

A Devastating Shortage: Covering Basic Needs on Minimum Wage Income Catholic Charities Helps Fill Gap

Today's minimum wage leaves families in a devastating situation: while many don't qualify for government assistance, they are not making enough to afford basic necessities like housing, utilities, and critical medications.

With cold winter months just around the corner, many face homelessness or lack of heat, which can be life-threatening for sick and elderly individuals, and for infants and children.

According to the Pennsylvania Housing Alliance: "In 2011, fair market rent of a two-bedroom apartment in Pennsylvania was \$837. To afford this rate, one needs to earn \$16.09 per hour but the average renter in Pennsylvania only makes \$12.49. The minimum wage is only \$7.25 per hour, requiring someone to work more than two full-time, minimum wage jobs just to afford a place to live."

High Rent Crippling Households

Currently, Pennsylvania is facing a housing crisis. There's a significant gap between current income levels and the cost of rent—and mortgage payments—in nearly every community in the state. According to the Pennsylvania Housing Alliance:

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There simply aren't enough affordable housing options, and housing payments leave families at constant risk of homelessness, or unable to afford other essentials, such as food, clothing, and utilities.

Hope for a Better Future

In May, Governor Tom Wolf introduced a new initiative

to address the lack of affordable housing throughout the state. His plan will implement greater coordination across agencies and levels of government to make housing resources and services more accessible to all. Since then, Governor Wolf also announced awards of \$40.3 million in tax credits and \$5.9 million in Penn-HOMES funding for the construction of 39 affordable multifamily housing developments located throughout Pennsylvania.

Catholic Charities of the Diocese of Altoona-Johnstown is pleased to know that, of those awards, \$3,005,182 in tax credits and \$1,007,122 in PennHOMES funding has been awarded to towns within our service area. This funding will pay for the construction of a total of 139 units in three different developments (in Johnstown, State College, and Philipsburg) to help reduce the number of rent-burdened families in our communities.

Although these recent advancements provide some hope for the future, there's still much more progress to be made. That's why Catholic Charities' services remain critical.

Emergency Financial Assistance: Lightening the Load for Low-Income Households

Catholic Charities will continue to play a critical role in supporting low-income individuals and families in the eight-county service area.

In our communities, an average of 46% of renters and 27% of homeowners are paying more than 30% of their income on housing. With the majority of their paycheck going toward housing, just one unexpected expense, such as a car repair, can leave these families facing a stark reality: *a winter without heat, days without food, health complications due to an inability to afford medicine...*

That's why Catholic Charities offers Emergency Financial Assistance (EFA). A one-time gift from Catholic Charities can:

- Allow a single mother to put food on the table while she waits for her next paycheck
- Help a family suffering from one spouse's loss of employment to afford heat this winter
- Provide an elderly individual with the funds to cover life-saving medications



• Enable a mother or father to purchase uniforms or footwear for work

Martha & Mary House

We also offer temporary housing at the Martha & Mary House in Johnstown for those already experiencing homelessness. There, our expert staff helps families and individuals get their lives back on track, providing assistance in searching and applying for jobs, resume writing, budgeting, and the search for affordable housing.

Catholic Charities is there when those in need have nowhere else to turn. Thank you for supporting our mission and helping our neighbors in their greatest time of need.

Learn more about our mission and how you can help your neighbors in need at <u>www.catholiccharities.org</u>.

In this issue... Catholic Charities at work in your community

Thank You Donors Clients Benefitting from New Type of Therapy You Make Our Work Possible Doing Small Things with Great Love

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Helping Families Heal in the Aftermath of Trauma New Type of Therapy Offered by Catholic Charities

Ramilies in Bellefonte and Altoona will now have access to a new type of therapy designed to help adolescents and children heal from trauma. It will be implemented by one of Catholic Charities' newest team members, Hannah Hartswick, MS, NCC.

What is she most looking forward to in her new role? "Relatively few therapists specialize in child counseling,

> and even fewer include play therapy as the main technique of treatment," said Hannah. In her previous role as a Reunification Counselou

a Reunification Counselor with Family Intervention Crisis Services, Hannah worked on several cases with Sharon Felson, MSW, from the Catholic Charities Bellefonte office. Through that work, she developed an appreciation for Catholic Charities and the services provided

Hannah Hartswick

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to populations who might otherwise struggle to identify support and resources.

"I'm excited to have the opportunity to provide counseling services, as well as advocacy for, individuals who might otherwise struggle to obtain support," she said. "This is especially true of children from families either without medical insurance or with medical assistance."

Hannah will divide her time between the Bellefonte and Altoona offices. She sees her role as one that assists clients in understanding their experiences, emotions, thoughts, and behaviors, and helping them move forward in healthy and appropriate ways. The techniques she uses include traditional cognitive-behavioral approaches, as well as more creative endeavors such as art, music, and play.

While trauma can come in just about any form, much of Hannah's experience is in the realm of family interactions, childhood abuse or neglect, and experiencing loss during childhood. She explains that when children experience trauma, it can interfere with their brain development and emotion regulations.

"Through validation and guidance, a client should be able to tell their own story at their own pace, examine it, and adjust the narrative in order to continue moving forward," she said.

An important insight that a trauma counselor can provide is that they can often identify the trauma as the cause of defiant behavior, depression, anxiety, or behavioral problems. Trauma can manifest in all of these ways and more. Identifying the trauma as the cause and recognizing these behaviors as the symptoms can help the client and family members resolve their struggles and move forward.

When asked what characteristics are important for a trauma counselor to have, Hannah says that you need to be empathic and supportive.

"Having a passion for the wellness of others is also critical, as well as the understanding that each client has something to teach us," said Hannah. "A counselor cannot be successful without developing strong rapport and respect with the individuals they are assisting."

Hannah stresses the importance of meeting patients where they are in the healing process. Stabilizing them enough to even begin to cope requires both patience and competency. She is constantly on the lookout for additional training opportunities, articles, and new research to ensure she is providing the best services possible to her clients and their families.

"I'm excited to have the opportunity to provide counseling services, as well as advocacy for, individuals who might otherwise struggle to obtain support."

Hannah is also eager to share her knowledge of trauma counseling with the other counselors at Catholic Charities.

"We are currently advocating for an effort taking place in Centre County to provide Trauma-Focused Cognitive Behavioral Therapy (CBT) training and certification to providers of therapy for survivors of childhood abuse," she explained.

Prior to joining Catholic Charities, Hannah completed an undergraduate degree at Penn State University and received an M.S. in Clinical Mental Health Counseling from Lock Haven University in May 2016. She has extensive experience in family counseling, creative therapies, and anxiety reduction techniques. She especially enjoys assisting individuals in promoting change through self-growth and discovery.

Catholic Charities is pleased to welcome Hannah to the team and expand counseling services to meet our community's changing needs.

Making Ends Meet

For many families, their average monthly income isn't enough to make ends meet.

Monthly Income

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|--------------------------------------|-----------------|
| Average Individual Take-Home Pay | \$ 1,374 |
| Monthly Expenses | |
| Average Rent | -\$644 |
| Average Utilities | -\$250 |
| Average Healthcare Costs | -\$500 |
| Average Transportation Costs | -\$250 |
| Food Costs | \$2 9 |
| Negative Balance at End of the Month | -\$489 |
| | |

Thank You Donors!

s Catholics, we are called to fulfill the Gospel teachings through acts of kindness, selflessness, mercy, and generosity. On behalf of all the individuals and families we've been able to help, we want to thank our generous donors and Guild of Guardian members who have answered

this call. The Guild is made up of benefactors who con-

tribute a minimum of \$1,000 over the course of each year. Gifts are made on a monthly, quarterly, biannual or annual basis, and they support the most critical needs of those served by Catholic Charities.

Thanks to this ongoing commitment that we can rely on from our Guild members, we can better plan how to utilize donations throughout the year and consistently provide counsel, guidance, and support in our communities.

Catholic Charities is also blessed to have more

than 1,300 generous individual donors who make gifts ranging from \$5 to \$500. If you're not a Guild member, but want more information or wish to join, visit **www.catholiccharitiesaj.org** and click on the "Guild of Guardians" tab. With your gift, you'll help ensure we can continue to do the work of Christ.





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Who Do We Help? The Answer Might Surprise You

In our communities, some individuals and families are thriving. This can make it easy to overlook the fact that many others are in need. Friends and neighbors maybe some that you know from church, school, or work—are working hard every day to support their families and to make ends meet. But despite their best efforts, they're still struggling.

Job loss, injury or illness, underemployment, and lack of affordable childcare are just some of the reasons. Without adequate income, unpaid rent can quickly put a family on the verge of eviction. Unpaid bills can snowball into a situation that seems hopeless.

Catholic Charities works to help people through these tough times. Unfortunately, government assistance programs don't help everyone in need. Some working individuals and families may not qualify, even if they are desperately in need. Maybe you can personally relate to the stories below, or know someone who can...

A Single Mother Who Wants the Best for Her Son

Susan is a single mother of three children. Her young son struggles in school and has been diagnosed with mental health issues. She desperately wants to get him the help he needs, but her health insurance won't cover counseling and therapy in an office nearby. Wanting to make a good impression at work to keep her job, and also not lose income, Susan struggles daily with worrying how she can manage it all.

Catholic Charities helps Susan and other parents like her get counseling for her son without having to sacrifice time at her job and her already meager income.

A Devoted Son Caring for His Elderly Parents

Joe, the sole caretaker of his elderly parents, works as an independent contractor in the construction industry. After a bad accident left him unable to work for several months, he and his parents struggled to pay their monthly bills and growing medical co-pays and medication costs.

Joe and his parents were relieved that the Catholic Charities' Emergency Financial Assistance (EFA) could help cover the costs of medical bills and some medications while Joe was recovering from his accident.

An Elderly Woman Without a Home

Sophia lost her husband several years ago and her physical and mental health has been in decline. She does not have family close by, and her finances were depleted. Bills went unpaid and Sophia was evicted.

Thanks to a suggestion from a friend, Sophia found a safe haven at the Martha & Mary House. Case workers helped her get her finances in order so she could live independently again.

Every day Catholic Charities helps people in our community who reach out to us in their time of need. We give them hope in what may seem like a hopeless situation.

From the Executive Director You make our work possible.

ur work is only as good as our support from the community. Without generous donors standing behind our mission and offering their financial support, Catholic Charities wouldn't be able to do the work we've done for so many years. From low- to no-cost counseling and pregnancy support to emergency



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financial assistance (to cover rent, utilities, and other basic needs), we take care of individual and families throughout our eight-county service area during their greatest times of need.

"Jesus paved the way to helping those in need. As Catholics, we are called to follow in his footsteps and offer our love, kindness, and service to others."

Many of the people we serve are low-income families who have fallen through the widening cracks of existing social service programs. With tight budgets, it would only take one

unexpected expense (like a car repair or emergency trip to the hospital) to cause a serious financial crisis. In addition, many of these families are wondering how they'll afford heat during the bitter cold winter months just ahead.

Thanks to you, Catholic Charities is able extend a helping hand that will get them through a tough time and give them hope for a better tomorrow when they have nowhere else to turn.

Jesus paved the way to helping those in need. As Catholics, we are called to follow in his footsteps and offer our love, kindness, and service to others. Thank you to all those who have answered this call. To learn more about how you can answer this call through Catholic Charities, visit www.catholicchartiesaj.org.





Jean D. Johnstone, Executive Director

The official registration and financial information of Catholic Charities may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.

In Their Own Words Getting to Know Catholic Charities

No one can better express what we do than those who work with us and those we serve. Here are just a few of their comments.

"Catholic Charities has had a great impact on our family. They were a lending hand when our electricity was turned off. We were very thankful to have someone to reach out to when we were facing hard times."

"Through counseling at Catholic Charities I now have more confidence and security in my professional life. I am much more effective at my job and I am a happier and more stable person."

"It is so nice to know that there is an advocate to help families through tough situations. Thank you for the caring services you provided to us. May God bless you and help keep your services available to those who truly need your help."

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Do You Know Someone Who Will Answer our Call?

As we strive to help our neighbors in their greatest times of need, we look to you to assist us in reaching more people who can help us fulfill this mission.

As Catholics, we are called upon to help those less fortunate. If you're able to provide contact information for more individuals like you who want to answer this call, please contact us at (814) 944-9388 or send the information to:

Catholic Charities c/o Affinity Connection 2160 Sandy Drive, Suite D State College, PA 16803

Thank you for helping us expand our growing community of supporters!



Need Help? Call or visit a Catholic Charities location near you.

Main Office Locations

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Blair, Bedford & Huntington Counties 1300 Twelfth Avenue Altoona, PA 16601 Phone: (814) 944-9388

Centre & Clinton Counties 213 East Bishop Street Bellefonte, PA 16823 Phone: (814) 353-0502

Cambria & Somerset Counties 321 Main Street, Suite 5G Johnstown, PA 15901 Phone: (814) 535-6538



Martha & Mary House Cambria County 899 Bedford Street Johnstown, PA 15902 Phone: (814) 254-4413



Do Small Things with Great Love Gaining Inspiration from Saint Teresa's Charitable Words and Actions

"In this life we cannot do great things. We can only do small things with great love."

hose are the words of Saint Teresa, who was canonized earlier this month. She truly lived her

▲ life by these words, offering help and hope to countless people around the globe, including the most vulnerable—"the hungry, the naked, the homeless, the crippled, the blind, the lepers, all those people who feel unwanted, unloved, uncared for throughout society, people that have become a burden to the society and are shunned by everyone," as she once said.

Mother Teresa, in both her words and in her actions, dedicated her life to helping the poor. In 1950, she founded the Missionaries of

Charity, a Roman Catholic congregation that grew to 4,500 sisters by 2012. The congregation was active in 133 countries operating homes for people suffering from HIV/AIDS, leprosy, and other ailments. The congregation opened soup kitchens, offered counselling, managed orphanages, and ran schools, among other acts of kindness.

Saint Teresa often displayed a courage in her faith by going to the most dangerous places to help those in need. One such example is her trip to rescue 37 children trapped in a hospital during the Siege of Beirut in 1982. She brokered a cease-fire between the Israeli army and the Palestinian guerrillas and travelled through the war zone to complete the evacuation.

In 1988, she visited Armenia following a devastating earthquake. She also traveled to Ethiopia in the height of

famine to feed the hungry and to Chernobyl after the devastating nuclear accident to help radiation victims.

Throughout her life, Saint Teresa was the recipient of countless awards for her charitable work. Her most important honor was received just this year, on September 4, 2016, when she was canonized and recognized by the church as a saint.

Catholic Charities strives to follow the mission of Saint Teresa of Calcutta by providing help and hope to the most vulnerable right

here in our community. Your gift to Catholic Charities goes directly to individuals and families facing crisis with nowhere else to turn. Your donation could help a family pay their rent, keep their lights on, or purchase life-saving medicine.

With Saint Teresa as inspiration for our own charitable giving, we carry on her legacy of helping those most in need. Will you follow in Saint Teresa's footsteps today and do a small thing with great love?





- **Neighbors helping neighbors:** Your gift stays in your county, impacting an individual or family, and your local community.
- **A hand-up:** We help clients stabilize their finances so they are less likely to need emergency financial help in the future.
- **Transitional support:** 86% of our clients need a one-time-only gift to manage temporary financial instability caused by a major life event.
- **Serving all people:** Catholic Charities helps all people regardless of their faith.
- Growing need: Widening gaps in existing social service programs leave many of our area's seniors and families facing hunger and homelessness, forcing them to choose between paying for medicine or utility bills, childcare or food.

Three easy ways to make a gift:

Call our toll-free donation hotline at 1-800-975-6699

Mail a gift to our office: Catholic Charities, 1300 12th Avenue, P.O. Box 1349, Altoona, PA 16603 Visit us at www.catholiccharitiesaj.org

