

**Policy Analysis Brief**  
**Social Insurance and Public Assistance Program**

Dainty Broughton

Master in Social Work, Alliance University

SWK 355/555: Social Welfare Policy & Services

Dr. Marcia Herrera, LMSW

April 12, 2023

**Goal Statement:**

The goal of public assistance is to “provide at least a minimum degree of economic security to persons in need” ([www.ssa.gov/policy/docs/ssb/v7n11/v7n11p2.pdf](http://www.ssa.gov/policy/docs/ssb/v7n11/v7n11p2.pdf)). My goal is to show that while public assistance program is assisting in providing a minimum degree of economic security to persons in need, not everyone is being included.

**Scope of the Problem:**

The social welfare programs are basically based on a low-income families. New York State has a population of 20,201,249 (<https://data.census.gov>). The median household income in New York is \$74,314. According to the American Community Survey (ACS) there are 5.2% of individuals in New York without health care (<https://data.census.gov>).

There are two types of public assistance programs. They are social welfare programs and social insurance programs. Some of the welfare programs are: Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the Temporary Assistance for Needy Families (TANF) including Pass through Child Support. Also, I believe that housing vouchers and childcare assistance fall under social welfare programs as well.

Some of the social insurance programs that falls under the federal, state, and local government are social security of oneself and on behalf of a dependent child, Department of Veterans' Affairs benefits (except for a Veteran's pension), Unemployment insurance compensation and Workers' compensation. The eligibility criteria for social insurance are normally based on one's age, employment status, or being a veteran.

The problem with the entire public assistance program is that there are individuals who are receiving public assistance under false pretense. There are individuals who need public assistance but cannot get it. I remember when my mother, brothers and I migrated to America,

my mother was not working. My father was the only one working. My mother applied for SNAP, and she received \$100 monthly for 3 children. This was in the 90s. There are individuals who receive public assistance; however, what they are getting can hardly pay for groceries or the cost of their daily living. I had clients who received \$60 a month in food stamps. What can \$60 do, especially now that the cost of living is so high?

Another issue which I feel is just plain ridiculous is if you work for the city you cannot apply for public assistance. If that is the case, the city needs to pay their employees better. There are individuals working for city agencies who are barely making ends meet. I would like someone to explain to me what those individuals should do.

There are individuals who have special needs children that cannot get SSI because of the parent or parents' income. Everyone I speak to who apply for SSI, they are denied the first time they applied. They have to obtain an attorney to assist with the application process. There are individuals who are really sick to the point they are unable to work and they apply for SSI and were denied. When a person gets sick and cannot work because of his/her sickness, it behooves the government to ensure they receive SSI. We are trying to prevent poverty right. The person should not have to go through so much stress just to prove they are unable to work. These are just simple examples of why we have so much poverty.

What is the city and state idea of low income? Due to the rise in the cost of living, the poverty line has definitely change from 2 or 5 years ago. If a person is applying for SNAP and is \$1 over the cut off, the individual is denied. Is that fair? We are penalizing a person for trying to make ends meet. Damn if you and damn if you don't. Again another example of poverty.

Why is it that it seems that more ethnic groups get TANF or food stamp more than some group? For example, the Hasidic Jews, they basically want to be an island for themselves; however, they receive public assistance and housing with no issues. What is it they are doing that other races are not doing? The simple answer is that they look out and take care of their

own. We as black and brown need to do the same. I am not saying to bend the rules but advocate for each other. Believe it or not there are some individuals who do not know they are qualified or even apply for SNAP and possible TANF.

If one is undocumented with undocumented children, they do not receive any social welfare support. To me this is sad. I do understand one must be a citizen or legal permanent resident in order to obtain public assistance benefits. However, as a country and a human being, we should not be denying a child food. By not offering any form of public assistance or social support to undocumented children we are doing them injustice. Not only food but health insurance. A child who is undocumented receives CHIP health insurance. CHIP is nothing when the child has a medical condition and requires a variety of care.

If there is support out there for our veterans, why is it that so many of our veterans are struggling and living on the streets? There needs to be a better system within the Department of Veterans' Affairs to ensure our veterans receive better care and support. Too many of our veterans are falling through the crack and not getting the benefits they truly deserve.

### **Past Policy:**

Welfare programs have been around for many, many years. The Civil War Pension Program was passed in 1862 (<https://www.census.gov>). This program provided aid to Civil War Veterans and their families. After which there was the Social Security Act of 1935 which was amended in 1939 to establish a number of programs designed to provide aid to various sectors of the population (<https://www.census.gov>). Unemployment compensation and AFDC (originally Aid to Dependent Children) are two of the programs that still exist today (<https://www.census.gov>). This act provided the first national system of social welfare benefits in the United States.

In 1964 the Food Stamp Program was created. The food stamp program was developed to provide assistance to low-income households by providing them with vouchers which they could use to purchase food (<https://www.census.gov>). This program was created to reduce hunger and poverty in the United States. In 1996 Temporary Assistance for Needy Families (TANF) was introduced (<https://www.census.gov>). This program provides temporary financial assistance to low-income families. TANF was developed to reduce poverty and inequality, as well as providing important support to families in need.

### **Current Policy:**

Social insurance and public assistance are still very much in existence today. Social insurance such as SNAP, TANF, housing vouchers, childcare assistance, and SSI is the topic for every local, state and federal politician. However, it appears it is much harder than before to apply for any of these services. It is still the policy that these services are for the needy and to prevent poverty. However, these programs have been around for years and there still is a very high percentage of poverty. That tells me we are not doing enough to end poverty.

Anyone who requires a translator can request one and cannot be denied an interpreter. If one was denied any form of social welfare, one can request a fair hearing. One has the right to apply for social welfare assistance without being judged. It is the current policy that if a person who is applying for public assistance and believe they are being discriminated again, they can file a complaint.

It is a policy that a person can receive cash assistance for a maximum of two years in a lifetime. After that, if the person is eligible for Safety Net Assistance (SNA), it is provided in a non-cash form. For example, payment is made directly to the landlord or vouchers are sent directly to the utility company. Non-cash SNA is also provided for families of persons who are

found to be abusing drugs or alcohol and families with an adult who has exceeded the 60-month lifetime limit.

### **Proposed Solutions:**

We need to change the poverty line. In 2022 the poverty line for a family of 4 was \$27,000. There needs to be an adjustment in the financial criteria for qualifying for SNAP, TANF and obtaining housing vouchers. I believe there should be social workers at every center in which one applies for SNAP, TANF and housing vouchers. Not only English-speaking social workers but bilingual social workers in several languages such Spanish, Creole, French, Russian, Chinese (mandarin) and Arabic. Having someone psychically at the center makes the applicant feel more comfortable and understood. New York is a melting pot, and the centers should reflect that. We need more advertisements for SNAP, TANF, WIC and SSI. Maybe have tables in schools, hospitals and community centers with information as to who is qualified and how to apply.

In some countries such as Canada and England, every month the government provides a stipend for children no matter the parent/guardians income. I believe something like this should be implemented in each state. This will ensure that no children will go without food, clothing and shelter. Also, I believe it should be automatic that every child (documented or undocumented) should have equal health insurance. Especially undocumented children who have medical conditions and a disability. The undocumented did not ask to come to American; however, their parents taught they had to by any means necessary. Children should not be penalized for their parents' poor judgement. American funds other country for work. Why can't American fund the undocumented, documented and citizen with better health insurance.

When our veterans return home, along with them getting their discharges documents, they should be giving a package for financial assistance until they get a civilian job, housing and other support. This is where a social worker comes in.

If a child has been confirmed disabled by the state, it should be automatic for that child to receive Social Security Income regardless of their parents' income.

I believe that the state should contract with private and non-private organizations in which they can offer individuals public assistance with jobs. I also think the state should offer job trainings and pay for qualified individuals to attend college in order for them to get off public assistance. If a person is claiming mental health and other medical issues as to the reason, they are unable to work to receive public assistance and SSI, the state should have their own doctors to evaluate and examine the person. Not everyone who is diagnosed with a mental illness can not work.

Unemployment insurance is a very important social insurance program. Unemployment was created to ensure individuals can still afford to eat and pay their bills during their time of unexpected unemployment. In other words, to prevent poverty. However, under the employment insurance act, individuals only get half of their gross income. If an individual earns \$600 a week, for unemployment he will get \$300 a week and if he pays taxes on that \$300, he will probably get \$200 weekly. What can \$200 do especially if the person is a single parent with children. He must pay rent/mortgage, buy groceries and other bills.

I propose that the amount a person receives while collecting unemployment should be increased to at least 80% of their gross income. As you know the cost of living is very high. If the idea is to keep individuals out of poverty, then increasing unemployment is a start.

I read a message that was written by New York Controller, Controller DiNapoli, on New Yorkers in Need – Food Insecurity and Nutritional Assistance Programs. There are six

recommendations in his message. He stated in his message that roughly one in ten, which is appropriately 800,000 households in New York continue to suffer from food insecurity (<https://www.osc.state.ny.us>). That is a lot. I am certain within the 800,000 are a lot of children.

I agree that there should be a renewal of the Federal Child Tax Credit Expansion, the implementation of the White House strategy on hunger, nutrition and health, an implementation to further expansions of SNAP and WIC, improve Outreach and Access of public assistance such as SNAP and WIC, promote state nutritional programs and continue to pursue innovative approaches (<https://www.osc.state.ny.us>). I agree that the state and federal government should “implement innovative approaches to address factors contributing to food and nutrition insecurity, including expansion of medically tailored meals provided by Medicaid, subsidizing the costs of online food delivery and providing incentives to bring grocery stores and healthy food to food deserts” (<https://www.osc.state.ny.us>).

There are so many things we cannot control but one thing we can control is hunger. There is no reason why any individual, especially children should go hungry. The COVID pandemic has left a lot of New Yorkers jobless and without hope. They need to know there is hope and assistance is out there. They need to know the local government and lawyers are fighting for them. Some do not know where to turn or who to ask. Healthy living and eating are being promoted but with the cost of living so expensive it is hard to do so. If the above recommendations can be put in place for New Yorkers that will be a great start to end hunger.

### **Involvement of Local Communities:**

I believe local communities need to be involved in promoting the various social welfare programs available. Every school request the family of each student to complete a lunch form which inquiry about the family’s income. Based on that, there should be a way to determine who

can benefit from social insurance and/or public assistance. Inviting representatives from the public assistance office and other social welfare office to street fairs and block parties to provide resources and information to the families. Some of the public assistance centers are a distance from certain communities. As community members we should advocate for buses to visit communities to provide assistance in applying for the various social welfare services. Local libraries can provide assistance to families to apply for SNAP and/or TANF. Not everyone has access to the internet in their home.

Maybe communities can partner with non-profit or profit organizations in order to assist families with food, rental assistance, ways to lower heat and other necessities. There are some organizations that offer grants to individuals to assist with rental arrays.

Individuals do not know that they can request public assistance to assist with rental arrays. This is where community comes in. As a community we can come together and inform our community members. Education is the key to ending poverty.

### **Involvement of Faith Community:**

In most black churches, the congregation tends to listen to the pastor. I believe as pastor they should educate their congregation about what various services are available to them. Some Christians believe it is not God's will for them to be on public assistance or received government help. It is not so. These services are available to assist anyone who needs help to make a better life for themselves and their family. Social Work started with the church. I believe it is the church's responsibility to educate individuals about the various services that are available to ensure one lives a comfortable life. It is the church's responsibility to educate their congregation as to their rights to apply for emergency assistance or any form of assistance.

## Bibliography

[www.ssa.gov/policy/docs/ssb/v7n11/v7n11p2.pdf](http://www.ssa.gov/policy/docs/ssb/v7n11/v7n11p2.pdf)

<https://www.census.gov>. About Program Income and Public Assistance

New York - Census Bureau Profile [https://data.census.gov/profile/new\\_york?g=040XX00US36](https://data.census.gov/profile/new_york?g=040XX00US36)

B22008: MEDIAN HOUSEHOLD INCOME IN ... - Census Bureau Table  
<https://data.census.gov>

Marx, Jerry Dr. Social Welfare History Project Current Issues and Programs in Social Welfare: Current Issues and Programs in Social Welfare. Social Work Department, University of New Hampshire. <https://socialwelfare.library.vcu.edu/>

New Yorkers in Need: Food Insecurity and Nutritional Assistance Programs | Office of the New York State Comptroller. <https://www.osc.state.ny.us/> March 2023