



HOW POVERTY AFFECTS CHILDREN

AVIGAIL RABINOWITZ

Rabbi Asher Perkal* still reels from his elementary school experiences due to his having been what he terms a “have-not.” Growing up as one of four brothers in a single-parent home, his childhood was replete with finance-induced tension.

Asher vividly recalls his mother poring over a pile of bills with both hands clenched over her head in what appeared to young Asher as intense anxiety and abject helplessness.

He remembers losing his winter coat and being left without one for the remainder of the cold season. He remembers his brother breaking his leg mere days after the family’s health insurance was canceled and the terrible stress that ensued at home.

When Rabbi Perkal was a child, poverty was more easily identified. Today, *gemachs* have introduced silk and crystal to the *simchos* of even the poorest families, and women in designer clothing and late-model cars might cry with just as much sincerity as the teacher whose husband is in *kollel* for 13 years! Both have debt, both are paying off mortgages, both are not sure where money for camp will come from. Nearly everyone feels the financial struggle at the end of the month. When does struggle turn poor?

Mesila, an internationally acclaimed organization helping our community understand and find financial stability, is clear on the definition of poverty. Mrs. Batya Weinberg, of Mesila’s education department, clarifies: A family that is using their funds responsibly and carefully, but still can’t cover basic month-to-month expenditures, is poor. But a family struggling and not making it because their standard of living is beyond their means is not.

How to judge? If others *would* be able to make it through the month by living with your financial reality, you might feel the financial pinch, you might even consider yourself struggling, but that’s not poor!

So, how do those on a truly meager budget raise happy, confident children in our society in which these lines are so blurred?

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CLEAN, CUTE AND CONFIDENT

Ditza Schoen*, mother of seven, does not make ends meet and is often in debt. Yet she’s not worried about how her economic status will affect her children, as she hears the echo of her mother’s motto from her childhood in her head: “It’s no sin to be poor and it’s okay not to have things. It’s *never* okay to be dirty, stained, ripped or *shlumpy*.”

One uniform sweater is fine, according to Ditza, even if it’s washed daily. As long as her children leave the house looking clean, in clothes that fit, with each child looking well presented and sweet, she has nothing to be

ashamed of. It is her opinion that a child with less than others — even wearing hand-me-downs — can do well socially, as long as she appears clean, cute and confident.

Ditza adds that approximately once a year she “invests” in dollar-store hair accessories. “I don’t consider this splurging; it’s my obligation toward my children. I can’t afford luxuries, so I wake up 15 minutes earlier than I’d have to otherwise to braid my girls’ hair. It’s free and quite effective in their social perception, both in the eyes of their teachers and classmates.”

Morah Etty Hoffman, second-grade teacher in Bais Yaakov Hatzafon in Yerushalayim, and more recently in Givat Ze’ev, agrees with Ditza’s assessment. In her experience in early elementary school, a child’s financial status does not define her. Though a teacher can often discern which children come from poor homes, among the students themselves there seems to be no indication that economic background makes any difference. Mrs. Hoffman maintains that there are some poor children with good heads and some rich, pampered kids who struggle — and vice versa.

Rabbi Michael Weichselbaum, principal of Bnos Malka in Queens, New York, concurs. “I believe strongly that in the *frum* community poverty does not lead to failing in school,” he states. Unlike in the secular world, where inner-city poverty often dooms children to inferior and deficient schools and



Those we spoke with were unanimous; adolescents are much more aware of nuance in clothing and items, be they bags and shoes for girls or hats and the “right shirts” for the bachurim.

teachers, our children are granted scholastic opportunity and access to services regardless of financial background. Excellent teachers and support staff service our children whether they pay full tuition or not. “With parents that are *machshiv Torah* and *machshiv* education, I haven’t found that poverty stands in the way of their children’s success.”

Aliza Mizrahi* adds that a mother’s overall attitude goes a long way in setting the tone for the family’s self-perception.

She describes the poverty with which she was raised. Aliza had one Shabbos jumper for three years straight, all year round, until it finally got passed down to her younger sister. “And,” Aliza remi-

niscas, “we both remember having liked that jumper!”

When she was six, Aliza and her sister were flower girls at her uncle’s wedding. Her mom bought matching checkered pinafores that went over a long-sleeved cotton floor-length dress at a grand total of \$16 apiece in Alexander’s. Some matching shiny ribbon sewn to strategic places — and voilà! *Chasunah* “gowns”! The girls then wore their gowns as Shabbos robes until they no longer fit.

“The amazing part in all of this was how fashionable we felt,” Aliza shares. “Shopping for the wedding was exciting and fun; for years, my mother laughed about what a great shopper she was. These types of experiences were permeated with a sense of adventure and positivity.”

THE TWEENS...

As children reach upper grades, it may get trickier, as brand-name school supplies and other items begin to penetrate. Etty remembers teaching in a school where the contrast between the wealthy students and the poor was vast. The contrast of both demographics sharing one classroom was stark, and in Etty’s sixth grade, the movers and shakers were invariably wealthy.

To illustrate, Etty told of the unit she taught on Italy, and the girl who excitedly volunteered to throw a pizza party for the next geography class. That student’s father enthusiastically embraced his daughter’s great idea and supplied the pizza party for the next lesson on his credit card... How can a girl whose family can’t even afford to send her to school with a snack-bag compete?

But Aliza disagrees. She touts herself and her sister as proof that it doesn’t have to be so. Like Morah Hoffman’s students, many girls in Aliza’s class were in tight financial straits, and the wealthy girls lived in their own upscale neighborhood. Yet both Aliza and her younger sister were G.O. president in elementary school, and headed choirs and other

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clubs in high school. Both sisters also excelled academically.

She doesn’t remember anyone measuring herself against the other, each girl just being who she was with her strengths and weaknesses. In fact, when Aliza won the G.O. presidency, she was running against her friend who was driven to school daily by her family’s chauffeur.

Aliza throws in another caveat regarding her perspective as a child, teen and adult. “I never heard my parents discussing anyone else’s wealth or financial status in any way. People are just all people to them.” As such, where their daughters fell on the financial spectrum was entirely irrelevant to their self-perception.

Rabbi Weichselbaum recounts that there was a wonderful, albeit penniless, family whose four daughters went through *Bnos Malka*. Granted, these girls were bright, but their parents were present and involved; it was the strong values and dedication of the parents that engendered self-confidence and academic success... each of these sisters

achieved honor-roll status by the time she graduated elementary school!

RAISING TEENS IN POVERTY

Those we spoke with were unanimous: Adolescents are much more aware of nuance in clothing and items, be they bags and shoes for girls or hats and the “right shirts” for the *bachurim*. But the underlying concept is still prevalent; self-perception and self-confidence speak much, much louder than actual financial realities. Especially with teens, a confident, self-assured persona is the social ticket no matter the financial bracket of the teenager’s family. But still, *stuff* matters. And matters a lot.

Once teenagers show up to school, asserts veteran high school *mechaneches* Mrs. Chana Weiss, a teacher never really knows. She says that it isn’t poverty that’s defining, per se, as much as dysfunction. Girls who care about having a certain high standard and material advantage that their parents can’t supply might work hard during the summers or take jobs throughout the year to pay for the right bag, puffer vest or shoes. As for that visible parental dysfunction affecting kids, there does seem, at least to Mrs. Weiss, to be a higher percentage from poor families.

She ventures to guess that these poverty-stricken mothers are more overwhelmed, thus not taking the time and care to notice how their daughters look as they leave the house. A mother operating in survival mode doesn’t have neat hairdos or ironed shirts on her radar, so her daughter may have never been trained in the nuances of self-grooming.

Rabbi Weichselbaum points out that there are secondary challenges facing poor families that may impact the functioning of the home, most notably *shalom bayis*. But parents who have their own issues worked out and get past their challenges can and do raise wonderful, self-confident and high-achieving children.



As with elementary school, in a properly functioning albeit poor home there does not seem to be any correlation, socially or academically, between teens' financial status and their ultimate success at school.

Mrs. Weinberg at Mesila had a positive message in this regard. "A family might be at the bottom of the financial totem pole and tops in warmth, emotional stability, fun and love, which will encourage children to be healthy and self-assured children and adults. The mistaken impression that money problems at home will damage a child's self-image gives money way too high a value. If a child feels second-best because of his family's poor financial standing, this most often reflects the parents' own attitudes that a lower income bracket defines them as lesser than others."

The need for teenagers to have the right things is so real and so extreme that many find a way, with or without their parents' help. Keeping up with the Joneses, even for self-confident and independent teens, is a social must on some level, even in schools whose student body is comprised of mostly middle or lower socio-economic families.

It follows that the precise environment a teen is in can make a real difference to the default social standard which will become his emotional necessity. If, for example, a girl is in a wealthy or highly materialistic school or class, this can make a difference to a family's annual budget. This is something worth bearing in mind when choosing children's schools — especially high school.

"I don't want my kid to stand out as the coolest kid on the block, but she certainly can't stand out as the deprived kid either," explains Aliza. And so begins what some parents struggle to balance; can my teens be normal and confident if I can't supply them materially on par with their peers?



She knew her parents would be only too happy to pay, but at age 10, Ditza felt it was just too much to ask. "I never told my parents about the trip, and told the teacher that I didn't feel up to going."

parents' choice was the model she ultimately identified with and emulates.

Recognizing that teenagers need more, our interviewees who scrimped when the children were younger are quicker to give a smiling "yes" to requests from their teens — even while cringing inside.

Why? Ditza says that when her teenage daughter asks to go swimming with friends during midterms, Ditza views that as a need, not a luxury. And while that need is above Ditza's financial abilities, she feels that it is her responsibility to provide her children's needs, knowing well that the financial consequence is increased debt and additional emotional stress.

But when requests really pour in, Ditza becomes unsure of where the needs end and the wants start. Then she either pushes off her teen to see if the request will resurface, or of-

Aliza says that throughout her adolescence she was more materialistic than her family, and though her sister teased her, Aliza babysat often and blew a lot of money on clothing.

"I had wealthy friends and spent time in their homes. Although I was enjoying my money and it felt nice to have things, I also felt bad for people who actually spent their lives making money, when they could have been cool like us, having *baalei teshuvah* over and impacting peoples' lives with Torah awareness! I felt strongly included in my parents' mission from the time I was young."

Aliza viewed her parents' idealism, which definitely spoke to her, and her friends' materialism, which she says enticed her as well, as options the world had to offer. But what she perceived as the excitement and beauty of her

Mrs. Miriam Orbach is in her late 60s and describes herself as well off. Yet the poverty of her youth still influences many aspects of her life and personality. Although her childhood poverty did not affect her initial lifestyle choices and marriage, from the start she preferred to be shielded from any financial distress, establishing that early on as her husband's department.

Once her children were all out of the house, Mrs. Orbach went back to school for an MA, worked incredibly long shifts with few breaks, and basks in the feeling of what she terms "being a rich lady" and never having to think twice about expenditures.

And the bills? She laughs. "That's still my husband's department... I don't want to know about it!" Why? Amazingly, because she still fears that poverty may sneak back into her life. The word "mortgage" makes her realize that a bank out there can technically foreclose on her house and leave her homeless. Innocuous utility bills make her feel that her electricity, gas or phone might be shut off, though that eventuality is far from her financial reality today.

And to assuage those demons, she keeps right on working, despite the protests of her children — and now married grandchildren — to slow down, smell the flowers, and enjoy some of her hard-earned prosperity.

fers to split the cost with her daughter.

"Look," she explains, "my teenage daughter babysits. So if something is really important to her, but I'm not sure about it, she should jump at the chance to have me chip in. If she wavers and reconsiders how important this was to her now that she'll be paying part — well, then, it was not important enough for

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me to overextend myself for it!"

For Asher, it was when he got to high school that he began noticing a whole new consumerist reality. Once in a dormitory, he observed friends who consistently had freshly dry-cleaned shirts. He knew he'd never have that, though he certainly would have liked it.

It was impossible for him to miss other boys' grand tales of exciting trips, vacations and most of all, clothing. It never crossed his mind to mention this to his mother; it plainly wasn't his reality.

"Their world was so inaccessible to me that I just wrote it all off as 'that's them, not me.' But it was transformative in quite another way," he says. "I plunged headfirst into Torah in those years, something available to all of us equally, and thrived. I had to forge an identity, and it certainly wasn't going to be with shirts... I felt the pleasure of Torah and was happy to be me."

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FISCAL SHELTERING AND CHILDHOOD STABILITY

Mesila’s model promotes children being left out of parents’ financial issues. Although children should be taught positive financial tools by being included in shopping decisions, prioritizing, saving up for things and differentiating between needs and wants, it is a parent’s responsibility to supply children’s needs in a reassuring manner. Kids should rely on their parents for a stable and secure childhood without financial worries.

Rabbi Weichselbaum agrees. Children who are too aware of their parents’ fiscal hardships suffer from the excess knowledge.

While Ditza did not feel oppressed by her poverty as a child, she absolutely worried. For instance, when in fifth grade her class won a contest and was awarded an ice skating trip. Each student needed a signed permission slip and five dollars. Young Ditza’s heart raced. “Oh, no,” she agonized,

I know that I really can’t afford it but I buy it anyway, because...

NAME: Ditza Schoen*

ITEM: New knapsack, pencil case and one uniform for each first-grader

COST: approximately \$100

WHY: On that very first day of school ever, I know that each girl in the class will be shining from her new uniforms and school paraphernalia. To start off her school years on the right foot, both for her own send-off and from a social perspective... I just can’t bring myself to send her off any other way! All things being equal, I will not buy another knapsack for this child until she reaches fifth grade, even if the first one is a pink Hi Beary!

NAME: Rabbi Asher Perkal*

It helps me stay centered when I realize that I could have made other choices in life and had more in a material way, but my choices led me here.

“that is so much money!” She knew her parents would be only too happy to pay, but at age 10, Ditza felt it was just too much to ask.

“I never told my parents about the trip, and told the teacher that I didn’t feel up to going. I felt like quite the righteous

ITEM: A decent brand of no-iron shirts and pants for myself.

COST: \$450 annually

WHY: A ben Torah should look presentable. So I spend more than I wish it would cost in order to look mechubadig, while saving my wife the extra work. I feel a twinge forking over the money every time, but think it’s the right thing to do.

NAME: Aliza Mizrahi*

ITEM: I overspend on my food bill

COST: Overspending by a couple hundred dollars a month; about \$2,000 a year

WHY: I work a lot so I allow myself to cut corners sometimes. But more often, I feel that my family is going to be unhappy (or downright cranky) if they don’t have certain items, so that is a pressure I buckle under to spend.



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martyr when the whole class pulled out and I remained in the classroom! There were two other kids who stayed back, though I can't remember why. I felt terrible asking my parents for \$65 for my eighth-grade graduation trip, but I did anyway, but boy, did I feel guilty!"

Aliza says that she tries hard to teach her kids financial responsibility, but without their getting any worrisome vibes from her. "It's my job to shield them and let them be 'normal,' though of course there's plenty I say 'no' to by necessity."

Aliza refers to the method she learned from an internationally acclaimed *chinuch* expert, whose *shiurim* she attended while living in Yerushalayim. "I never say it's too expensive or that we can't afford it. If my kids ask me if it's because of the money, I answer honestly that yes, it's a financial consideration — but always with the explanation that everyone must choose what they use their money for, even wealthy people, and I'd rather use my money on other things."

"If they try pinning me down and ask 'Like for what?' I try keeping it light. I might say 'Like for a fun trip during summer vacation, like awesome *afikoman* presents...' I think that is a message my children should be receiving from me, and a tool they need no matter what their future financial standing in life."

While the nitty-gritty of day-to-day finances should exclude the children, Mrs. Weinberg believes that kids should absolutely have a realistic expectation about what parents can and can't provide.

Chaiky Shore* was in Eretz Yisrael for her seminary year, and decided on a special surprise for her parents. She booked a flight home for Pesach on her parents' credit card without their knowing until in she danced. Surprise? More like shock. Eight years later, Chaiky shakes when she thinks of what she did, because completely unbeknownst to her, her father was out of a job for close to a year and had no idea how he would pay for matzah and wine!

This emphasizes Mrs. Weinberg's stance — an honest and realistic impression of where a family is holding and approximately where it fits into the financial realm is healthy and vital for children. This is especially true if there is a significant shift in a family's reality, as there was in the Shore home, with a loss of income seriously impacting a family's financial world.

EARLY POVERTY, LATER CHOICES

Noach Waldman* came from quite a poor home. His father was a *Rebbi*, and the Waldmans considered themselves fairly

average for the community in which Noach was raised. While other *bachurim* in his yeshivah played basketball or fiddled with a guitar in their free time, Noach spent every free minute poring over car catalogs. He memorized the newest expensive makes and models. He spent his late teenage and early adult years envisioning his prosperous and comfort-filled future. He had brochures of expensive log cabins and vacation spots. Today Noach Waldman is well-to-do ...as he desired.

Asher, on the other hand, learns in *kollel* and hopes to make these years last. He says, "Growing up, I saw that money held no importance in its own right. Sure, you need it to make life work, but that's it. Money was merely a means to an end. In the meantime, I met Torah and fell in love... so that is the end, and money is needed insofar as it gets me there while enabling my family and household to function optimally. Today when I see a *frum* Yid my age driving a luxury car, in my mind that car represents a whole lot of energy, time, talent, money and resources."

Asher's younger brother was affected very differently. He works hard and makes a nice living to provide a smooth life for his family, determined for his wife and children to never experience what he felt growing up. He thrills at the prospect of meeting certain goals he's set for his family. Such goals include for there to be absolutely no difference to his children between steak, chicken, fish or mac-and-cheese.

"I want them to pull Tropicana orange juice from the fridge without batting an eyelash, just because they are thirsty... something I still can't bring myself to do."

Aliza says that as an inspired, starry-eyed seminary graduate entering *shidduchim*, she dismissed dire warnings of "the hard life" from well-meaning friends and even *shadchanim*, and adamantly insisted on dating *bachurim* who planned to go into *klei kodesh*.

Aliza sounds realistic yet firm about her present financial hardships when she states, "Is it hard sometimes? Yes. Do I worry about marrying off my children? Absolutely. What do I tell myself when the going gets tough? 'I've been on this road from birth, so if I can't hack this life, then who can?' It helps me stay centered when I realize that I could have made other choices in life and had more in a material way, but my choices led me here."

"My parents never judged success, happiness, fun or stature by materialism, so neither did we kids. And since that was never my idea of success, why look there as an adult? I hope I'll be fortunate enough to pass the same gift to my kids."

Gift? Well, perhaps Asher says it best when he quotes a *Gemara* in *Nedarim* that says, "*Ein ani ela b'daas*." Often poverty is a frame of mind and unrelated to bank statements. ●



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