

## **WISCONSIN CATHOLIC CONFERENCE**

### **Statement at Press Conference on Rent-to-Own Legislation**

John Huebscher, Executive Director

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We too hope the Governor vetoes this legislation.

Our opposition to this proposal is based in large part on the practical experience of those in Catholic agencies, such as Catholic Charities and St. Vincent de Paul, who regularly minister to families in economic need. Staff in these agencies advised us that rent-to-own agreements and other transactions that burden people with high interest rates and expensive loan agreements are major causes of financial hardship for low-income families.

Last September, Americans and people around the world watched in disbelief as thousands of men, women and children clung to rooftops or waited helplessly in horrid conditions in the wake of Hurricane Katrina. The disbelief gave way to questions as we asked how it had come to that. Why, in a land of plenty, could so many of our neighbors find themselves in such desperate circumstances?

There is no simple answer. But Katrina's aftermath provided a vivid example of what happens when the disadvantaged are left vulnerable to hardships the rest of us can avoid or escape. Sometimes the hardship is the result of a natural disaster. Sometimes it is the fruit of a bad policy.

Rent-to-own agreements exploit and may actually contribute to such hardship. Rent-to-own establishments target the poor. And they invite the poor to enter transactions none of us would tolerate for our families or ourselves.

Our nation did not deliberately set about to abandon those in the Ninth Ward and in other places along the Gulf Coast to the fate that befell them. We did not consciously introduce, debate or enact a National- Indifference-to-the-Poor-Act. But we did render such people more vulnerable to hardship one step at a time, one policy at a time, and one rationalization at a time.

This proposal is one of the steps by which a society turns away from those without power. The Governor should not sign it.

131 W. Wilson St., Suite 1105  
Madison, WI 53703  
608/257-0004  
[www.wisconsincatholic.org](http://www.wisconsincatholic.org)