment

Page 13

A pastoral letter from the Catholic Bishops of Indiana
A pastoral letter from the Catholic Bishops of Indiana

Poverty at the Crossroads

- Achieving “best practices” and effective policies for teaching and learning, including class size, length of school days, number of school days per year, tutoring, and mentorships;
- Attracting, retaining and rewarding teachers and administrators who place the education of children first and who possess the formation necessary to meet the needs of children from economically challenged and/or socially disadvantaged backgrounds.

Health care

We bishops in Indiana repeat the call for a genuine reform of health care that is accessible and affordable for all. We invite all Hoosiers to join us in working for health care systems that will:
- Promote and defend human dignity from the moment of conception until natural death;
- Attend to the whole person (body, mind and spirit), while pursuing a genuine pluralism that respects freedom of religion and conscience;
- Care for poor and vulnerable persons, regardless of race, ethnicity, economic or social status;
- Practice a careful stewardship of resources by restraining costs and applying them equitably across the spectrum of those who must pay for health care.

If we give priority to families, we can share our time and talent with our own families, we can share the poor and the destitute.

Questions for reflection

How does my community (parish, school, institution) directly serve the needs of the poor?

How could my community unite with others in a strategy to alleviate the most fundamental causes of poverty in Indiana?

Conclusion

In the Gospel, Jesus tells the parable of the great King, who sends his servants to “the highways and hedgerows” to invite everyone to his feast (cf. Lk. 14:23). Today, Jesus sends us, his disciples, to the “Crossroads of America,” to extend his loving care for the least of his brothers and sisters. Loving care for the poor and vulnerable is a consistent theme in Sacred Scripture. Our Lord’s teaching about the last judgment is quite specific. We will be judged worthy or unworthy of eternal life based on how we treated Christ himself in his loving care for the least of his brothers and sisters.

This is a sober warning. Most of us think mainly about ourselves and about our families and friends. The poor? We may feel a vague sense of moral obligation to them, but too often the poor are distant, anonymous and invisible. That is why Catholic social teaching insists that the needs of the poor must take priority.

Otherwise, we might not see them or quickly forget about them as we go about our daily business.

We do not mean the publication of this letter to be the final word about the Church’s response to poverty in our state. We hope that every Catholic community will consider this letter, and the five dioceses of Indiana intend to collect this reflection and continue the conversation.

Such reflection is crucial for our mission in the world today. Pope Francis invites us to see the profound connection between evangelization and human advancement, which must necessarily find expression and develop in every effort of evangelization (Joy of the Gospel, 178). We look forward to working with you to proclaim the Good News by strengthening family life, promoting just employment and ensuring a quality education and comprehensive health care for all Hoosiers, especially the poor and vulnerable.

Given on Ash Wednesday, Feb. 18, 2015

Most Rev. Joseph W. Tobin
Archbishop of Indianapolis

Most Rev. Timothy L. Doherty
Bishop of Lafayette—Tippecanoe

Most Rev. Kevin C. Rhoades
Bishop of Fort Wayne—South Bend

Most Rev. Charles C. Thompson
Bishop of Evansville

Most Rev. Donald J. Hying
Bishop of Gary

The Catholic Moment
March 15, 2015
Page 14
Poverty at the Crossroads

Poverty *

- 22 percent of Hoosier children live in poverty; 17.3 percent were poor in 2007. (American Community Survey, 2012)
- 62,000 seniors live in poverty. (U.S. Census Bureau, 2011)
- 15.9 percent, or 1,015,127, of Indiana residents lived below 200 percent of the federal poverty guideline in 2012. (U.S. Census Bureau, 2013)
- 34.7 percent, or 2,280,000, Indiana residents lived below 200 percent of the federal poverty guideline — a measure of economic self-sufficiency. (American Community Survey, U.S. Census 2012-13)

Homelessness

- 5,971 individuals were homeless, according to the Indiana Housing and Community Development Authority, January 2014
- 654 households with dependent children were homeless. (Indiana Housing and Community Development Authority, January 2014)

Employment

- Indiana’s unemployment rate is 5.7 percent. (Indiana Department of Workforce Development, October 2014)
- The cost of child care for a single parent was 37 percent of Indiana’s state median income in 2012. (National Association of Child Care Resource and Referral Agencies, 2012)

Family

- 42.7 percent of children born in Indiana are born to unwed parents. (National Center for Health Statistics, 2011)
- The percentage of Indiana children living in single-parent families increased from 25.7 percent to 32.8 percent in 2013. (U.S. Census Bureau, 2013)
- Although on the decline over the past few years, there were 8,027 abortions performed in Indiana in 2015. (Indiana Department of Health)
- 30 percent of Hoosier children are responsible for taking care of themselves after school. (Afterschool Alliance, 2013)

Health

- 13 percent of Hoosiers live without health insurance. (Current Population Survey, 2011; data following the Affordable Care Act is not yet available)
- 71,000 Indiana children live with serious mental health issues. (National Survey of Children’s Health, 2013)
- 30 percent of Hoosier children and adults are obese. (Center for Disease Control)
- 10 percent of Hoosier adults suffer with diabetes. (Indiana Department of Health)
- 11 percent of high school students in Indiana attempted suicide in the past year. (Youth Risk Behavior Survey, 2012)
- 24.7 percent of Hoosiers smoke cigarettes — tied for sixth in the country. (Gallup-Healthways Wellbeing Index, 2013)
- Indiana consistently ranks among the top three states with the highest prevalence of methamphetamine labs. (El Paso Intelligence Center EPIC & National Security System NSS, 2013)

Education

- 47 percent of adults in Indiana have not received post-secondary education or training.
- 11.9 percent of adults between 18 and 64 do not have a high school degree or GED. (American Community Survey, 2012)
- While 54 percent of all jobs in Indiana are classified as middle-skill, only 47 percent of Hoosiers likely have the skills and credentials for these jobs. (Indiana’s Forgotten Middle Skills Jobs Report, 2013 update)
- The high school graduation rate for the school year 2012-13 was 88.6 percent. (Indiana Department of Education, 2014)
- The high school graduation rate for students receiving a reduced-cost school lunch in the school year 2012-13 was 78.8 percent. (Indiana Department of Education, 2014)

* The term “poverty” as used in these statistics is the official U.S. federal poverty definition, which has not been updated since 1974 and is not adjusted for cost-of-living differences throughout the country. The federal poverty level guidelines for 2014 were: an individual earning less than $11,670 per year, a family of four earning less than $23,850 and a family of six earning less than $31,970. (U.S. Department of Health and Human Services)

A more realistic measure to understand individuals and families that are struggling financially is to consider the actual cost of household necessities — housing, child care, food, health care and transportation (allowing nothing for entertainment, emergencies, car insurance, savings, etc.). In Indiana, the annual Household Survival Budget or basic cost of living for a single adult is $17,026 and $46,495 for a family of four. Using these much more realistic figures, 37 percent of Indiana households (922,432) struggle to afford just the basic household necessities. This is more than double the number of households officially referred to as poor. It further highlights the fact that the cost of basic household expenses in Indiana is more than most jobs can support. (Indiana United Way Association of United Ways, ALICE Report, 2013)