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INTERRELIGIOUS WORKING GROUP
ON DOMESTIC HUMAN NEEDS

American Friends Service Committee • Commission on Social Action of Reform Judaism • The Episcopal Church • Evangelical Lutheran Church in America • Friends Committee on National Legislation • Jewish Council for Public Affairs • Presbyterian Church (U.S.A.) Washington Office • National Advocacy Center of the Sisters of the Good Shepherd • National Council of Churches of Christ in the USA • NETWORK: A National Catholic Social Justice Lobby • Mennonite Central Committee, Washington Office • United Church of Christ Justice and Witness Ministries • The United Methodist Church – General Board of Church and Society •

November 19, 2008

The Honorable Barack Obama
The Office of the President-Elect

Dear President-Elect Obama,

The Interreligious Working Group on Domestic Human Needs, comprised of communities of faith grounded in a shared tradition of justice and compassion, calls upon the new Administration to pursue an agenda that reflects our values as a nation. In keeping with the moral standard of our Biblical tradition, we must reinvigorate our collective commitment to reducing poverty and working for the common good of all.

Our faith traditions compel us to “do justice, love mercy, and walk humbly with God.” We approach your new Administration with hope and eagerness to collaborate, but also with sober recognition of the challenges we face as a nation. Evidence is mounting that poverty and inequality are rising in this country. Federal policies, including our federal budget, should aim to achieve long term economic security and address the poverty, hunger, health care, unemployment, and affordable housing crises that our nation faces. The vision of abundance and community becomes possible when the people act individually and collectively through government.

In the following document we have laid out our priorities for the upcoming term. All of our faiths instruct us to care for the most vulnerable among us and to work for the common good. Within this document you will find measures we believe are fundamental to fulfill this mandate. We look forward to working with you to render our nation a place where all God’s children are able to flourish.

He has told you, O mortal, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God? – Micah 6:8

Sincerely,

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Federal Budget

Give the king your justice, O God... May he judge your people with righteousness, and your poor with justice... May he defend the cause of the poor of the people and give deliverance to the needy. -- Psalm 72:1-4

The federal budget remains a critical challenge to the model of stewardship to which we believe both our faith and our shared national values call us. If we are to set a new direction for our country, the choices we make about how we generate revenue and spend our shared resources domestically must place the common good above narrow self-interest and embrace a broader understanding of human security that provides hope, opportunity, and a place at the table for those who are marginalized.

We offer the following principles as guidance for faithful federal budget and revenue policy:

- **Community and the Common Good**
 - Our nation's well-being is dependent on the well-being of all its members. The budget should reflect a commitment to the common good by ensuring that the basic needs of all members of society are met, including the growing number of low-income families, veterans returning from foreign wars and people losing their jobs due to recession. At this time, with the recession looming and Gulf Coast communities still struggling to rebuild, when nearly 46 million people in the U.S. are uninsured, 37.3 million live in poverty and one in five children lives in a household experiencing food insecurity, greater investments in programs to meet human needs and reduce poverty are critical.
 - Affordable housing and health care, energy assistance and effective nutrition programs are critical to strengthening our common life and providing opportunity for all. Your Administrations budget priorities must encompass these programs and provide a domestic discretionary spending cap high enough to fund human needs programs at levels that will restore capacity where services have suffered cuts year after year.

- **Concern for Those Who Are Poor and Vulnerable**
 - As a nation we have a special responsibility to care for the most vulnerable members of society. All budget decisions and administrative procedures must be judged by their impact on children, low-income families, older adults, people with disabilities and other vulnerable populations.
 - Whatever one's position on the war in Iraq or on recent tax cuts, these policies are driving current deficits. Attempting to reduce the deficit by cutting programs that build a safety net for needy populations is unjust.

- **Economic Justice**
 - God has created a world of abundance for all; the problem is not the lack of natural and economic resources, but how they are shared, distributed and made accessible within society and throughout the world.
 - Our government should be a tool to correct inequalities, not a means of institutionalizing them. Good stewardship demands that the federal budget share the burdens of taxation in a progressive way, and distribute government resources fairly to promote a just and equitable society.



Health Care

Is there no balm in Gilead? Is there no physician there? Why then has the health of my poor people not been restored? – Jeremiah 8:22

We call upon you and the new Congress to take action to assure quality, affordable, and accessible health care coverage for all individuals and families. As people of faith, we believe that human life is sacred and that every human being should be given the opportunity to fulfill his or her God-given potential. Our shared scriptures teach that all human beings are created in the image of God, and that it therefore follows that well-being and health care must be accessible to all. In particular, our health care system should seek to meet the needs of those who are most vulnerable and underserved.

We therefore emphasize the following principles for reforming our broken healthcare system:

- **Universal Access**
 - We seek a health care plan that serves everyone living in the United States, regardless of ability to pay or medical history.
- **Quality, Comprehensive Care**
 - We seek a health care plan that provides quality, comprehensive benefits for the whole population through:
 - Programs aimed at health promotion, prevention and risk reduction
 - Availability of primary health care services particularly in geographically under-served areas
 - Acute, chronic, ambulatory, long-term and institutional care including mental health care
 - Rehabilitation that treats health problems, including services offered by health care providers in home settings, hospitals, clinics, extended care facilities, specialized nursing facilities, congregate settings and hospice care
 - Dental care and vision
- **Equity and Efficiency of Cost and Administration**
 - We seek a universally accessible health plan that would provide services based on the principles of equity and efficiency.
 - The cost of participation should be fair, affordable and progressive, with nominal to zero cost for those unable to pay.
 - The process of financing health care should be equitable, cost effective, and easy to administer and to understand.
 - We seek a health care plan that would permit individuals to exercise choice in the selection of physicians and other certified health care providers.
- **Equitable Participation**
 - Efforts should be made to overcome health care disparities and other barriers in our healthcare system that create and perpetuate disparities based on race, ethnicity, gender, language, and sexual orientation.



Hunger

If you give food to the hungry and satisfy those who are in need, then the darkness around you will turn to the brightness of noon. -- Isaiah 58:10

Access to adequate and nutritious food is necessary for all people to reach their God-given potential, yet we know that millions in the United States are hungry and food insecure. We believe this is morally intolerable in a nation of such great abundance and wealth.

The faith community has historically been active in the fight against hunger. We have sought to do our part to feed the hungry in our communities through food pantries, soup kitchens, and community outreach programs. However, our efforts are not sufficient to respond to the great need we are seeing, a need that is only increasing. We believe that government has a constructive role to play in assisting and supporting hungry people and in working to address the root causes of hunger.

We believe hunger is a political condition. In a nation blessed with much abundance and wealth, it is within our power to meet the needs of everyone so that hunger is eliminated.

These economically challenging times force people to make agonizing choices between feeding their families nutritious food and paying their bills, buying their prescriptions, and filling their gas tanks. After years of relative stability, we saw a 7.5% jump in the cost of food from August 2007 to August 2008. The costs of many staple items like bread (16.1%) flour (20.6%) and cheese (12.6%) have grown even more. Because low-income families already devote a larger portion of their budget to food they are more vulnerable to fluctuations in food costs.

- **Support Strong Nutrition Programs**

- Now more than ever the mandate of our faiths to care for the most vulnerable among us requires our support of strong nutrition programs. These programs are the first line of defense against hunger for many families, children, and the elderly. Participation in these programs has grown as economic conditions have worsened, providing critical food assistance to families struggling to make ends meet. The importance of these programs cannot be overstated:
 - Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, serves about 29 million people each month with an average household income of about 60% of the poverty line, or \$10,560 for a family of three in 2008;
 - The Emergency Food Assistance Program (TEFAP), supplies over two-thirds of food pantries in the U.S. with desperately needed commodities;
 - Commodity Supplemental Food Program (CSFP), serves over 460,000 people each year, more than 90 percent of whom are seniors.

- **Child Hunger**

- Hunger among children is unacceptable in a nation founded on the promise of equal opportunity. Inadequate nutrition among children inhibits their mental and physical development, thus eroding the necessary foundation for a productive and healthy life. Programs like the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), school breakfast and lunch programs, and after school snack programs are vital in providing children the nutritious food they need for healthy development.
 - WIC now serves over 8.8 million women, infants and young children each month.



- School Meal Programs provides lunch to more than 30 million children during the school year, including almost 18 million at free or reduced-price.

Hunger is a problem we can solve together. We hope that your Administration will not only support important existing nutrition programs and seek to make them more widely accessible to our brothers and sisters in need, but that you will be a leader in the broader fight to eliminate hunger in America.



Labor Justice

You shall not withhold the wages of poor and needy laborers, whether other Israelites or aliens who reside in your land.... You shall pay them their wages... because they are poor and their livelihood depends on them. -- Deuteronomy 24:14-15

As people of faith, upholding the dignity of workers and value of work is an integral part of our commitment to justice. The positive contributions workers make to our society and economy, the struggles that they face in securing decent standards, wages, and benefits, and our tradition of uplifting those with the least, call us to support policies that will achieve justice at the workplace and uphold workers' rights. As people of faith, we are most concerned with protecting the vulnerable, ensuring a balance between work and family obligations, supporting workers in their struggles for economic justice, and guaranteeing wages and benefits that are adequate to meet human needs. We call on you to work with us to achieve labor justice in the U.S.

- **Protecting Vulnerable Workers**

- As people of faith, we must work to protect low-wage and other vulnerable workers. This should include adequately funding the Department of Labor to enforce wage and hour, health and safety, and other labor laws and protections. We are particularly concerned about the prevalence of wage theft in the low-wage workforce, as this widespread practice steals from those with the least. Studies indicate that more than two million people are not paid the minimum wage and three million are misclassified as independent contractors instead of as employees.¹
- We must also work to prevent the exploitation of undocumented workers, who often suffer at the hands of unscrupulous employers in their wages and conditions. Moreover, this exploitation drives a race to the bottom that affects all workers. Your Administration must focus on protecting the labor rights of all workers equally. Finally, we should work to include all workers in the Fair Labor Standards Act and National Labor Relations Act, so that all may enjoy equal rights and protections.

- **The Right to Organize**

- Our faith traditions affirm the right of workers to freely organize themselves into unions. Our traditions address the need for freedom in the workplace, basic human dignity, and a voice at work. The right to form unions is also a basic right protected by the National Labor Relations Act and international human rights law. Moreover, unions make a real difference in workers' lives: workers in union jobs earn 30% more on average and are 60% more likely to have health insurance benefits. Union workers are more likely to have comprehensive benefits such as pensions and health insurance, as well as job security and fairness in the workplace. In fact, one of the most effective ways for workers to rise out of poverty and into economic security is through joining a union.
- All workers should be able to exercise their right to form a union without fear and harassment. Unfortunately, unionization rates have dropped over the last several decades as the right to form a union has been trampled by inadequate labor law and ineffective government oversight.

¹ The Urban Institute, Immigration Studies Program, "A Profile of the Low-Wage Immigrant Workforce," November 2003; and Government Accounting Office, *Employee Misclassification: Improved Outreach Could Help Ensure Proper Worker Classification* (Washington, D.C.: U.S. Government Accountability Office), May 2007.



- In order to reestablish workers' right to organize, we support legislation that provides workers with a fairer path to union formation and imposes stronger penalties on employers that violate workers' rights.
- **Living Wage**
 - Wages must reflect our value of work, as well as basic human dignity: no one who works full time should live in poverty. To ensure that workers and their families are able to meet their human needs, our nation must establish a minimum wage that is the equivalent of a living wage, as it was originally intended. Unfortunately, too many of our jobs pay poverty wages—one-quarter of full-time jobs do not pay enough to keep a family of four out of poverty—and the minimum wage does not reflect increasing costs of living, despite recent increases.
- **Work and Family**
 - We must protect workers' families and allow workers the ability to care for their families without jeopardizing the jobs that sustain them. Our government should support policies that will allow a balance between work and family. We must remove barriers to unpaid family leave; create a system of wage replacement for long-term and emergency leave, including maternity and paternity leave; and create a new minimum labor standard for routine illness, or paid sick days.
 - Assistance for child care is also a necessity if parents are to go to work to support their children. Parents face daunting obstacles to fill frequently low-wage jobs while paying for expensive child care. We should support policies to make child care more affordable, such as the child care development block grant and tax strategies like the child care tax credit.
- **Safety Net**
 - Just as we must support a dignified workplace, it is our responsibility to support workers in other times of need, such as loss of employment or on-the-job injury. We must adequately fund unemployment insurance and workers' compensation programs, as well as ensure that all workers, especially low-wage workers, are able to access the safety net. Unemployment insurance in particular would benefit from modifications that will allow part-time workers, low-wage workers, and other currently excluded groups from accessing services.



Long-Term Economic Security

Speak out, judge righteously, defend the rights of the poor and needy. -- Proverbs 31:9

The United States needs a safety net to protect people in poverty, but it also needs a ladder of opportunity. It may sound odd to talk about helping families build wealth when they barely have enough income to live on, but the two are not disconnected. Assets are another way to think about the financial well-being of families. Families use income to pay the rent and buy food, put gas in the car and pay their bills. They acquire assets to invest in their future and protect themselves if they fall ill and can't work or lose their jobs. Asset-building is about making sure there is opportunity for all.

There are the major areas of asset building where your Administration can assist working families in creating long-term financial assets:

- **Preserving Financial Security**

- Regulatory practices must be established and/or reinstated which will protect those working to build assets for the support of their futures.
- Our scriptures speak to the need for justice in borrowing and loaning, and condemn usury, or the charging of exorbitant interest, in any form. Protection of households from usury must be a mandate in our society. Protections must prevent charging of higher interest rates and charging additional or higher fees to those struggling with poverty. Targeting of vulnerable populations must be prohibited. Vulnerable populations include, but are not limited to students, military communities, seniors and low-income communities.

- **Reforms**

- **Asset limits:** Some government assistance programs use an asset test: families with assets that exceed a certain limit are not eligible for the program, no matter how low their income may be. Asset limits vary across programs; the same family could qualify for Medicaid based on its asset rules but fail to qualify for SNAP, formerly known as Food Stamps. This not only causes a great deal of confusion for the people who have to disentangle the rules of different programs, but it highlights again how little coherence there is in program policies. Asset limits conflict with basic common sense about what families need in the event of a financial hardship. Families should not be discouraged from saving money that might help carry them through a job loss or some other setback that could force them into debt for years to come.

- **Investments**

- **Post-secondary education:** The importance of education as a pathway out of poverty cannot be overstated. The average graduate with a bachelor's degree earns close to a million dollars more than the average high school graduate over her lifetime. All people stand to benefit from having a college education, but for someone coming from a low-income family, a college education represents a tremendous boost in earning potential. We urge your Administration to make college more attainable for children in low-income families through expansion of Pell grants, refundable tax credits linked to educational savings, and savings programs such as Child Savings Accounts and Individual Savings Accounts.

Savings: For most people, having a structure that makes it easy to save (such as banks or 401Ks) means they are more likely to do so. The problem for people in lower income



- brackets is less about having the will to save and more about having a structure and a plan that allow savings to multiply. However, many low-income communities do not have banks, and many low-wage jobs are unlikely to offer an employer-sponsored retirement plan.
- We urge your Administration to provide low-income families with the incentives they need to save so that they can build the assets they need to weather economic shifts and generate long term security. We also urge you to champion policies and the supporting funding that provide the financial education and assistance so that they can attain their goals and avoid contact with the predatory financial institutions that act to undermine them.
 - **Entrepreneurship:** In the developing world, microenterprise development has been widely recognized as a poverty-reduction tool, especially for women. In the United States also, it is common for poor families to develop a microenterprise to raise extra income. Entrepreneurship is also a form of sustainable development that can increase the assets of the entire community. Both rural and urban communities across the country have felt the sting when large corporate employers shut down and move away, taking jobs with them. This is especially hard if that employer is one of the few job providers in the community. The profits generated by local enterprises stay within the community and pass through other enterprises, leading to a multiplication effect that is good for all. We urge you to promote policies that grant low-income individuals greater access to credit and savings vehicles that facilitate small-business investment.
 - **Homeownership:** For most families, including low-income families, homeownership provides comfort and stability as well as their largest source of stability and wealth. However, the cost of owning a home is simply too high for many lower-income families, and their income growth has not kept pace with home prices. This intense desire to provide a stable home for their families and intense marketing from unscrupulous lenders induced many low-income people vulnerable to taking out loans they could not afford. The United States needs a balanced, comprehensive housing policy that not only offers more opportunities to buy a home but also protects families from discriminatory and predatory lending practices that deprive many low-income families of their share in the economic security in the United States.
- **Housing:**
 - Safe and affordable housing is the first step in promoting stable lives and alleviating poverty. Housing opportunities need to be available to all members of our communities. Although ownership is an appropriate means of building assets for the future for many households, it is unrealistic for others, and it must not be the only source of secure housing. Rental units affordable to low-income, very low-income and extremely low-income households must also be available. Additionally, housing with supportive services is necessary for those requiring physical and mental assistance.
 - **Social Security**
 - For most retirees, Social Security comprises a significant portion of income. In 2006, Social Security made up 37% of income for adults over 65 and for adults in the bottom quintile of the income scale, it made up 83% of their aggregate income. We believe that ensuring that elders may grow old in dignity and comfort is not only a social good but a moral duty of a society. Social Security is not a personal retirement plan, but a social insurance program, a compact with our neighbors, future generations, and the United States government. We do



not believe that Social Security faces a short-term crisis, but do believe a plan must be enacted to ensure its long term solvency. Social Security must be maintained in its fundamental structure with its original intent – a good faith program that is universal, compulsory, an earned right, contributory, self financed, wage-related rather than means-tested, and protected from inflation.

- **Medicare Hospital Trust Fund**

- Sky-rocketing medical costs are a particular burden on older adults, putting at risk their long-term financial security, which is intricately connected to a solvent Medicare system. Working people have paid into Medicare, as well as into Social Security; however, the expanding costs of health care are pushing the Medicare Hospital Trust toward insolvency, with an expected date of 2019, and endangering access to needed care. Our faith traditions mandate that all persons have what is needed to live with dignity, health care is a requisite of such a life. We are further mandated to tend particularly to those who are most vulnerable – which surely includes our elders.
- We believe that the challenges facing the Medicare Hospital Trust Fund are urgent and that structural change that will ensure the future of care for our most vulnerable older adults is a responsibility resting upon all of us.