

The Jewish Poor; Do We Help? Should We? Can We?*

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Ten years ago I presented a paper on "The Jewish Family Agency and the Problem of Poverty Among Jews."¹ At that time, I stated, "For too long we have lived with the myths that (a) there are no Jewish poor; (b) if they do exist, their numbers are so small as to be insignificant and not important enough to be considered as a serious problem; (c) the poor or near-poor are concentrated almost exclusively among the aged; (d) the Jews 'take care of their own' and therefore, have solved this problem to the satisfaction of the givers and receivers of assistance.

Unfortunately, none of these guilt-relieving myths is true. There are Jews who are poor, in significant numbers, not only among the aged but in younger and middle-aged families with children, and we have not as Jewish communities 'taken care of our own' to any marked degree. However, we are beginning to wake up to the problem and in certain cities community action has begun and some help is being given. But there is still general acceptance of the above 'myths,' and too little direct financial support to the poor and near-poor."

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¹ "The Jewish Family Agency and the Problem of Poverty Among Jews," *Journal of Jewish Communal Service*, Vol. LIII, No. 3 (Spring 1976). Reprinted in *The Turbulent Decades*, Vol. 2. New York: Conference of Jewish Communal Service, 1980, pp. 1124-1135.

Little has changed since in our perceptions.

We must be open in our attitudes and not rigid in adhering to governmental guidelines in the definition of poverty. First of all, there are sharp differences of opinion, even among experts, as to how we define poverty. Secondly, we must recognize that there are unique expenses and different expectations among Jews as to what should be included in "basic necessities."

Let us take rent and leases, for example. In most cities Jews prefer not to live in the inner city where rents may be lower but where they feel isolated, unsafe in the neighborhoods, or, if it is a family with young children, very uncomfortable about sending the children to the local schools. Wherever possible, Jews of modest incomes tend to congregate in the suburbs or on the outskirts of the inner city, where rents are higher than city rents, but not as high as the outer suburbs. Even in comparatively low rent communities the range for 1-2 bedroom apartments can be from \$300 to \$550 monthly, with the average closer to \$375 to \$400, with much higher rentals in New York and Los Angeles, and other metropolitan areas. How can an elderly individual or couple, on Supplemental Security Income (S.S.I.) or Social Security, with an income of \$400-\$600 a month pay rent and still have money for food, utilities, telephone and other necessities? What

about an Aid to Dependent Children (A.D.C.) mother with one or two children who may receive a grant that budgets her rent at \$160 or slightly higher (the amount depending on the local community and the state), and if she pays more, out of necessity, it means she has little money left to feed her family and pay for utilities, clothing, medicine and other bills.

One more illustration may help to highlight the dilemma of defining poverty by strict guidelines and why determinations of economic needs have to be individualized on a case-by-case basis. There has been a significant rise in single-parent families in the Jewish community, with the rise in divorces. Many of these families had originally lived in comparatively high-cost housing in the suburbs. Following the divorce the mother is forced to pay on the lease or mortgage with limited income from part-time work or child support, or to seek low-cost rental housing which may not be available.

These illustrations, the A.D.C. mother and the new single-parent families, are examples of the new phenomenon in society today, the feminization of poverty. There has also been the development of another group, the "new under-privileged class", which includes the intact families that fled from the inner cities to the suburbs and in the process over-extended themselves financially.

These brief illustrations are intended to highlight the basic point that we should not restrict our vision and our criteria as to whom we help by any narrow "public" definition of what is poverty.

This leads to the question as to the agency's role. Can a Jewish family agency do a needs assessment regarding Jewish poor? How can one reach the Jewish poor or near-poor, if the agency decides that it wishes to embark on a

program of help? I do not believe that there is any easy way of making a "needs assessment." One could hire a team from the local university to do door-to-door or random sample telephone questioning of individuals and families. There was some success with this method in a study of the aging undertaken by the Jewish Welfare Federation of Detroit under a contract with the University of Michigan, as part of a Task Force on Community Based Services to the Non-Institutionalized Elderly.

But there are inherent limitations in such studies. They tend to focus on the aged and rarely reach the other poor, those where the heads of households are under 60, often with several children in the home. More important, surveys do not address the reluctance of people to talk about their finances. Surveys and questionnaires can often be counterproductive if they raise false hopes on the part of the poor for communal funding of programs and financial support when there has been no definite prior commitment by the agency and the Federation for such funding.

It is my thesis that too much agency and community time and money are spent on "needs assessment" and too little time and money are spent on planning and administering programs that can help actual or potential clients, or in figuring out how best to reach those Jews in need who are not coming to the agency.

There are several basic ways of reaching out into the Jewish community:

A) The agency can have a wide variety of programs that will serve the broad spectrum of the community. In the process, the agency will attract the poor as well as the middle-class and will find that many of the "middle class" clients actually have needs for concrete services including financial assistance, home-

maker, respite care, kosher meals on wheels and child placement.

B) The agency must not limit its program to casework and psychotherapy. Such services are very important, and should be the underpinning for most of the agency's services. However, if the focus is almost totally on casework treatment of emotional problems there will be limitations in two areas:

1) Clients needing tangible help will shy away from the agency, or may not present their financial, social, and environmental problems, even if they are coming for parent-child or marital counseling, because of their perception of what the agency can offer them in the way of help.

2) Workers who function as psychotherapists almost exclusively do not ordinarily focus their interviews on tangible financial and physical adjustment problems, even though they may have had good training as social workers in schools or in field placements. Practice in working with budgets and concrete problems is very important. Equally important, there should not be a mind-set on the part of the professional staff—caseworkers, supervisors, and administrators—that helping people figure out how they will pay for their food, rent, and utility bills or how they can be assisted in establishing and sustaining eligibility for public assistance is “dirty work” and should only be done by case aides, and preferably not by *this* agency.

C) Agencies should accept the importance of counseling in cases that need financial help, but not make it a precondition for getting financial assistance. By recognizing that “all clients do not immediately want or need personal or family counseling when they come to us for help” (as was stated by the Jewish Family and Child Service of Metropolitan Toronto and incorporated in Jewish

Family Service-Detroit policies) a more open and honest relationship develops between the client and the agency, and the worker is relieved of guilt that he is not making changes in the personality or living conditions of the client. Obviously the worker should make a casework assessment of the problems of the individual and/or family and evaluate the client's coping mechanisms and how effectively the client can operate independently, once financial aid is given, and when casework supports are needed. What I am saying is that basic social work skills are required in making diagnostic assessments and case management plans. One should neither shy away from counseling people on their personal and social adjustment problems when they have financial problems or assume that they must have “counseling” as a pre-condition for getting financial help.

While I am suggesting professional caution against being a “pure” casework agency that does not handle tangible services and financial problems of clients, I would like to caution board members about taking the opposite position of over-emphasizing tangible services to the poor. One of the major problems of Jewish family agencies is community misunderstanding. Too many of the general public, as well as some members of Federation and United Fund budget committees and boards of the agencies, tend to downplay casework services and see the caseworkers as glorified welfare workers, placing children in foster homes, finding housing for the poor and aged, giving financial aid. They are often surprised to hear that agencies charge fees; that some agencies are accepted as outpatient mental health clinics by Blue Cross or other insurance companies; or that staffs have special skills in group, family or individual psychotherapy.

This distorted image has to be changed by board and staff members by continuous interpretation to funding bodies and the general public.

This public misperception of the agencies makes it doubly difficult for agencies that are about to embark upon, or significantly expand, a financial assistance program. By asking for the additional funds one tends to highlight the tangible service aspect of the agency's program. Through publicity of the program the general public has heard of "services to the poor," and tends to psychologically dissociate itself from the problem, seeing it as services to "others" rather than to themselves, and often hesitate at coming to the agency for help with emotional or social adjustment problems because of this distorted perception of the agency.

Faced with this reality, boards and professional staff are caught on the horns of a dilemma. I have always believed that an agency must have a balanced program of casework-psychotherapeutic services combined with a variety of tangible services; that one must serve the middle-class as well as the poor; that we should not be known as an elitist agency nor should we be known only as a poor man's agency. It is a balance hard to achieve, particularly as we focus on what we can do to add to services to the poor; but we must continuously struggle and strive to achieve such balance, both in our programming and in our interpretation of our services.

Assuming that an agency has some funds available to help the needy Jewish poor, but not enough to supplement all potential clients who may need such supplementation, what might be the best priorities for use of agency funds and staff time?

I would suggest that an agency focus its staff time continually on advocacy for individual clients, particularly in rela-

tion to public agencies, local, state and federal.

Dealing With Government Agencies

There are ways of dealing with governmental agencies around financial aid:

1) There are differences in "ground rules". Some welfare departments allow supplementation from private agencies, others do not. Some set conditions for supplementation, such as that it must be given in-kind, or on an irregular basis (not monthly), or only for certain items (e.g., clothing, or payment of utility bills), or ceilings are set on the amount of supplementation that can be given.

2) A first denial by the welfare department must not be accepted. A check with state officials may be wise to make sure it is really a state policy that is being applied locally; sometimes the contact with a higher-up results in a different interpretation as to what is allowed. The same applies to the federal Supplemental Security Income (S.S.I.). A check of the actual regulations, and contact with the highest echelons of the Department of Health and Human Services may find that the local interpretation of policy did not reflect the actual policy.

3) If official policy allows no supplementation of any kind, the policy itself should be challenged.

a) The challenge can come through proposed legislative changes, or from direct contact by state or federal legislators with the appropriate officials. They have greater political clout and more direct access to legislative committees and to the department heads who administer and interpret the laws and departmental regulations. Thus, suggestions for changes in interpretation of existing administrative rules and procedures can then result in some modifications without going through

the complicated and often fruitless process of trying to change the laws through Congress or state legislatures. There are always dangers, of course, in direct contact with administrative heads. There may be an ambiguous policy and sometimes the head of a department may be more strict in interpreting the statutes or regulations than the line welfare workers.

b) A challenge can come through filing, on behalf of a client, an administrative appeal and a request for a hearing. In some cases it involves the worker, an attorney, or a trained volunteer appearing at the hearing and helping to make the case for supplementation, for the increase in the grant to the client by the agency, or to prevent a reduction in the grant. Often, though not invariably, the administrative law judge will render a favorable decision or reinterpret the regulations.

c) If this step fails, and if one feels the client has a good case or there is an important constitutional principle of law involved, one can appeal the decision to the courts. Alternatively, one can go to the courts before going through the agency administrative process. Or one can file a class action suit if there appears to be a fundamental constitutional issue involved that affects many clients.

Our agency filed such a suit several years ago on behalf of an aged Orthodox Jew who needed financial supplementation to pay his rent. He wanted to live in the Jewish section of the suburb where the rentals were somewhat higher but where he had access to the local synagogues to which he could walk on the Sabbath. After a long struggle in the courts the Chief United States District Court Judge in our area ruled that the federal limitation denied him "free exercise of religion" and thus violated his constitutional rights in reducing his Supplemental Security Income (S.S.I.) grant because the JFS subsidized his

rent payments.² The decision was published and may be used as a precedent when other judges render decisions in other federal jurisdictions.

It is worth being cautious in appeals. Making a public battle over the right to supplement can draw adverse publicity in the local press. Agency resources can be consumed without a guarantee of a positive result. Sometimes one can lose the goodwill of department heads who may retaliate in the future by reinterpreting the rules that will affect other clients with similar problems related to funding grants and budgeting of income from outside sources and one might "win the battle and lose the war."

It must also be noted that not all clients have the inner resources to withstand the rigors of the appeal process. One must pick and choose carefully, where to appeal, for whom, and the basis of the appeal. It must be done with the consent of the client and with an understanding on the part of the agency and the client of the possible consequences if the appeal is lost.

There is a strong case for *advocacy* on behalf of clients, with the caution that it should be done thoughtfully and planfully, with an appropriate weighing of all the factors and limitations involved in the decision.

Providing Financial Assistance

An agency can provide financial assistance to clients of public agencies, particularly those on General Assistance (G.A.) or Aid to Dependent Children (A.D.C.) There are several ways, but they depend on local and state rules, and very often on the rigidity or flexibility of welfare workers, or their super-

² *Guterman vs. Schweiker*, U.S. District Court, Eastern District of Michigan, Southern Division. Civil Action 81-7177. 520-F. Supp. 91. (E.D. Michigan 1981)

visors, in interpreting the rules or lack of rules.

One alternative is to pay directly to landlords, butchers, phone companies, clothing stores. For rent, the agency may need to sign the lease with the landlord, and the client then becomes, in effect, the agency's tenant and he pays to the agency the amount the agency feels the client can afford. (This has been our pattern in our housing relocation-rent subsidy program for the last 15-16 years.)

The same procedure can apply to payment for drugs, one of the *major* problems that face the poor. We work out arrangements with pharmacists to bill us directly so the client may never even get a bill.

In Michigan, the public agency permits periodic "irregular" gifts. We are not permitted to supplement with a fixed monthly grant. Instead we provide periodic gifts two or three times a year for special needs not normally covered in the G.A. or A.D.C. budget. We also provide "in-kind" gifts through clothing orders whereby the department store fills the order for the client and bills us directly.

Direct or "in-kind" supports can be given clients on Supplemental Security Income (S.S.I.). Most agencies do not know that there is an amendment to the Social Security Act³ that permits non-profit organizations to provide emergency or other "in-kind" assistance to S.S.I. clients. This amendment was originally due to end on October 1, 1984 and was extended to October 1, 1986, when it sunsets (unless there is a strong lobbying effort mounted to have it extended).

³ 97 Stat. 140 p198-21-4/21/83 (42 USC 602) Section 402 (A) (36) "Disregarding of Emergency and other In-Kind Assistance provided by Non-Profit Organizations" as amended by Section 404 (A) and (B).

The current amendment clearly states that the Act "shall not include as income any support or maintenance assistance furnished to or on behalf of the family which (as determined under regulations of the secretary by such state agency as the chief executive officer of the state may designate) is based on need for such support and maintenance, including assistance received to assist in meeting the costs of home energy (including both heating and cooling)."

Since the Commissioner of Social Security has never filed specific regulations to interpret the statute, agencies can interpret the amendment as permission to provide such financial assistance as it feels appropriate, *and for which it has the funds*, for "support or maintenance" assistance.

One Agency's Approach

Jewish Family Service of Detroit has a varied program of assistance to the poor or those living on marginal incomes.

1) We expend direct financial assistance funds in three ways: monthly, (for clients not on General Assistance or Aid to Dependent Children), periodic, and one-time grants. Total grants for 1982 were \$84,511 for 267 clients; for 1983, \$126,341 for 340 clients.

Our records indicate that the number of clients on our caseload for direct financial assistance has ranged from 160 to 179 for each month in the past one-and-a-half years.

In addition, for our "hard-core" long-term resettled clients, the costs are \$30,000 to \$40,000 more yearly. These funds are disbursed under a separate budget, through a separate agency, Resettlement Service, but should be included in any analysis of poverty clients served.

2) We provide *rent subsidy* to 20-25 clients monthly, primarily through our payment of rent directly to the land-

lords, with clients paying "rent" directly to us in an amount we agree they can afford. Our subsidy has been \$20,000-\$25,000 yearly in the past few years.

Fortunately this amount has not risen, but has actually been reduced in recent years because we have helped clients get on the Federal Government Housing Urban Development (H.U.D.) Section 8, rent subsidy program, which is applicable not only to those living in housing projects but also to those living in various apartments scattered throughout the community.

Unfortunately, there are long waiting lists for eligibility, but once an individual family gets approved they can move to another location within the community and take the subsidy with them.

3) Additional expenditures include our supplementation of costs of homemakers; the fee subsidy which clients receive, in effect, for counseling services; the reduced payment charged (and often outright subsidy of the costs) for the food under the Kosher Meals on Wheels program (which is jointly sponsored with the National Council of Jewish Women, Greater Detroit Section); the payment of child placement costs.

The total subsidy for low income families, when one includes all of these agency programs, can be between \$450,000 to \$700,000 yearly.

4) There are other community resources which we have sought out which act, in effect, as financial assistance for the poor even though it does not involve direct outlay of funds by the agency, (except for administrative costs and caseworker time).

Focus Hope

Focus Hope makes available to organizations, such as Jewish Family Service, government surplus food for the aged. Jewish Family Service screens and refers

the families, who must meet certain low-income standards in order to obtain the food packages. Initially we submitted names of 35 Jewish Family Service and Resettlement Service clients, and we picked up the food from the warehouse and delivered it to the clients or made it available at a central location. Our success with this program has resulted in Focus Hope making available to us approximately 90 packages per month for distribution.

Federal Emergency Management Agency (F.E.M.A.)

This has been a particularly successful program. In recent years we received federal grants to distribute funds to Jewish clients, (particularly those who might need to eat kosher foods).

Since we opposed the idea of having soup kitchens and other non-individualized methods of dispensing food that would not respect the anonymity and dignity of the individual recipient, we worked out an arrangement whereby we would use the monies to purchase food certificates from a large supermarket chain. In fact, we received \$50,000 in 1984 and \$50,000 in 1985 and the chain added a 10% dividend each year; which meant we had \$55,000 each year to distribute to individuals and families whose incomes were within 125% of federal poverty guidelines. In 1984 we provided these funds to 241 families, or 698 individuals. One-hundred ninety-five (195) were Resettlement Service cases.

Eighty-nine were Jewish Family Service cases and forty-seven were referrals from the community (primarily Orthodox Jews who were not agency clients but who came to us on referral from rabbis and others who knew of their need). We did not insist on their becoming regular clients of the agency, only that they fill out the appropriate

information as to income and size of family).

The average amount we provided per family in 1984 was \$228; the average amount per individual was \$79. We varied the amount of these special grants, depending on the size of family and family income.

When we did our survey of family income and size of family in 1984, the statistics were shocking. All of the families or individuals receiving Federal Emergency Management Agency (F.E.M.A.) grants were far below 125% of the federal poverty level (The guidelines suggested by F.E.M.A.). In two-person families the average income was below \$5,000. The federal guidelines permitted income of \$7,775.

As the family size increased, the disparity became more marked. Families of four to eleven had differences ranging from \$4,000 to \$11,000 below 125% of the Federal Government poverty level.

These statistics, by themselves, should awaken us all sharply to a recognition of the extent of poverty in the Jewish community and the importance of the family agency—and the total Jewish community—doing what it can to mitigate this problem.

The cooperation of Jewish Federations in providing such funds and the backing of agency boards in advocating for and administering such programs are necessary in order to tackle the enormous problem of help to the Jewish poor.

Twenty-five Years Ago in this Journal

It is therefore suggested that, if state aid for private welfare becomes an ingrained and accepted practice, it will in time be translated to the field of education. It will be argued with great persuasiveness and appeal that there can be no reasonable distinction between the educational preparation of the child for citizenship responsibilities and the satisfaction of his health and welfare needs for the very same purpose.

It will be seen that the practice of applying state funds to religiously sponsored welfare services poses a grave danger for the public school. If the rule in welfare is applied to education, the public funds made available for education will necessarily

have to be shared with the denominational schools. Doubtless, such schools will multiply at a rapid rate if tax funds are made available to them. We need only look to Holland to understand what it will mean for the public school if the American landscape is dotted with denominational schools. Before that country subsidized sectarian education, about 80% of its student population attended the public schools. When the Calvinist and Catholic schools became entitled to share in tax funds, the situation was reversed; the public schools now have but 20% of the nation's children.

PHILIP JACOBSON
Fall, 1960