



North American Association of Christians in Social Work (NACSW)

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“A Vital Christian Presence in Social Work”

SOCIAL JUSTICE?: VOLUNTARY, PROPRIETARY, PUBLIC SOCIAL WELFARE SERVICES

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Learning Objectives:

Participants will:

1. Review basic social welfare concepts:
 - a. Defined
 - b. Biblical social welfare concepts
 - c. Review selected national and basic social welfare service provisions of
 - (1) Income maintenance
 - (2) Health services
 - (3) Affordable housing
 - (4) Education
2. Toward issues of **justice** (equity), uniform fairness (equality), and adequacy, conceptualize appropriate services delivery auspices:
 - a. Faith-based, voluntary, not-for-profit
 - b. Proprietary, for-profit
 - c. Tax supported public organizations
 - d. Alternative delivery systems: Consortia of the above.
3. Determine strategies that will enable Christians in social work to more effectively render services that will:
 - a. Liberate the poor
 - b. Restore and maintain human dignity and worth

Program abstract: The issues of **justice** (equity), uniform fairness (equality), and adequacy, selected social welfare services delivered through auspices of voluntary faith-based, proprietary, and public organizations are assessed.

Broadly defined, *social welfare* refers to the total well-being of individuals, including their psychological contentment, economic prosperity, physical comfort, intellectual self-realization, and cultural awareness {Holland, 1993}. Social welfare is concerned with the ‘right order’ of relationship in society to inter- and intra-connect goods and services to provide a suitable place for human habitation and development (Reid, 1995; Murray, 1985; Titmus, 1958). Our Protestant ethic posits that America – a country that *works* (Stern, 2006) – has a moral obligation to provide social welfare services and by our work we feel physically, emotionally, and spiritually affirmed (Reid, 1995; Weber, 1956; Zastrow, 2004). The New Interpreters Study Bible: New Revised Version with Apocryha addresses these justice issues: James 5; Amos; the inter-testamental literature: Enoch 97:8, Wisdom of Solomon 2:6-12 (Harrelson, 2003; Barclay, 1976). Other concepts of social welfare include:

- the institutional concept -universal right to services,
- the residual -basic provisions after all else has failed (Kahn, 1973; Wilensky & Lebeau, 1965) ,
- public welfare (Coll, 1970),
- goals and programs of social welfare (Zastrow, 2004), and
- Midgley describes the social developmental perspective in social welfare (1996),

America – a country that works (Stern, 2006) - describes at least three auspices through which social welfare services are delivered to people in need:

1. *voluntary organizations* – also called sectarian, faith-based, sacred, charity supported eleemosynary – does not make a profit, was the forerunner in providing resources to the poor and needy. Funded by contributions, client fee-for-services, and tax dollars, these organizations are operated and governed by –among others- religious organizations.
2. *proprietary organizations* – called private, entrepreneurial, free-enterprise, and for-profit. They must make a profit to maintain solvency. Fee-for-services from consumers, grants and contract from public governments and philanthropic organizations constitute their funding base. Hospitals, physicians, pharmacies, realtors, correctional institutions, and private equity funds are examples of proprietary social welfare service providers.
3. *public agencies and organizations* – called secular, citizenship-based, tax-based, welfare, social security, etc. are not-for-profit organizations, are sponsored by governments and funded primarily by public taxation.

The basic social welfare services of income maintenance, health, housing and education are described while including issues of justice, equality, and adequacy.

Income Maintenance

Employment security: Adequate income and benefits American service corporations employ many poor people at minimum wage, and part-time employment which provide no benefits: vacation, health insurance, or retirement. Higher paid manufacturing jobs have been ‘outsourced’ to cheaper international markets. America has moved from an agricultural economy to industrial to service and now has become a financial management economy (Boyle, 2006; Greenspan, 2007). At times, the financial management corporations become so fluid that they fail to provide goods and services. Recent examples of excessive profits at the expense of services are private equity firms. These privately owned financial management firms purchase corporations at low prices and sell at high yields. In the process of selling and restructuring companies, private equity firms eliminate benefits such as health and retirement for vested employees and poverty programs. These very profitable, private ventures, and fluid restructuring plans make it very difficult for advocates who represent consumers to advocate for lost benefits. An example is the Blackstone Group, the equity firm which recently went public with economic rewards of \$11 billion between two owners (Stern, 2006; Anderson & Sorkin, 2007; Anderson, 2007). The tax rate for one owner’s \$1.1 billion was just 1.3% compared to the top individual rate of 35 percent (Anderson & Sorkin, 2007). Social workers and human social justice movements can insist that legislators regulate the private and public equity funds, hedge funds, and venture capitalists to provide reasonable amount of services that is adequate, accountable, equitable and transparent.

Former secretary of labor Robert Reich maintains that rising inequality, environmental degradation and a dysfunctional health care system are major social problems. But he argues that social critics are wrong to attribute these maladies to increased greed and corruption in the proprietary, voluntary or public organizations. Currently professor of public policy at the University of California – Berkley, Reich attributes the developments in technology to dramatic economic competition. He maintains that if we want less inequality, we must make taxes more progressive, change public policy to keep supercapitalism from spilling over into democracy, and to purge corporate cash from the political system (2007).

Krugman tracks some of the injustices, inequality, and inequity issues of our income security. He maintains that America experienced a ‘long gilded age’ of capitalism until the New Deal created a new social order characterized by income-leveling taxes, job security, strong labor unions, a prosperous middle class, bipartisan solidarity, and general social bliss. The post-World War II ‘paradise lost’ was followed by the 1960s conservative social movement to exploit racial tensions, national security anxieties, and volatile value-laden matters like abortion, school prayer, and gay rights to change the subject away from bread and butter issues. A second ‘gilded age’ in which inequality is on the rise and even the modest American version of the welfare state brought by the New Deal is in danger of being dismantled (2007).

The excessive profits of some of America's proprietary organizations have the greatest impact on the average middle-income households with an average 2006 income of \$48,201 (Thirty-seven million, 2006). What happens to income security and benefits when they cannot work or are retired? Many expect to depend on proprietary 401 accounts, Individual Retirement Accounts, pensions, and health insurance that has been depleted, eliminated or has been raided by corporate restructuring.

“In 2006, 37 million or 12.6 per cent of U.S. citizens came under the official poverty threshold –annual income of \$9,973 for a single person, or \$19,971 for a family of four. The poverty rate was highest among African Americans at 25 percent or 9.2 million people, followed by Hispanics at 21.9 per cent, and 11.1 percent for Asian Americans” (Thirty-seven million, 2006).

According to the 2006 Catalog of Federal Domestic Assistance Programs, the Social Security Retirement Insurance paid some 33 million retired workers –aged 65 or above– and their auxiliaries averaged monthly cash benefits of \$924 (average family benefit of \$1574). For a widowed mother or father with two eligible children the public social insurance called Social Security Survivors Insurance averaged \$1905 per month. The average monthly cash benefit for a worker disabled in 2004 was \$880 and for a worker with dependents was \$1496 for Social Security Disability Insurance to 7.6 million beneficiaries (U.S. Executive Office of the President, 2006).

For aged, blind and disabled people, Supplemental Security Income (SSI) provided an assured level of income to persons who had attained age 65 or who was blind or disabled, whose income was below specified levels. In 2001, some 6.5 million were recipients of SSI at an average monthly benefit of \$378. SSI was both a social insurance for those who qualified for work-related benefits and social assistance for those whose incomes fell below the poverty line and were poor (U.S. Executive Office of the President, 2006)..

For poor families with incomes below the poverty level, *publically* funded Temporary Assistance for Needy Families –TANF- is provided to assist needy families with children so that they can be cared for in their own homes. The objectives of TANF are to (a) reduce dependency by promoting job preparation, work and marriage; (b) reduce and prevent out-of-wedlock pregnancies, and (c) encourage formation and maintenance of two-parent families. Adults must begin working within two years of receiving aid (not to exceed five years for a parent with small children). Benefits vary according to states (U.S. Executive Office of the President, 2006).

To enforce the support obligations owed by absent parent to their children, locate absent parents, establish paternity, and obtain child, spousal and medical support, Title IV, Part D of The Social Security Act -called Child Support and Parent Locator Services- collected some \$24 billion in 2006 (U.S. Executive Office of the President, 2006).

As these data suggest, *public* expenditures remain the primary source of funding to aid the poor. Social justice, equality and equity issues persist in our philanthropic giving. According to The Wall Street Journal, Americans set a record for giving in 2006. For the third straight year charitable giving by Americans rose 4.3% to \$295 billion in 2006: gifts

to arts, cultural and humanities rose 9.9% but giving to human services fell 9.2% to \$29.56 billion. Reflecting an ongoing broader trend, religion remained the single largest category of giving –32.8% of the total- as contributions rose 4.5% to \$96.82 billion (Beatty, 2007). If Christians gave the 10 percent tithe versus our average of 3.5 percent, would not social welfare services funding also reflect a rise (Brooks, 2007)? Or, would the religious institutions bloat the existent structure with excesses in programs that glorify leaders?

Advocates for social welfare services must maintain vigilance to keep charitable foundations focused on providing services rather than propagating the organization. Trillions of tax-free contributed dollars which earn double-digit returns are inciting calls to speed up spending. The minimum that *voluntary not-for-profit* foundations are required to spend for services is single-digit five percent of their assets. Warren Buffet, who is giving in excess of \$30 billion to the Bill and Melinda Gates Foundation with the stipulation that it be spent promptly maintains that eleemosynary organizations “..shouldn’t be determining the scale of philanthropic efforts based on some minimum set by (the United States) Congress (Strom, 2007).

Health

Health services is the social welfare service that best represents the co-mingling of *proprietary, public and voluntary faith based* auspices for funding. Although auspices of the major health systems – physicians, hospitals, pharmaceuticals, and health insurance- are *proprietary* these systems draw heavily from *public* and *voluntary* funding. *Proprietary* health insurance is being eliminated as cost soars for employee health benefits. *Proprietary* pharmaceutical companies have raided the *public* Medicare and Medicaid funds by excessive charges with few constraints on pricing to consumers. Beginning in 2006, Section 1860, Part D of the Social Security Act provides prescription drugs to Medicare beneficiaries (P.L. 108-173). Physicians and hospitals collect *public* fees-for-services from Medicare and Medicaid and secondary fees from *proprietary* health insurance schemes. *Public* hospital insurance, *proprietary* physician services, and *proprietary* pharmaceuticals are provided to elderly, disabled, individuals with chronic renal disease, and the poor. In 2006 Title XVIII Medicare provided protection for some 42 million people for a total expenditure of \$182 million (U.S. Executive Office of the President, 2006). In the same period, Title XIX Medicaid provided medical assistance to 46 million who were poor. Another 47 million Americans had no health benefits: 33 per cent were Hispanic American, 20 per cent were African Americans, and 18 per cent were ethnic Asians (U.S. Census Bureau, 2006)! Congress is deliberating the passage of a *public* health scheme State Children’s Health Insurance Program -called S-CHIP- to provide health care to 10 million children (President vetoes, 2007).

Faith-based *voluntary* agencies provide eleemosynary health services through free health clinics, hospitals, and other venues. “Since the mid-1980s, parish nursing -also called faith-community and congregational nursing- has grown to plug some of the health-care

gaps in our nation where 47 million people lack health insurance. A new Congregational Health Ministry Survey, conducted by the National Council of churches found that about 70 percent of more than 6,000 U.S. churches provide direct health services and 65 percent provide health education programs for their communities.” (Faith and nursing, 2007).

Some faith-based organizations are enmeshed with *public* and *proprietary* interests and are not transparent in the quality and quantity of services delivered. Two decommissioned Coast Guard cutters were given by Congress to a faith-based *voluntary* group to deliver health services to South Pacific islanders. The mission group quickly sold the ships for some \$415,000 –one ship to a pig farmer who uses it as a commercial ferry for Nicaraguans and the second to a San Francisco Bay Area couple who rents it for eco-tours and marine research- rather than using them to provide medical services. This is one of some 900 grants Congress has made to faith-based groups since 1987 through the use of provisions, called earmarks, that are tucked into bills to bypass normal government review and bidding procedures (Havriques & Lehren. 2007). There are no requirements for accountability and the well-publicized and questionable transactions of the faith-based agencies requires reputable faith-based agencies to insist on a clear wall of distinction between church and state enmeshments.

Shelter

Although it is acknowledged that the right to private, secure living space is a basic social welfare service, America has never established a comprehensive policy to meet the needs of more than 800,000 homeless people (Burt, 2001). We have a patchwork of shelter programs: proprietary sub-prime housing loans, private equity funds, banking, public housing, and voluntary shelter programs.

Sub-prime housing loans made it possible to purchase housing with no down payment. Financed by varied *proprietary* mortgage organizations, the repayment rates for some \$100 billion of these variable loans were reset for subprime-borrowers to double-digit levels. This resulted in up to one million households to forfeit their mortgage and foreclose on their housing (Bajaj, 2007).

Under *public* auspices, the 1937 U.S. Housing Act authorized the construction, management, and ownership of low-rent, low-cost housing for families, seniors, and people with disabilities (Albert & Skolnik, 2006). This national policy has been amended several times and includes the Stewart B. McKinney Homeless Assistance Act (P.L. 100-77, 1987) and more recently the Quality Housing and Work Responsibility Act of 1998 (P.L. 105-276). QHWRA reformed public housing by:

- Reducing the concentration of poverty in public housing
- Protecting access to housing assistance for the poorest families
- Supporting families making the transition from welfare to work
- Raising performance standards for public housing agencies, and rewarding high performance

- Transforming the public housing stock through new policies and procedures for demolition and replacement and mixed-finance projects, and through authorizing the HOPE VI revitalization program
 - Merging and reforming the Section 8 certificate and voucher programs, and allowing public housing agencies to implement a Section 8 homeownership program
 - Supporting HUD management reform efficiencies through deregulation and streamlining and program consolidation
- <<http://www.hud.gov/offices/pih/phr/about/>> Retrieved 10/9/2007

Applicant information includes family size and composition, family income and assets, citizenship status, current housing status, and category (senior, disabled, family). Exclusions include a history of violent criminal behaviors, permanent sex offender status, disruptive alcohol use, or abuse, manufacture, or distribution of illegal drugs (Albert & Skolnik, 2006). Currently, the Section 8 Housing Choice Voucher program is being threatened by inadequate federal funding and pending budget and legislative proposals. If these *public* sources continue to decline it is estimated that as many as 370,000 fewer households could receive vouchers by 2010 (Center on Budget & Policy Priorities, 2005).

A proposed law -U.S. House of Representatives bill (HR 2895)- would establish a Trust Fund to construct, acquire, rehabilitate and preserve 1.5 million housing units over the next ten years. At least 75 per cent of the new resources must produce or preserve affordable housing for extremely low income people, and at least 30 per cent of the funding would have to serve people whose income qualifies them for SSI. Any entity with experience and capacity to carry out the mission of the Trust Fund would be eligible to apply, including nonprofit and faith-based organizations (Washington State Catholic Conference. 2007).

Habitat for Humanity, International a *voluntary*, international, ecumenical Christian social welfare organization focuses on building simple, decent, and affordable housing. Volunteers are utilized to build houses for the poor and sold at no profit, with no interest charged on the mortgage. By 2005 Habitat built its 200,000th house – 50,000 in U. S. and over 175,000 around the world – sheltering some one million people worldwide (Habitat, 2007).

An example of a breach of faith in protecting minority children from neglect and abuse is the *voluntary/public* foster care agency which received millions of public tax-dollars to care for thousands of children from primarily African-American and Latino homes burdened with substance abuse. A trail of scandals after several children died in foster care, poor supervision of homes, and inadequate accountability, the agency executive left with \$500,000 severance package (Kaufman, 2007).

Education

Education has traditionally been charged with imparting knowledge and socializing young people, this basic social welfare institution has been challenged to focus on addressing competencies in reading and math and inclusion of all children. The No Child

Left Behind Act of 2001 (NCLB) became a national educational directive when this legislation was signed into law in 2002 (PL 107-110). NCLB amended and reauthorized the Elementary and Secondary Education Act of 1965 that required states –as conditions for federal *public* support- to:

- All public school students are required to take state administered tests in reading and math in Grades 3-8 in 2005
- Test must be aligned with state standards
- By 2007-2008 states must assess science annually
- Must assess at least 95% (overall and disaggregated) of school's students
- Sample of 4th and 8th graders must participate in National Assessment of Educational Progress testing in reading and math every year (No Child Left Behind; <http://www.pennmanor.net/staff/polllock/NoChildLeftBehindAct.pdf>. Retrieved 28 Nov 2007.

The adequacy, inequity and inequality of the testing practices of twelve states between 1992 and 2006 were demonstrated in a recent study by Policy Analysis for California Education. This research center is based at Stanford University and University of California. “States that performed swimmingly on their own weak math and reading tests tended to score dismally on the more rigorous federal National Assessment of Educational Progress” (Test and switch, 2007). Students performed worse on the national standardized NAEP tests as compared with state tests. For example, Oklahoma students ranked 60% in math and 51% in reading; Texas ranked 52% in math and 56% in reading. This newspaper advocates for us to create a rigorous, high-quality test to determine how America's students are doing (Test and switch, 2007).

Academic progress must be demonstrated by children in poverty, racial and ethnic minorities, students with disabilities, and ESL students. For example, students with developmental challenges are included in the *Education for All Handicapped Children Act of 1975* (P.L. 94-142). This permanent, national, *public* program provides for special education for children ages 3-18 and includes (a) individualized education programs, (b) nondiscriminatory testing, (c) education and support services, (d) least restrictive environment, and (e) procedural due process (P.L. 94-142).

An innovative model of the integration of *voluntary, proprietary, and public* education systems is seen in the Cristo Rey Network of inner city high schools that provide quality, Catholic, college preparatory education to urban young people who live in communities with limited educational options. A work-study program places students to work one day per week in corporations. This *voluntary* system provides five rotations of student workers (five students who work one day in a five-day work week) in *proprietary* corporations. This employment enables students to apply education directly to the workplace and pay for their education. The *public* education system provides for support services that are not directly related to religious education. Ninety-two percent of students are racial minorities. In 2006, the drop out rate was just six percent and ninety-two percent attended two-year or four-year colleges (Foley, 2007).

For students in higher education, affordability limits access. Students need credible counsel in applying for grants, assistantships, and loans. Too often counselors in

university financial aid offices have vested interests to guide student toward *publically* subsidized loans that are managed by *proprietary* corporations. Many students opt for low-interest loans where payment of principal and interest is deferred until graduation. When they cannot repay immediately, the interest increases to market rates and many graduates must repay high interest, service charges and penalties.

SUMMARY/CONCLUSIONS:

To achieve social justice social workers must strive to change social policies to more equitably and equally benefit all Americans. Insist that *voluntary faith-based* organizations utilize the tax-exempt funds to serve the needy; that no funds be used for proselytizing, worship or religious instruction; hold them transparently to equal treatment of volunteers and employees alike; and that they help all comers without regard to religion. For adequate domestic services delivered by *public, proprietary, and voluntary* organizations, push to eliminate the excessive public spending on defense, eliminate exorbitant tax cuts to the rich, and change our tax law:

- To recast the tax system so that it raises needed revenue with the burden distributed progressively throughout the income scale.
- To create a system that does not disproportionately favor investment income from work.
- To consider new taxes that both raise revenue and distribute the overall burden even wider, including value-added taxes that have worked well in Europe (The tax debate, 2007).

Finally, expand these concepts and processes for basic human services to the personal social services so that society can enjoy economic, emotional, spiritual, and social justice.

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