

*William E. Rapfogel*

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## COMBATING POVERTY THROUGH ACTION AND PUBLIC POLICY FROM THE ORTHODOX PERSPECTIVE

Every day, three times a day, we thank God for providing us with food, clothing, and the necessities of life. And yet, every day thousands of Jewish Americans go to bed hungry. They are not only the homeless or those on welfare. They are working families and elderly people who do not have enough income to supply their basic needs. They could even be the people sitting right next to you in your synagogue. Their plight is not understood because, according to the Federal Government, they are not poor enough to need help. We as Jews know it is our responsibility to provide them with the food, clothing, and other resources they need to survive and thrive, but we are failing.

### WHAT IS POVERTY?

A single person under the age of 65 who earns a penny more than \$9,310 a year is not living in poverty according to the Federal government. A family of four with an annual income of at least \$18,850 is similarly considered not to be in poverty. Given the high costs of housing and groceries alone, especially kosher food, the challenge of fighting poverty is tremendously complex and increasingly compelling. The only way to fully understand the issues associated with poverty is to break them down into their key components.

#### *The Cost of Living Depends on Where You Live*

Most Americans do not realize that the Federal Poverty Level is not adjusted for regional costs of living. A family living in New York City

<b>FEDERAL POVERTY GUIDELINES 2004</b>		
<i>Persons in Household</i>	<i>Standard (100% of Federal Guideline)</i>	<i>Realistic (150% of Federal Guideline)</i>
1	\$9,310	\$13,965
2	\$12,490	\$18,735
3	\$15,670	\$23,505
4	\$18,850	\$28,275
5	\$22,030	\$33,045
6	\$25,210	\$37,815
7	\$28,390	\$42,585
8	\$31,570	\$47,355

where the average rent for a two bedroom apartment is well over \$1,000 a month is held to the same income standards as a family in rural Idaho where the cost of apartments is very low. This necessarily means that people living and working in more expensive regions of the country such as New York, Miami, New England or the West Coast, are even poorer, and are suffering even more with the exact same income as people in other areas.

It is critical to note that the expensive regions just mentioned are historically the epicenters of Jewish culture, education, and community institutions, and therefore have the largest percentage of Jewish families. This, of course, is one of the reasons that it is not always an option for a poor Jewish family to simply move to a less expensive region of the country. Particularly for Orthodox and other observant Jews it is crucial to live in communities where there are synagogues, yeshivot, and kosher food available. And as we all know, these communities are almost exclusively located in the very expensive regions of the country.

***Finding Housing that is Available, Affordable and Inhabitable***

The disappearance of affordable, comfortable housing is a key problem in the urban areas of the working poor. For most, the housing market costs have far outstripped their ability to pay. For the elderly and those with large families this is the single largest factor that keeps them in poverty. Remember, living in or near a Jewish neighborhood is usually even more expensive. Keep in mind that even if you have an income

## TRADITION

equal to the Federal Poverty threshold, it is still not enough to pay your rent for a full year in New York City.

### *The Working Poor*

It is painfully obvious that individuals living below the paltry Federal Poverty level are in dire straits. But what should be just as obvious is the plight of those people who live just above this threshold in what is best described as “near-poverty.” These individuals, often called the working poor, are in similar straits since they are not eligible for most government benefits but still do not have enough money to provide for their families’ needs. Consequently, they have very few options.

Take, for example, a family of four with an annual income of \$18,850. This family is eligible for Food Stamps worth \$471 a month, public assistance worth \$307 a month, a Home Energy allowance of \$68.70 a month, a maximum shelter allowance of \$450, Medicaid worth thousands of dollars a year, and various other benefits including refundable tax credits. Most importantly, this family is assured access to food, healthcare, shelter and all the other necessities required for a healthy and safe life. Now take a family of four with an annual income of \$28,275—150% of the poverty level—and assume this family does not receive employee-sponsored health care benefits. If rent is \$1,200 a month for a two-2 bedroom apartment (vastly underestimated in most urban areas), health insurance is about \$450 a month (also an underestimate), and utility bills including gas, electric, and phone are at least \$200 a month, that leaves only \$6,075 for an entire year’s supply of groceries, clothing, transportation and all other expenses.

The Federal Poverty guideline determines whether families are eligible for Medicaid, the Children’s Health Insurance Program, Section 8 rent subsidies, reduced-price or free school meals, Food Stamps, and a variety of other health and social service benefits. Individuals and families living below poverty almost certainly qualify. Those who live just above this level often do not, and yet, they are still too poor to provide such necessities for their families. For many families, this means having to choose between basic necessities such as food or rent, healthcare or childcare. It is into this critical category, the “Working Poor” or the “Near Poor,” where many Jewish families fall.

### *Jewish Poverty Is No Oxymoron*

More than one-third of New York City’s Jews are living in poverty or near-poverty! 226,000 Jewish New Yorkers live below the paltry

William E. Rapfogel

Federal poverty level, and another 200,000 live in near-poverty, which can make them worse off since they are not eligible for most government benefits. But even this is an underestimate since the Federal Poverty level has not been adjusted in over a decade to account for the “market basket of goods” and regional variations in living expenses.

<b>PERCENTAGE OF POPULATION LIVING BELOW THE FEDERAL POVERTY GUIDELINE</b>			
	<i>1991</i>	<i>2002</i>	<i>Change</i>
JEWISH COMMUNITY IN NEW YORK CITY	145,000 7%	226,000 13%	+ 81,000 + 6%
TOTAL NEW YORK CITY	1,808,673 24.7%	1,641,696 20.5%	- 166,976 - 4.2%

*Source: Report on Jewish Poverty January 2004, commissioned by Metropolitan Council on Jewish Poverty and UJA-Federation of New York.*

Among the Jewish poor and near-poor, we might find the son of Holocaust survivors living in a cardboard box alongside the highway because he cannot cope; a family of refugees from Uzbekistan who were burned out of their new noisy home near an airport just as they had adjusted to a new way of life; a frightened young mother and her children escaping an abusive husband in the middle of the night; a frail elderly couple caring for each other because they just barely missed qualifying for Medicaid; a religious family with many children and limited employment opportunities; elderly new immigrants with no place to live; or the once-prominent woman who fell on hard times due to divorce and mental illness.

The Yiddish folk saying, “*Azoi vi es Kristaltzich azoi Yiddelstich*,” loosely translated as, “Just as it is for the non-Jews, so it is for the Jews” reflects that fact that Jews experience approximately the same living conditions as their non-Jewish neighbors. This is the operational fact of life for the poor.

For most of this population, poverty is no self-afflicted condition. Physical or mental illness, old age, frailty, families in crisis or children born in need require our steadfast advocacy and focus. So what can we do to help?

TRADITION

THE CHANGE IN JEWISH POVERTY FROM 1991 TO 2002					
Borough	Number of People in Poor Jewish Households 1991	People in Poor Jewish Households as % of People in All Jewish Households 1991	Number Of People In Poor Jewish Households 2002	People In Poor Jewish Households As % Of People In All Jewish Households 2002	% Change in Jewish Poverty from 1991 to 2002
BRONX	7,200	8%	10,400	19%	+ 11%
BROOKLYN	101,200	26%	156,200	30%	+ 4%
MANHATTAN	14,400	4%	12,800	4%	0%
QUEENS	19,000	7%	42,700	19%	+ 12%
STATEN ISLAND	3,200	9%	3,900	8%	-1%
NYC TOTAL	145,000	13%	226,000	20%	+ 7%

Source: Report on Jewish Poverty January 2004, commissioned by Metropolitan Council on Jewish Poverty and UJA-Federation of New York.

***Our Policies Must Be Based In Our Values And Beliefs***

Maimonides states that the highest form of *tsedaka* is to enable someone to become independent on his or her own. This is why our policies and programs must help those who can achieve self-sufficiency do so. If we reach those who can get back on their feet, our energies and long-term efforts can support those too frail or too at-risk to go it alone. We must focus our energies on “*dei mahsoro*,” and help people return to the level they were at before crisis struck.

***Tsedaka and Gemilut Hasadim***

We in the Jewish community are known for giving *tsedaka*, what many people refer to as charity. As soon as there is a crisis in Israel, the American Jewish community holds fundraisers, sends money, stages rallies, and contacts Congress. American Jewry needs to improve in the area of *Gemilut Hasadim*—acts of loving-kindness.

It is not enough to simply pull out the checkbook and think we have fulfilled the *mitsva* of *tsedaka*. Particularly when it comes to alleviating poverty, writing a check is not enough to solve the problem. We need volunteers to deliver meals to the homebound elderly, to provide career counseling, to prevent at-risk youth from getting into deeper trouble, to help with housing, and to help with countless other initiatives.

*William E. Rapfogel*

The word “*ve-natnu*” is translated to mean “and they shall give.” Spelled the same backward and forward in Hebrew, it means that even as you give and help others you shall in turn receive. We must create opportunities and programs for volunteers that give and that allow recipients to give back in a way that restores their dignity.

*As Jews We Are No Strangers To Crisis*

There is always a child, a family, a Jewish community that needs our help: Israel, Argentina, the former Soviet Union and your next door neighbor. And as Jews we are always up to the task of the new crisis. We will rise to the occasion and meet its challenge; we move easily to the new challenge and the new issue. What we don't do is continue to support the old challenges once they are no longer new. Ameliorating poverty in our own communities takes a daily commitment. Delivering food and visiting a homebound senior are not seasonal activities. Building affordable housing takes years, not months. To fight poverty, an annual “*Mitsva Day*” or an annual donation and a toy drive are not enough. The commitment needs to be realized every day of every year.

*Tragically, Many Orthodox Have Abandoned the Russians*

The issue of the problems faced by Jewish immigrants from the Former Soviet Union is a perfect example of “dropping the old”. In the 1980's we raised hundreds of thousands of dollars for Jews trapped in the Soviet Union. Once they were able to leave we created extensive resettlement services and a network of programs to absorb them into America. We have helped to establish communities and we continue to serve those who continue to arrive. However, for those that have been here and are now settled, we do not enlist their assistance and support in helping us fight poverty for those who are still struggling.

We do not provide enough yeshiva scholarships or camp scholarships for children from the former Soviet Union. Sadly, despite the great efforts of many in the Orthodox community, “*kiruv*” programs and schools do not address enough of the services people need to provide alternatives to the missionaries or the street. Many of the immigrant schools have closed due to lack of funding. These are schools that once provided a crucial education for families in need for little or no tuition. Now that we have taken care of the initial phase of the problem too many of us have moved on to the next issue leaving these fellow Jews behind. We cried out: “Let my people go!” And today we are the ones letting go.

TRADITION

<b>JEWISH REFUGEES FROM THE FORMER SOVIET UNION</b>			
<i>Year</i>	<i>US Total</i>	<i>NYC Total</i>	<i>NYC as % of US Total</i>
1991	35,853	14,937	41.7%
1992	46,379	21,512	46.4%
1993	36,325	18,488	50.9%
1994	33,339	16,413	49.2%
1995	22,010	10,917	49.6%
1996	20,088	8,950	44.6%
1997	15,219	6,072	39.9%
1998	8,054	3,248	40.3%
1999	7,500	2,586	34.5%
2000	6,920	2,475	33.8%
<i>Total, 1991-2000</i>	231,687	105,598	45.6%

*Sources: US and NYC Totals from HIAS; NYANA estimates that, on average, 75% of the refugees were initially resettled in Brooklyn and 22% in Queens.*

***Metropolitan Council, Bikur Cholim, and Hatzolah***

These organizations exemplify the best approaches we have right now to alleviate poverty and crisis. Each of them is on the front lines in communities every day. They each work hand-in-hand with those who need help to diffuse crisis situations and to help individuals regain stability in their lives.

The Metropolitan Council on Jewish Poverty (Met Council) has a coordinated network of comprehensive and effective services and programs. We partner in advocacy with large regional and national organizations such as UJC, Hadassah, and the ADL and locally with UJA-Federation of New York, Tomchei Shabbos, and Hatzolah. At the same time we nurture a network of 25 local, grassroots Jewish Community Councils throughout the five boroughs of New York City. These councils are part of the neighborhoods they serve. Utilizing the administrative, financial, and organizing powers of the larger organizations and the local expertise of the community councils, we are able to effectively reach out to more than one hundred neighborhoods with a comprehensive continuum of programs and services.

Met Council provides home care and at-home services to some 3,000 elderly poor each and every day, the vast majority of whom are

*William E. Rapfogel*

Jewish, and many of whom are Holocaust survivors. The agency has built or renovated nearly 1,300 apartments for the elderly, mentally ill or homeless (with more than 500 new low- and moderate-income senior citizen apartments in pre-development). 10,000 families receive Kosher food every single month; 10,000 households received furniture last year; more than 20,000 got clothing; some 900 immigrants from the former Soviet Union were placed in jobs last year; hundreds have found jobs after completing their Employment and Training classes; the crisis intervention teams dealt with more than 100,000 cases last year; and the network of 25 local Jewish Community Councils serves as the first line of defense for thousands more people in need.

***Jewish Social and Human Needs Should Drive the Jewish Agenda***

Our advocacy and agenda must flow from the needs of our community; the concrete needs of those we serve must come first. We must resolve to do better even at this most challenging time. As the Talmud says, *aniyei irkha kodmim*—“The poor of your town come first.” If we are ever to achieve *shalom*, peace with the world, we need to make sure to take care of everyone, while making our own community a priority. A good place to start would be for all American Jews and our coalition partners to heed the words of the Hasidic sage who said: “Let us be like the lines which lead to the center of a circle, uniting there; and not like parallel lines, which never join.” Let us join forces to fight poverty with services and action.

We need to be part of interdenominational and interdisciplinary coalitions because that is the most effective way to fight poverty. By connecting the expertise of organizations that provide home care, housing, domestic-violence intervention, employment, health and mental health and other services, we will make a difference.

A key issue for poor and near-poor Jewish children and families is the lack of affordable health-insurance coverage. Met Council is the lead agency for a coalition consisting of many local ethnic groups in Brooklyn that performs Facilitated Enrollment for Child Health Plus and Family Health Plus. Since the program’s inception, we have enrolled more than 34,000 New Yorkers in these programs to ensure that near-poor families would have access to medical care. Too many states have elected to turn down these federally funded programs. Our community should demonstrate how well it works in New York and then make it happen elsewhere.



## TRADITION

### MOVING FORWARD WITH PUBLIC POLICY RECOMMENDATIONS

In addition to our own commitment within the Jewish community, there are several public policy changes that need to occur if we are ever to be truly successful at ameliorating poverty. We need to write, call, and visit our legislators, administrators, and elected officials to ensure these policy changes are advocated on the federal, state and local levels.

#### *Increase the Flexibility of Organizations Who Know Their Communities Best*

There are many ways public policy can accomplish this flexibility, but there are three effective policy changes that should occur immediately.

1. *Increase the number of block grants for programs with demonstrated success.* Instead of prescribing what services are needed and doling them out slowly, contract by contract, government should look closer at community strategies that fit the neighborhood in which services will be delivered.

2. *Let faith-based initiatives be a venue for faith and community based activities also based on successful programs.* Many poor and near poor people, especially the working poor, will not go to government offices and are too proud to ask for help. They turn to their churches and synagogues for assistance. Let these organizations provide assistance based on their track records and connections within communities as service providers, as long as they don't proselytize. Tripwires and safety devices must be built in to ensure that missionary Christian groups do not illegally take advantage of the funding to proselytize among the Jews.

3. *Government should benchmark best practice organizations.* Government contracts should target organizations that replicate programs that provide a continuum of services, and that have networks that leverage private and government funding. We have already discovered, through organizations including Metropolitan Council, Bikur Cholim, and Hatzolah that this is an extremely effective way to meet the needs of those in a community.

#### *Change the Federal Poverty Level*

We can barely make a dent in ameliorating poverty as long as the Federal Poverty Level is not recalculated to acknowledge that rent is the

*William E. Rapfogel*

single largest expenditure a family has each month, and is not adjusted for the very significant differences in regional costs of living.

*Address the Crisis in Aging*

New service models that are preventive in nature with a strong outreach component are needed to meet the needs of the growing elderly impoverished population.

- Home Services & Housing—to serve individuals at home through teams of support workers who provide information and referral, access to services, and other home programs. Building significant numbers of affordable independent and assisted housing for seniors with efficiencies in the size of congregate nature of the housing will improve the lives of the elderly.
- Outreach—to utilize networks of agencies that also deliver services and can provide crisis case management linking people with what they need.
- Preventive programs—to prevent accidents and costly medical services before they happen by ensuring safety in people’s homes, with measures such as the installation of shower grab bars, and fixing broken floor tiles and repairing faulty electrical outlets.
- Redesign current programs to make them more flexible. For example, for home care services, allow providers to contract with food and laundry providers to increase 1:1 time and service hours and to save money.

*Address the Problems of At-Risk Youth*

There has long been a misconception that Orthodox communities do not have problems with “at-risk” youth. In reality, Orthodox communities are finding that their children are getting into trouble at an alarming rate. The first thing we need to do to solve this problem is acknowledge that it exists. Drugs and crime are a reality. We need early intervention and education for families to ensure that we keep our children healthy and safe.

*Copy the Model of Integrated Network and Councils*

Although not ideal in all regions, modeling a comprehensive cohesive network of local, grassroots community councils which are supported financially, administratively, and structurally by an umbrella organization is an ideal way to maximize efficiency and effectiveness in urban areas with a widespread population of poor people. This will work in

## *TRADITION*

many urban areas including Los Angeles, Chicago, Cleveland, Boston, Baltimore, and Miami. The principles behind this integrated network of councils can work everywhere and are necessary if we are going to win the war against poverty:

- Consistent and Continuous Coordination;
- Obvious Communal Presence/ Neighborhood-centered;
- Service and Advocacy joined together.

Anywhere you are, alone or as a member of a group, you can help in the fight against hunger and poverty. We can all learn from the vision that Joseph had in Egypt when preparing for a famine during the years of plenty. He knew the time was fast approaching that all people would need his help. He took care of his own people and of all others by planning in advance and creating policies to ensure that all people would get what they needed, and no one would go hungry. As he told his brothers when he revealed himself to be their long lost brother, not just the Egyptian viceroy: “It was to preserve life that God sent me here before you.” We must all look at ourselves from that vantage point and seek to preserve the lives—and quality of life—of those less fortunate than ourselves.