

A Review of *Urban Injustice: How Ghettos Happen*

by John A. Coleman, S.J.
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Six years ago the dominant mantra sounded, "End welfare as we know it." Progressive and religious voices, however, challenged this slogan, seeking to replace it with "end poverty as we have known it." What has the welfare reform legislation of 1996 done to poverty? How could we end poverty as we have known it? *Urban Injustice* tackles these thorny questions.

David Hilfiker, a medical doctor, is no stranger to poverty. He has served for over 18 years in inner-city clinics in Washington, D.C., working at Christ House, a medical recovery center for homeless men, and he cofounded there St. Joseph's House, a hospice for formerly homeless men dying of AIDS. This book grew out of courses Hilfiker organized over a number of years for the Servant Leadership Program at Washington's well-known Church of the Savior.

The 2000 U.S. Census shows that almost half (46.8 percent) of America's poor are white; almost a quarter are Hispanic; 6.2 percent are Native American or Asian; just over a quarter (26.2 percent) are African American. Yet, despite these statistics, poverty in the United States has become almost a code word for the inner-city black ghetto, with its crime and drugs. For Hilfiker, the essential causes of American poverty are primarily structural: the paucity of jobs on which one can support a family; inadequate access to health care and child care; meager educational resources in inner cities; the workings of the criminal justice system; and, for African Americans, a painful history of slavery, segregation and discrimination.

The U.S. poverty index greatly understates the amount of genuine poverty. Government statistics have reckoned it, for half a century, by taking the cost of a minimally adequate diet and multiplying by three. In official government calculations, the term poverty level usually refers to the amount of money a family of four would need to stay out of poverty. In 2000, that figure was \$17,650. Many economists estimate that in reality, a family of four needs to be at 150 percent of the poverty level to survive. For in the past half century, the costs of items in the family budget

other than food—utilities, housing, transportation, child care, health insurance—have skyrocketed.

Direct cash outlays for welfare never equaled the poverty level. The level of Temporary Assistance for Needy Families (TANF) is so low that no one can survive on it. Benefits vary from state to state, but the average maximum payment for a family of three in 1999 was \$394 per month, \$4,728 per year—about a third of the official poverty level. In a state like Alabama, TANF payments to a family of three with no other income are \$164 a month, less than a sixth of the official poverty level.

Yet TANF represents an improvement, in certain respects, over Aid to Families and Dependent Children, the pre-1996 welfare scheme. A.F.D.C. contained perverse anti-work and anti-marriage provisions. Mothers going to work lost their Medicaid and child care benefits under A.F.D.C.

Under TANF, states have greater discretion to fund work supports like transportation and job-training programs. Some states now allow welfare recipients to keep more of their earnings, which makes work more attractive. Under severe five-year maximum time limits, large numbers of recipients of TANF make the transition to work. Yet two-thirds of those who left the touted Wisconsin welfare-to-work program now earn incomes that remain below the official poverty level. Nevertheless, “the combination of earnings and work supports has made low-income children and single mothers (taken as a single group) economically better off than they were under A.F.D.C.” While less poor, they still remain in poverty. Singles, without dependents, are worse off. So are the hard cases who will probably never be able—for mental or substance abuse reasons—to hold steady jobs.

Hilfiker is especially sensitive to the causes of poverty in African American inner-city ghettos. Good-paying blue-collar manufacturing jobs have evaporated. Inner-city black incarceration rates are staggeringly high. Roughly one out of every three black males between 18 and 34 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. Even black entrepreneurs seem loath to hire ghetto youth or the formerly imprisoned.

As a nation, we lack—alas!—not the means but the will to end poverty as we have known it. Our welfare system seems stunningly stingy when compared to all other advanced industrial

nations. So it remains true, as the Children's Defense Fund puts it, that "on any given night 562,000 children go to bed hungry."

Hilfiker's prescription for ending poverty as we have known it involves one new program: universal health coverage, which, he argues persuasively, would save us as a nation on present health costs and still incorporate the 43 million presently uninsured. The special-interest lobbying of insurance companies, however, makes this unlikely: He would expand three other existing programs: (1) the earned income tax credit, which economists have shown to be the most successful current program for raising families out of poverty; (2) unemployment insurance, which he would expand so that it would dispense enough income to keep the unemployed at least at poverty level; (3) Supplemental Security Insurance for the disabled. Hilfiker notes, "As a physician, I sometimes struggled for years to get examiners at S.S.I. to understand that one or another of my patients was, indeed, disabled."

While he disclaims any great originality for his thesis or data, Hilfiker culls the best of studies on urban poverty and carefully weighs data. The succinct, annotated bibliography at the end of the book is, alone, worth the price. Written in a lively prose, juxtaposing personal experience with social science studies of poverty,

Hilfiker gently reminds us of Jesus' admonition: Let those with eyes to see look and see!

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