



*What does it cost for families to live modest  
but dignified lives in Northeastern Pennsylvania?*

# Living Wage Report 2016

EXECUTIVE SUMMARY

The Institute for Public Policy & Economic Development  
and The University of Scranton

“We as an intellectual community must analyze causes; use imagination and creativity together to discover the remedies to our problems ... and constantly hone an educational institution that is both academically excellent and ethically oriented.”

— Fr. Ignacio Ellacuría, S.J., Former President,  
*University of Central America (UCA), El Salvador, Martyred 1989*

“In the Catholic tradition, concern for the poor is advanced by individual and common action, works of charity, efforts to achieve a more just social order, the practice of virtue, and the pursuit of justice in our own lives.”

— U.S. Catholic Bishops, *A Place at the Table: A Catholic Recommitment to Overcome Poverty and to Respect the Dignity of All God's Children*, 2002

This living wage study was prepared by The Institute for Public Policy & Economic Development in partnership with Education for Justice and the Office of Community & Government Relations at The University of Scranton, and with additional collaboration from Campus Ministries' Center for Service and Social Justice and the Department of Communication. The full report can be found online at [scranton.edu/livingwage](http://scranton.edu/livingwage).



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## Introduction

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Since arriving at the University five years ago, I have come to know a tight-knit Scranton community that is blessed with strong families, rooted in rich culture, surrounded by natural beauty, and busy with the hard work of promising economic revitalization. For too many in our region, however, economic security remains elusive.

This study seeks to go beyond the “poverty line” or the “minimum wage” in order to provide a more accurate picture of what it costs to live a modest but dignified life in Northeastern Pennsylvania. As Pope Francis has said, we must seek not just “nourishment” or “sustenance.” While the gaps and needs identified here are daunting, the report provides a launching point for discussion, advocacy, and action.

The University, through its Education for Justice program and Office of Community and Government Relations, commissioned The Institute for Public Policy and Economic Development, a collaboration of the region’s colleges and universities, to lead the report. The Institute’s detailed and careful analysis includes the costs involved in meeting basic human necessities: food, childcare, medical care, housing, transportation, taxes, as well as other expenses. As The Institute points out, “For many working families in Pennsylvania, however, meeting even these limited expenses can prove out of reach.”

Throughout the report, you will find perspectives shared by leaders of local agencies that tell us about the struggles facing their clients and our neighbors — individuals and families in the Scranton area who do not make a “living wage.” As a Catholic and Jesuit institution, The University of Scranton is committed to those most vulnerable in our midst and to working with community partners to apply our unique skills and resources to societal problems. I am humbled by the selfless work of so many in our community. As our students, faculty and staff engage in teaching, research, and service, we are grateful for those learning experiences that take place beyond the classroom.

The report concludes with recommendations that assert the need for a multi-pronged approach, rooted in the strong call of Catholic Social Teaching to advance the common good, promote just wages and achieve economic justice. Importantly, these recommendations make clear that we all have a role to play in finding solutions. I trust that this report will generate rich dialogue about how we can work together to ensure the human dignity of all in our community.

Sincerely,

A handwritten signature in black ink that reads "Kevin P. Quinn, S.J." The signature is written in a cursive, slightly stylized font.

Kevin P. Quinn, S.J.  
*President*

“As a United Way — an organization whose primary mission is to ensure the well-being of our community — the issues of economic security, poverty and the living wage are at the very core of our work. The availability of affordable and quality housing has been a consistent issue as has been the creation and availability of sustained, quality employment. We are now seeing the additional need of financial assistance for individuals (baby-boomers) entering the senior years unprepared for financial longevity (i.e. little or no savings/retirement).”

— Gary Drapek, President & CEO, United Way of Lackawanna & Wayne Counties



## Executive Summary

Families in Northeastern Pennsylvania confront severe economic challenges, including elevated levels of unemployment and extreme poverty. While there are many families that fall below the “official” measure of poverty — the federal poverty line — there are also many who work full-time but earn less than a living wage. Individuals and families lack economic security in both cases; but the latter find themselves in an ambiguous situation, which this report seeks to clarify. To be classified as economically secure, a household must earn wages that allow its members to meet their “essential basic needs and live a modest but dignified life.”<sup>i</sup> The living-wage threshold represents the amount of income required to achieve this standard of living.

In order for families to meet basic human needs, we estimated how much the following items cost in Northeastern Pennsylvania today: food, childcare (if applicable), medical care, housing, transportation, taxes, and other expenses (in which is included a small allowance for household and personal care, reading, and clothing).

For many working families in Pennsylvania, however, meeting even these limited expenses can prove out of reach. Based on cost of living indices in the counties studied, the federal minimum wage of \$7.25, which is the same as the current minimum wage in Pennsylvania, does not meet the living wage standard for any of the family compositions presented, even when all adults in the household work full-time. Based on a 40-hour work week, this equates to just \$15,080 per year. When all costs of living are taken into account, it is clear that it takes more than \$15,080 per year to live a modest but dignified life.

Moreover, for many of the classifications, even the poverty wage (the rate at which any wage below would, on an annual, full-time basis, result in poverty for the earner and his or her dependents) is above the minimum wage, thus highlighting the insufficiency of the minimum wage in providing economic security.

Table 1 presents the living wage income threshold for each family composition analyzed for Pennsylvania and Lackawanna and Luzerne counties.



**TABLE 1: Living Wage Income (Annual) • Pennsylvania and Lackawanna & Luzerne Counties**

Family Classification	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children
Single Parent				
Pennsylvania	\$21,641	\$45,316	\$55,808	\$70,716
Lackawanna & Luzerne	\$19,558	\$42,588	\$53,080	\$67,291
Family Classification	2 Adults	2 Adults	2 Adults, 2 Children	2 Adults, 3 Children
Only 1 adult working				
Pennsylvania	\$34,523	\$41,534	\$46,784	\$51,750
Lackawanna & Luzerne	\$32,276	\$38,806	\$44,056	\$48,324
Family Classification	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
2 working adults				
Pennsylvania	\$34,523	\$49,914	\$61,316	\$72,435
Lackawanna & Luzerne	\$32,276	\$47,186	\$58,588	\$69,009





The report includes a list of resources available to low and moderate income households that do not earn a living wage. However, for many of the most ubiquitous assistance programs, there is a gap between income eligibility limits and the living wage threshold. This gap, apparent across multiple family compositions, suggests that there are many families that do not earn the living wage necessary for a modest but dignified life and who may not be able to access these services. That gap is often filled by already overextended non-profit community organizations.

The report concludes with a set of recommendations drawing on policy analysis and prescriptions that are based on Catholic Social Teaching and reflect those offered by University of Scranton Jesuit and Catholic partner organizations.

## **Determining Family Economic Insecurity & “Living Wage”**

To determine exactly how many families in Lackawanna and Luzerne counties are earning less than a living wage, we first need to establish that threshold. A living wage is defined as the wage rate at which a worker, employed on a full-time basis, can reach a standard of living that meets essential basic needs and allows the worker to live a modest but dignified life.

The concept of family economic security assumes that there is “a measurable standard of living to ensure that families can meet essential basic needs and live a modest but dignified life.”<sup>ii</sup> By this standard, families are not simply surviving or making choices of which basic needs to meet and which to make do without. Family economic security covers a broader spectrum of human needs that allows for families to participate fully in society, have emergency savings and pay taxes. This standard puts families above the poverty level and more than one step away from serious deprivation such as homelessness, foreclosure, hunger, and untreated physical and mental illness.<sup>iii</sup>

The cost of living data is derived from the Living Wage Calculator developed at Massachusetts Institute of Technology.<sup>iv</sup> The data compiled and presented here is current as of fall 2015. The primary area of study is Lackawanna and Luzerne counties.

Living wage estimates vary as a result of geographic location and family compositions, as well as other factors. In order for a family to live a modest but dignified life, it is necessary to meet basic human needs, as presented in Table 2, which does not include every single expense that a family incurs each year. There is no allotment for income going towards savings, college tuition, or mobile phones, Internet, or television costs.

**TABLE 2: Lackawanna & Luzerne Counties Cost of Living: Two-Adult Families**

Annual Expenses	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Housing	\$8,328	\$8,328	\$10,572
Food	\$8,011	\$10,339	\$12,583
Transportation	\$7,901	\$9,258	\$8,845
Childcare	\$7,312	\$12,682	\$18,051
Monthly Taxes	\$6,008	\$7,640	\$8,786
Medical	\$5,639	\$5,703	\$5,670
Other	\$3,987	\$4,819	\$4,502
<b>Required Annual Income before Taxes</b>	<b>\$47,186</b>	<b>\$58,588</b>	<b>\$69,009</b>
<b>Required Hourly Wage per Adult</b>	<b>\$11.34</b>	<b>\$14.08</b>	<b>\$16.59</b>

This report addresses what it takes to be considered economically secure in both Northeastern Pennsylvania and the Commonwealth. Through the University of Scranton’s Office of Community and Government Relations and Campus Ministries’ Center for Service and Social Justice, key Scranton area community leaders were invited to offer their input on how issues of economic insecurity affect their organization’s clients. Their responses are included throughout the report, to provide greater context and demonstration of the problems faced in Northeastern Pennsylvania.

## Living Wage Data: Northeastern Pennsylvania

The average cost of living for families in Lackawanna and Luzerne counties is slightly lower than the averages for the rest of the state. As of 2014, Lackawanna County’s median household income is \$45,265, 15 percent below the statewide median. Luzerne County’s median household income is \$44,311, nearly 17 percent below the statewide median. As of 2013 U.S. Census Bureau data, 13.6 percent of persons in Lackawanna County live below the federal poverty line and 15.6 percent in Luzerne County, as compared to 13.3 percent on the state level. In the City of Scranton, that number rises to 20.5 percent.

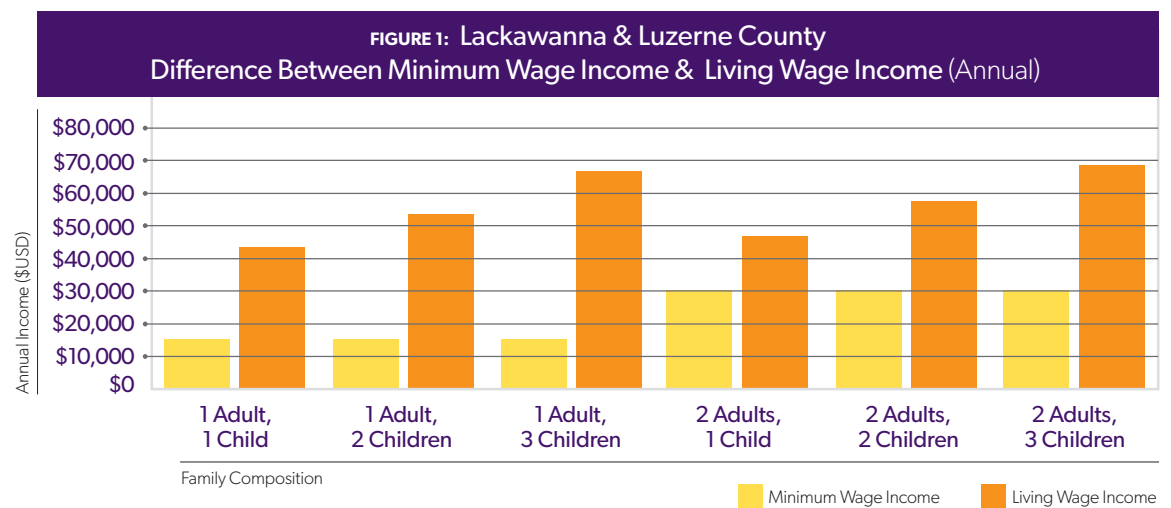
The costs of living are far greater than the incomes for single-worker households earning the minimum wage. According to the 2015 Indicators Report compiled by the Institute, 6.8 percent of households in Lackawanna County and 10.2 percent in Luzerne





County are headed by a single parent.<sup>v</sup> The required annual income before taxes and the hourly wage needed to meet the living wage threshold for a family with two adults and one child must have both adults making at least \$11.34 an hour and \$1,966 per month each. A single parent with one child must make an estimated \$20.48 an hour to achieve a living wage.

In Lackawanna and Luzerne counties, similar to the pattern found for the Commonwealth of Pennsylvania, under no composition can a family reach an economically secure livelihood with one or even two adults working full-time for minimum wage. There is a significant gap between the existing minimum wage income and a living wage income (Figure 1).



In four out of six of the family compositions in Lackawanna and Luzerne counties, the annual living wage income is double that earned at the minimum wage. For family compositions of two adults with one child and two adults with two children, the gap is smaller but still significant.

Per the U.S. Census Bureau, the per capita income for Lackawanna and Luzerne counties \$24,547 and \$24,737, respectively, as of 2014 data. This per capita income is less than that for the Commonwealth of Pennsylvania as a whole, which is \$29,220. However, per capita income, the amount of total income acquired in a year per each member of the area’s population, is inadequate to understand economic security at the household or family scale.

The annual living wage income is established above, in Lackawanna and Luzerne counties, for six different family compositions to maintain a standard of living that is modest but dignified. According to the Institute, household income for the year 2014 shows that over 54 percent of households in Lackawanna and Luzerne counties had incomes below \$50,000. This is higher than the overall percentage for Pennsylvania as a whole, which is 47



“The ‘poor are getting poorer’ in the sense that what resources they have, do not get them what it used to get them. Shelter is often a friend’s sofa or a car with a working heater. The ‘working poor’, because of the removal of safety nets, is a fast growing population.”

— Sam Ceccacci, Executive Director,  
Scranton-Lackawanna Human Development Agency, Inc.



“Issues of economic insecurity, poverty, etc., dramatically affect our clients. Even with the introduction of the Affordable Care Act, many of our patients still cannot afford insurance either due to their inability to find work or having no disposable income to pay for insurance after they pay for their essentials.”

— Joseph H. Hollander, Executive Director, Scranton Primary Health Care Center, Inc.

“Economic insecurity is probably one of the biggest issues facing the clients we serve. Many of our clients are dependent on social services such as welfare, SNAP, and housing assistance to meet their most basic needs. This leaves absolutely no money and/or resources for other pursuits that enhance life and learning. This lack of enrichment activities and opportunity affects children’s social, emotional, and educational development. Many of our clients work multiple jobs and still do not earn a living wage, leading to a cycle of debt and poor credit. Many are stuck in low-end jobs without benefits or a career path — a big issue for workers with low educational attainment, people who lack transportation, and individuals with limited work histories.”

— *Linda Ciampi, M.C.Ed., Executive Director, EOTC*



“The lack of a living wage continues to challenge the growing number of people who depend upon the kitchen for a hot meal.”

— *Monsignor J.P. Kelly,  
Director, St. Francis Kitchen*

“The clients visiting UNC are always living on the edge, making daily compromises between paying rent, buying food and /or paying utility bills. Medical care is never on the agenda unless the illness or injury has reached a critical stage. Both adults and children often forgo medical care because the parent does not have paid sick time on the job and in the best cases will lose a day’s pay, in the worst cases they will lose their job. Often, in order to avoid child care costs families make the risky decision to leave children home alone while the parents work.”

— *Michael Hanley, CEO, United Neighborhood Centers*



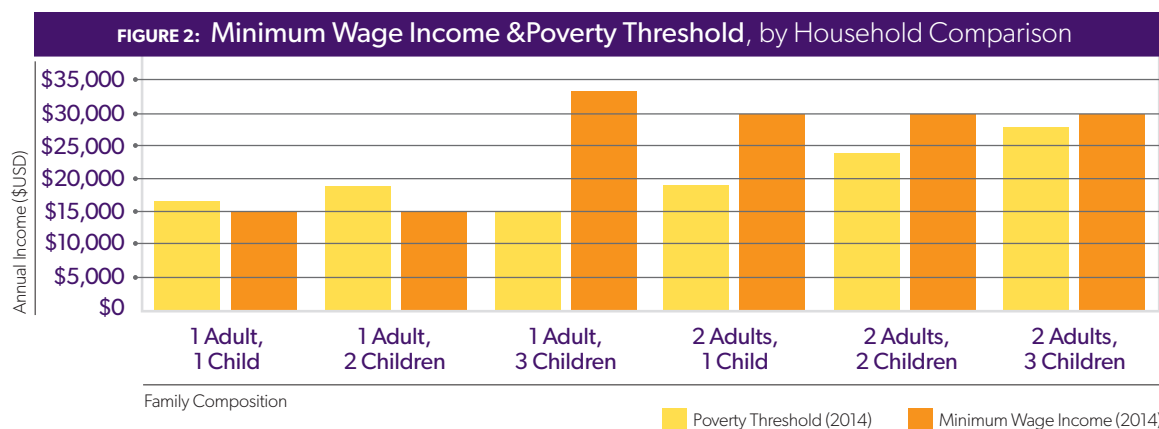
percent. As seen in Figure 1, four out of six family compositions evaluated require incomes above \$50,000 to reach “living wage” incomes. However, 40 percent of households in Lackawanna and Luzerne counties have an annual income under \$35,000. To put that in perspective, the lowest annual living wage income by family composition is \$42,588.

The annual income earned while working full-time at the minimum wage is \$15,080. According to the Institute’s report, 15.4 percent of households in Lackawanna and Luzerne counties make less than \$15,000.

Clearly, the minimum wage does not provide as much income as the living wage but does it provide enough income to live above the official poverty line? The answer to that question depends on the family composition. The difference between what a minimum wage income earns relative to the poverty threshold for each given family classification is portrayed in Figure 2.<sup>vi</sup>

While families where both parents earn minimum wages still fall short of making a living wage, they do surpass the poverty line. Families headed by a single parent earning the minimum wage income are in the most difficult situations. A single parent making the minimum wage with even just one child makes poverty level wages.

According to the Census Bureau’s 2014 Small Area Income & Poverty Estimates (SAIPE), over 15 percent of the residents of both Lackawanna and Luzerne counties live below the poverty line — a total of 79,959 people.<sup>vii</sup> This relatively high level of poverty can be accounted for, in part, by the significant number of single-parent families (6.8 percent and 10.2 percent in Lackawanna and Luzerne county, respectively, as stated above), which have a far higher rate of poverty than other families. In Lackawanna and Luzerne counties, rates of poverty in single mother households are 36 and 42 percent, compared with 13 and 10 percent for married couples with children.





## — Who are the Minimum Wage Earners? —

According to the U.S. Department of Labor, a majority of American workers earning minimum wage or below shared one or more of the following characteristics: female, white, 16-24 years old, high school educated or less, never married.

Eight percent of minimum wage workers were single parents, and an additional ten percent were married with at least one or more children. A Pew Research Center study showed that the largest number work in restaurants and other food service establishments as cooks, waiters and waitresses. A large number also work as cashiers, retail salespeople, and janitors and cleaners. Many work in the construction industry, and many more work in elementary and secondary schools (as janitors, cleaners or food service workers).<sup>viii</sup>

Near-minimum wage workers, while earning more than minimum wage, fall below the living wage threshold for most family compositions. The U.S. Department of Education and the American Community Survey for 2015 show that the lowest wage jobs are almost always positions that rely on unskilled labor.

In Lackawanna and Luzerne counties, the lowest-paying jobs include fast food (cooks, servers and workers), cashiers, childcare workers, and housekeepers and represent the types of jobs with some of the largest workforce numbers.<sup>ix</sup> For Lackawanna and Luzerne counties, over 182,000 workers have hourly wages less than \$20.48. Nearly 40,000 of those make less than \$11.34, the living hourly wage for a family with two working parents and one child.

Higher education attainment in Northeastern Pennsylvania lags behind the state and national averages, and numerous studies indicate a correlation between higher wages and college degree attainment.<sup>x</sup> According to U.S. Census Bureau data, 26 percent of individuals in Lackawanna County have a bachelor's degree or higher – dropping to 21 percent in Scranton – and 21 percent in Luzerne County as compared to 28 percent at the state and 34 percent at the national level.<sup>xi</sup>

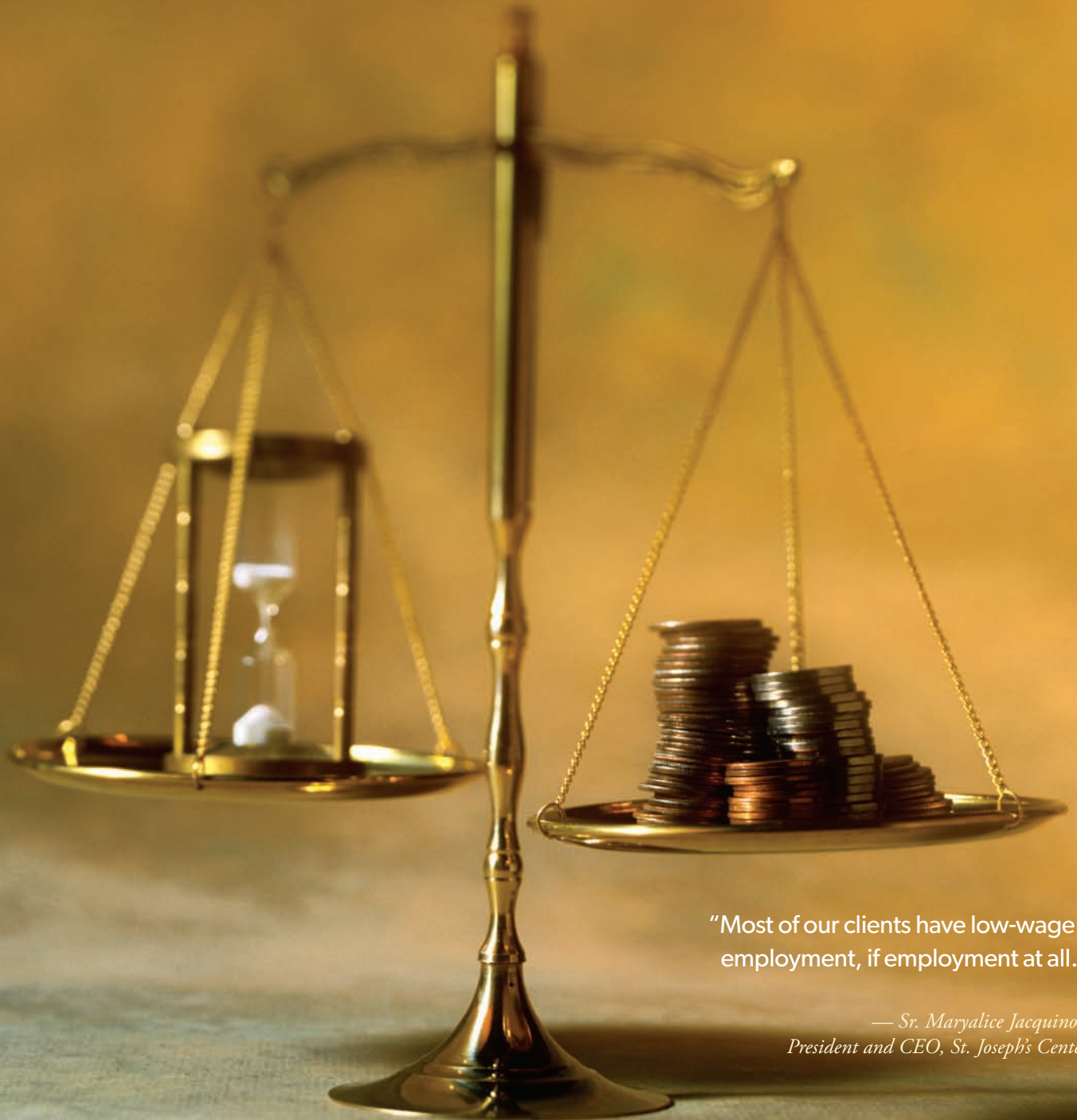
**“The first line of attack against poverty must be to build and sustain a healthy economy that provides employment opportunities at just wages for all adults who are able to work.”**

— *Bishops' Pastorals: A Commitment to All Generations, Social Security and the Common Good (1999)*



“Economic insecurity, poverty, and living wage issues primarily affect 3 specific constituent groups who utilize our services: 1) low-income homeowners, 2) homeowners facing foreclosure, and 3) financial fitness clients. Low-income homeowner clients typically have some level of assets but are unable to address major home repair or improvement needs for their properties due to the majority of their income being used to cover other types of crucial living expenses (food, transportation, medical expenses, etc.). This issue is especially true among elderly homeowners who live on a low monthly fixed income.”

— Jesse Ergott, *President & CEO, NeighborWorks Northeastern Pennsylvania*



“Most of our clients have low-wage employment, if employment at all.”

— Sr. Maryalice Jacquinot,  
*President and CEO, St. Joseph's Center*

“We see firsthand the working poor who are really struggling ... the work is very rewarding. You always get more than you give.”

— Sr. Ann Walsh, *Friends of the Poor*



“The income eligibility guidelines for many assistance programs are often significantly below the living wage threshold. As a result, there are numerous families in Northeastern Pennsylvania who fall into this very real gap of having too much income to qualify for meaningful assistance, but too little to achieve economic security.”

—*The Institute for Public Policy & Economic Development*



## Resources for Economically Insecure Families

Those individuals and families who do not earn living wages have access to some resources to help them meet their needs. While some social programs are perceived as only for those living in extreme poverty and who do not or cannot work, many are available to working families that do not earn a living wage. However, for some resources, there is a gap between income eligibility limits and the living wage threshold. Therefore, some families can make too little to achieve family economic security but not enough to qualify for certain forms of assistance.

There are a number of federal and state resources that residents of Lackawanna and Luzerne counties may be eligible to receive if they meet income and other eligibility guidelines. These include, but are not limited to: the Child and Dependent Care Tax Credit, Child Care Works, Earned Income Tax Credit (EITC), Head Start, Healthcare.gov, Heating Assistance/LIHEAP, Housing Choice Voucher Program, Medical Assistance, School Nutrition Programs (Free and Reduced Price School Lunch/Breakfast, After School Snack Program), Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance for Needy Families (TANF).

These government resources are often delivered through the more than 120 non-profit social service organizations in the Scranton area alone or are otherwise augmented by programs that these agencies provide to assist low-income families in the community.

**“Existing social safety net programs do not provide adequate support to families in need. This is most often due to the inadequacy of programs to cover all those in need of services as well as the difficulty of making it through the application process for federal and state aid. Additionally, the benefits of welfare programs are often too low to provide low-income families with the economic security they deserve.”**

— *Jesuit Social Research Institute (2014)*





## Recommendations

To achieve family economic security, a multi-pronged approach is required that involves economic and workforce development, government social safety net programs, and private charitable activities. The following recommendations reflect conclusions drawn from the data in this report and based on the advocacy efforts and policy positions of Catholic Charities USA and the U.S. Conference of Catholic Bishops, illustrating the rich discussion in Catholic Social Teaching on poverty, just wages, and economic justice.<sup>xii</sup>

### Increase wages

As indicated from our analysis of the minimum and living wages in the Commonwealth of Pennsylvania, the minimum wage does not meet the basic needs required by families, and falls short of a living wage. A “living wage” changes depending on how many people are in a family. However, for the family classifications studied, reaching a living standard that is “modest” is nearly impossible earning \$7.25 an hour. Thus, the best way to help families thrive, rather than merely survive, in today’s economy is to find ways to increase wages. This can be done through increases to the state and/or federal minimum wage and through economic development activities that seek to increase jobs with meaningful, family-sustaining wages. Workforce development programs should also be expanded. These programs have the potential to help low-wage workers improve their skill sets, attain higher-paying jobs, and spur economic growth in the region.

### Support tax credits for low-income families

Federal income tax credits, including the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC), help defray costs for working families. Increases to both programs would enhance these families’ economic security. The EITC provides small sums of financial assistance to low-income families based on annual earnings. This extra amount of money could assist minimum-wage earners in covering the gaps that they encounter between their income and a living wage income. It cannot be utilized unless the individual or family is already working, and is refundable in the sense that any additional dollar beyond a family’s income tax liability is paid as a tax refund. The CTC provides important assistance to help working families obtain safe, quality child care, an option that is often beyond the reach of parents working low and moderate-wage jobs.<sup>xiii</sup>

**“EITC and refundable CTC ... bridge this critical gap between the failures of the economy and the needs of the family, and are also very effective antipoverty tools.”**

— *Most Reverend Thomas G. Wenski Archbishop of Miami & Sister Donna Markham, OP, Ph.D. President, Catholic Charities USA (2015)*



**“We are not simply talking about ensuring nourishment or a ‘dignified sustenance’ for all people, but also their ‘general temporal welfare and prosperity’. This means education, access to health care, and above all employment.”**

— *Pope Francis (2013)*

### **Adequately fund and expand existing social safety net programs**

Programs such as the Supplemental Nutrition Assistance Program (SNAP) help to address a basic need for working families. The Center on Budget and Policy Priorities (CBPP) describes SNAP as “the nation’s most important anti-hunger program.” CBPP argues that the food benefits are the “fastest, most effective forms of economic stimulus because they get money into the economy quickly” and also that the program “contains an important work incentive. For every additional dollar a SNAP recipient earns, her benefits decline by only 24 to 36 cents — much less than in most other programs.”<sup>xiv</sup>

**How should we respond?** As employers, elected officials, students, and private citizens, we all have a role to play in attending to the needs of the vulnerable. For more families to be able to attain a “living wage” in Northeastern Pennsylvania, a combination of institutional, governmental, and private charitable activities are needed to increase wages and support low-income families. Catholic Social Teaching asserts that all people have a right to participate in society and calls on people of goodwill to consider how they can help to alleviate social inequities.

The social teaching of the Catholic Church has long asserted the centrality of human dignity in assessing issues related to poverty and economic life.<sup>xv</sup> As the U.S. Catholic Bishops wrote in 1986 in “Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy,” “The dignity of the human person, realized in community with others, is the criterion against which all aspects of economic life must be measured.”<sup>xvi</sup>

As a Catholic and Jesuit institution, The University of Scranton is committed to an educational mission that includes the service of faith and the promotion of justice.<sup>xvii</sup> The University draws on the efforts of Catholic Charities USA, the U.S. Conference of Catholic Bishops and other partners to raise awareness of and advocate for public policies in keeping with emphases within Catholic Social Teaching on principles of human dignity, community and the common good, dignity of work and the rights of workers, solidarity, the option for the poor and vulnerable, and the role of government and subsidiarity.<sup>xviii</sup>





**“We can no longer pretend that the inequalities and injustices of our world must be borne as part of the inevitable order of things.”**

— Superior General, Fr. Pedro Arrupe, S.J. (32nd General Convention)

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## Conclusions

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This report demonstrates that the minimum wages in Lackawanna and Luzerne counties, and Pennsylvania more generally, are far lower than living wages. These families lack economic security and may find it difficult to pay essential needs. For example, a family of two adults and two children in the region needs \$58,588 to reach the living wage threshold. A single adult with one child needs \$42,588 while a single adult with two children needs \$53,080. As noted earlier, 40 percent of households in Lackawanna and Luzerne counties have an annual income under \$35,000 and 15.4 percent make less than \$15,000.

For working families, housing, childcare, food and transportation are all significant expenses. Across all family compositions, a minimum wage or even near-minimum wage job will generally be insufficient to allow the family to achieve economic security. There are many resources available to residents of the region who have income challenges. However, the income eligibility guidelines for many assistance programs are often significantly below the living wage threshold. As a result, there are numerous families in Northeastern Pennsylvania who fall into this very real gap of having too much income to qualify for meaningful assistance, but too little to achieve economic security.

The full report, with further data and analysis, advocacy and information resources, and additional community leader input and profiles, can be found online at:

[scranton.edu/livingwage](https://scranton.edu/livingwage)

**“To desire the common good and strive towards it is a requirement of justice and charity ... The more we strive to secure a common good corresponding to the real needs of our neighbours, the more effectively we love them.”**

— Pope Benedict XVI, *Caritas in Veritate*, (2009)



- <sup>i</sup> Jesuit Social Research Institute at Loyola University New Orleans. 2014. Too Much for Too Many: What does it cost families to live in Louisiana? Just South Quarterly.
- <sup>ii</sup> Ibid.
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