

Urban Injustice

Hilfiker, David M.D. *Urban Injustice*. New York: Seven Stories Press, 2002.

David Hilfiker, M.D. *Urban Injustice* (New York: Seven Stories Press, 2002),

In 1983 David Hilfiker moved to Washington, D.C., to practice medicine in the center of the city at Christ House, a medical recovery shelter for homeless men, where he and his family also lived. In 1990 he cofounded Joseph's House, a community and hospice for formerly homeless men dying with AIDS.

David Hilfiker, MD. worked as a physician in the inner city of Washington DC. for 20 years. He observed all of the poor African-Americans he knew have had a close friend or relative die from violence. Of the dozen women who had worked as his assistants or aides, at least two have sons who were murdered, two have sons who murdered others, and one -caught in a crossfire-was shot in the neck and lungs herself.

How did it happen?

In his father's day, black urban ghettos were poorer than corresponding white areas, but they were still functioning neighborhoods with high levels of social organization. Although they were highly segregated they were considerably integrated by income and class.

1. Before 1910, few African-American lived in the North, and the level of urban segregation was low.
2. During and after both World Wars, relatively high paying industrious jobs drew millions of black Americans north, and white Americans responded with zoning regulations, restrictive covenants (in which white owners made legally-binding pledges not to sell to African-Americans). and violence to enforce strict residential segregation.
3. By 1940, the average African American in northern industrial cities lived in a neighborhood that was over 90% black.
4. During the Great Depression, President Franklin D. Roosevelt's New Deal initiated many different programs to get the economy functioning again. Among the most important were federally mandated Unemployment Compensation, Social Security(including Social Security Disability), and Federal Housing Administration (FHA) guaranteed mortgages.
5. All three of these programs, however, were highly discriminatory. Neither Social Security nor Unemployment Insurance covered agricultural workers or domestics, thus excluding two thirds of employed African Americans. The FHA systematically relined black areas (until well into 1960s), making these loans essentially unavailable to African-Americans. While these three programs lifted many other people out of poverty in the years after the Depression, they did not help black-Americans.

6. In the late 1940s, the federal government began subsidizing “urban renewal” of the nation’s largest cities. The most “blighted” areas of the city were to be bulldozed and rebuilt for business, shopping, the arts, and high-income housing, creating revitalized centers of culture. Due to the relative lack of political power, however, African-American neighborhoods were the most likely targets for the bulldozers. Attempting to help the poorest of the residents displaced from these newly gentrified areas, the federal government built publicly subsidized housing projects elsewhere in the city.
7. In the 1950s, the Interstate Highway Program caused similar displacement. As interstates were built through cities, it was the poorest, most politically isolated (usually African-American

8.

15. The inner city is swallowed up by the aftermath of Sept. 11. We have been asking of the underdeveloped world, “why do they hate us? When the ghettos burned during the riots of the late 1960s, we asked “why would they destroy their own neighborhood? The questions are not so different from one another: both betray our ignorance. Until we face the deeper economic and political structures that lead to our affluence and their poverty, we will stop neither international terrorism nor the destructiveness of the ghetto.

ONE: BUILDING THE GHETTO: A HISTORY (1-16)

TWO: PILLAGING THE GHETTO: OTHER CAUSES OF POVERTY (17-44)

Racism:

Discrimination against African Americans and other people of color remains a powerful strand in the web that traps ghetto residents in poverty. .. [The intensity of the endless history of discrimination was a major factor in creating the ghetto environment. Past racial discrimination is still powerfully embedded in current social, political, and physical structures, and thus remains a potent cause of contemporary inner-city poverty.](#)

David Hilfiker, M.D. *Urban Injustice* (New York: Seven Stories Press, 2002), 17.

Discrimination itself persists, most notably, in housing and employment. White couples will be shown housing that black couples were told was unavailable and black couples will be steered to black neighborhoods. It still remains difficult for African Americans – especially those living in ghetto areas – to obtain mortgage loans.

David Hilfiker, M.D. *Urban Injustice* (New York: Seven Stories Press, 2002), 18.

Studies of hiring practice show that employers are reluctant to hire young, black men from the inner city. There is the tendency to exclude inner-city residents based on the belief that the ghetto is unlikely to produce acceptable employees and view them not only as uneducated, but also as unstable, uncooperative, and inherently dishonest. Deliberately or not, employers screen out black, inner-city applicants.

David Hilfiker, M.D. *Urban Injustice* (New York: Seven Stories Press, 2002), 18.

The continuing severe segregation of African Americans from the rest of society is undoubtedly the single most important cause of urban black poverty. The ghetto itself is the problem. Hilfiker, *Urban Injustice*, 19.

Poverty and Health (32)

Examples of poor health among the poor are everywhere: congenital disease and infant AIDS are far more common among the poor, as are the chronic diseases of childhood. Lead poisoning, asthma, malnutrition, anemia, and chronic middle ear infections are not only expensive to diagnose and treat, but can also lead to permanent impairment. African-American children are more than twice as likely to get asthma as other non-poor children and more than four times as likely to be hospitalized. The death rate from asthma is four times higher among African Americans than among whites. Hilfiker, *Urban Injustice*, 32.

Hunger and health: The United States Department of Agriculture's annual survey of hunger reports that approximately ten million U.S. households are 'food insecure' at some points during the year. Over three million of these households experience hunger at some point during the year. On any given night, 562,000 American children go to bed hungry. Hilfiker, *Urban Injustice*, 33.

Dr. Hilfiker reports: he was shocked to discover that well over a third of his young inner-city patients were anemic. Average hemoglobin levels were significantly lower than his rural patients. He suggests that hungry children are less able to cope with the difficulties of their environment. School performance suffers, with the expected consequence on future earning power. The stress of simply being poor has been documented to be a real health risk. Hilfiker, *Urban Injustice*, 33-34.

Prison and the poor (35)

Over the last twenty-five years, 'law and order' has become a politically potent slogan. In the early 1980s, both state legislatures and Congress started to write into law not only lengthier sentences for various crimes, but also 'mandatory minimum' sentences. The result has been a substantial increase in the average length of time served in prison. At both federal and state levels, 'three strikes' laws have been passed that mandate sentence of twenty five years of life for the third felony offense. In states like California, these three-strikes can be for relatively minor offenses, including drug possession. More people there have been sentenced under the three-strikes law for simple marijuana possession than for murder, rape, and kidnapping combined, and more for drug possessions generally than for all violent offenses.

Hilfiker, *Urban Injustice*, 35

In 1971, there were fewer than 200,000 people in America's state and federal prisons. By 2001, that number had grown almost to 1.4 million, or close to a seven-fold increase. If local jails, youth facilities, military prisons, and other forms of imprisonment are included, on any given day over two million Americans are incarcerated, a rate of 736 inmates per 100,000 population. This rate is the highest in the world.

Other Western democracies average between 55 and 120 per 100,000, that is, between one sixth and one twelfth of the American rate. Japan incarcerate only 36 per 100,000, approximately one twentieth of our rate. Hilfiker, *Urban Injustice*, 35-36.

Racial issue is correlated with the incarceration rate:

In the year 2000, roughly one out of every three black males between eighteen and thirty-four years of age was under the active supervision of the criminal justice system: Under arrest, awaiting trial, awaiting sentencing, on probation, in jail or prison, in half-way houses or other mandated programs, or on parole. In Washington, D.C., half of all young black men are currently in the criminal justice system. In nearby Baltimore, its' even worse. These figures include only those currently in the system. If we also count those who have previously been in the system and have now been released, the numbers are even higher.

Hilfiker, *Urban Injustice*, 36.

How did this happen? And what has been the impact of these extraordinary incarceration rates on urban life?

We tend to punish the kinds of crime committed by the poor more severely than similar ones committed by affluent people. Compare, for example, shoplifting and 'fudging' on an expense account. Each is a nonviolent crime against business. Since neither source of income is usually reported to the Internal Revenue Service, each is a federal crime. Yet the shoplifter is much more likely to be prosecuted than the executive manipulating his expense account. Hilfiker, *Urban Injustice*, 36.

Some of the overwhelming increase in incarceration is certainly due to an increase in rates of violent crime between the end of the 1960s, when social conditions in the ghetto began to deteriorate. However, a large part of the increase in incarceration rates over the last generation has had to do with increased length of sentences for less serious crimes.

Compare with other countries:

Violent crime levels are generally higher in the United states than in Europe, but is also true that both our 'propensity to incarcerate' and the length of an average sentence for less serious, non-violent crimes like drug possession or burglary are greater in the United States than in other Western industrial countries. Prison sentences in the United States three times those in European countries for these lesser crimes. Paradoxically, for violent crimes like murder or armed robbery, our sentences – with the notable exception of capital punishment – are closer to those in Europe. Hilfiker, *Urban Injustice*, 37.

'The war on drugs' has been the major cause of the increase in incarceration of black inner-city residents. 'Declared' in the early 1980s, the emphasis of this war nationwide has been on law enforcement and the incarceration of drug offenders, not on prevention and treatment. It has also concentrated drug law enforcement on inner-city areas and instituted harsher sentencing policies, particularly for crack cocaine. This war has in truth been largely a war on the poor; between 1985 and 1995 the number of black state prison inmates sentenced for drug offense rose by more than 700 percent. Once in the criminal justice

system, African Americans are usually treated more harshly than other racial groups. Hilfiker, *Urban Injustice*, 38. Despite the fact that two-thirds of crack users are white or Hispanic, 86 percent of all offenders sentenced in federal court for crack offenses are African American. Hilfiker, *Urban Injustice*, 39.

Some argued that imprisonment makes ex-offenders more likely to use drugs again, because they come out of prison so poorly prepared to reenter society. While the war on drugs has increased incarceration rates for all groups, the increase for black men has been disproportionate. While African Americans are only 12 percent of the population and 13 percent of the drug users, they are 35 percent of those arrested for drug possessions, 55 percent of those convicted of drug possession, and an incredible 74 percent of those actually jailed for drug possession. In other words, an African-American drug user is almost twenty times more likely to spend time in prison for his offense than is any other drug user. Hilfiker, *Urban Injustice*, 39.

With the deterioration of the social safety net over the last twenty years - government spending for almost every anti-poverty programs has decreased- the prison has become our social policy; our employment initiative, our drug treatment program, our mental health policy, our anti-poverty effort, our program for children in trouble and our home for the homeless. Hilfiker, *Urban Injustice*, 40.

Poverty is correlated with crime, but every extra dollar spent on local, state, and federal penal institutions is a dollar less to spend on the prevention and eradication of poverty. Hilfiker, *Urban Injustice*, 41.

Consequence

Impact of the U.S. criminal system

There are also enormous hidden costs in our race to incarcerate, costs hidden because they are charged to the ghetto. Keeping half of the young black men under the supervision of the criminal justice system has devastating consequences. For those actually incarcerated, of course, employment is impossible. One must give up any job one had to go to jail. Most of those on probation or parole are legally allowed to work, but when a criminal record is added to low educational attainment and limited job experience, work proves even harder to come by. Licensing requirements prohibits the formerly incarcerated from some forms of work. It will be hard for them to find work and they find it impossible to climb out of poverty. Soon they give up looking. And they are no longer 'attached to the labor force,' and so, in a final irony, they are not even counted among the unemployed, effectively lowering the real unemployment rate. If those incarcerated were counted, the overall unemployment rate for black men would increase by about two-thirds. Many states, in a further gesture of exclusion, prohibit felons from voting, temporarily or permanently. Anyone with a felony conviction for a drug offense is now prohibited from receiving a federal loan for education, making college an even more unrealistic dream. Hilfiker, *Urban Injustice*, 42.

Imprisonment also deprives children of fathers, women of husbands and partners, and the community of human resources that could provide positive benefits, including the supervision of young people and other elements of informal social control. As more young people grow up having parents and siblings and friends who are incarcerated, jail

time comes to be seen as a normal aspect of the life experience, and the deterrent effect of prison is diminished. Hilfiker, *Urban Injustice*, 42.

Therefore, poverty and homelessness of this generation will create poverty and homelessness for the next generation.

Because of the globalization of economy, there seems to be a decreased demand for less-skilled workers across the country. Workers in the United States now compete directly with workers in underdeveloped countries, and corporations have too often chosen to move less-skilled jobs out of the country. As a result of decreased demand, wages have declined just as the technological skills required by many companies have risen, leaving the ill-educated, technologically untrained poor behind. Hilfiker, *Urban Injustice*, 43. The major policy implication of this profound erosion of wages and compensation among less-skilled workers is that we can no longer count on an expanding economy or even near-full employment to bring people out of poverty. During the 1960s, strong economic growth meant a dramatic fall in poverty as the unemployed went back to work and real wages rose. During the 1980s and 1990s, with similarly strong economic growth, the drop in poverty was minimal. Full-time work no longer guarantees escape from poverty, as the recent result of Welfare Reform have so amply demonstrated. The implication of this fact have not yet registered in government policy. Hilfiker, *Urban Injustice*, 43-44.

THREE: THE USUAL SUSPECTS 45-61

Myth: Poor people can make poor choices and those choices can aggravate poverty.

Facts: Living in a highly individualistic culture, most of us tend to blame those individual choices when looking for the cause of someone's poverty. Many residents of ghetto neighborhoods continue to work steadily at whatever jobs are available, despite the almost intolerable pressures of their environment. Most poor people are not addicted to alcohol or other substances: they do not engage in criminal behavior or traffic in drugs. Despite our society's myths, most of the urban poor are *not* on welfare. They take good care of themselves, their families, and their property. They subscribe to the very values that so many of the rest of us believe are essential: hard work, self-reliance, sacrifice, and respect for others. They are simply poor. Hilfiker, *Urban Injustice*, 45.

At the same time, there is no denying that one finds in the ghetto disgustingly high rates of unemployment and welfare dependence, addiction and lack of motivation, drug trafficking and other criminal activity. These behaviors seem to be so self-reinforcing that observers have talked of a ghetto 'underclass,' a group of people whose behavior is virtually incorrigible. The implication is that neither they nor their children have any hope of escaping poverty. It is tempting to look at their behavior, shrug, and mutter to ourselves, 'Well, no wonder they're poor.' Hilfiker, *Urban Injustice*, 46.

But where do these ‘ghetto-related behaviors’ (as sociologist William Julius Wilson has called them) come from?

Beginning in the middle of the twentieth century forces beyond the control of individual African Americans led to high rates of joblessness, loss of social organization in the community, a collapse of public education and medical care in the ghetto, and little abatement of discrimination and racism. In this context, ghetto-related behaviors can be seen as understandable response, some of which may in certain areas be evolving into cultural patterns. These responses perpetuate and aggravate the poverty of the urban poor in a vicious cycle that currently shows few signs of abating. Hilfiker, *Urban Injustice*, 46.

Single-Parenthood and poverty

Single-parenthood is profoundly associated with poverty. While less than 10 percent of married-couple families live below the poverty line, more than two-thirds of families headed by never-married women (of any race or ethnicity) are poor. Fully half of all families headed by a mother of any race or ethnicity who have never been married have incomes of less than \$10,000. Hilfiker, *Urban Injustice*, 47.

The rate of single parenthood among inner-city black families has grown alarmingly in the last forty years. In Chicago’s ghetto areas, for instance, more than five out of six parents aged between 18 and 44 are single. Nationally, more than two-thirds of African Americans’ babies are now born to single mothers. Women head over half of all black families, and half of them have never been married. We are witnessing the ‘feminization of poverty.’ Hilfiker, *Urban Injustice*, 47.

FOUR: WELFARE IN MODERN AMERICA 63-106

What is welfare?

The term ‘welfare’ properly means *any* form of institutional or state assistance to people in need. Local relief payments, disability payments, medical assistance, cash aid to families, food stamps, housing vouchers, and assistance to the elderly are all examples of state-financed welfare. Welfare also includes health insurance and pensions offered by employers, and similar elements of what might be called ‘the private welfare state.’ In the current political debate, however, the term ‘welfare’ has popularly been limited to the form of federally/state public assistance given to single mothers and their families, previously known as Aid to Families with Dependent Children (AFDC). Hilfiker, *Urban Injustice*, 67. In 1996, under what is now called Welfare Reform, AFDC was dismantled and the money bundled in ‘block grants’ and given over to the state governments for the administration of a new program, Temporary Assistance for Needy Families (TANF). Hilfiker, *Urban Injustice*, 68.

Welfare has perhaps most commonly been used as a mechanism for political mobilization. Particularly in local politics, public officials have frequently used public assistance as a reward for political support. Hilfiker, *Urban Injustice*, 68. Since 1960, welfare benefits have been used in the attempt to make up for past racial injustice. Hilfiker, *Urban Injustice*, 69.

The ‘deserving’ and the ‘undeserving’ for welfare:

The debate about who ‘deserves’ public assistance dates back at least five hundred years to the beginning of modern welfare in Europe. Societies have always tried to separate those who suffer through no fault of their own from those who have apparently brought their difficulties upon themselves due to substance abuse, laziness, unwillingness to work, promiscuity, or any other trait deemed undesirable at a given historical moment. The English 1531 Act for the Punishment of Sturdy Beggars, for instance, was among a number of early laws that denied charity to the able bodies. As a matter of policy, American society has generally tried to confine private charity and governmental

assistance to the ‘deserving,’ while insisting that the ‘undeserving poor’ improve their character as a condition for receiving relief. Hilfiker, *Urban Injustice*, 69.

The problems with this unending debate are several:

We can quickly discover that the cause of poverty are complex and sometimes subtle. A person who, on paper, looks lazy and unwilling to work, may on closer examination, be mentally or emotionally incapable of performing any useful work. If society tries to separate the ‘deserving’ from the ‘undeserving’ through subjective personal interviews and one-on-one determination, local prejudices weigh far too heavily for the overall process to be considered either just or accurate. Hilfiker, *Urban Injustice*, 70.

Framed this way, the debate over who is to be helped will largely ignore the structural causes of poverty, while the very impossibility of separating the ‘deserving’ from the ‘undeserving’ will insure that any regulations and policies designed to seek out the latter make life unjustly miserable for the former. Such policy ends up brutally punishing those who have no other resource. Hilfiker, *Urban Injustice*, 70. A current example of this attitude that punishes the needy for fear of making the program too attractive is the level of TANF benefits, which are so low that no one could survive on them. Although benefits differ from state to state, the average maximum payment for a family of three in 1999 was \$394 per month or \$4,728 per year, approximately one-third of the official poverty level. In Alabama, TANF payments to a family of three with no other income were \$164. a month, less than one-sixth of the official poverty level. Hilfiker, *Urban Injustice*, 71.

TANF is better than AFDC with emphasis on work. However, favorable statistics of the result of welfare reform mask substantial sub-groups of people whom society has once again abandoned. Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) fails to provide for those members of our society who, while not technically disabled, are unlikely ever to support themselves fully in a competitive work world. People have cognitive limitations, emotional disorders, psychiatric disorders, and physical disabilities or illness that render them unable to work in the usual jobs. There are people whom society needs to support – either temporarily while they get back on their feet or permanently - if they are not sink into destitution. We have designed our system to make sure that no ‘undeserving poor’ get public assistance. This is the essential heartlessness and destructiveness of welfare reform. We consign hundreds of thousands of families to extreme poverty and close the door behind us. Welfare reform, then, has been very good for some, very bad for others, and a very dangerous experiment in the unknown for still others. Hilfiker, *Urban Injustice*, 100-101.

FIVE: WELFARE ELSEWHERE 107-116

We Americans have largely convinced ourselves that not only will we always have the poor with us, but also nothing can really be done about it. It’s just part of the human condition, we tell ourselves, that more than 10 percent of Americans – even in the best of times – are desperately, even hopelessly poor and living in a kind of misery unimaginable to the rest of us. Hilfiker, *Urban Injustice*, 107.

Welfare

Dr. Hilfiker compares how we do with other developed nations of Western Europe and Canada that taken a very different approach to social welfare. Their emphasis is on social

insurance, not public assistance. There is nothing similar to Medicaid, for example, since *everyone* has access to tax-supported health care. In most of these nations, every family with children receives an allowance of some sort, so a special program directed only at needy families is less necessary. Hilfiker, *Urban Injustice*, 107.

In the United States, the emphasis is on assistance to the needy; in most other industrialized nations the emphasis is on a social contract. In return for participating in society to the extent an individual is capable, the nation guarantees everyone a certain basic standard of living. Hilfiker, *Urban Injustice*, 108.

Health Care: One aspect of social insurance common to all other Western industrialized nations is universal health care. In Finland, for example, the system is a mixture of public and private medicine. (Cold-war stereotypes to the contrary, Finland's economy is capitalist, as are the economies of the other Western industrialized nations.) Physicians work thirty-seven hours a week as state employees, either in public clinics or hospitals, but are allowed to have private practices as well, which most do. Any individual may use the public clinics for a nominal fee of approximately \$15. a year. Necessary hospitalization costs several dollars a day. Finns may also decide to use the private system, in which case the state will pay approximately two-thirds of charges for covered services. In other Western countries the mechanism for providing coverage varies. In Canada, for example, physicians are in private practice and the state acts a single large insurance company that physicians then bill for services. England, on the other hand, has a completely socialized system of medicine in which all physicians are state employees. In each country, however, all citizens receive basic health care as a right. In Finland, health care is also available to anyone with permanent resident status. Hilfiker, *Urban Injustice*, 108.

Family Support from government

In Finland, all families, regardless of income, receive family support allowances from the Finnish government for each of their children up to the age of seventeen. Hilfiker, *Urban Injustice*, 109.

The *pre-child* allowance increases with every additional child, in part because of government policy to encourage a higher birth rate. A family receives approximately \$90 a month for a first child, but \$31 a month for a third. A family with three children, for instance, would receive \$330 a month in total child support payments. Hilfiker, *Urban Injustice*, 109.

Single mothers:

A single mother receives an additional \$44 a month per child. A single mother is also guaranteed at least \$107 a month in child support from the child's father. Unlike in the United States, where few poor single parents receive child support, in Finland the government guarantees payment by taking responsibility for collecting child support payments and supplying the mother any unpaid balance if the state is for any reason unable to collect from the father. Hilfiker, *Urban Injustice*, 109.

In addition to receiving basic child support, one of the parents (or the single parent) of pre-school-age children can choose to stay home to provide childcare and receive a \$250-per-month base 'salary.' The stay at home caregiver receives an additional \$85 a month for each child up to the age of four and \$50 a month for each older child. Single parents who choose to stay home (and thus have no other income) or poor two-

parent families receive an additional payment of up to \$170 a month, depending on family size and income. Hilfiker, *Urban Injustice*, 109.

A single parent of two small children can, therefore, choose to ‘work at home’ and receive a basic income of over \$12,000 a year, in a country where a poverty level income for that person is \$15,000. Additional assistance to pay rent, which is also available, would bring the income well above the poverty level. Hilfiker, *Urban Injustice*, 109.

For parents who choose to return to work, the state provides childcare for a charge of \$200 a month for the first child, \$200 a month for the second child, and \$40 a month for each additional child. This charge reduces for low-income families and is free for families with an income less than \$12,000 a year. Hilfiker, *Urban Injustice*, 110.

While the numbers work out differently elsewhere, family support in other industrialized countries is similarly generous. In Finland, France, Sweden, and several other countries in Europe, maternity allowances pay an amount almost equal to regular salaries for up to a year. In fact, the United States is the only industrialized country that does not have universal preschool, family assistance, and parental leave programs. Hilfiker, *Urban Injustice*, 110.

Unemployment insurance benefits are approximately half of one’s previous salary, which about the same amount as in the United States, but almost everyone who loses a job receives it (in the United States less than half do), and an unemployed worker can receive those benefits for up to two years, compared to six months in the United States. Hilfiker, *Urban Injustice*, 110.

All Finns, regardless of income, are also eligible for allowances for almost any kind of adult education, be it university classes, vocational or job training, continuing job-related education, or retraining for a new profession. In addition, tuition is free at all Finish schools for everyone. Students (including full-time adult students) also receive a living support of \$260 a month as well as rent support, which is two-thirds of monthly rent up to a maximum of \$150 a month. Hilfiker, *Urban Injustice*, 110.

Retirement benefits are handled much as in the United States, with a combination of private retirement funds through employers and state-financed social security benefits which would be considered generous by American standards. Hilfiker, *Urban Injustice*, 110.

In addition to these benefits, available to everyone regardless of income, there are two programs specifically designed for the economically needy. The first is rent assistance, which is available at up to 80 percent of monthly rent, depending on one’s income and the cost of rent. Renters can choose housing wherever they can find it, preventing the kind of economic ghettorization that is common in the United States. The names of those receiving such assistance are confidential, which avoids any stigma. Hilfiker, *Urban Injustice*, 111.

Finally, there is a catchall benefit that social workers can authorize for people who still fall through the cracks. The amount one should need to live on is determined by a schedule that factors in family size, cost of living in the area, and any special needs. If all of one’s income, including salaries, allowances and supports, is less than the determined amount, the social worker may, on a case-by-case basis, authorize an extra allowance to bring one up to the predetermined level, which is approximately the poverty level. Hilfiker, *Urban Injustice*, 111.

As Dr. Hilfiker suggests, when we, as Americans, look at such a social welfare system, our first response is, 'With benefits like that, who would want to go to work? We wonder how many people are simply playing the system. From his interview of social workers Dr. Hilfiker discovered that less than one person in a thousand was abusing the system. A high-level administrator in Helsinki agreed that such abuse was rare. Hilfiker, *Urban Injustice*, 111-112.

In Finland, there is no racial or economic segregation. Rich and poor live in the same neighborhoods; their children go to the same schools. As consequence, the disparity in services like education, police protection, or trash pickup provided to rich and poor, so prominent in the United States, is largely absent. Hilfiker, *Urban Injustice*, 112.

The result of this system is that Finland has little poverty as we in the United States would define it. There is certainly inequalities, but low-income people's income are generally not allowed to fall below poverty levels. Even the most needy, then, would not be 'poor' by our definition. Hilfiker, *Urban Injustice*, 112.

Cost:

There is, of course, a cost to such a way of organizing society. In the United States, average Federal and local taxation rates – exclusive of social security payroll taxes – are about 21 percent of income, and many Americans consider these rates high. Taxation rates in Finland and other Western nations range from 40 percent to 50 percent of income, although not all of the difference is due to social insurance programs. Hilfiker, *Urban Injustice*, 112-113.

Finland is a small country, but much larger countries like Germany and France have programs that provide similar social insurances for the needs of children, as well as for illness, maternity, retirement, and unemployment. While there is certainly poverty in these countries, it does not reach the level of destitution familiar to us here, and children tend to be the best-off demographic group, not the poorest, as in the United States. Hilfiker, *Urban Injustice*, 113.

It is true that the other developed countries are not burdened by America's history of racism and that some, like Finland, are much more homogeneous than we are. Because our population is highly segregated by race and class, the affluent do not have the poor as friends or even personal acquaintances, so the poor tend to remain 'the other,' believed to be responsible for their own destitution. It is, therefore, difficult to mobilize political support for social insurance. But this explains only America's political reluctance to embrace an adequate social safety net. Hilfiker, *Urban Injustice*, 113.

Furthermore, not all developed countries are as homogenous as Finland. Canada, Germany, and England all contain diverse populations yet manage to prevent destitution far better than the United States does. Hilfiker, *Urban Injustice*, 114.

Dr. Hilfiker suggests that while some European countries have limited their social programs in recent years, these cutbacks have been overemphasized in the American press. After the breakup of the Soviet Union, Finland experienced several years of severe recession as commerce with its major trading partner all but collapsed and the official unemployment rate reached 22 percent. Despite this extraordinary stress on the

safety net, however, there were no significant reduction in benefits. Over the past ten years, Dr. Hilfiker, after reading in the American press, checked with Finns about each 'cutback.' However, either no one knew anything about it or the cutback was a minor tweaking of the system. The European safety nets remain largely intact. Hilfiker, *Urban Injustice*, 114.

Dr. Hilfiker's Proposal

- It is possible to create a national social insurance program that does not allow anyone's income to fall below a level considered necessary to live decently. So defined, poverty is not an inescapable fact of human nature, political science, or even a capitalist economy.
- Creating such a system is expensive. It requires significantly higher levels of taxation than Americans have been willing to allow.
- There is nothing intrinsic in this kind of social insurance that leads to lack of motivation or laziness. Given the proper support, most people will use the program appropriately. It is important to recognize, however, that the enormous physical and psychic damage already done to too many poor people in our country would demand much more intensive and expensive support for the first generation or two. Hilfiker, *Urban Injustice*, 114.

In short, Hearing what Dr. Hilfiker's prescription and my own experience of working with the poor and homeless, the churches must be darn serious about developing mission of undoing the damage done as pointed out by Hilfiker. Undoing the damage done was exactly what Jesus' healing was all about. Therefore, churches must hear Jesus' calling to join him in this healing ministry. Healing, liberation, jubilee is not just band-aid direct services or charity but it involves public policy advocacy for a change.

The European countries that are offering everyone the decent life is not because they are communist or socialist but they are willing to share through taxation for common good. In the same capitalist system they could do it and so will we be able to do if we care enough about each other. To achieve this government policy must be changed so that not a few wealthy put all the benefits in their own pockets but to care about others. After all, We, Christian or non Christians alike, especially Christians will be accountable to God. It is wake up call for the church to look at our society, our way of treating the poor and must repent and help the nation to turn around from our destructive way of dealing with people socially, economically and religiously.

SIX: ENDING POVERTY AS WE KNOW IT 117-131

Dr. Hilfiker further makes proposals to end poverty as we know it.

He presents Robert Luptons's concept of 're-neighborhooding.' There are ways of revitalizing neighborhoods without removing the poor. Hilfiker, *Urban Injustice*, 117.

Prevent or stop gentrification by keeping and building affordable housing so that the poor doesn't have to be pushed out to worse neighborhoods. The property tax structure can be changed so that low-income homeowners aren't forced out by climbing tax assessments.

Low-interest loans can be made available to tenants to purchase their buildings and create affordable housing. Tax incentives and permit requirements can induce developers to create a certain number of low-income units in their new buildings. Vibrant, diverse neighborhoods *can* be built. Hilfiker, *Urban Injustice*, 118.

One study conducted over the last twenty-five years, has been the Gautreaux Project in Chicago. It was a study funded by the City of Chicago of what happened to approximately five thousand families from a public housing project that was being razed. The tenants were, for all practical purposes, randomly assigned to two groups. Both groups were offered federal housing vouchers that could be used anywhere a landlord would accept them. Families in the 'inner-city group' were offered the usual social service agency help in finding housing in another inner-city area. Families in the 'suburban group,' however, were given the opportunity to move into affluent, usually white, neighborhoods in the suburbs. These two groups were then followed closely and have been statistically compared over the last twenty-five years. The lives of the mothers in the suburban group were not startlingly different from those of the mothers in the inner-city group. Though they certainly fared better in employment, income, and independence of welfare, the differences were not great. Interestingly, though, neither group of mothers felt more socially isolated than the other, which is to say that the poor, black mothers in the white, middle-class-neighborhoods felt no more socially isolated than their counterparts in the city. Hilfiker, *Urban Injustice*, 119.

It was in the lives of the children as they grew that the important differences were noted. As might be expected, the several years immediately following their transfer to more advanced suburban schools proved trying for children from the inner city. They had much to catch up – in many cases years of work – because their previous schools had simply not been teaching at the same level. After three or four years, however, their performances improved markedly. They began to do as well compared to their suburban peers as their inner-city counterparts were doing compared to their inner-city peers. The children 'jumped the track' from ghetto educational standards to suburban educational standards. Far more children in the suburban group graduated from high school, ten times as many matriculated into four-year college, and, of those that did, there were proportionately fewer college dropouts. As these children now move into adulthood, similar differences are being found in their employment histories and income levels. A high percentage of these former ghetto kids were moving out. For them, the cycle of generational poverty had been broken. There are several conditions in the study that should be noted: 1) Those children who moved in the suburban neighborhood –especially adolescents – did not congregate and maintained a ghetto subculture in their new neighborhood or school. Children were essentially forced to integrate themselves into a suburban culture and leave their ghetto problems behind. 2) their new neighbors knew nothing of their histories. Neighbors were therefore allowed to form their own opinions of the newcomers without the prejudices that 'the ghetto' immediately conjures. 3) These black families were often integrated into white neighborhoods despite a considerable reluctance on the part of the black mothers. Hilfiker, *Urban Injustice*, 120.

These results must challenge those of us who blame individuals or their families for the frequent failures of the inner-city. Take the families out of the inner city, the Gautreaux Project strongly suggests, and they will do as well as any ordinary range of families might. The Gautreaux is now being replicated in five cities across the United States in a U.S. Department of Housing and Urban Development (HUD) program called Moving to Opportunity. Hilfiker, *Urban Injustice*, 121.

Mending the Safety Net

In the absence of real desegregation, the task of eliminating American poverty will certainly be very difficult. It would be possible, however, to design a social insurance system that would lift the income of most poor Americans above the poverty level. The following is a proposal. Since it involves only one new program (favored in reliable polls by a large majority of Americans) and an expansion of three currently existing ones, the proposal seems politically feasible. Hilfiker, *Urban Injustice*, 122.

First, the proposed new program is **universal health coverage**. People cannot move out of poverty unless health care is provided to all Americans. Health insurance in the United States is currently largely employer-based, although fewer and fewer employers now offer it and still fewer offer fully paid family coverage. With one out of six Americans currently uninsured and the trend away from employer-sponsored coverage, the only reasonable option seems to be some form of national health insurance.

Congressman James McDermot, a physician from the state of Washington, has repeatedly introduced a proposal in the House of Representatives for a ‘single-payer plan’ that would provide universal coverage to all Americans without increasing total health care costs for the country. Sixty to eighty members of the House have usually signed on to this bill.

Like the Canadian system, a single-payer plan would make the United States government into the sole ‘insurance company’ to offer health care. Federal government can handle insurance very effectively and cheaply. Social security operates with an administrative overhead of less than 3 percent compared to more than 25 percent for combined overhead and profit at private insurance companies. Doctors would remain in private practice and still bill the ‘insurance company,’ but there would be only one company to bill, the government. The plan would be administered on the state or regional level, and fee-for-service rates would be negotiated between state governments and physician representatives every year. [Hilfiker, *Urban Injustice*, 122-123.](#)

The administrative savings from such a plan would be enormous. Not only would government overhead be far less than private insurance company overhead, but administrative costs would also be less for doctors and hospitals. [Hilfiker, *Urban Injustice*, 123.](#)

The current Byzantine system of private insurance – in which different policies exclude different conditions from coverage and pay varying amounts for conditions they do cover – is an expensive bureaucratic nightmare for health-care providers. In separate studies the Congressional Budget Office and the Office of Management and Budget demonstrated that the administrative savings of a single-payer plan would be enough to provide comprehensive health coverage for all of the uninsured in the country. In other words, we could give everyone access to comprehensive health care for the same total cost that now leaves over 43 million people uninsured. When polled, Americans overwhelmingly favor such a plan. Typical is a *USA Today*/Harris polls from November 23, 1998, in which 77 percent of the general public and 53 percent of employers agree that ‘government should provide quality medical care to all adults.’ As the *Wall Street Journal* indicated in a 1998 article, two-thirds of Americans said they believe that ‘the government [should] guarantee everyone the best and most advanced health care that technology can supply. Even when it was suggested that such coverage might raise taxes by \$2,000 a year (probably an overly high estimate), almost half were still supporters of the plan. ‘The fact that almost half of the public is willing to pay \$2,000 extra to guarantee access to others is striking,’ noted the *Journal*. [Hilfiker, *Urban Injustice*, 123-124.](#)

The cost of universal health care would necessitate an increase in taxes, but that would be offset by the elimination of insurance premiums paid by those employers who currently

provide coverage, the elimination of premiums paid by individuals for their own coverage, and the folding Medicaid and Medicare into the new program. In addition, because coverage for medical expenses is a large part of the cost of premiums for car insurance, liability insurance, Worker's Compensation premiums, and other similar insurances, the costs would all decrease significantly if all medical bills were paid through national health insurance. Hilfiker, *Urban Injustice*, 126.

The Earned Income Tax Credit, a well-accepted, successful program could be expanded so that no person working more than thirty hours a week would earn less than the poverty level for his or her family. There are now millions of poor people who have a full-time worker in the family. With an expanded EITC, none of these families would be poor. Some state and even local governments have created their own earned income tax credit that is supplementary to the federal EITC. A further provision could offer an extra credit to parents of small children, making childcare more affordable. The coordination and expansion of these programs would bring all working people and their families out of poverty. Hilfiker, *Urban Injustice*, 124.

Unemployment Insurance Hilfiker, *Urban Injustice*, 124.

The government **Supplemental Security Income (SSI)** program, which provides disability benefits to those permanently disabled, and Worker's Compensation, which provides benefits to workers who are injured on the job. Hilfiker, *Urban Injustice*, 125.

We should not say that we have 'tried everything' to eliminate poverty or that 'the government can't solve the problem of poverty.' The government – that is, the American people acting together – *can* solve the problem of poverty, and it would be neither an enormously expensive nor utopian project. The problem has been that we have not been willing to consider it. Hilfiker, *Urban Injustice*, 127.

Justice for All P. 127

The larger American society, through its structures and programs, built the black urban ghettos and then decimated them; it is the responsibility of those of us who benefit from the structures and programs of our society to undo the damage. The causes of ghetto poverty do not lie in the individual behavior of inner-city African Americans, but lie primarily in forces outside their control. It is up to them to do what they humanly can; it is up to the rest of society to change existing programs and create new ones to allow *everyone* to enjoy a decent standard of living. Hilfiker, *Urban Injustice*, 128.

Justice demands that the conditions in our inner cities be changed. The current response to the problems of poverty is mostly add police, increase prison sentences, and throw up our hands, insisting, 'there's nothing more we can do.' It's a response that does not match our stated values. Hilfiker, *Urban Injustice*, 128.

Homelessness persists because society, government, churches and citizens are not working together with one concrete goal to end it. Our poor or inaction is not worthy of

American people, who at a personal level, are wonderful, caring and eager to eradicate injustice and willing to give their resources to do so. We must not let the poverty and homelessness stand. We have ability and resources to do it. It's past time that we remove this stain upon our American democracy. Hilfiker, *Urban Injustice*, 128.