

## METROPOLITAN CONGREGATIONS UNITED FOR ST. LOUIS

BY BETH GRIFFIN

“Faithful disciples are called to address inequities.” That’s the simple description of Metropolitan Congregations United for St. Louis (MCU), a persistent and successful interfaith group that helps improve the lives of Missouri families.

David Gerth, executive director of MCU, says the group of 35 mostly Catholic and Protestant congregations is compelled by the faith of its members to identify and address issues “where our collective action can improve the quality of life in the community.” Most recently, MCU has focused its efforts on public transportation and economic justice.

MCU receives grant support from the Catholic Campaign for Human Development (CCHD). David traces the origins of the group to St. Pius Catholic Church, a St. Louis parish whose neighborhood was in transition in the 1990s. Under the leadership of then-pastor Fr. Rich Creason, St. Pius became known as a welcoming place for refugees and new immigrants. David says Fr. Creason and his parishioners reflected on their relationship with the community and asked how they might be more life-giving. The result was an emerging coalition of local congregations that reflects the religious, economic, and ethnic diversity of the area.

While some members are more deeply impacted by issues than others, all benefit from the interaction, David says. “It’s a challenge to help people understand how they are directly affected by something they may not see. Those in the middle class may be separated from issues by a veneer of comfort, safety, and security,” he says. “Most have a firsthand story of predatory lending but may not see what else is going on in the community as a result.”



MCU Immigration Organizer Leticia Seitz and other leaders at 2013 Immigration Rally. Source: Metropolitan Congregations United for St. Louis.

“Sometimes we fail to see how we have an interest in having a healthy community where everyone can experience economic dignity. When we think about the common good, our response may be to put money in the collection, but the common good is the whole system of health care, banking, jobs, [and] education that affects all of us,” he explains.

MCU works with congregations to develop leaders who can help the community prioritize its needs and address them effectively. When listening sessions among the membership identified public transportation as a critical need, MCU joined with other grassroots organizations in St. Louis County to pass a 2010 ballot measure to increase funding for bus, light rail, and paratransit services. It also won a commitment from the regional transit agency to bring bus stops up to standards required by the Americans with Disabilities Act.

MCU promoted another transportation initiative with long-term economic impact. At the start of a

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## FROM THE DIRECTOR

### *Dear Friends,*

Sometimes it's hard to fully understand a tough situation we haven't experienced firsthand—or to see how an egregious injustice against some members of our community affects all of us.

Metropolitan Congregations United for St. Louis (MCU), which is profiled in this issue of Helping People Help Themselves, has made the connection for its member churches and their parishioners. Last spring, I had the opportunity to listen as two of MCU's leaders described the impact of their work to the bishops' Committee on Domestic Justice and Human Development.



While the audience might not have had direct experience borrowing money at the inflated-but-legal annual interest rate of 450 percent (commonly charged for short-term loans in Missouri), the MCU speakers painted a compelling picture of how such lending practices erode a community. They wondered aloud how the \$317 million spent on loan interest might have been used instead for health care or education. Or how people unburdened by such crippling loans might instead have used their energies to meet other neighborhood needs. Strikingly, they also spoke of how MCU action galvanized support for legislative reform in unlikely allies throughout the state.

MCU has tackled issues such as public transportation, workforce diversity, and payday lending abuses. With grant funding from CCHD, it helps people of good will act on what their faith teaches. Scripture is clear about our obligations, even when it does not always provide specific contemporary solutions. Groups like MCU, which was founded by the pastor of a Catholic parish, bring people together to figure out how they can improve life throughout the community by addressing the most pressing needs. They help people gain perspective on one another's experience and act with them to right injustices.

In a very real sense, that's the beauty of CCHD. Inspired by our faith, we fund local groups that understand the specific challenges of their communities. These groups identify issues and cultivate leadership from the people with the greatest stake in the outcome. And they partner with other parishes and organizations that may have more financial resources or wider networks.

Thank you for being a consistent partner of ours. With your ongoing support, we are able to be faithful witnesses to the Gospel.



Ralph McCloud  
Director  
Catholic Campaign for Human Development

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### Committee on Domestic Justice and Human Development/Subcommittee on the Catholic Campaign for Human Development

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Most Reverend Howard J. Hubbard, Bishop of Albany  
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## break the cycle of poverty

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Monsignor Alfred (Jack) Schuler at a health care vigil. Source: Metropolitan Congregations United for St. Louis.

multi-year \$600 million project to renovate the interstate highways, MCU won bipartisan support for legislation requiring contractors and local unions to include significant numbers of minority, low-income, female, and apprentice workers.

“If you want to bring people into the trades who were previously excluded, you have to get them in the door,” David says. “MCU has been key to building a culture of expectation of diversity in the workforce among politicians, contractors, and institutions. They are starting to take workforce diversity seriously.”

David says the MCU plan for workforce inclusion is widely referred to as “The Missouri Model” and has been replicated on other projects in the state and elsewhere. He says workers who get into the trades through such programs enjoy long-term employment and are less susceptible to fluctuations in the economy, because they have a defined career path.

MCU is in the midst of a campaign for economic dignity that promotes foreclosure mediation for homeowners and a cap on interest rates allowed on short-term, predatory, so-called “payday” loans. David says progress is being made, but “the path to victory is littered with defeat.”

Both initiatives gained traction and local support and helped get more congregations involved in MCU, but statewide legislation lags, he says. The issues are complex, and the details are outrageous enough to provoke a double take.

Payday lending stores offer short-term loans at high interest rates, typically to people without savings accounts. David says there are more payday lending stores in Missouri than McDonalds and Starbucks locations combined.

At a time when most consumer loans carry interest rates lower than 10 percent, the average payday

loan in Missouri has a 450 percent annual interest rate. Yes, 450 percent. And the state legal limit on the rate is 1,950 percent. Jaw-dropping, but legal.


“The people who take out the loans are good for their word and honor their commitments. There is a lower default rate on payday loans than on conventional ones,” David says.

“Otherwise-quiet, docile people in the member congregations become livid at this injustice. In federal law, there is a 36 percent cap on interest rates for loans to military personnel. This does not apply to civilians,” he says.

MCU and others did not succeed in getting interest-capping legislation on the 2012 ballot. But they’re not giving up. “We’ll continue to work to cap rates and support alternative lending through credit unions and small micro-lending groups,” David says.

CCHD funding is key to MCU’s success, according to David. “CCHD’s solid commitment to the organization is critical to us. Earlier local and national grants provided stability during a staff transition and gave us the flexibility we needed to determine which issues were important for our community to address,” he says. The current grant is for the economic dignity campaign.

David, an ordained minister for the United Church of Christ, says MCU’s work is “compelled by our faith. There is a prayerfulness in what we do and a sense that God is in the midst of it.” More than half of MCU’s members are Catholic parishes or religious congregations.

“The leadership development we do is to create opportunities for people to experience God more deeply. When we take risks to address inequities, we rely on God,” he concludes. 



Barb Paulus collecting signatures for pay day loan reform. Source: Metropolitan Congregations United for St. Louis.

## PROFILE: BARBARA PAULUS BY BETH GRIFFIN

When MCU asked Barbara Paulus to head its Economic Dignity Task Force, she saw the hand of God at work. A recent retiree from the Department of Defense, Barbara was discerning the best way to use her communications skills to make a positive impact. She had completed the 30-week JustFaith exploration program with a group at Our Lady of Sorrows, an MCU member congregation. One of the JustFaith facilitators suggested she could use her talents in an advocacy role; shortly thereafter, she answered MCU's call.

"I could latch on, based on personal experience," Barbara says. "I know what it's like to be economically vulnerable. As a child, my mother removed us from a violent home situation in the middle of the night. If my grandparents hadn't taken us in, my mother and her four kids would have been homeless."

Barbara spoke at congregations throughout the St. Louis area and trained hundreds of people to collect signatures in an effort to qualify a loan rate-cap initiative for the 2012 election ballot.

"The predatory lending in this state is an immoral industry. If you don't use it, you don't pay attention to it," she says. In addition to hitting individuals hard, the industry drains \$317 million from the Missouri economy each year, because most of

the lending businesses have out-of state owners, she adds.

Barbara describes a friend who took a \$2,500 loan, with her automobile title as collateral. "Her monthly payment was \$450, but only \$13 went to reduce the principle. You'll never get out of that kind of trap." Fortunately, a family member stepped in to repay the loan, but most borrowers do not have that kind of back-up, she says.

The MCU-supported initiative was blocked by legal challenges from industry lobbyists, but Barbara says the effort raised the level of awareness about predatory lending throughout the state, and people in her own parish told her they felt effective for the first time.

"We're making inroads, and MCU helps us identify issues that need to be tackled for the health of the community. We'll likely collect signatures again to get the rate-cap on the 2014 ballot, but in the meantime, we're educating people about alternatives to payday lenders," Barbara says.

Through MCU, Our Lady of Sorrows conducted a "sacred listening campaign," which focused on relationship building throughout the parish. "It came out that we are a people who want a sense of community and an opportunity to form a community, and we acknowledge that our source of strength comes from God," she says. ☪

### What Is CCHD?

Through the Catholic Campaign for Human Development (CCHD) of the United States Conference of Catholic Bishops (USCCB), Catholics and friends of CCHD across the country help poor and low-income Americans to help themselves and their communities out of poverty.

Since 1970, the Catholic Campaign has contributed over \$280 million to more than 7,800 low-income-led,

community-based projects that strengthen families, create jobs, build affordable housing, fight crime, and improve schools and neighborhoods. CCHD requires that projects develop community leadership and participation so that their solutions to poverty will be long-lasting and effective, and so that CCHD's investment in people will help break the cycle of poverty. CCHD also educates Catholics about the causes of poverty and seeks to build solidarity between impoverished and affluent persons.



An initiative of the  
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