



NO PLACE LIKE HOME: Homelessness, Housing Shortages, Funding Cuts, and Misplaced Priorities

By FRED KAMMER, S.J.

The 1949 U.S. Housing Act declared that the general welfare and security of our post-war nation required the establishment of a national housing policy to realize, as soon as feasible, the goal of a decent home and suitable living environment for every family in America. It was a goal in keeping with Catholic social teaching on basic human rights (see article on page 5) and reflected the turn of the nation’s attention to domestic matters after years of war.

Homelessness

Now, more than 65 years later, we should reflect on how we have kept this pledge of decent housing for every family. There are several measures to consider. The one most in the public eye is widespread *homelessness*. The homeless “snapshot” taken across the nation by the Department of Housing and Urban Development (HUD) in January 2014 revealed that over half a million people (578,424) were homeless at that time. Almost half that number (216,261) were people in families; 45,205 were unaccompanied children and youth; and 49,933 were veterans. Table 1 (page 2) shows homeless statistics at that time for the nation, the Gulf South states, and the Gulf South region.¹

While mental health and substance addiction certainly factor into the homelessness phenomenon, the costs of housing and the economic status of U.S. families are critical factors, as well.

Housing Cost-Burdened

Housing costs and household ability to pay are reflected in two measures used by HUD for those considered to be “housing cost-burdened”: those whose housing costs are greater than 30 percent of their income (having “unaffordable housing costs”) and those whose housing costs are greater than 50 percent of their income (termed “severely cost-burdened”).

While spending more than 50 percent of one’s income still may leave a substantial balance for a millionaire, the same is hardly true for *low-income renters*.² Tables 2 and 3 on page 2 focus on low-income and extremely low-income renters. HUD defines low-income as “those with incomes at or below 80 percent of Area Median Income (AMI),” meaning those in the lowest 40 percent of area income (adjusted by household size). *Extremely low-income* households have incomes of 30 percent or less of HUD’s AMI limits.³ This means the incomes of these households are in the lowest 15 percent (30 percent of the median) of area households. The tables also display those

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TABLE 1: Homeless Population—January 2014¹

AREA	People	People in Families	Children & Youth	Veterans
United States	578,424	216,261	45,205	49,933
Alabama	4,561	1,446	276	542
Florida	41,542	12,812	3,656	4,552
Louisiana	4,606	1,162	491	437
Mississippi	2,226	512	171	279
Texas	28,495	9,318	2,210	2,718
Gulf South	81,430	25,250	6,804	8,528

in non-metro areas, those who are elderly and disabled, and the percent composed of families with children.

In the United States, 18,832,706 low-income renter households pay more than 30 percent of their monthly cash income for housing. Of these, 3,261,493 households reside in the Gulf South states. These households are “housing cost-burdened.” (See Table 2 for individual state statistics.⁴)

Of U.S. households, 10,250,592 are “severely cost-burdened,” meaning that they pay more than 50 percent of their household income for housing. The Gulf South states are home to 1,745,076 of these households. (See Table 3 for individual state statistics.)

To understand better the implications of being “severely cost-burdened,” the median monthly income of these U.S. households in 2011 was \$1,150 and the median housing costs were \$1,010. This leaves only \$140 to manage other expenses. This is why these households are at great risk of becoming homeless.

TABLE 2: Gulf South Low-Income Renters with Unaffordable Housing Costs, 2011—3,261,493 Households with Housing Costs Greater Than 30% of Income

STATE	Number of Households	Percent Extremely Low Income	Percent in Non-Metro Area	Percent Elderly	Percent Disabled	Percent Families with Children
Alabama	251,406	47%	11%	15%	23%	34%
Florida	1,192,215	43%	3%	18%	15%	32%
Louisiana	258,771	48%	6%	15%	19%	33%
Mississippi	142,518	43%	39%	15%	22%	37%
Texas	1,416,583	44%	3%	14%	15%	36%

TABLE 3: Deep South Low-Income Renters Who Are Severely Cost-Burdened, 2011—1,745,076 Households with Housing Costs Greater Than 50% of Income

STATE	Number of Households	Percent Extremely Low Income	Percent in Non-Metro Area	Percent Elderly	Percent Disabled	Percent Families with Children
Alabama	128,099	72%	8%	13%	24%	34%
Florida	680,819	63%	2%	19%	17%	31%
Louisiana	147,855	71%	6%	13%	20%	32%
Mississippi	78,128	62%	39%	12%	21%	38%
Texas	710,175	71%	3%	15%	17%	35%

Why such problems?

There are several reasons for the shortage of available and affordable housing for so many people. Chief among these is the continuous rise in housing costs, especially as family income has been so stagnant for so long. In addition, federal housing efforts have failed to keep up with need, being subject to frequent budget cuts. As far back as 1988, the U.S. bishops observed, “This nation appears to be walking away from its commitment, expressed in 1949, to provide a decent home for all Americans.”⁵ They went on to emphasize, “We have witnessed the increasing abandonment of the national role in housing.”⁶

The Congressional Budget Office (CBO) recently reported the significant slowdown in our commitment to housing:

Spending on housing assistance grew much more quickly during the first 20 years of the 1972-2011 period than during the second 20 years. Between 1972 and 1991, spending on housing assistance programs increased fivefold, from \$5 billion to \$26 billion (adjusted for inflation). Both the participation rate and spending per participant roughly doubled during that period. Between 1991 and 2011, spending on means-tested housing programs grew much more slowly, by about 50 percent, and remained roughly constant as a share of GDP.⁷

CBO went on to emphasize that the growth of spending in the latter period was caused mainly by increased spending per household. Annual assistance per subsidized household increased from \$5,800 in 1991 to \$8,000 in 2011, reflecting increases in housing costs. Program participation grew only slightly (from 4.4 million households to 4.8 million) and actually declined as a percentage of all households (from 4.1 percent to 3.7 percent).

Federal housing efforts also are badly targeted—in two ways. In 2012, the federal government spent \$270

billion to help Americans buy or rent their homes, but “little of that spending went to the families who struggle the most to afford housing.”⁸

First, federal housing spending disproportionately targets higher-income households. The Congressional Joint Committee on Taxation estimates that three-fourths of the value of the mortgage interest and property tax deductions go to households making more than \$100,000. “The 5 million households with incomes of \$200,000 or more receive a larger share of such spending than the more than 20 million households with incomes of \$20,000 or less...”⁹

The second way our federal housing policy is warped is that federal housing outlays and tax expenditures reward homeowners disproportionately, so renters receive less than one-fourth of federal housing subsidies despite being 35 percent of the nation’s households.

When we see that almost 19 million low-income renter households are housing cost-burdened and that federal housing assistance for low-income families reaches only 4.8 million households, we know we are far from our professed goal of a decent home for every American family. The cost of this shortfall is paid by struggling families least able to bear the burden of our common failure.

ENDNOTES

- 1 Source: U.S. Department of Housing and Urban Development, *The 2014 Annual Homeless Assessment Report to Congress: Part 1*, October, 2014.
- 2 While owners/buyers also may be “cost-burdened,” my focus here is on renters, who are more likely to be cost-burdened in this country.



A new city ordinance bans “obstructions” such as tents from public rights of way, but some homeless people are still lodging beneath New Orleans’ Pontchartrain Expressway. Photo by Cheryl Gerber.

- 3 Center on Budget and Policy Priorities, *Methodology: Federal Rental Assistance Facts*, December 19, 2012 at www.cbpp.org/files/4-15-rihous.pdf
- 4 Center on Budget and Policy Priorities, *National and State Housing Data Fact Sheets*, updated November 20, 2014, at www.cbpp.org/cms/index.cfm?fa=view&id=3586
- 5 United States Catholic Conference, Administrative Board, *Homelessness and Housing: A Human Tragedy, A Moral Challenge*, March 24, 1988, no. 7.
- 6 Ibid.
- 7 Congressional Budget Office, *Growth in Means-Tested Programs and Tax Credits for Low-Income Households*, February 2013, p. 21. at www.cbo.gov/sites/default/files/43934-Means-TestedPrograms.pdf (accessed February 23, 2015).
- 8 Will Fischer and Barbara Sard, Center on Budget and Policy Priorities, *Chart Book: Federal Housing Spending Is Poorly Matched to Need*, December 18, 2013, at www.cbpp.org/cms/index.cfm?fa=view&id=4067



Honoring Our Sacred Obligations

By ALEX MIKULICH, Ph.D.

The question of the “State of the Dream” is often raised at annual celebrations of the Martin Luther King, Jr. holiday. I heard the question yet again at a recent panel discussion held at Dillard University. Dominant U.S. society, I responded, has never embraced Dr. King’s “dream” or the goals of the 1963 March on Washington.

Dr. King began his speech to marchers by marking the 100th anniversary of the Emancipation Proclamation, citing the great promises made in the Declaration of Independence and Constitution. This is the promise that all people would be guaranteed the unalienable rights of life, liberty, and the pursuit of happiness. King stated:

It is obvious today that America has defaulted on this promissory note insofar as her citizens of color are concerned. Instead of honoring this sacred obligation, America has given the Negro people a bad check: a check which has come back marked ‘insufficient funds.’

As the United States passes the 152nd anniversary of the Emancipation Proclamation, have we, as a nation, honored our sacred obligations to the promises of life, liberty, and the pursuit of happiness?

The March on Washington for Jobs and Freedom stands as one of the most successful mass mobilizations in U.S. history, drawing over a quarter-million participants. A. Philip Randolph, who had been advocating for civil and economic rights since 1917, first launched the March on Washington movement in 1941. Randolph and his co-organizer Bayard Rustin organized a wide-ranging coalition that included factory workers, domestic workers, public employees, and farm workers as the primary marchers.¹

While we celebrate equal access to public accommodations, laws against racial discrimination in employment, and black voting rights attained through the Civil Rights Act of 1964 and the Voting Rights Act of 1965 (although these are under assault today), the key economic, housing, and education goals of the 1963 March on Washington remain unrealized (see *Unfinished March*).²

When the Southern Regional Asset Building Coalition (SRABC) met in September 2014 in New Orleans, the conference highlighted persistent racial disparities in wealth. Economist Meizhu Lui, former director of the Closing the Racial Wealth Gap Initiative, exposed how the so-called “American dream” relies on a myth. “The notion persists,” Lui explained, “that hard work is rewarded with the prosperity of the American dream, but that is not true for all racial groups.”

Lui and other SRABC speakers highlighted how wealth disparities are due to historical and enduring structural inequalities. Wealth disparity is not primarily due to individual behavior. Federal housing policy, in cooperation with banking and insurance companies, redlined African-

American neighborhoods, effectively preventing home and small business loans from boosting the economic development of black communities in the mid-20th century.

Simultaneously, the most beneficial housing and business loan terms stimulated white flight and suburbanization. Add the removal of a substantial urban tax base through white flight, suburbanization, and federal and state defunding of cities, and the economic underdevelopment of black urban communities should not surprise us. It is too often forgotten how white Americans capitalized on *economic affirmative action* throughout the 20th century.

Whereas redlining denied home and small business loans to African-American communities in the 20th century, reverse redlining now extracts resources from African-American and other communities of color. African-American and Latino borrowers are more likely to receive sub-prime loans than white borrowers, even when studies are controlled for legitimate risk factors.³ Too often, predatory payday lenders locate their shops in the most economically vulnerable communities of color.⁴

Housing segregation is intimately interconnected to another critical demand of the March on Washington for truly universal, integrated education. Although the U.S. Supreme Court decided that school segregation was unconstitutional and “inherently unequal” in 1954, a national study finds that “nationwide, the typical black student is now in a school where almost two out of every three classmates (64 percent) are low-income, nearly double the levels of school of the typical white or Asian student (37 and 39 percent respectively).”⁵

The case of Tuscaloosa, Alabama, is instructive. As Nikole Hannah-Jones reports in a 2014 study of “Segregation Now,” Tuscaloosa was successful in integrating its two major high schools. Due to this success, Tuscaloosa was released from federal court oversight of its school system in 2000. Yet today, “nearly one in three black students attends a school that looks like *Brown versus Board of Education* never happened.”⁶

ProPublica found that, “In 1972, due to strong federal enforcement, only about 25 percent of black students in the South attended intensely segregated schools in which 9 out of 10 students were racial minorities.” However, in districts released from federal court orders between 1990 and 2011, “53 percent of black students attend such schools.”⁷

Last, and certainly not least, the March on Washington demanded a national minimum wage of \$2 per hour—which is \$13 per hour in today’s dollars. After adjusting for inflation, the minimum wage today—\$7.25—is worth \$2 dollars less than in 1968 when Dr. King was advocating for the sanitation workers in Memphis. Since Dr. King was assassinated, the income gap between blacks and whites has narrowed by just

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Catholic Social Thought and Housing

1983 CHARTER ON THE RIGHTS OF THE FAMILY

“The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community.”

Beginning from the foundation of the dignity and sanctity of human life, Catholic social thought holds that human persons have a natural and universal right to decent housing. In the words of the Second Vatican Council, “There must be made available to all people everything necessary for leading a life truly human, such as food, clothing, and shelter...”¹ The council was following the teaching of St. Pope John XXIII that shelter was one of the key “means which are suitable for the proper development of life...”²

In the following decades, the Church expanded its understanding of the right to housing. In the words of St. Pope John Paul II,

We are convinced that a house is much more than a simple roof over one’s head. The place where a person creates and lives out his or her life, also serves to found, in some way, that person’s deepest identity and his or her relations with others.³

This right to housing also has been enumerated in international documents, including the 1948 U.N. *Universal Declaration of Human Rights* (Article 25, 1). In 1949, the U.S. Housing Act declared a national goal of a decent home and suitable living environment for every American family.

Housing and Family Life

The Church’s understanding that human persons are essentially social and that the family is the primary unit of society gave rise to a direct connection between housing

and family life; in fact, in the Jewish and Christian scriptures, the term “house” often signified “family.”⁴ In its 1983 *Charter on the Rights of the Family*, the Vatican specifically enumerated the following:

The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community.⁵

St. Pope John Paul II also underscored the importance of housing as critical to human and family *security*, one of the three essential elements of the ancient and current concept of the common good.⁶

Housing and Justice

With the right to decent housing—based upon human life, dignity, family, and security—the Vatican underscores that, “Any person or family that, without any direct fault on his or her part, does not have suitable housing is the *victim of an injustice*.”⁷ This failure of society to ensure decent living conditions is seen as a structural injustice preventing an individual or family from living a dignified life. The Church has stressed repeatedly the obligation of society, as well as the state, to guarantee for all its members those living conditions without which they cannot achieve human fulfillment. How those on the fringes of society fare is one of the fundamental tests for judging the justice or injustice of political and

economic decisions.

In the Church, we then have at least three avenues for addressing injustice in the realm of the basic right to decent housing: first, provide rental assistance, housing construction, emergency shelter, and/or community centers for those without decent housing; second, sponsor or support education and community development programs that promote local housing techniques and resources, systems of mutual help and collective labor, and supportive family and social services; and, third, promote dialogue with public officials and advocacy for political and economic initiatives to house the homeless and develop low-cost housing.⁸

ENDNOTES

- 1 Second Vatican Council, *Gaudium et Spes (The Church in the Modern World)*, 1965, no. 26.
- 2 Saint Pope John XXIII, *Peace on Earth*, 1963, no. 11.
- 3 Saint Pope John Paul II, *What Have You Done to Your Homeless Brother? The Church and the Housing Problem*, Pontifical Commission “Justitia et Pax,” Introductory Letter, Vatican City 1987.
- 4 *What Have You Done to Your Homeless Brother?*, *op. cit.*, p. 23.
- 5 The Holy See, *Charter on the Rights of the Family*, October 22, 1983, art. 11.
- 6 Cf. *What Have You Done to Your Homeless Brother?*, *op. cit.*, p. 20; and *Catholic Social Thought and the Common Good*, Kammer, *JustSouth Quarterly*, Fall 2012, p. 3.
- 7 *What have You Done to Your Homeless Brother?*, *op. cit.*, p. 18.
- 8 *Ibid.*, pp. 26-28.



Overtaxing the Poor and Blaming Oil in the Gulf South

By ALÍ R. BUSTAMANTE, M.A.

Since June 2014, the average price of a barrel of oil has fallen from more than \$100 to about \$50.¹ Many states, including those in the Gulf South, are considering budget cuts to higher education and health care services in order to deal with oil revenue shortfalls. However, contrary to what state budget offices profess, pressure to cut the budgets of education, health, and social services stems from the inadequacy and regressive nature of tax structures and not from oil revenue shortfalls.

Share of Total State and Local Revenues by Source (2012)

Revenue Source	Property Taxes	Sales and Excise Taxes	Income Taxes	Other Taxes	Non-tax Revenue
Alabama	10.4%	27.6%	14.3%	5.4%	42.3%
Florida	23.2%	30.8%	1.9%	5.0%	39.1%
Louisiana	13.5%	33.6%	10.2%	5.5%	37.2%
Mississippi	16.3%	28.3%	11.9%	4.5%	38.9%
Texas	28.1%	31.7%	-	8.4%	31.8%
Nat. Avg.	22.2%	23.7%	17.7%	5.4%	31.1%

Source: ITEP 2015

Note: Non-tax revenue includes sources such as lottery revenues and state college tuition fees.

Oil Revenues Have Long Lost Importance

On average, sales and excise taxes, property taxes and state income taxes individually contribute more to state and local revenues than oil revenues in the Gulf South. The portion of the state budget linked to oil and gas revenue is about 13 percent in Louisiana and only 4.5 percent in Texas, the Gulf South's two most oil-dependent states.² Conversely, sales and excise taxes alone represent 33.6 percent of state revenues in Louisiana and 31.7 percent in Texas.³

In the 1980s oil and gas revenue represented a much larger portion of state revenues—about 45 percent in Louisiana and 20 percent in Texas.⁴ A sudden shift in oil prices had the power to fuel a spending bonanza or to cripple state budgets. However, since the 1980s, the economies of the Gulf South have diversified and a smaller share of state and local revenues, as well as state and local employment, is tied to oil and gas than in past decades.

Today, a steep drop in oil prices no longer drives the Gulf South into recession or necessitates cuts in education and health services because these programs

are largely funded by income and sales taxes. However, the increased stability of state and local revenues has come at a cost increasingly paid by low- and middle-income families.

Unfair Taxation

A new report from the nonpartisan Institute on Taxation and Economic Policy (ITEP) titled *Who Pays: A Distributional Analysis of the Tax Systems in All Fifty States* reveals that all state and local tax systems in the U.S. are regressive and unfair.⁵ Florida and Texas

have the second and third most regressive tax systems in the U.S. while Alabama, Louisiana, and Mississippi rank 12th, 19th, and 21st respectively.

In regressive tax systems, low- and middle-income families pay a greater share of their income in taxes than the wealthy. Progressive systems do the opposite, requiring higher tax contributions from those with more ability to pay. Catholic Social Teaching supports progressive taxation systems as just and equitable systems that reduce severe income and wealth inequalities.⁶

States in the Gulf South place a disproportionately greater burden on low- and middle-income families to sustain state and local tax revenues. The effective state and local tax rates by income level in the Gulf South show that the poorest families, the bottom 20 percent, pay at least two times more of their income in taxes than the top one percent.

Gulf South Regressive Taxation

The regressivity and fairness of a state's tax system depends on the different tax sources that states implement as well as on how state lawmakers design each tax.⁷ Sales and excise taxes are flat taxes that prove to be very regressive because they consume a greater share of the incomes of lower-income earners. Across the U.S., poor families pay almost eight times more of their income in sales and excise taxes than wealthy families. On average, states in the Gulf South depend on sales and excise taxes for at least 46.4 percent of all state and local tax revenues, compared to 34.4 percent nationally. Property taxes are also regressive because poor families pay more of their incomes in property taxes than wealthy ones, even when poor families rent.

Share of Family Income Paid to Total State and Local Taxes for Non-elderly Taxpayers by Income Level (2012)

Income Level	Lowest 20%	Second 20%	Middle 20%	Fourth 20%	Next 15%	Next 4%	Top 1%
Alabama	10.0%	10.2%	9.5%	8.1%	6.6%	4.9%	3.8%
Florida	12.9%	9.6%	8.5%	6.9%	5.5%	4.0%	1.9%
Louisiana	10.0%	10.0%	9.5%	8.6%	6.9%	5.4%	4.2%
Mississippi	10.4%	10.8%	10.6%	9.2%	7.6%	5.8%	5.3%
Texas	12.5%	10.4%	8.7%	7.4%	6.1%	4.7%	2.9%
Nat. Avg.	10.9%	9.9%	9.4%	8.7%	7.7%	7.0%	5.4%

Source:
ITEP 2015

State income taxes are usually more progressive than sales and excise taxes and property taxes because effective tax rates go up with income. However, Florida and Texas are two of the seven states in the U.S. without state income taxes. In practice, Alabama's income tax is regressive because the top tax rate of 5 percent is paid by all married couples with \$6,000 or more of taxable income. Likewise, Louisiana's income tax is far from progressive as the top 20 percent of income earners pay the same top tax rate of 6 percent whether they make \$100,000 or \$10 million.

Trickle-down economic theories have been discredited, and yet the wealthy continue to shift their tax responsibilities onto the poor under the guise of stimulating economic growth. The unfair structure of state and local taxes has contributed to rising income inequality and eroded state budgeting capacity.⁸

Lowering sales and excise taxes as well as property taxes in exchange for a more progressive state income tax with a higher effective tax rate and an expanded state earned income tax credit (EITC) can increase state revenues, preserve funding to education and health services, and promote a more equitable and sustainable state.

ENDNOTES

- 1 See: Nasdaq. 2015. *End of day Commodity Futures Price Quotes for Crude Oil WTI (NYMEX)* at www.nasdaq.com/markets/crude-oil.aspx#ixzz3Qct3hhjX
- 2 Mark Ballard, *The Advocate*. 2015. "Oil Price Slump Tough on State Government but Not as Bad as in the '80s." February 2 at theadvocate.com/news/11461722-123/oil-price-slump-tough-on-and-state-of-texas-legislative-budget-board. 2014. *Fiscal Size-up 2014-15 Biennium February 2014*.
- 3 Institute on Taxation and Economic Policy (ITEP). 2015. *Who Pays: A Distributional Analysis of the Tax Systems in All Fifty States*, Fifth Edition at www.itep.org/whopays/full-report.php (accessed February 2, 2015).
- 4 Manny Fernandez and Jeremy Alford, *The New York Times*. 2014. "Some States See Budgets at Risk as Oil Price Falls." December 26 at www.nytimes.com/2014/12/27/us/falling-oil-prices-have-ripple-effect-in-texas-louisiana-oklahoma.html
- 5 ITEP.
- 6 Saint Pope John XXIII. 1961. *Mater et Magistra*, No. 102. National Conference of Catholic Bishops. 1986. *Economic Justice for All*. United States Catholic Conference, No. 202.
- 7 ITEP page 7.
- 8 See: Standard and Poor's Ratings Services. 2014. *DRAFT: Income Inequality Weighs On State Tax Revenues* at https://www.globalcreditportal.com/ratingsdirect/renderArticle.do?articleId=1359059&SctArtId=263028&from=CM&nsLcode=LIME&sourceObjectId=8819204&sourceRevId=2&fee_ind=N&exp_date=20240914-19:27:33

2014 STUDENT SUMMER RESEARCH GRANTS

Through the generosity of the Keller Family Foundation, in the summer of 2014, three students received grants to support research, completed research projects, and submitted written reports focused on the core issues of JSRI—race, poverty, and migration. On October 28, 2014, the three students presented their research at a symposium to a small audience of students, faculty, and staff.

Foster Care Youth and Vulnerabilities to Human Trafficking

MOLLY J. ALPER '14

My research builds off a study that was designed to investigate the prevalence of human trafficking amongst the New Orleans homeless population. The research, which was conducted by a team of Loyola professors and research students, is a replica of a study conducted through the New York City Covenant House, which found that 14.9 percent of their youth respondents had experienced a form of trafficking victimization.

Food, Health, and Inequality: A Community Study of Rural Louisiana

MATHEW B. HOLLOWAY '16

The purpose of this study is to add to the national discussion on obesity in the United States. This study seeks to insert the narrative of rural Louisiana in East Carroll Parish, specifically from the town of Lake Providence, into the public discourse. For far too long, public and federal attention was focused upon urban metropolises, while the most devastating effects of obesity were felt within rural communities.

The Impact of Social Location on Birth Weight in New Orleans, Louisiana

POLLY A. PILLEN, GRADUATE STUDENT

This research examines birth outcomes in New Orleans, Louisiana, through the lens of the theoretical framework of intersectionality. Outcomes demonstrated no statistically significant correlations between social locations and birth weight but suggest important relationships when examining distributions of birth weight, particularly low birth weight.



HONORING OUR SACRED OBLIGATIONS

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3 cents on the dollar. At this rate of progress, income equality will not be achieved for 537 years.⁸

In his Special Report, “Too Much for Too Many: What does it cost families to live in Louisiana?” Ali R. Bustamante, M.A., shows that 228,000 Louisiana families do not make enough wages to achieve a minimally decent living.⁹ In 2013, over 39 percent of Louisiana workers made less than \$13 per hour. That is over 772,000 of 1.9 million employed workers in Louisiana. The March on Washington demand of \$13 per hour would give these workers an automatic raise, lift them to a more decent standard of living and help grow our economy.

The work of the March on Washington to honor our sacred obligations for life, liberty, and the pursuit of happiness of all Americans remains before us.

JustSouth Quarterly one-page articles are available free at loyno.edu/jsri/catholic-social-thought

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ENDNOTES

- 1 William P. Jones, “The Forgotten Radical History of the March on Washington,” *Dissent* (Spring 2013) available online at www.dissentmagazine.org/article/the-forgotten-radical-history-of-the-march-on-washington
- 2 www.epi.org/unfinished-march/?utm_source=Economic+Policy+Institute&utm_campaign=fad864b352-News_from_the_Economic_Policy_Institute_16_2015&utm_medium=email&utm_term=0_e7c5826c50-fad864b352-55874345
- 3 William P. Jones, op.cit., p. 75.
- 4 In Texas, 75 percent of payday stores are located in communities where median income is under \$50,000 per year. See www.americanprogress.org/issues/economy/report/2013/08/20/72591/predatory-payday-lending/

Interactive maps of Louisiana demonstrate payday stores located in African American and economically vulnerable communities: www.labudget.org/lbp/paydaylending/
- 5 Gary Orfield, John Kucsera, and Genevieve Siegel-Hawley, “E Pluribus...Separation: Deepening Double Segregation for More Students,” The Civil Rights Project, 2012, available online at civilrightsproject.ucla.edu/research/k-12-education/integration-and-diversity/mlk-national/e-pluribus...separation-deepening-double-segregation-for-more-students
- 6 Nikole Hannah-Jones, “Segregation Now,” *ProPublica*, (April 16, 2014) available online at www.propublica.org/article/segregation-now-full-text
- 7 Ibid.
- 8 Dedrick Muhammad, *40 Years Later: The Unrealized American Dream* (Washington, D.C.: Institute for Policy Studies, 2008), p. 5.
- 9 Ali Bustamante, “Too Much for Too Many: What does it cost families to live in Louisiana?” *JustSouth Quarterly* (Winter 2014), available online at www.loyno.edu/jsri/sites/loyno.edu/jsri/files/JSRI%20SPECIAL%20REPORT%20Too%20Much%20for%20Too%20Many.pdf

THE MISSION OF THE JESUIT SOCIAL RESEARCH INSTITUTE

The Jesuit Social Research Institute works to transform the Gulf South through action research, analysis, education, and advocacy on the core issues of poverty, race, and migration. The Institute is a collaboration of Loyola University New Orleans and the Society of Jesus rooted in the faith that does justice.

