

Yom Kippur Morning 5784
Co-Signing for One Another
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A few months ago, I sat on a zoom with faith leaders across Los Angeles to explore texts from our different traditions about housing and homelessness. As we shared our reactions to stories from the prophets and the apostles, a minister shared a story of his own. Years ago, he couldn't afford a home, so one of his friends co-signed for him...

And, in that moment, it suddenly became clear that I hadn't spent much time thinking about what it might look like to not know who would co-sign for me on a car or a home if I needed it. I'd always had my parents, who built a safety net that could catch me, no matter what. And as I listened to the minister's story, I found myself wondering, What if I didn't have my parents? Or if they were dependent upon ME for their financial security? What friend would I even feel comfortable ASKING to co-sign for me? What friend would actually say yes to such a request... what friend would be willing to put themselves on the line like that for me?

So often, poverty can appear like a distant "problem" affecting "those" people. As Tolstoy wrote, "We imagine that their sufferings are one thing and our life another."

But the minister reminded us all that poverty is closer than we may think. It was right there in our Zoom room, afflicting our colleague, who struggled to keep a roof overhead while performing his holy work... until a friend offered him a lifeline in a moment of need. And it made me wonder: What would our society look like if we all co-signed for one another?

As it turns out, this is precisely what our tradition teaches... KOL YISRAEL ARAVIM ZEH BAZEH. We often translate this Talmudic passage to say that all Jews are responsible for each other. But a more literal translation would be: All Jews are guarantors of one another. In essence, we are meant to co-sign, to literally put ourselves on the line for someone else.

Unfortunately, it doesn't take long to discover that there are still too many of us searching for someone willing to cosign for them.

We know that 18 million people across the United States, including 5 million children, are living in "deep poverty." That's less than \$6,500 a year for a single person and \$13,000 annually for a family of four.¹ 18 million Americans living like that. That's more than the entire population of America's four largest cities – New York, Los Angeles, Chicago and Houston – COMBINED. And it's getting worse. Just two weeks ago, the New York Times reported a sharp increase in the poverty rate, most notably for children, as living costs have increased while federal aid programs have expired.² Meanwhile, the recent homeless count reported a 10% increase in homelessness in the city of Los Angeles this past year.³

And that's just Americans experiencing "deep poverty," a subterranean level of scarcity. Over a third of Americans, though not officially counted as poor, work in any number of

¹ Matthew Desmond, *Poverty by America*, 17.

² <https://www.nytimes.com/2023/09/12/business/economy/income-poverty-health-insurance.html>

³ [Homelessness grows 10% in the city of Los Angeles - Los Angeles Times \(latimes.com\)](https://www.latimes.com/homelessness/2023-09-12/homelessness-grows-10-in-city-of-los-angeles/)

professions that fail to provide a living wage. Now we are talking about more than 100 million Americans. Bus drivers, farmers, teachers, cashiers, cooks, nurses, custodians, housekeepers, security guards, social workers, and more routinely struggle to make ends meet, wondering if they can cover their next month's expenses after the rent takes half their paycheck and student loan debt takes another quarter... scared senseless that an unforeseen car repair or medical bill might force them out of their homes or into a second or third job.⁴

But we shouldn't attempt to measure the effects of our nation's poverty pandemic in just dollars and cents, nor in statistics that demonstrate how many Americans are struggling with these challenges. Each soul counted in these numbers is a real person, bearing a story that should penetrate and disrupt us. These are real people. Real children. Real families.

They're Terry, who slept on the street across from my apartment in mid-city for more than two years. A construction worker from New York, Terry moved to Los Angeles for the weather. "I didn't know how expensive it was to live out here," he said. "For me, it's food or an apartment, so I chose food."

They're Julio, who worked an 8-hour night shift at a fast food restaurant, followed by an 8-hour day shift at a temp agency, seven days a week so that he could afford the single unfurnished room he shares with his mother and two siblings, who he never gets to see because he is either working or sleeping... until he fainted one day from exhaustion at the grocery store at age 24.⁵

They're Jessica, a mom in San Pablo, California who became stuck in a cycle of poverty following her incarceration at age 13, the day her sister died. "It's really hard when your kids are hungry," she described. "I had no gas and no tags on my car, but I knew there was a church down the street who would give us food. So, we drove there, and my car ran out of gas going to the food bank with all the kids in the car and so we had to walk home with no food."⁶

And though it may be uncomfortable for us to think about, some of us in this very room, perhaps you or someone sitting in your row, may be struggling paycheck to paycheck to survive, sometimes forced to choose between housing and medical procedures, living with the constant anxiety of a missed mortgage or insurance payment.

For Terry, for Julio, for Jessica, for members of this community, and for countless others, poverty is neither distant nor ambiguous. It is, for so many, as Matthew Desmond describes in his book *Poverty by America*, "diminished life and personhood. It changes how you think and prevents you from realizing your full potential. It shrinks the mental energy you can dedicate to decisions, forcing you to focus on the latest stressor—an overdue gas bill, a lost job—at the expense of everything else... and its persistence in American life means that millions of families are denied safety and security and dignity in one of the richest nations in the history of the world."⁷

⁴ *Poverty by America*, 17.

⁵ *Poverty by America*, 45.

⁶ [Poverty and Power](#), directed by Jacob Kornbluth (End Poverty in California, 2022).

⁷ *Poverty by America*, 21-23.

And Jewish tradition is quite clear about how we must respond. From the Torah to the Talmud to our contemporary sages, our sacred texts continually call upon us to work toward a future where, as the Torah teaches, “There shall be no needy among you.”⁸

The Hebrew prophets, in particular, repeatedly admonish us for our indifference to the plight of the poor. In fact, on this very day of Yom Kippur, it’s customary to study these words spoken in exasperation by Isaiah: “Is this the fast I desire? A day for you to starve yourselves and bow your heads in Temple? Do you call that a fast, a day for your God? No, this is the fast I desire... to share your bread with the hungry, to take the poor into your homes, when you see the naked, to clothe them, and not to ignore your fellow human... When you bring hope to the hungry, and satisfy every soul, then shall your light shine in darkness.”⁹

The Torah’s visionary goal and Isaiah’s scathing rebuke remind us that poverty represents a crisis for us all. Yes, poverty exacts an immeasurable toll upon the millions of adults and children directly impacted, but it also rends the fabric of human civilization... Because if we’re truthful about our existence, about this human project we are all participating in, if we’re sitting here in services today looking straight into a mirror about who we and our society are becoming, our souls begin to tremble because we know deep within us, that this is not how it’s supposed to be.

Time and again, when I ask our 7th grade students preparing to become B’nai Mitzvah, “If you could change one thing about our city or world tomorrow, what would it be,” the answer is almost always the same. If our teens had their way, then everyone would have a home.

Similarly, whenever my three-year-old daughter Shiloh sees someone living on the street or camping at the freeway exit, she asks, “Why?” And I’ve tried, in various ways, to explain that some people don’t have a home. And that some people don’t have enough food. But her reply is the same nonetheless, “Why, mama?” And I truly don’t have an answer.

Do you remember when you were a young child and first witnessed the poverty of another like that? Do you remember how uncomfortable it made you? How wrong it obviously was?

When did we *stop* feeling that way? When did we start understanding poverty as systemic and accepted it as unsolvable? The moment when we first internalized the thinking that we, as a society, use to explain away poverty?

Perhaps, we haven’t come up with a way to explain it to a three-year-old because, in reality, we’ve come to internalize an explanation that is actually only an excuse.

If we consider the conversation surrounding poverty in America today, it’s hard to miss that we, as a society, have accepted a narrative which teaches that people are poor because they don’t work hard enough. That they’re lazy. Or that they take advantage of ‘the system’ or they’ve done something wrong. But that narrative, malicious in both design and effect, deliberately fails to acknowledge all the ways in which ‘the system’ benefits the lucky few of us,

⁸ Deuteronomy 15:4.

⁹ Isaiah 58:5-7, 10.

feigning blindness to the existence of the co-signers so many of us are blessed to have in place, supporting our success.

When I consider the people who have cosigned for me, I first think about my mom, as I mentioned earlier, who co-signed on my first apartment in St. Louis when I was a college student. I think about my grandfather, who grew up in poverty, only to become an optometrist after serving in World War II thanks to the original GI Bill, a benefit extended to countless soldiers like him, though its benefits were limited or outright denied to the war's 1.2 million veterans of color.¹⁰ And I think about the post 9/11 GI Bill that enabled my husband to complete six years of rabbinical school debt-free. I think about my husband's parents who helped pay to repair the roof on our house so we could move in. And I think of my close family and friends, who would welcome us with open arms were we to ever lose our home.

When we're honest about the benefits so many of us here have enjoyed... about the risks we could take, knowing we had a safety net in place... about the people and the infrastructure that have literally and figuratively paved our path to success... how could we not open our hearts and demand the same for all of us, not just a select few of us.

This isn't to say that we haven't worked hard for what we've earned or that we should apologize for it. Judaism is not an ascetic religious tradition that abhors wealth. But as the late Calvinist Pastor Timothy Keller suggests, "If [a person] doesn't care about the poor, it reveals that at best they don't understand the grace they have experienced, and at worst they have not really encountered the saving mercy of God. Grace should make you just."¹¹

But we must do more than acknowledge our responsibility to cosign for others. On this day of radical honesty, perhaps we should admit that there are unacceptable things we begin to accept about our world because they feel too big. They begin to feel inevitable. We start to see them, even if we don't like them or want them, as accepted truths, like gravity or relativity or other constraints of the physical world. And it seems like poverty has become one of those truths we've just accepted.

But poverty is not a law of physics. That's why our tradition – from the Torah to the prophets to the ancient rabbis – spends countless pages trying to remind us that something better is possible and that it's our obligation to work together toward that vision of the world as it could be, and not just accept the world as it is.

When I was a little girl, my mom hung the famous quote from anthropologist Margaret Mead in my bedroom. And now, this quote is hung up in my daughter Shifra's room as the first thing she sees when she wakes up in the morning: "Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has."

So many of us have trained our minds and our hearts to believe that the impermeable barriers we've imagined are real. But they're not. And the beauty of this New Year is that we are called to imagine the people we want to be and the world we want to live in a year from now,

¹⁰ Erin Blakemore, "[How the GI Bill's Promise Was Denied to a Million Black WWII Veterans](#)," *History*, June 21, 2023.

¹¹ *Generous Justice* (2010).

free from the stories we tell ourselves about why things are the way they are and therefore always must be.

We begin, as our tradition always invites us to do, with listening. *Sh'ma Yisrael, Adonai Eloheinu, Adonai Echad*. “Listen Israel: Adonai is our God, Adonai alone.” We often treat these words as a mantra, an affirmation of our faith, but they also contain an essential instruction: *Shema, Yisrael: Listen up*, Israel... Listening, not believing, represents the beginning of Jewish faith because it acknowledges just how little we humans really know and just how much we can learn...from one another.

And if we wish to imagine a world in which, “there shall be no needy,” then we must start, not by assuming we know the answers, but by listening to those who understand poverty best.

That’s what former Stockton, California Mayor Michael Tubbs did. A fellow of the Leonard I Beerman Foundation, who, himself, grew up in poverty, Tubbs entered office with an ambitious goal—to break the cycle of poverty in his hometown by listening to the stories and ideas of those experiencing it. These stories inspired a series of programs, including the first civil guaranteed basic income pilot in the nation which gave \$500 in cash a month, no strings attached, to individuals in need for two years.

And it worked.

Florence, a participant in the pilot, quickly discovered that she was able to buy diapers for her grandchildren, as well as basic feminine hygiene products for the first time in months, giving her not only financial stability, but improving her mental and physical health. Meanwhile, David, a married father of three, found that he could afford to repair his broken car, ensuring that he could keep his construction job, which required him to commute out of town.¹²

And now we have the chance to listen and learn firsthand from Los Angeles residents struggling with poverty how local pilot programs here, like the one in Stockton, impacted their lives. I hope you’ll join our Leo Baeck Temple Community Organizing team, as well as our interfaith justice partners, LA Voice, and the National Council of Jewish Women in LA, on the afternoon of Sunday, October 29th to begin imagining together what it looks like to build a community and a city in which everyone has a cosigner.

Our world is filled with far too much suffering...suffering right here in this room. And it can feel like it’s all just too much for our hearts to hold.

But we know that too many individuals, too many families, and too many children suffer from a pandemic of poverty that we have allowed to take hold in one of the wealthiest nations on earth, a pandemic that is chipping away not only at the humanity of those impacted, but at our humanity, as well. And the best tool we have to improve this painful, messy, beautiful, and ever-changing world, *is* our humanity... our ability to see the sacred in another... to lift up the dignity

¹² <https://www.npr.org/2021/03/04/973653719/california-program-giving-500-no-strings-attached-stipends-pays-off-study-finds>

of each soul... and to embrace the innate connection that manifests when we listen to another's story.

And it's time.

It's time we acknowledge that Terry and Julio and Jessica... Florence and David... as well as those in our own community and city who experience poverty... are part of us... that their sufferings are not distinct from our lives, but, rather, intertwined with our lives. It's time we stop blaming the evicted and ignoring those who are struggling. It's time that we give voice to the 3-year-old inside each one of us screaming out *why*.... And it's time we stop making excuses and accept the responsibility our tradition demands of us – to listen... to imagine... and to build a world in which all of us cosign for one another.

May this world, a world in which, as our ancestors taught, “there shall be no needy among you,” be the world we boldly envision in 5784. *Gmar Chatimah Tovah*.