



On The Edge

Voices of Economic
Vulnerability in U.S.
Jewish Communities



“On the Edge”

captures the precarious position of economically vulnerable Jews who live at the intersection of financial instability and social exclusion. It reflects their experience of being on the margins—not only in economic terms but also within the Jewish community, where participation in religious and cultural life often requires resources they struggle to access. The title evokes the fragility of this position, where individuals are not just marginalized but risk falling off a metaphorical cliff, losing their connection to Jewish communal life entirely. “On the Edge” symbolizes both the immediacy of their struggle and the potential for deeper disconnection if their needs go unaddressed. It challenges us to recognize this vulnerability and take steps to ensure that no one is left behind, either economically or Jewishly.

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TULANE UNIVERSITY
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AMERICAN JEWISH
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Executive Summary

While American Jews are often associated with financial success, a significant portion of the population faces economic hardship, a reality often overlooked in discussions about critical communal challenges. *On the Edge: Voices of Economic Vulnerability in U.S. Jewish Communities* aims to lift up the voices of American Jews who are currently struggling with, or have previously struggled with, economic vulnerability. Both the report and the study are grounded in the norms and practices of social science research and driven by a commitment to bring economic vulnerability to the forefront of Jewish communal conversations and action.

Commissioned by The Harry and Jeanette Weinberg Foundation, the study represents one of the most comprehensive efforts undertaken to understand economic vulnerability among American Jews. It employed a mixed-methods approach that integrates data from an opt-in survey of 1,958 respondents, in-depth interviews with 175 participants, and interviews with 38 human service professionals. The study defines economic vulnerability as being financially insecure or unstable and measures it primarily through the self-assessments of survey respondents.¹

The report focuses on the experiences of Jews facing economic hardship, spotlighting their pathways to financial distress; the multiple challenges that compound their economic hardship; the difficulties they face finding and engaging with Jewish community; and financial adversity's effects on material, physical, emotional, and social well-being. It explores the ways in which human service professionals, mostly at Jewish agencies, seek to serve economically vulnerable Jews, as well as what Jews who were previously vulnerable say are the factors that helped them reach financial stability. And it surfaces important strategic opportunities for the Jewish philanthropic sector to address and alleviate poverty in the Jewish community.

A brief summary of findings from the research follows:

Key Take Aways

- Financial hardship affects Jews of all ages, backgrounds, and denominations.
- Unexpected life events like job loss or health crises are the most common cause of financial distress among study participants.
- Economic hardship hinders participation in Jewish communal life, especially for households with nontraditional family structures or those that are geographically isolated.
- Financial adversity is linked to diminished social, emotional, and physical well-being.
- Addressing economic instability is multilayered, requiring short-term interventions, long-term supports, and philanthropic vision.

¹ Economic vulnerability as defined in the study is different than the federal government's official definition of poverty, which does not rely on self-assessments. Throughout the report, economic vulnerability is used interchangeably with a number of synonyms, including precarity, hardship, distress, adversity, insecurity, and instability.

Contexts and Characteristics

Among study participants, Jews facing economic vulnerability have a diverse range of social, demographic, and cultural characteristics. They span all ages and stages of life, geographic locations, denominational identities, and levels of religiosity. While certain groups in the study — such as those without a college degree; single parents; individuals with health challenges; LGBTQ+ Jews; and Jews who identify as either Orthodox, Sephardic, Mizrahi, or secular/cultural — are more susceptible to financial distress than others, no group is immune.

.....

Among respondents facing economic vulnerability, situational vulnerability is more than twice as prevalent as generational vulnerability and four times as prevalent as downward mobility. Situational vulnerability affects 61% of respondents who are currently or recently vulnerable. It is triggered by unexpected life events, such as job loss, health crises, or family dissolution, while generational vulnerability involves a cycle of financial adversity passed down from one generation to the next. Downward mobility reflects a gradual decline into financial instability over time.

.....

Economic vulnerability frequently coincides with multiple adverse factors, such as the death of a family member, physical and mental health challenges, or job loss. Other factors include divorce, incarceration, substance abuse, and caregiving responsibilities. All told, 74% of respondents who are currently or recently vulnerable reported one or more of these events. These factors sometimes initiate and almost always exacerbate financial struggles, making economic stability even more difficult to obtain. As one interviewee put it, “Since getting divorced, I’ve had to learn a lot of new things. I’ve come a long way, but I’m still figuring out the income part.” The co-occurrence of multiple adverse factors underscores the need for integrated, comprehensive services that address multiple areas of need.

Experiences of Economic Vulnerability

Economic precarity complicates and hinders Jewish communal engagement, especially for households with nontraditional family structures or those that are geographically isolated.

High costs for synagogue memberships, Jewish education, and holiday events prevent participation in communal life. Older single adults, people without children, or single parents facing economic adversity frequently struggle to find a place in organized Jewish life, as the family-centric nature of Jewish institutions often unintentionally excludes those who are outside the conventional family mold. Geographic isolation, lack of transportation, and especially stigma and shame intersect with economic vulnerability to increase barriers to communal participation. “Shame — it’s shame. 100% hands down,” a human services professional declared in explaining why many economically vulnerable Jews let their connection to the Jewish community wither. Economic hardship often leads to social isolation, as individuals feel disconnected from Jewish communities that they perceive as financially out of reach.

Economically vulnerable Jews face heightened challenges to their well-being, with half unable to afford at least one basic need — such as food, medical care, housing, or transportation — over the past five years.

In addition, 60% of currently or recently vulnerable respondents report just fair or poor conditions in at least one area of well-being, including mental and physical health, family life, and social life. Many report unaddressed service needs and a lack of social connections to others who could ease day-to-day difficulties. The emotional toll of living with economic vulnerability is debilitating, as are deep concerns about the future. One interviewee expressed anxiety about aging with limited resources: “Time flies and all of a sudden you’re older...[and] there’s nothing really in savings.

Obtaining reliable employment or an educational degree were cited by respondents who faced economic precarity in childhood as by far the two most important long-term factors leading to financial stability in adulthood.

Recently vulnerable respondents point to numerous other interventions — from government assistance programs to personal therapy and legal services — that helped them regain financial stability. In serving clients facing financial hardships, human service professionals leverage person-centered approaches to clients, financial assistance and counseling, referrals to public programs, reduced-rate services and goods, organizational partnerships, and Jewish and other cultural competencies needed for specific subgroups (e.g., Orthodox, Russian-speaking, and LGBTQ+ Jews).

Opportunities for Action

The Jewish philanthropic sector has critical strategic opportunities to address economic vulnerability among US Jews. By mobilizing its organizational networks, financial resources, and the community's values and sense of justice, the philanthropic sector can play a prominent role in shaping the communal response to economic precarity. The philanthropic sector's strategic opportunities include:

- Leveraging philanthropic collaboration and influence to create partnerships across organizations and networks
- Strengthening holistic care models by expanding and enhancing case management programs
- Framing efforts to address economic vulnerability as investments in Jewish communal participation
- Redefining communal norms and engagement models to reflect diverse family structures and economic realities
- Reducing stigma and shame around economic vulnerability
- Strengthening social networks for those struggling with economic vulnerability
- Addressing health crises and caregiving challenges that are major drivers of economic vulnerability
- Supporting single-parent households after family disruptions
- Helping the economically vulnerable build financial resilience through emergency support and financial literacy
- Targeting investments in education and employment

Economic vulnerability is a pressing issue that affects a significant portion of the American Jewish population. Now is the time to center the voices of those struggling with economic distress, elevate the issue on the communal agenda, and lean into strategic opportunities for investments. Together, the Jewish philanthropic sector and the communal organizations it supports can help reduce economic hardship, promote financial stability, nurture individual and family well-being, and foster inclusive spaces for all who wish to engage, participate, and find meaning and connection in the Jewish community.

Section 1

Introduction

On the Edge: Voices of Economic Vulnerability in U.S. Jewish Communities aims to lift up the voices of American Jews who are struggling with economic vulnerability now or have struggled with it in the past. For the most part, Jews in the United States are economically successful. *But for the most part* does not include everyone. It pointedly excludes a substantial segment of Jews whose lives are shaped by financial distress and adversity, some more acutely than others, but all distanced from the economic stability and comfort commonly associated with American Jews.

The Harry and Jeanette Weinberg Foundation commissioned this study as part of its mission to alleviate poverty and support the basic needs of vulnerable populations. The Foundation strategically focuses its efforts on specific groups, including older adults, women and children at risk, individuals with disabilities, veterans, and members of the Jewish community. Through its grants, the Foundation supports initiatives that enhance housing, health care, employment, education, and community services, working to create meaningful, lasting improvements in the lives of those it serves.

In recent years, the Foundation has intensified its effort to alleviate poverty in the Jewish community through several

significant initiatives. In 2019, it released [a comprehensive report](#) that highlighted research findings on Jewish poverty. In that same year, it launched the National Affinity Group on Jewish Poverty in partnership with the Jewish Funders Network (JFN) and key stakeholders, including direct service providers, researchers, and advocates. This initiative was followed by the organization of the first-ever [National Convening on Jewish Poverty](#). Now called [TEN: Together Ending Need](#), this group continues its work to address poverty among American Jews, and the Foundation, alongside JFN, continues to lead the group's activities.

Moreover, the Foundation has partnered in recent years with the Jewish Federations of North America to support the collection and standardization of data on poverty and economic vulnerability in local Jewish community studies. The initiative recognizes that effective solutions to addressing economic vulnerability require uniform and comparable data. An [initial analysis of data](#) collected through this effort is now available from the Cohen Center for Modern Jewish Studies at Brandeis University.

This study and report represent another important initiative by The Weinberg Foundation, providing both a broad and detailed examination of the experiences of

economically vulnerable Jews in the U.S. The research employed a mixed-methods approach, combining a nonprobability (i.e., opt-in) survey of 1,958 respondents, in-depth follow-up interviews with 175 participants, and 38 interviews with human service professionals from Jewish agencies nationwide. The study explores key factors contributing to economic vulnerability and its impact on Jewish engagement, well-being, and service needs. Additionally, it analyzes the frameworks and challenges faced by human service professionals in supporting these individuals and identified potential pathways to financial stability for those in precarious circumstances. Lastly, it identifies key strategic opportunities for the Jewish philanthropic sector to address economic vulnerability among American Jews.

The report aims to not only share the study's findings with both Jewish and general audiences, but also to raise awareness of economic vulnerability within the Jewish community. It seeks to give voice to Jews experiencing economic precarity, highlight the work of human service professionals supporting these populations, and inform funders and other key stakeholders dedicated to addressing and alleviating this issue. The report is both applied and activist in nature, grounded in the norms and practices of social science research and driven by a commitment to elevating economic vulnerability as a priority on the Jewish communal agenda.

1.1 Economic Success and Vulnerability in the Jewish Community

It is well established that American Jews underwent a remarkable economic transformation over the course of the 20th century, evolving from an immigrant community largely made up of low-wage workers to a third- and fourth-generation community distinguished by high levels of education and employment in creative, managerial, and professional sectors.² Data from the [Pew Research Center's 2020 survey of U.S. Jews](#) and the [Center's 2013 U.S. Religious Landscape Study](#) indicate that on measures of education, income, and economic security, American Jews are generally faring better than the U.S. population as a whole.³

While the overall economic narrative of U.S. Jews is often positive, a different, more sobering story exists — one marked by economic vulnerability, insecurity, and distress. According to Pew's 2020 survey, nearly 17% of respondents reported they either could not make ends meet or were just managing to do so. Additionally, a separate 15% of respondents indicated that they grew up in families facing similar circumstances. In total, 32% of U.S. Jews have experienced episodes of economic vulnerability for periods in their lives, and this figure does not account for those who may have encountered such hardships in the past but were not captured by the Pew 2020 survey.

² Rachel Kranson, *Ambivalent Embrace: Jewish upward mobility in postwar America*. UNC Press Books, 2017; Carmel U. Chiswick, Carmel, *Judaism in transition: How economic choices shape religious tradition*. Stanford University Press, 2014.

³ Ilana Horwitz, "A Socioeconomic Portrait of American Jews" in Fredrick Greenspahn (editor), *The State of American Jews*. New York University Press, forthcoming. Chiswick, Carmel, *Judaism in transition: How economic choices shape religious tradition*. Stanford University Press, 2014.

This study reveals the diverse landscape of Jews facing financial insecurity. Although some groups are more susceptible to economic vulnerability than others, no one is entirely immune. Financial instability affects Jews across all denominations — Orthodox, Conservative, Reform, or unaffiliated — as well as those who are religiously observant or secular; socially connected to other Jews or more isolated; married or single; young or old; and living in urban, suburban, or rural areas. Similarly, while financial precarity is often driven by common factors, each individual's experience is unique, as are the types of support they need to regain financial stability.

In this report, economic vulnerability is defined, *conceptually*, as being financially insecure or unstable. Throughout the report, economic *vulnerability* is used interchangeably with a number of conceptual synonyms, including precarity, hardship, distress, adversity, insecurity, and instability. To center the experiences of those facing economic vulnerability, the study primarily measures it through survey respondents' self-assessments of their current and past financial situations. Specifically, respondents are categorized as economically vulnerable if, in response to closed-ended survey questions, they report that they currently do not have enough (or previously did not have enough) to meet their basic expenses, or if they are currently (or were previously) just managing to meet their basic expenses — as opposed to meeting their basic expenses with a little left over for extras or living comfortably. For more recent periods, household income and size are also factored in alongside these self-assessments. (See Appendix A for more

details on how economic vulnerability was operationally defined among the survey respondents.)

It is important to note that economic vulnerability as used in this report differs from the federal government's definition of poverty. The government measures poverty using a set of [Federal Poverty Thresholds](#), which consider income, household size, the presence of children, and in some cases, the age of the householder, but they do not rely on self-assessments. The Federal Poverty Thresholds have been widely [criticized for setting unrealistically low income levels](#). In contrast, the income levels used in this study to assess economic vulnerability are higher than those used by the federal government to define poverty.

On the Edge uses a broad approach to economic vulnerability and explores its connections to a wide range of factors, including:

- Social, demographic, and Jewish characteristics.
- Generational vulnerability, situational vulnerability, and downward mobility.
- Health challenges, family dissolution, caregiving responsibilities, job loss, and other adverse co-occurring circumstances.
- Jewish engagement and communal participation.
- Material, physical, emotional, and social well-being.
- Resources, tools, and supports for addressing vulnerability and moving to financial stability.

The relationship between economic vulnerability and these factors is complex. In some cases, economic vulnerability may lead to negative outcomes, such as food insecurity, poor physical health, diminished trust, and reduced participation in Jewish communal life. In other instances, economic vulnerability may arise from other factors like conflictual family relationships, mental and physical health challenges, and a lack of social connections.

Further complicating this dynamic, these factors frequently interact and evolve, creating complex, intertwined causal pathways. This report does not attempt to isolate specific causes and effects of economic vulnerability. Rather, it aims to document the multifaceted presence of these factors in the lives of individuals experiencing economic vulnerability and the ways the human services sector seeks to intervene within this web of interwoven challenges.

1.2 Data and Methods

As noted, this study employed a mixed-methods approach, collecting, analyzing, and synthesizing data from three sources of data, including a nonprobability survey, in-depth life course interviews, and interviews with human service professionals.

(1) The nonprobability survey of 1,958 Jewish respondents distinguishes among those who, at the time of the survey, were economically vulnerable or had been within the past five years; those who had experienced economic vulnerability earlier in their adult

lives or as children; and those who had never experienced economic vulnerability. The survey recruited respondents from two online survey panels and was fielded from August 16-October 24, 2023. Survey respondents self-identified as Jewish by religion or Jewish for reasons aside from religion such as ethnicity, culture, or family background.

To reduce selection bias and other potential biases, the final sample was weighted to align with three different sets of external benchmarks from the 2020 Pew Research Center survey of U.S. Jews, a probability (random) survey that is representative of U.S. Jews as a whole.⁴ The first are sociodemographic benchmarks and include age, education, gender identity, marital status, and region. The second are Jewish benchmarks and include Jewish denomination and Jewish ethnicity. The third are two socioeconomic benchmarks: current financial situation and financial situation of family when growing up.

The two socioeconomic benchmarks align our nonprobability sample with the Pew survey's estimates of the share of Jews who are currently vulnerable and who were vulnerable growing up. However, our economic groups' definitions are also based on information about respondents' financial situation within the past five years and at other times in respondents' adult life. Because these additional benchmarks are not available in the Pew survey, the extent to which our three groups accurately represent their true shares in the U.S. Jewish population is uncertain.

⁴ The Pew Research Center was not involved in this study and bears no responsibility for any content or analysis presented in this report.

(2) In-depth life course interviews were conducted with 175 survey respondents who agreed to take part in additional research after completing the survey. The in-depth interviews offer rich qualitative insights into personal experiences with economic vulnerability. The interviews were conducted virtually from October 2023 through May 2024. The participant makeup was 60% women, 38% men, and 2% something else, with ages ranging from 18 to 80 years (with an average age of 50). Additionally, 23% of participants had children ages 0 to 18, shedding light on how familial responsibilities intersect with economic vulnerability. The participants were also diverse in terms of denominational affiliation: 6% identified as Orthodox, 21% as Conservative, 41% as Reform, 23% with no specific denomination or as secular/cultural, and 8% as some other identification (e.g., Renewal, Reconstructionist, spiritual). To ensure privacy, all names used in the report are pseudonyms.

(3) Interviews with 38 human service professionals who work with economically vulnerable Jewish populations provide context and expertise on how the Jewish and adjacent human service sectors address economic precarity in the Jewish community, as well as insights on the challenges in doing so. Most of these professionals (33) work in Jewish agencies, such as Jewish Family and Children's Services; five professionals work in organizations outside the Jewish communal

sector but focus on Jewish populations. Throughout the report, professionals are referred to by their role as frontline staff, managers/supervisors, or those who serve in both capacities.⁶ These interviews were conducted via Zoom or by phone between October 4, 2023, and May 17, 2024.

Appendix A provides more detailed information on each of the study's data collection methods and the relationship of data collection to the events of October 7, 2023, and their aftermath.

1.3 How the Report Uses Data

Quantitative Survey Data

Due to the nonprobability sampling approach, the survey has several limitations. It cannot be used to estimate the size of the economically vulnerable population, nor can it be used to generalize percentages to the U.S. Jewish population within a defined margin of error. Additionally, statistical significance tests are not applicable to nonprobability samples and therefore are not included when displaying relationships between variables.⁶

How, then, is survey data used in the report? It is primarily employed *directionally*, comparing the three respondent groups to understand how economic vulnerability, or its absence, has shaped the lives of each group relative to the other two. Because the

⁵ Frontline workers included intake coordinators, financial counselors, educational advocates, therapists, and clinical social workers. Managers included program managers for specialty departments within agencies and executive directors.

⁶ Tests of statistical significance apply only to surveys conducted with probability sampling, i.e., random sampling from a large population. The two Pew Research Center studies of U.S. Jews in 2013 and 2020 are examples of probability surveys. For more information about probability and nonprobability surveys, see [How to Talk about Surveys in the Jewish Communal Sector](#) on the Rosov Consulting website.

findings align with expected relationships between economic vulnerability and other factors, it is reasonable to conclude that the sample is internally valid. For example, it would be expected that economically vulnerable respondents are the least likely to have a college degree, followed by those more distantly vulnerable, and then the never vulnerable — and that’s exactly what the survey found. Additionally, the report relies not on single or isolated survey results to draw inferences or conclusions, but rather on consistent directional findings across multiple relationships within the survey data. For example, the relationship between economic precarity and Jewish engagement is based not on one or two survey items but on eight, which all point in the same direction. These approaches provide confidence that broad patterns in the data reflect, directionally, the role economic precarity plays in the lives of American Jews who are currently struggling or have previously struggled with adverse financial situations.

Two types of regression analysis — binary logistic regression and ordinal regression — are used to quantify the association between economic vulnerability and other factors in the survey data. By using regression techniques, the relationship between economic vulnerability and dependent variables (also known as outcomes) can be examined while simultaneously controlling for the influence of other variables on those dependent variables. Logistic regression is used when a dependent variable has two categories, such as whether respondents reported that membership fees prevented

them from joining a synagogue last year. Ordinal regression is applied when a dependent variable has three or more categories that follow a natural order but lack measurable distances between them. An example of this kind of dependent variable of how connected respondents feel to a local Jewish community with options of “very,” “somewhat,” “a little,” and “not at all.”

For each of the three respondent groups defined by their experience with economic vulnerability, logistic and ordinal regression models generate *predicted* percentages for categories of the dependent variables. These predicted percentages take account of the models’ control variables, thereby allowing for comparisons across the three respondent groups that are isolated from the effects of other factors. Throughout the report, the titles of exhibits that display regression model results specify “predicted percentages,” but for stylistic purposes, the text refers to “percentages” only.

Qualitative Interview Data

In addition to the survey data, this report draws extensively on two sources of qualitative data: follow-up interviews with respondents to the survey and interviews conducted with human service professionals serving economically vulnerable Jewish populations.

The interviews with respondents were designed to explore, in a nuanced and personal way, how economic precarity affects various aspects of life. Topics ranged from

life histories, family dynamics, neighborhood conditions, and current financial status to broader issues like political views, health care access, emotional well-being, and Jewish communal involvement. By starting with key life events and then moving into more focused areas, the interviews captured a holistic view of how economic vulnerability shapes a person's life course.

The purpose of the interviews is to shed light on the broader quantitative patterns identified in the survey data. In some cases, individual stories revealed in the interviews are highlighted to illustrate key findings, such as the path of downward mobility or how chronic health issues hinder economic stability. Focusing deeply on one person's story provides a detailed portrait of how interconnected challenges unfold over time, providing a more vivid understanding of the lived experiences behind the survey numbers.

At other times, follow-up interview data is synthesized across multiple participants to provide a broader view of specific themes. For example, when examining interactions with clergy or access to Jewish community support, responses from several interviewees are grouped together to showcase the range of experiences and challenges that emerged across different individuals. This approach allows us to both highlight individual stories and identifies commonalities or variations in experience across the sample.

By blending qualitative insights with quantitative findings, the report offers a more comprehensive understanding of the ways economic precarity impacts the lives of American Jews. The interviews illuminate the lived realities behind the survey statistics, adding depth and texture to the big pictures and broad patterns the survey data reveal.

1.4 Who are the Economically Vulnerable in the Survey Sample?

Categorizing Economic Vulnerability

As noted above, survey respondents are divided into three categories based on their experiences with economic vulnerability:

- **Currently/Recently Vulnerable (36%):** Those experiencing economic hardship at the time of the survey or within the past five years.⁷
- **Previously Vulnerable (30%):** Individuals who struggled with economic vulnerability more than five years ago or during childhood.⁸
- **Never Vulnerable (34%):** Respondents who had never faced economic hardship.

It is important to keep in mind that these percentages are derived from a weighted nonprobability sample and may not reflect the exact distribution in the broader America Jewish population.

⁷ Among currently or recently vulnerable respondents, a quarter (25%) also reported experiencing economic vulnerability when growing up.

⁸ Among previously vulnerable respondents, 40% experienced economic vulnerability while growing up, with 60% experiencing it at some other point in their lives more than five years ago. Rosov Consulting website.

Demographic and Social Differences

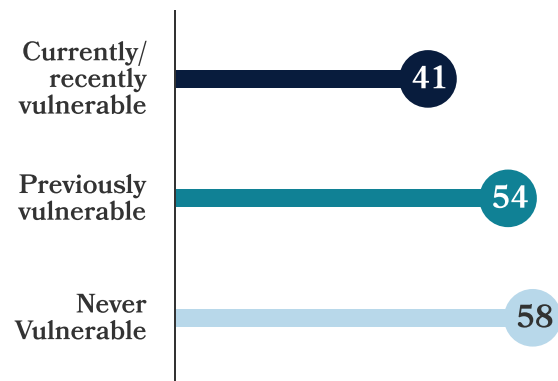
The three groups reveal distinct demographic and social patterns:

- **Currently/Recently Vulnerable** respondents are generally younger and less likely to be college-educated and married (Exhibit 1).⁹ They are also less likely to live in suburban areas, and they are more likely to report having children at home or a household member who identifies as LGBTQ+ or a person of color, or has a disability.¹⁰
- **Previously Vulnerable respondents** tend to fall between the other groups on these demographic and social characteristics, though in some cases they more closely resemble those who have never experienced vulnerability.
- **Never Vulnerable** respondents tend to be older and have higher education levels, are more likely to be married, and more commonly live in suburban areas.

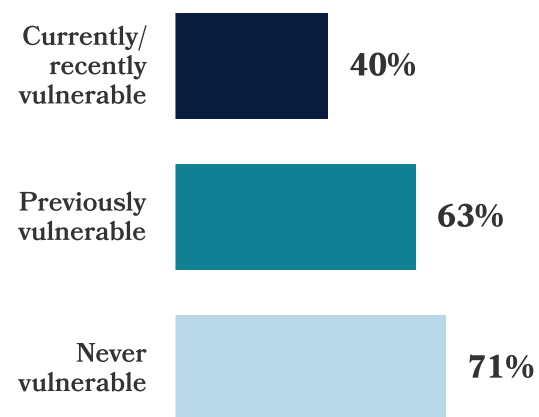
The groups show minor differences in gender identity, region, and immigrant status. These differences generally align with expectations — for example, respondents who have faced vulnerability are more likely to be immigrants than the never vulnerable — but they are not as notable as differences on other characteristics.¹¹

Exhibit 1. Selected demographic characteristics of survey respondents

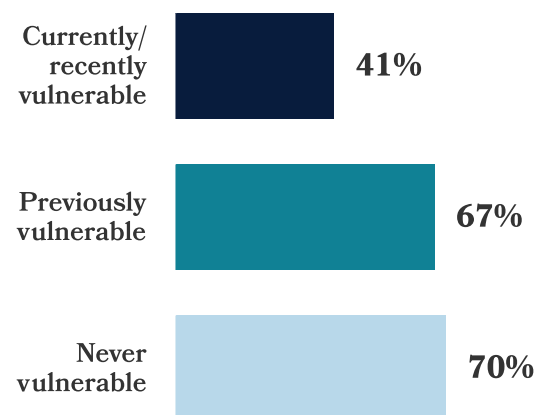
Median Age (n= 1,950)



Bachelor's degree or higher (n=1,948)



Married/Partnered (n=1,934)



⁹ The lower levels of college education and marriage among the economically vulnerable are not accounted for by their younger age. Excluding respondents younger than 30, currently or recently vulnerable respondents are still more likely not to have a college degree (60%, compared to 33% and 26% for those vulnerable in the past and those never vulnerable, respectively), and they are still less likely to be married (45%, compared to 73% and 78% for those vulnerable in the past and those never vulnerable, respectively).

¹⁰ See Appendix B for full demographic and social characteristics of sample respondents.

¹¹ Interestingly, respondents who were vulnerable more than five years ago are the most likely to have parents without a college education. This reflects three factors. First, this group has the largest share of people who experienced economic vulnerability growing up. Second, many of them leveraged higher education to achieve financial stability as adults. And third, economic vulnerability among American Jews is more often situational than generational (see Section 2 for discussions of situational and generational precarity).

Jewish Profiles and Connections

Distinct patterns in Jewish profiles also emerge. Those currently or recently vulnerable are:

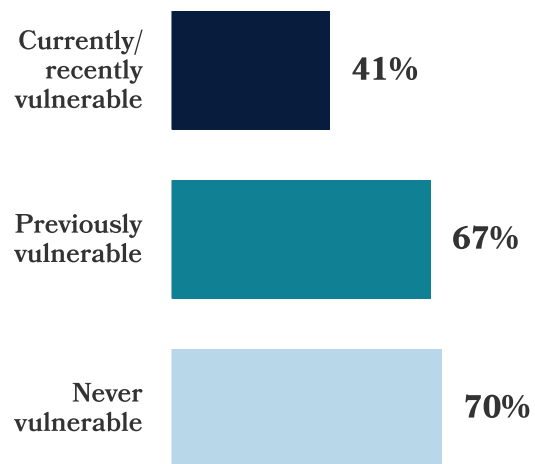
- Less likely to have been raised exclusively Jewish, less likely to be married to or partnered with someone who is Jewish, and more likely to have hardly any or no close Jewish friends (Exhibit 2).
- Less likely to be raising their children with any form of Jewish practice .
- More likely to identify as secular/cultural or Orthodox rather than Conservative or Reform.
- More often Sephardic or Mizrahi.

As with the social and demographic characteristics, the largest distinctions on Jewish characteristics and connections are between the current/recently vulnerable and the never vulnerable, while respondents who faced vulnerability in the past tend to fall between the other two groups.

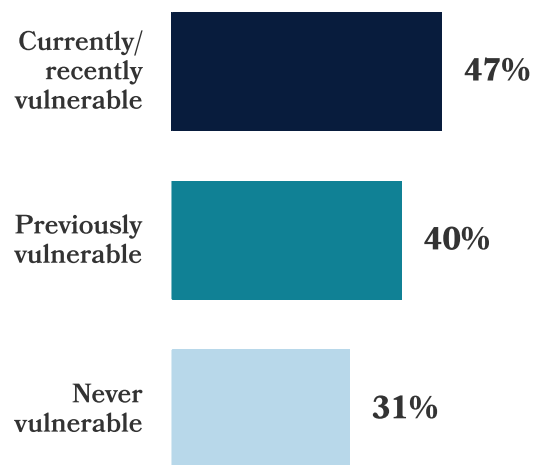
As with the social and demographic characteristics, the largest distinctions on Jewish characteristics and connections are between the current/recently vulnerable and the never vulnerable, while respondents who faced vulnerability in the past tend to fall between the other two groups.¹²

Exhibit 2. Selected Jewish characteristics of survey respondents

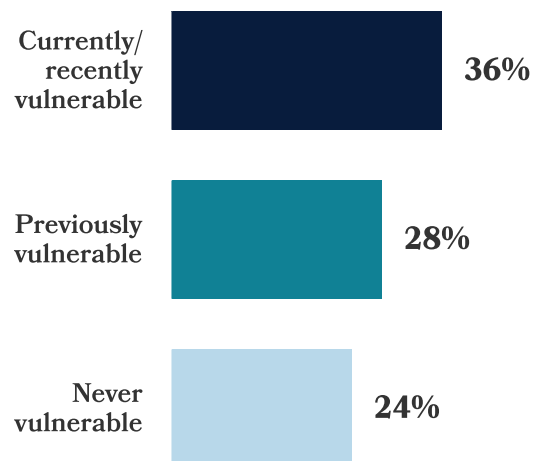
Raised Jewish only (n= 1,950)



Spouse/partner is not Jewish (n=1,246)



Hardly any/no close friends are Jewish (n=1,934)



¹² See Appendix B for full Jewish characteristics of sample respondents.

Overall, respondents currently or recently facing economic distress are under-represented in demographic groups that typically provide economic advantages, such as college graduates and married/partnered couples. Conversely, they are overrepresented in social identity groups that have historically faced marginalization and, despite ongoing social progress, continue to experience it, such as LGBTQ+ individuals, people of color, those with disabilities or special needs, and Sephardic and Mizrahi Jews. Additionally, they seem, on the whole, to have weaker Jewish connections and fewer consistent interactions with other Jews, spanning from their own Jewish upbringing to how they are raising their children, and including the Jewish identity of their spouses, partners, and close friends. While individual experiences vary, these are the broad patterns that emerged from our survey sample.

1.5 Roadmap to the Rest of the Report

With the survey respondents introduced, the report transitions to key topics related to economic vulnerability, integrating both survey and interview data throughout. Section 2 explores distinctions among generational vulnerability, situational vulnerability, and downward mobility, providing examples of each. Section 3 draws on narratives from in-depth interviews to highlight five major factors that often co-occur with economic vulnerability. The report then addresses the relationship between economic vulnerability and two important

areas to factors: Jewish engagement and communal participation in Section 4 and well-being in Section 5. Section 6 examines three sources for addressing economic vulnerability: the important work of human service professionals, insights from those who have emerged from periods of financial distress, and higher education. Section 7 identifies strategic opportunities for the Jewish philanthropic sector to address and help ameliorate economic precarity in the Jewish community. Section 8 serves as a brief conclusion and call to action, and the Appendices provide information on the study's methodologies and on the demographic and Jewish characteristics of survey respondents.

Section 2

Routes to Financial Distress

While each person's experience with economic vulnerability is unique, three primary pathways to financial distress can be identified conceptually: **generational vulnerability, situational vulnerability, and downward mobility**. After describing these routes to financial distress, this section presents three individuals whose stories illustrate them.

Generational vulnerability arises when economic hardship is passed down from one generation to the next, often perpetuating a cycle of persistent adversity. Families facing this form of vulnerability typically experience prolonged economic struggles, making it difficult for subsequent generations to break free. Systemic barriers such as limited access to quality education, stable employment, and essential resources contribute to the perpetuation of this cycle.

In contrast, **situational vulnerability** stems from sudden, unexpected events that disrupt financial stability. These may include job loss, medical emergencies, new caregiving responsibilities, family changes, or natural disasters. Unlike generational vulnerability, situational vulnerability is often temporary and affects individuals or families who were financially stable prior to these events. While economic recovery is possible, it can

be difficult and depends on the severity and duration of the disruption.

Downward mobility refers to a gradual decline from financial stability into long-term economic distress. Unlike situational vulnerability, which typically occurs in response to a single event, downward mobility is a slow and continuous process, driven by factors such as economic recessions, industry shifts, prolonged unemployment, or systemic barriers. This path can lead to a depletion of savings, diminished job prospects, and the erosion of social and economic capital, making recovery particularly challenging. Individuals experiencing downward mobility may find it difficult to regain their previous financial footing as their decline becomes more entrenched over time.

Among the 36% of respondents in our survey who are currently or recently vulnerable, situational vulnerability is the most prevalent, affecting 22% of all respondents (61% of the currently/recently vulnerable respondents in our sample). Generational vulnerability follows, affecting 9% of all respondents (25% of currently/recently vulnerable respondents in the sample). The least common form of vulnerability is downward mobility, at 5% of all respondents (14% of currently/recently vulnerable respondents).¹³

¹³ In the survey data, situational vulnerability is defined as currently or recently vulnerable for five years or less and not vulnerable in childhood. Downward mobility is defined as currently or recently vulnerable for six years or more and not vulnerable in childhood. Generational vulnerability is defined as currently or recently vulnerable and vulnerable in childhood.

2.1 Generational Vulnerability

Cassie, a transgender individual in their 20s with tattoos of a Star of David and the word "LChaim, has faced a life marked by a series of traumatic events and challenges. Both of Cassie's parents struggled with drug addiction, creating a tumultuous and unhealthy environment for their upbringing. When Cassie was just 11, their mother passed away, leaving them to navigate life's challenges alone. In their survey, Cassie described their family's economic situation during childhood as not having enough to meet their basic expenses, making them a clear example of generational vulnerability.

After their mother's death, Cassie moved in with their father, but the situation worsened. His addiction led to severe neglect and abuse, forcing Cassie to report him to the authorities. This resulted in their removal from his custody and placement under the care of their paternal grandmother. However, Cassie's safety was still at risk, as their grandmother had to keep their location a secret out of fear that Cassie's father would harm them. Despite growing up with 12 siblings, Cassie never had a safe or stable home. *"My family lived two hours away from my mom. So whenever I called for help, no one came,"* Cassie shared. *"Even if they said they were coming, even if they said, 'I'm on my way,' they never came."*

During this time, Cassie relied on their boyfriend for emotional support. When that relationship ended, they found themselves homeless, squatting in abandoned houses,

and struggling to survive. Cassie eventually met another man, and together they traveled to various places in the West, including a homeless encampment. Tragically, their former boyfriend was murdered, adding to the deep layers of trauma they had already endured. Although Cassie had no involvement, they were questioned by police in connection with the murder, further intensifying their distress.

After leaving the encampment, Cassie's journey continued as they moved to another state, but adjusting to a more stable lifestyle after years of homelessness was difficult. Eventually, they were rescued by their current girlfriend, who provided them with much-needed support and stability. Currently, they reside in their girlfriend's parents' garage, hopeful that a fixed address will aid their job search.

Throughout their struggles, Cassie sought support from Jewish institutions but was met with silence. They believe that their nonbinary identity led to discrimination within these institutions. Despite this, Cassie finds solace in Judaism, depicted physically in their tattoos. Cassie advocates for accessibility in the Jewish community, as they want to seek assistance concerning emotional support and working through trauma. They said,

"I wish that there was more of a way to talk to people (from a Jewish organization). I wish that there was more of a helpline situation where you could just talk to someone that's also Jewish, that would help me weekly. But

every time I've tried to do the normal stuff where you try to talk to a rabbi and get a meeting and stuff, no one ever contacts me back."

2.2 Situational Vulnerability

Annabelle is a single mother in her 30s living in New York City, who squeezed in our interview during her baby's naptime. Raised in a middle-to-upper-middle-class family, Annabelle grew up in a secular Christian household but developed a curiosity about Judaism in her early 20s. *"I started getting interested in Judaism and the sense of community,"* she said. By the time she was 25, she had converted through a Reform synagogue. A few years later, after a Birthright trip to Israel, she underwent a second conversion through modern Orthodoxy, seeking broader acceptance within the more observant Jewish community.

At 30, Annabelle moved to New York City, where she married a modern Orthodox man and had her first daughter. However, life's challenges soon put her marriage under strain, and she found herself navigating single motherhood. Since then, she has moved several times, while her ex-husband remarried and started a new family in a nearby state. As the primary caregiver, Annabelle now juggles the responsibilities of raising two children on her own, without the resources and support typical of two-parent households. The COVID-19 pandemic brought new difficulties for Annabelle. Before the pandemic, she worked full time in a legal office. When the pandemic led to widespread

layoffs, her job was one of the many casualties in industries reliant on travel. Suddenly unemployed, Annabelle found herself struggling to make ends meet. "It was overwhelming," she recalled. "Losing my job and having to manage everything on my own was a huge shock."

In response to the pandemic's economic impact, Annabelle enrolled in an online master's program in translation, using her bilingual fluency in Spanish and English to pursue a new career path. She completed the program over two years, relying on unemployment benefits, savings, and student loans to cover her expenses. *"I just had to find a way to keep going,"* she said.

During this time, Annabelle made the decision to have a second child, knowing her window of opportunity was closing. Using a sperm donor, she gave birth to her second daughter, who was 10 months old at the time of her interview for this study. Now, as a mother of two, she faces the unique difficulties of managing a household on a single income while balancing the needs of her children. Her older daughter's recent diagnosis of ADHD has added another layer of complexity. *"It's been really tough,"* Annabelle shared.

"Managing her behavior, finding the right medication — it's a lot to handle."

Annabelle's financial situation remains precarious, as she struggles to maintain stability. She juggles freelance translation work, relying on Supplemental Nutrition Assistance Program (SNAP) benefits, cash

assistance, and rent aid from the New York Human Resources Administration to cover basic needs. *“I’m doing everything I can to make ends meet,”* she said. *“But being a single mother is so different from how I grew up, with two working parents and a double income.”*

The logistical challenges of single parenthood are compounded by the emotional toll of feeling isolated. Without a car, Annabelle finds it difficult to attend Jewish community events or bring her children to synagogue regularly. *“It’s a 20-minute walk to synagogue, which isn’t always feasible with a baby,”* she explained. Public transportation is an option, but coordinating schedules with her children’s needs makes it too complicated. *“I used to be more active in the community, but now it’s just harder to manage,”* she reflected.

Financial constraints also limit her ability to engage with Jewish life in the way she once envisioned. *“We still celebrate the holidays, but I’m not as focused on being shomer Shabbat,”* she said. Teaching her children about Jewish traditions has become a home-based effort, with weekly Torah portions and Hebrew lessons. However, sending her children to Hebrew school is out of reach. *“Hebrew school isn’t expensive, but when you’re on a strict budget, it’s hard to justify,”* Annabelle shared.

Asking for help has been a difficult adjustment for her. While she receives some assistance from government programs and occasional support from Jewish organizations,

like gift cards for clothing or holiday gifts for her children, navigating these systems — especially without a car — has its own challenges. She’s hesitant to approach the synagogue’s new rabbi, noting that he is new to the position and she doesn’t feel comfortable sharing her situation with him yet.

Annabelle’s story highlights the vulnerability that comes from sudden, situational life changes rather than long-term financial hardship. The unexpected challenges of losing her job during the pandemic, balancing single motherhood, and caring for a child with ADHD have made maintaining financial and emotional stability an uphill battle. Her experience reflects the broader difficulties single parents face in communities structured around traditional family units, where support systems and schedules often assume the presence of two parents. *“Sometimes it feels really lonely,”* Annabelle admitted. *“I’m always navigating life feeling different, and it’s exhausting.”* Yet, she remains determined to do the best for her children, taking pride in the fact that they have what they need. *“I’m doing everything I can. I just try to keep going, day by day.”*

2.3 Downward Mobility

Carla, now in her 60s, grew up in New York as the adopted only child of a Conservative Jewish family. Her family observed the High Holy Days and kept a kosher home. She fondly recalls her father as a passionate reader with a vast library of Jewish books.

“He had a library of probably over 2,000 books, and we’d have discussions on history, Jewish history, and culture. I’d ask a question, and he’d answer it. I’d say 90% of my knowledge comes directly from him. He was a voracious reader.”

Carla describes her family as comfortably middle class — they always had what they needed. When she was about 5 years old, her parents’ shop went bankrupt, leading to a period of financial struggle, but the family eventually recovered.

After attending a top New York City public high school, Carla went on to study at a local university before starting her career as a secretary. She met her husband, a disabled military veteran who grew up low income, and after a few years in Queens, they decided to move to the central Pennsylvania, seeking a better environment to raise their children. However, job opportunities were scarce:

“This town has always had a depressed economy, especially back then. There aren’t a lot of jobs, and many of them go to locals. They don’t like hiring people from outside. So it was much harder to find something.”

While pregnant with her second child, Carla commuted to New York City for work, but after developing high blood pressure, she left her job to care for her children, ages 3 and newborn. Today, her children are grown — they are all in their 20s — but all still live at home due to challenges with independent living. Her middle daughter was diagnosed

with autism at age 3 1/2, and her son has ADHD and required significant care over the years. Caring for her children is a full-time role for Carla, particularly due to the ongoing impact of her daughter’s autism on the family. *“It kind of impacts everything in the family,”* Carla said, noting the various therapies her daughter has undergone over the years.

Financial hardship has been a constant struggle. Carla’s family lives at or near the poverty line, relying on her husband’s Veterans Affairs (VA) disability checks, her daughter’s Supplemental Security Income (SSI) benefits, and Supplemental Nutrition Assistance Program (SNAP) assistance. They also use a local food bank, and Carla supplements their income by completing surveys and earning gift cards through point sites.

“Our ongoing joke is that point sites kept us from running out of toilet paper during the pandemic. I’d get Walmart gift cards, order online, and have it delivered.”

Carla and her husband, who is not Jewish, celebrate both Jewish and Christian holidays, though financial constraints have made the celebrations more modest than what she experienced growing up.

“There were certain holidays where I would’ve liked to do more. Things like buying extra challah, chocolate gelt for the kids, dreidels — sometimes I couldn’t do as much as I wanted to.”

About 12 years ago, Carla and her family went through a particularly tough period when they lost their house. *“That was traumatic for all of us, but we got through it,”* she said. After renting for about 10 years, they moved into their current home two years ago, aided in part by COVID stimulus checks. A year after losing their home, Carla’s husband suffered a heart attack.

“Thank God he had a good doctor. He recovered, and he’s still with us.”

Raised with a strong belief in self-reliance, Carla felt ashamed to ask for help. She recalls how her father, who quit school to support his family during the Great Depression by selling apples, refused financial assistance.

“It’s embarrassing because you’re supposed to support your family. He got a letter saying they qualified for home relief, which was welfare back then, but he never accepted it. He kept that letter his whole life to show that we never had to take a handout.”

At one point, things became so difficult that Hannah had to set aside her pride.

“When we were losing our house, we went to see if we could qualify for assistance — welfare, which has such a terrible stigma. I remember sitting down with a lovely young woman who worked for the county. I told her, ‘This is incredibly hard for me. The only reason I’m here is for my children, because we need money to survive.’ And then I just broke down crying. It was so painful,

and I can still feel that shame. But we do what we have to do for our kids.”

Only her best friend knows how dire their situation became.

“No one else knew about this. I was embarrassed. Most people don’t know we use a food bank.”

Hannah has not turned to the Jewish community for support, aside from seeking a mohel for her son’s brit milah (circumcision) 20 years ago. Jewish life hasn’t been central to their daily routine since leaving New York, as few Jewish families live nearby, and the nearest synagogue is far. While they used to take the kids to services when they were younger, especially for events like “Scout Shabbat,” her children haven’t received a formal Jewish education.

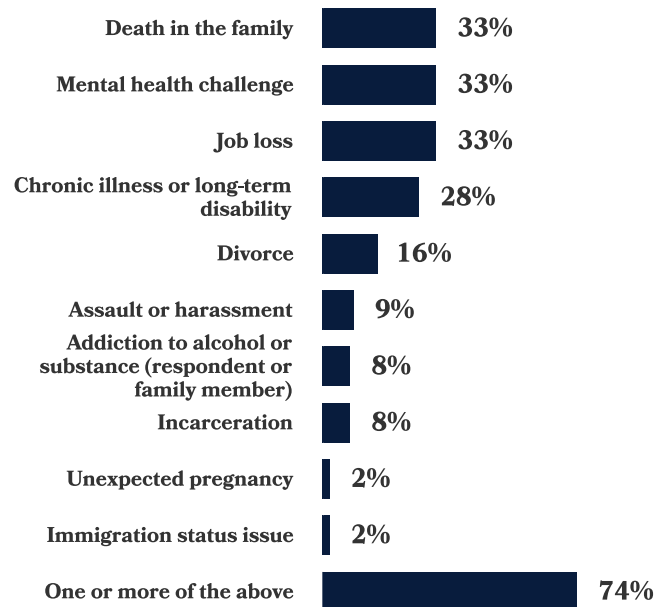
Section 3

Factors Co-Occurring With Economic Vulnerability

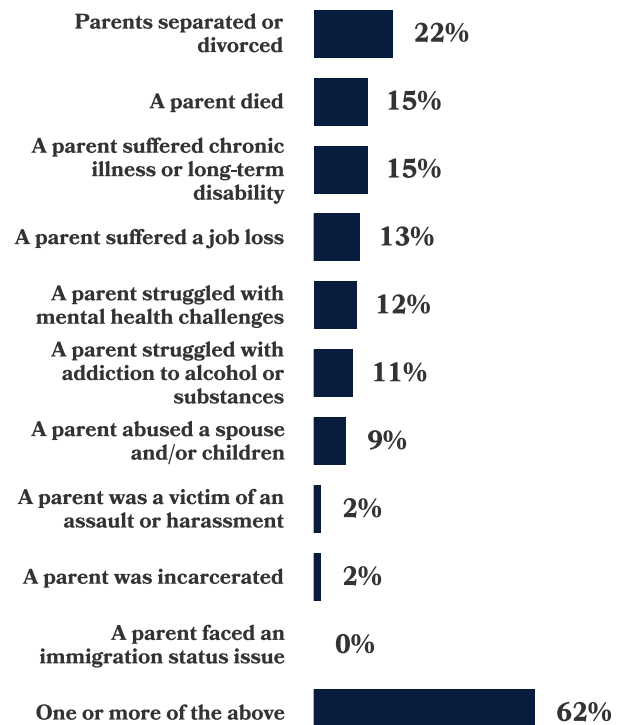
As discussed in the introduction, economic vulnerability often coincides with other adverse factors and experiences — sometimes as a cause, sometimes as a consequence, and sometimes in a complex dynamic of mutual and reinforcing causality. To measure this dynamic, the survey asked respondents who were currently or recently economically vulnerable whether they had experienced a series of 10 adverse events in the 10 years prior to being economically vulnerable. Many of them had. The most common experiences included the death of a family member, job loss, and mental health challenges (Exhibit 3, Panel A), all at one-third of the respondents. In total, three-quarters of these respondents (74%) experienced one or more of the nine events. Those who were economically vulnerable while growing up were asked a similar series of 10 items about their parents (Exhibit 3, Panel B). Again, many reported these negative experiences, most commonly parental separation or divorce. Altogether, more than 62% of these respondents experienced one or more of the 10 events during their childhood.

Exhibit 3. Factors co-occurring with economic vulnerability

Panel A. Co-occurring factors experienced in the 10 years prior to being economically vulnerable (currently or recently vulnerable respondents; n=703)



Panel B. Co-occurring factors with economic vulnerability when growing up (respondents who were economically vulnerable in childhood but not as adults; n=238)



The survey data reveal a strong connection between the number of co-occurring factors and the severity of economic vulnerability (Exhibit 4). Two key measures defined respondents as economically vulnerable: those barely managing to meet basic expenses and those unable to meet them. A greater proportion of respondents who assessed their vulnerability as more severe (i.e., unable to meet basic expenses) reported experiencing at least one of the co-occurring factors, compared to those just managing. Moreover, those with more severe economic vulnerability reported a higher average number of co-occurring factors than their less vulnerable counterparts. This pattern holds true both for individuals currently or recently vulnerable (Panel A) and those who experienced vulnerability during childhood (Panel B).

Among the currently or recently vulnerable, 87% of those with more severe economic distress had experienced at least one co-occurring factor, compared to 71% of those with less severe vulnerability. Additionally, the more vulnerable group reported an average of 2.3 co-occurring factors, compared to 1.6 for those with less severe vulnerability. Similarly, among those who were vulnerable during childhood, 82% of those with more severe vulnerability reported at least one co-occurring factor, compared to 55% of those with less severe vulnerability, with an average of 1.4 and 0.9 factors, respectively. These findings underscore how cumulative adversity intensifies economic distress.

Exhibit 4. Co-occurring adverse factors and severity of economic vulnerability

	Severity of economic vulnerability	
	More severe: Not enough to meet basic expenses (n=121)	Less severe: Just managing to meet basic expenses (n=582)
Percent experiencing one or more co-occurring factors in 10 years prior to being vulnerable	87%	71%
Average number of co-occurring factors in 10 years prior to being vulnerable (out of 10)	2.3	1.6

	Severity of economic vulnerability	
	More severe: Not enough to meet basic expenses (n=184)	Less severe: Just managed to meet basic expenses (n=54)
Percent experiencing one or more co-occurring factors while growing up	82%	55%
Average number of adverse co-occurring factors while growing up (out of 10)	1.4	.9

Below, some of the most prevalent factors associated with economic vulnerability — the death of a family member, health challenges, divorce, substance addiction, incarceration, and caregiving responsibilities — are highlighted through the personal stories of six interviewees. Career limitations and employment setbacks surface across the narratives as well. Together, the stories illustrate how economic hardship, though sometimes initially tied to a single event, often becomes entwined in multiple, intersecting challenges.

3.1 Death of a Family Member

The unexpected death of a family member can have deep and long-lasting repercussions for surviving family members. The death of a spouse, in particular, profoundly impacts the financial, social, and emotional well-being of a family with children. Financially, the surviving spouse often faces the immediate challenge of managing household expenses alone while grappling with the potential loss of income and benefits. This can lead to financial strain, making it difficult to maintain the family's standard of living or afford necessary services for the children. Socially, the family may experience a shift in dynamics, as the surviving parent may need to adjust roles and responsibilities, while also dealing with changes in their social support network. Emotionally, the loss can create a profound sense of grief and instability, affecting both the surviving parent and the children. Children may struggle with their own feelings of loss and insecurity, which can impact their behavior

and academic performance. Overall, the death of a spouse creates a web of challenges that can affect every aspect of the family's life, requiring substantial adjustments and support.

Max, a father in his 40s from large city in Virginia, faced a profound shift in his life five years ago when his wife passed away after a four-year battle with cancer. Left to raise their three children, then 6, 10, and 14, Max struggled to fill both parental roles. ***“I can’t do both,”*** he admitted, acknowledging that his children miss the female influence his wife provided. Despite his best efforts, Max often feels like he’s not doing enough, a common sentiment of single parents navigating the emotional and practical challenges of loss.

Financially, Max’s life changed significantly after his wife’s death. She had been an integral part of the household income, and her loss created a gap. Max works as a truck driver, delivering granite and quartz to fabricators, a job that offers flexibility but not the financial security they once had. His priority is maintaining a balanced schedule so he can be home with his children in the evenings. The family receives some financial support through his late wife’s Social Security benefits, which, combined with his income, helps them avoid living paycheck to paycheck. However, the financial struggle sometimes leaves Max feeling out of place within the Jewish community. ***“I always feel I’m nowhere near as affluent as the average Jewish family,”*** he explained.

The loss of his wife also took a toll on Max's connection to Judaism. Raised in a Conservative Jewish household, Max had been deeply involved in Jewish life, attending services and participating in youth groups like USY. The loss of a son through a late-term miscarriage, and then the later death of his wife, resulted in Max struggling with his faith. ***"It took a very hard hit on my religious beliefs,"*** he admitted. For a while, he felt like he was just going through the motions, attending family rituals more out of duty than belief.

Despite his doubts, a promise he once made to his mother kept him connected to Judaism:

"I promised her I'd make sure each child goes to Sunday school and learns everything up until their bar or bat mitzvah. Then it's their choice if they want to continue."

His daughter, now preparing for her bat mitzvah, has drawn Max back into the synagogue, where he attends services and participates in Jewish life more actively. Slowly, he's begun to rebuild his connection to Judaism.

"I've become a little more — again, forgiving is the wrong word — but I'm accepting religion again."

3.2 Health Challenges

Health challenges, whether in the form of chronic conditions, acute medical accidents, or mental health issues like depression, can have enduring effects on an individual's financial stability. Chronic illnesses often require ongoing treatment and medication,

leading to significant medical expenses, while acute accidents may result in large, unexpected costs that deplete savings. These situations can limit a person's ability to work, either temporarily or permanently, making it difficult to maintain employment or secure new job opportunities. Mental health struggles, such as depression, can similarly reduce productivity and lead to job loss or underemployment, creating a cycle of financial strain. Limited income further restricts access to proper care, exacerbating health issues and preventing financial recovery.

Jerry, a 61-year-old man living in a low-income neighborhood in Florida, embodies the intersection of health challenges, financial precarity, and social isolation. Once a successful editor in the financial sector, his life has drastically changed. He now scrapes by through completing online surveys, selling personal belongings, and relying on Social Security Disability benefits. ***"All I wanna do is proofread and edit in a corner somewhere,"*** he said, but his once-thriving career has been reduced to piecemeal work. His world is largely confined to a one-mile radius of his apartment, which includes a library, Walmart, his primary care physician, and Dollar General.

Isolation is a significant challenge for him. Both of his parents have passed away, and he has never been married or had children. His closest friend recently passed away, leaving him with few remaining social ties. ***"I'm a loner. I socialize at the library, but I don't really have close friends,"*** he shared.

Like many economically vulnerable individuals, his early life was marked by both privilege and trauma. ***“My father was successful in the automotive industry. We lived very comfortably,”*** he recalled. However, his mother died of cancer when he was just 12, a loss that deeply destabilized his childhood. His father remarried, and the relationship with his stepfamily complicated his adolescence. After high school, he earned a bachelor’s degree in finance and economics and began his career as a bank auditor, but it wasn’t a good fit. Later, he pursued another degree in professional and technical writing, finding a better career path in the financial sector as a technical writer and editor. He excelled, but his career was cut short by several health issues.

Jerry began experiencing transient ischemic attacks (TIAs), or mini-strokes, which subtly impaired his cognitive abilities. After a major stroke, the underlying cause, a brain tumor, was discovered. He underwent brain surgery and extensive rehabilitation to regain motor and language skills.

But his health challenges didn’t end there. He was later diagnosed with prostate cancer, followed by severe side effects after his prostate was removed. Skin cancer required multiple surgeries. As if these health crises weren’t enough, Jerry was hit by a car, crushing his leg and requiring extensive reconstruction. He spent a year in a wheelchair, with doctors doubting he would ever walk again. ***“I can get up and down a flight of stairs,”*** he said, in remission from prostate cancer, but his health struggles have left an indelible mark.

His financial situation has deteriorated over the years. Once living in a desirable part of town, he now resides in low-income housing, where the rent is set to rise beyond his Social Security Disability benefits.

“The rent will go from \$1,000 to \$1,600, but my check is only \$1,200. I’m going to have to move.”

His living conditions are difficult, with frequent encounters with homelessness and drug addiction in his neighborhood. He refuses most help, even when offered assistance with his depression or household tasks.

“I’m independent. I never ask anyone for anything. I’ve never had a loan except for my first car loan. I’ve never asked my brother or father for anything. I just have to live independently. It’s especially important to me because of all I’ve been through in the last six years — overcoming four cancers and being run over by a car. And I’m living independently, not asking for help, even though I can’t bend down for long periods, can’t wash the shower. Even the health insurance companies said I could apply for some program to get help with cleaning. I don’t need help bathing, though I do lose my balance sometimes. ... But I just refuse. I don’t want any assistance. I want to live independently.”

Jerry also resists seeking help for his depression.

“I could get help if I wanted. It’s all on me — depression, anxiety. I just did a

health survey for my insurance, and they offered help, but I said, ‘No, thank you.’”

When asked to recall a moment when Judaism was important to him or his family, Jerry couldn't think of any. *“Nothing comes to mind,”* he said, matter-of-factly.

“I’m not involved in the Jewish community at all.”

His detachment wasn't due to lack of exposure — his father's second wife was a synagogue president. *“She gave speeches every Shabbat,”* Jerry recalled. But when his mother died as he was preparing for his bar mitzvah, his connection to Judaism faded with her.

“I kept postponing my bar mitzvah. It never happened.”

By high school, Jerry had stopped going to synagogue. He briefly returned for Jewish holidays in college but eventually disconnected entirely.

“If I lived closer to the synagogue I went to as a child, I might go, but in the Florida sun, 115 degrees, in a suit, a mile away? I’m not going.”

Jerry's ties to the Jewish community have vanished. Living in a predominantly low-income neighborhood, he has no Jewish friends. Few institutions have been of much help. He once sought assistance from a social worker and occasionally receives food from Jewish Family Services, which delivers meals to the library. *“I used to go to their food bank once a month,”* he said. Now,

with his housing situation uncertain, he's considering seeking legal help:

“Maybe they have legal services because I’m disabled. I don’t think I should be evicted. I’ve been here seven years, never missed a payment, never caused a problem. I’m very quiet and reserved. I hope I’m not kicked out.”

3.3 Divorce

As seen in the case of Aviva (see section 2.2), divorce often disrupts the financial, social, and emotional well-being of a family with children. The division of household income — coupled with the added expenses of legal fees, child support, and maintaining two homes — often creates financial strain. Socially, children face the challenge of adjusting to living in separate households, which can affect their relationships with both parents and their broader social networks. In cases where one parent gains full custody, the reduced involvement of the other parent can strain family routines and dynamics. Emotionally, divorce introduces feelings of loss and upheaval, with custodial parents often shouldering the bulk of parenting duties while striving to create stability for their children.

For individuals without children, divorce can still create significant upheaval, as the division of household income and the shift to managing living expenses alone introduces financial strain. Without the support of a partner, navigating life independently for the first time can feel overwhelming, both emotionally and practically. Socially, divorced

individuals may struggle with feelings of isolation as they lose the built-in support system of marriage, and rebuilding a sense of community can be challenging.

For many, like Aviva, the transition to single life after years of marriage can lead to deep uncertainty about the future. Now in her 40s and living in a city in Minnesota, she grew up in the Midwest with both parents and two siblings. She met her husband in college, and for a while, life seemed stable. But after 10 years of marriage, they divorced, and everything changed. Suddenly, she found herself on her own, not only dealing with the emotional fallout but also navigating the practical challenges of surviving on a single income.

“Figuring out what to do for a career has been really challenging for me,” Aviva admitted. Over the years, she has worked several jobs, including at a bakery handling phone orders and customer service. She even trained as an EMT and became a 911 dispatcher, but after just a year, she lost that job for reasons she still doesn’t fully understand. The setback forced her back to the bakery, where she’s now been for 19 years.

“After I lost the 911 job, I started relying more on credit, and my balance got really high. I haven’t quit the bakery because I need something stable to go to.”

The divorce hit Aviva hard, mainly because it forced her to be fully independent for the first time. Before marriage, she had always lived with roommates or family. ***“Since getting***

divorced, I’ve had to learn a lot of new things. I’ve come a long way, but I’m still figuring out the income part,” she reflected. Managing on her own has included finding an apartment, buying a car, and adjusting to being the sole breadwinner. “Applying for jobs is hard, and keeping up with chores on my own is a challenge. I’m still developing new habits.”

Aviva sought support through Dialectical Behavior Therapy (DBT) as her marriage was ending. ***“It teaches you different skills,”*** she explained. DBT was especially helpful when she lost her job and faced other personal challenges. More recently, she completed an intensive program, focusing on actionable steps to improve her mental health.

“That program got me unstuck. It helped me feel better, apply for jobs, and get back on track.”

Financially, Aviva has struggled. Her parents, once a potential source of support, are no longer able to help after retiring and facing bankruptcy.

“I can depend on them for love, but I wish I were in a position to help them instead.”

Looking back, she wishes she had learned more about managing money and maintaining a household. ***“We didn’t have a regular schedule for chores growing up, and we didn’t really learn about budgeting or what it takes to live independently,”*** she said. Emotional coping was also challenging,

as her parents came from families with their own traumas, impacting how they handled emotions.

Aviva's academic journey, like her career, has been marked by experimentation. She majored in music and later completed an AmeriCorps program to reduce her educational debt. She even started a master's program in leadership but dropped out when the writing requirements became overwhelming.

Her connection to her Jewish roots has also shifted over time. Growing up, her family was deeply involved in their synagogue.

“We went to Sunday school, Hebrew school, and temple on Fridays. We always had Shabbat dinner at home, and we celebrated all the big holidays. I kind of miss that Jewish community from my childhood. I haven't quite found the same feeling of belonging here in Minnesota.”

During college, Aviva remained connected to Judaism, frequently attending Shabbat dinners. But her ex-husband's Unitarian faith made it challenging to maintain that connection.

“I was involved for a while, but it just didn't feel the same without the people I grew up with.”

While she still attends services occasionally at a local Reform synagogue, her participation has waned.

“I go a few times a year, but it's not the same. I tried to make friends, but it didn't quite take root.”

Fortunately, financial issues have not been a big barrier because the synagogue has been understanding, offering financial assistance when necessary, ensuring she can still participate in key programs.

“They have resources for people that don't have a lot, so it's always been very easy to call and say I have a very small amount of money I can give. And they totally work with that. They don't let not having enough money stop you from participating.”

Aviva's connection to her synagogue has been shaped by meaningful relationships with several rabbis over the years. One of her fondest memories is of a young rabbi who visited her in the hospital during a particularly difficult time when her family was out of town. *“That visit made me feel like I was really part of the community,”* she recalled. When that rabbi moved on, Aviva felt the loss. Another visiting rabbinical student became a close friend, and though they've since parted ways, the connection remains a cherished memory. Despite these positive relationships, Aviva still longs for deeper community ties.

“I wish I had more of that community aspect, forming closer friendships and more outreach.”

Jewish Family Services (JFS) has also been a vital resource. It has provided career counseling, helped with her resume, and connected her to potential employers. In her most challenging moments, JFS offered practical support and guidance, helping her regain a sense of direction. Aviva has even considered its Jewish free loan program to help secure a car if needed.

“They’ve been there for me when I’ve felt stuck, helping me keep moving forward.”

3.4 Substance Abuse/ Addiction

Larry, a man in his 50s currently “couch surfing” in California, has spent much of his life battling addiction, primarily to crystal meth. He described the drug as a coping mechanism:

“I use enough of it to get me going through the day. ... It’s just a coping mechanism that I use.”

His addiction has deeply impacted his life, driving him into cycles of instability and economic vulnerability.

Born to an Asian mother and a Jewish father, Larry’s family history is marked by trauma. His grandparents were Holocaust survivors, and the weight of their experience loomed large in his upbringing. “Our house was wall-to-wall books about the Holocaust,” Larry recalled.

“My dad hated Adolf Hitler, but he had books about him and always told me never to forget. I wasn’t there — what

was there for me to forget? It took me years to realize the tremendous burden that my father carried from their survival.”

This unspoken weight was a constant undercurrent in Larry’s family life, though religious observance was less central. His father, despite his pride in their Jewish identity, was not deeply engaged in Jewish practices.

“We went to synagogue, but it was more about showing face. My dad wanted to say, ‘Look, my son did his bar mitzvah.’ After that, my involvement in Judaism ended.”

Today, he is not connected to a Jewish community or Jewish organizations.

Larry grew up in a financially comfortable household. *“I was given everything I ever wanted, and then some,”* he said. By age 16, he realized he could manipulate his parents to get what he wanted, which led him down a dark path. He started gambling and dealing drugs while still in high school. Despite being academically successful — graduating with a 3.8 GPA in the top 5% of his class — Larry’s focus shifted entirely away from education.

“My dad would always say, ‘I can’t believe a Jewish boy would be doing this.’”

At 18, his father decided he was no longer responsible for him and kicked him out of the house, a decision that significantly altered Larry’s life trajectory.

At 24, Larry's own drug use began to spiral. What started as a way to make money by dealing drugs led him deeper into addiction. He had saved enough money to purchase his first apartment with some financial help from his father, but his exposure to the drug world made it easy to fall into the habit himself. The decision to start using crystal meth would have long-term consequences — leading to legal troubles, unstable living conditions, and a lifelong struggle with addiction.

Over the years, Larry has cycled in and out of jail, drug treatment programs, and precarious housing. The death of his father and subsequent probate issues only complicated his life further, straining his relationship with his sister, who took charge of the estate. *“My sister said, ‘You created this, Larry,’”* he recalled, highlighting the tension between them. Despite the tough-love approach, Larry still holds out hope for reconciliation and believes his inheritance could help him get back on his feet if certain conditions are met, such as attending treatment and staying clean.

Despite his addiction, he maintains some level of functionality and has a network of friends who try to support him, though he admits he doesn't always take full advantage of their help. *“I have friends who are clean and sober who reach out to me, but sometimes I don't use the support the way I should,”* Larry reflected. He is also battling colon cancer, which is still in the early stages and treatable, thanks to his access to health care and insurance.

While his life has been marked by addiction, legal issues, and health challenges, Larry still expresses hope for a better future. He dreams of reconciling with his sister and improving his life, holding on to the belief that change is possible. *“I see myself in five years changing my course,”* he said, showing a determination to overcome his struggles. His experience highlights how addiction can lead to economic vulnerability, even for those who start with financial stability.

3.5 Incarceration

Incarceration not only severely disrupts the economic stability of the individual, but also profoundly impacts their family members. Families face substantial legal costs, the loss of the incarcerated individual's income, and additional expenses related to maintaining contact with them. This financial strain can initiate a cycle of instability that is challenging to overcome. The immediate effects on families include job loss and an employment gap for the incarcerated member, which complicate future job searches. Upon release, the stigma of a criminal record makes it difficult for the individual to secure stable, well-paying employment, further perpetuating financial insecurity. Families often struggle with the compounded burden of underemployment, difficulty in securing stable housing due to background checks, and the erosion of skills and social networks during incarceration. This cycle of hardship and financial instability extends long after the individual's release, creating enduring challenges for their families.

Lucy, 44, lives in a neighborhood with a large Jewish community in the midwest with her teenage son, while her husband is incarcerated. Eight years ago, Lucy's husband became entangled in legal trouble, leading to his imprisonment from 2019 to 2023. He was briefly released but returned to jail for a probation violation, leaving Lucy and her son in a constant state of uncertainty. ***“He wasn't even home for two weeks before being sent back. We're hoping it was all a mistake and he'll be released soon,”*** she explained, noting that his sentence ends in February 2024.

Incarceration has had a profound impact on Lucy's family, especially financially and emotionally. With her husband unable to contribute to household income, Lucy has taken on the legal battle herself, filing paperwork and researching his case. ***“The first time, my in-laws paid for a lawyer. Now, I'm on my own. If we had the money, we could fix everything, but I'm doing all the legal work myself,”*** she said. The financial burden has deepened as Lucy has had to replace confiscated family devices, including her son's tablet and computer, which were taken when her husband was re-arrested.

“My son was heartbroken. That was his life.”

Lucy's grocery store job, which began as a summer gig when she was 16, has now spanned nearly three decades. Despite earning a degree in business administration, her career never expanded beyond her cashier position. The financial strain has been constant. ***“I thought my husband would get a job when he got out, and***

that would free up some money, but now I'm back to square one,” she explained. Fortunately, her parents' help has provided some stability — they bought the townhouse where she lives, so she doesn't have rent or mortgage payments. However, Lucy admits she struggles with money management, something that has only added to her challenges.

Her son, now a teenager, has faced the emotional toll of his father's incarceration. Children of incarcerated parents often experience trauma and instability, and Lucy has witnessed this firsthand. ***“He really hates not having his computer or tablet,”*** she said. The pandemic intensified the difficulties, as Lucy, an essential worker, had to leave her son home alone. ***“Thank God for technology,”*** she said, explaining how she used cameras to check in on him while at work. The pandemic also forced her to cancel a long-awaited spring break trip, which she had saved up for.

“I feel terrible. We've never gone on any real trips, and I wanted to give him that experience.”

Financially, Lucy's life is starkly different from the middle-class upbringing she enjoyed.

“We didn't struggle growing up, but now it's the opposite. I'm doing side hustles like DoorDash when my car works, and I've even participated in medical studies to make extra money.”

Despite applying for government assistance and working overtime, she still faces ongoing financial strain. The legal costs and unexpected expenses have taken a toll, and she even attempted to sell plasma but was turned away due to anemia.

Socially, Lucy feels isolated. ***“I don’t really have a social life. I just work, and I don’t go out with anyone,”*** she admitted. Her relationships with her family have also been strained, particularly because many are well-off professionals, while she remains a blue-collar worker. ***“I’m the only blue-collar worker in my family. It’s a little weird,”*** she said. Adding to her isolation is the stigma of her husband’s incarceration, which has distanced her from extended family. ***“No one in the family knows about his legal troubles,”*** she revealed.

Lucy’s Jewish identity has also been affected by her isolation. Raised in a Conservative Jewish household, she grew up keeping kosher and observing major holidays, but her connection to Judaism has weakened over the years. Her husband, who isn’t Jewish, offered to convert, but Lucy didn’t push it. They had a Jewish wedding and raised their son as Jewish, but when he resisted Hebrew school, she didn’t force him to continue. ***“He never had a bar mitzvah,”*** she said, noting that her interest in religious practice has waned. ***“I just find synagogue incredibly boring,”*** she admitted.

Without strong ties to her community or faith, Lucy’s life feels untethered. Her days are focused on survival rather than connection, with most of her energy devoted

to making ends meet and navigating the complexities of her husband’s incarceration. ***“I feel like I’m just going through the motions,”*** she reflected, acknowledging the profound toll that her husband’s absence has taken on both her and her son. Despite the challenges, she holds onto the hope that their situation will improve, waiting for the day when her husband is released and they can begin to rebuild their lives.

3.6 Caregiving

Dan has spent much of his adult life trying to achieve economic stability while caring for his parents. After earning an associate degree and working as a medical assistant, he has bounced around between different jobs. Now, at 37, Dan is trying to carve out a career as a home health aide, taking a four-week course to earn his certification. Caregiving has been at the center of his life for years. ***“I took care of my father for many years before he passed. He had a stroke, and half his body was paralyzed. It was up to me to help him get around, do basic things, and make sure he was okay. It was tough, but there was no one else,”*** Dan shared, reflecting on the years spent as his father’s primary caregiver.

Being an only child has meant that much of the responsibility for his parents has fallen squarely on his shoulders. His mother, who has battled her own serious health issues, now relies on him as well. ***“My mom’s had a kidney transplant, and thank God she’s doing better now, but she’s still on immunosuppressants and not in the best health. She needs me a lot,”*** he said. For Dan, there’s no one else to lean on.

“I don’t have siblings. It’s just me. And it’s hard.”

When Dan was growing up, his family was comfortable enough to cover their needs and enjoy some occasional outings.

“We didn’t grow up rich. We were just middle class.”

But now, things are different.

“I’m not doing incredibly well financially, but I’m feeding myself. Right now, I’m working on improving myself and putting myself in a better position. I have to constantly watch my pockets right now, which is a little tough.”

He is trying to have a more consistent income:

“I’m trying to get myself more stable at work.”

His own health struggles further complicate the picture.

“I have chronic kidney disease — it’s genetic, stage four. I’m not on dialysis yet, but it’s something I have to think about and manage every day.”

Dan also battles anxiety, which became really hard after he got divorced: *“The divorce really affected me,”* he admitted.

“I’ve always had anxiety, but after the divorce, it got worse. I was in a really bad place for a while. I started taking medication for my anxiety, and I see a therapist. I never wanted to rely on

meds — I thought they’d make me feel dependent — but they are a lifesaver.”

Dan’s spiritual connection to Judaism has deepened as he’s gotten older, especially as he faces the uncertainties of life. Growing up, his family observed the major Jewish holidays like Rosh Hashanah and Yom Kippur, and while it was always important, it wasn’t a central focus. However, in recent years, Dan has found himself seeking out religion more intentionally. *“I try to fast every Yom Kippur, and I’ve been going to synagogue more,”* he said.

“With everything going on in the world, I feel like now is the time to be closer to God. ... I feel like I need the support. ... I just feel more spiritual now than I did before.”

While he does interact with a rabbi, he is not part of any Jewish organizations at the moment, and the feeling of being part of a supportive community remains elusive.

“I see other communities, like the Bukharian Jews, where they support each other, and I kind of wish I had that. I feel like I’m missing that.”

Economic Vulnerability and Jewish Engagement

Cost can be a significant barrier to Jewish communal involvement, particularly for economically vulnerable individuals. Membership dues for synagogues, tuition for Jewish day schools, fees for holiday events, and expenses related to life cycle events like bar and bat mitzvahs are often prohibitively expensive. Additionally, the pressure to contribute to tzedakah (charitable giving) and maintain a certain standard of living — including appropriate attire and other community expectations — can further strain already limited budgets. These financial demands make it challenging for economically vulnerable Jews to participate fully in Jewish life, forcing them to prioritize basic necessities over communal engagement, which leads to a sense of exclusion and disconnection from their Jewish heritage.

Beyond the direct financial strain, other factors — such as nontraditional family structures, stigma and shame, and geographic isolation and lack of transportation — can intersect with economic vulnerability to create a web of interconnected barriers to Jewish participation. These challenges further complicate engagement, impacting individuals on a more personal and often

deeply emotional level, and reinforce their sense of isolation.

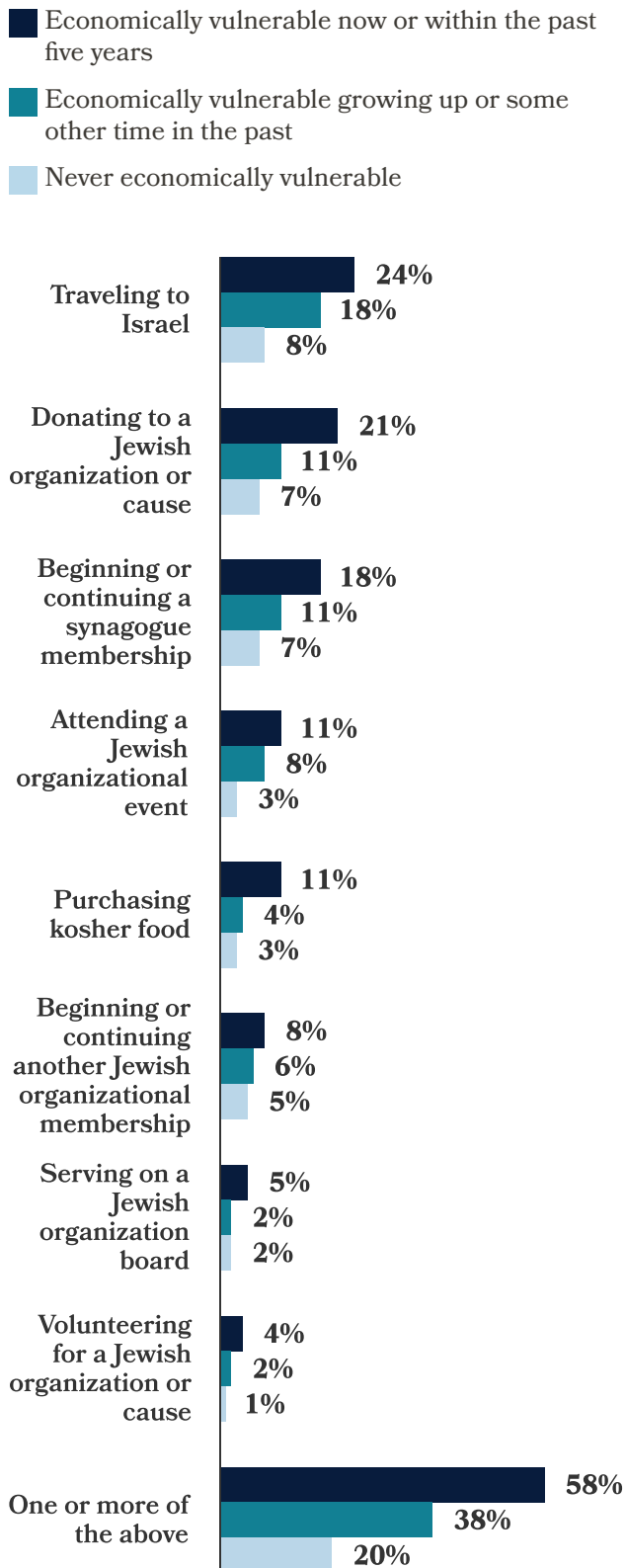
Interactions with clergy, Jewish organizations, and fellow community members highlight not only the challenges around Jewish engagement for economically vulnerable respondents, but also the hopes that many have for greater emotional and programmatic ties to the Jewish community.

4.1 Financial Constraints on Communal Participation

The survey data show currently/recently vulnerable respondents are more likely than others to say that costs have prevented them from active communal participation. For those who have children, economic vulnerability also creates financial barriers to facilitating their children's Jewish engagement. Exhibit 5 displays the percentage of survey respondents in each group reporting that financial costs had prevented them from engaging in each of eight different forms of communal participation over the past five years. These percentages are calculated from logistic regression analyses that allow us to control for other factors that might also be associated with cost constraints.¹⁴

¹⁴ Controls in the regression model include a range of respondent-level characteristics: age, gender identity, education, immigrant status, urban and rural residence, denominational identity, Sephardic/Mizrahi identity, and Jewish friendship networks. Controls also include three household-level variables: whether anyone in the household identifies as a person of color or LGBTQ+, or as having a disability.

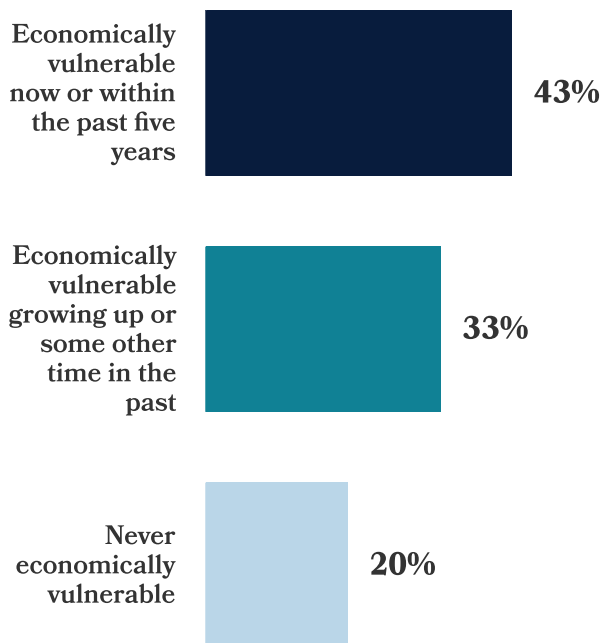
Exhibit 5. Predicted percentage of respondents reporting financial costs prevented various forms of Jewish engagement and communal participation in the past five years (logistic regression model) (n=1,918)



The patterns in Exhibit 5 are clear. For each item, a greater share of respondents who are currently or recently vulnerable report financial constraints compared to the other two groups, even as some of the differences between the groups on individual items are relatively small. The difference between the three groups is most stark when examining the likelihood of at least one financial constraint. In that case, currently or recently vulnerable respondents are nearly three times as likely as the never vulnerable (58% to 20%) to report at least one way in which costs prevented them from communal participation, with those who were economically vulnerable at some other point or in childhood falling between them (at 38%).

The same general pattern emerges for Jewish engagement and participation of children among the respondents who have children ages 17 and younger living in their homes. Depending on the age of their children, respondents were asked if, during the past five years, financial costs had prevented them from having their children enroll or participate in Jewish early childhood education, Jewish day school, supplementary religious school, Jewish day or overnight camp, a Jewish youth group, or a teen trip to Israel. Exhibit 6, based on a logistic regression model, shows that 43% of currently or recently vulnerable respondents reported at least one form of Jewish engagement for their children that financial costs prevented, compared to 33% for respondents who experienced vulnerability earlier in life and 20% for those who never experienced vulnerability.¹⁵

Exhibit 6. Predicted percentage of respondents with children reporting financial costs prevented at least one form of Jewish engagement for their children in the past five years (logistic regression model) (n=581)



Consistent with the survey data, many interviewees struggling with economic vulnerability highlighted the high costs of communal participation, religious observance, and living near Jewish communities. Financial limitations often make it difficult for individuals to maintain the level of engagement they desire, forcing them to prioritize spending on religious and cultural activities.

Lucy reflected on her wish to attend her local JCC, a place she frequented when her son was younger. However, as she explained, *“It’s a lot of money, and I just don’t have the money to go there.”* This financial hurdle is common, making participation increasingly prohibitive. Lucy’s experience reflects a

broader struggle faced by those who want to remain involved in Jewish life but are priced out of participation, particularly when institutions do not offer affordable membership options. Similarly, Sasha described synagogue membership costs as “obscene,” explaining, *“It’s a lot of money, so I am not a member.”* Although she could technically budget for it, the high cost deters her, a sentiment echoed by many. Janet shared a similar hesitation:

“Even though they say, ‘we’ll take your finances into consideration,’ it’s still an expense that would put somewhat of a burden on me.”

Sally pointed out that the cost barrier extends beyond membership fees, especially for those living far from Jewish centers.

“I’ve looked into being members of synagogues here, and that’s a barrier for sure. ... Or even traveling to Portland for an event, which is two hours away, it still costs money to go there.”

These financial constraints often lead to feelings of exclusion and disengagement. High Holiday services, a cornerstone of Jewish religious life, are another example of how costs can become a barrier. As Kerri explained, *“You have to have a ticket, and they’re \$500 or more depending on where you live.”* For some, this fee is an accepted part of the religious calendar, but for others, it is a prohibitive expense that prevents them from attending services altogether. Kerri alluded to the idea of “pay to pray,”

¹⁵ This model also controls for the number of children respondents have.

echoing a common sentiment that the commercialization of religious participation conflicts with the values of community and spirituality. Jackie shared a similar frustration, saying, ***“I have never been able to go to the High Holiday services ‘cause I can’t buy a seat.”*** These costs create not only practical barriers but also emotional ones, as families feel alienated from traditions that are supposed to foster belonging.

Financial barriers can also create an emotional divide. Alana described how synagogue membership is often a social norm in many Jewish communities, with some families belonging for generations. This long-standing involvement creates an environment where those who can’t afford membership feel isolated. ***“I don’t have that money to do that,”*** she said, adding that it contributes to feelings of guilt and discomfort when surrounded by people who can afford to contribute. For Alana, the cost of synagogue membership not only prevents her from joining, but also creates pressure to conform to financial expectations that she cannot meet. Patricia reflected on the discomfort of having financial conversations with synagogue leadership: ***“I would have to have that financial conversation with the president because I can’t afford to pay \$1,500 when I’m only making \$20,000 a year. I don’t feel like I wanna have it.”***

For many families, the cost of Jewish education — whether it be Hebrew school, day school, or summer camp — presents a significant obstacle. Some interviewees discussed how financial constraints limit

their participation in these activities. Sasha noted that while her nieces and nephews attend Jewish day schools, the cost is so high that public school becomes the only feasible option for families like hers. She pointed out that public school being free is a “big benefit” compared to the prohibitive costs of Jewish education. Similarly, Sasha reflected, ***“By the time you have kids, you might want to join a synagogue because they’re going to Hebrew school and getting ready for bar mitzvahs,”*** but the high costs associated with membership and education make it difficult for many to participate fully.

The rising cost of keeping kosher is yet another financial burden for Jewish families. Lucy reflected on this challenge, marveling at how her parents managed to keep kosher despite the costs. ***“The cost of food has been going up, but kosher food is nuts,”*** she said. Lucy’s experience highlights how maintaining religious dietary practices can strain a family’s budget, particularly in times of economic hardship. While some may choose to forego keeping kosher due to the expense, others must compromise on the quality of food they buy, opting for more affordable cuts of meat or simpler meals to maintain their religious commitment.

These experiences illustrate how the high costs of Jewish participation — whether for communal events, synagogue membership, or education — lead many individuals and families to feel marginalized. Despite the availability of sliding scale memberships or financial aid in some cases, the stigma associated with needing assistance, coupled

with the rising cost of living, leaves many Jews struggling to remain connected to their communities. Later, in Section 7, the report notes the catalyzing role that Jewish philanthropy could play in addressing the effect of economic vulnerability on Jewish engagement.

4.2 Nontraditional Family Structures

The supportive ideals of Jewish institutions and the actual experiences of economically vulnerable community members who reside outside traditional family structures are often misaligned. Older singles, people without children, or single parents facing economic adversity frequently struggle to find a place in organized Jewish life, as the family-centric nature of Jewish institutions often unintentionally excludes those who are outside the conventional family mold.

Judith, a woman in her 70s living in Florida, embodies the challenges of navigating Jewish life outside traditional family structures. Divorced and childless, Judith spends much of her time alone, with the internet serving as her main outlet for connection:

“I hide in reading. I do a lot of streaming. I do some online work, like surveys, just to pass the time.”

For Judith, Jewish institutions have not provided much in terms of community. Instead, her experience attending synagogue has been marked by alienation and loneliness:

“It [going to temple] made me feel more alone going ‘cause I was by myself. And even though there’d be people there I’d be able to speak to, I was going myself. I was leaving myself and coming back down to this area, which at best was always depressing. ...And that’s actually really why I don’t do anything, ‘cause it makes me feel worse and more alienated, more isolated.”

This sense of isolation has been a recurring theme in Judith’s life. Reflecting on her past brings tears: *“It brings up vulnerabilities. I missed a lot of what I actually wanted — profession, marriage, children... at this point, I’m just trying to make the best of the remaining time,”* she said. Her life has been shaped by missed opportunities and an unshakeable feeling of disconnection.

Family has been one significant source of this disconnection. After 14 years of marriage, Judith divorced her husband in her early 40s. She had desperately wanted children but was unable to conceive. Following a miscarriage and multiple surgeries, she eventually had a hysterectomy. After her divorce, Judith moved to Florida to care for her aging parents, including her father, who had Parkinson’s disease. Her relationship with her mother was strained, a source of both anger and regret.

Today, Judith lives with her sister in a condo, though she describes it as “existing, not living.” She acknowledges her sister’s financial support but laments the lack of

a real relationship: *“If it wasn’t for her, I’d either have to hook up with someone horrible or be on the street.”* The emotional distance between them only underscores Judith’s isolation. The loss of her brother, who passed away from skin cancer, further deepened her loneliness.

Work is another area where Judith feels adrift. She had a stable career in sales for several companies but in her mid-40s, she developed a condition that compromised her immune system and drained her energy. Around the same time, her company was acquired, and she couldn’t keep up with the demands of her 50- to 60-hour workweeks. Exhausted, she left the workforce. Financial struggles followed:

“I worked myself to death, paid off my ex-husband’s debts, and for 25 years, I’ve been impoverished with high bills.”

Despite her financial instability, Judith has managed to maintain a few social ties, but they are tenuous. She has a cousin in New England and a friend from the gym, where she attends yoga classes when she can afford it. Yet, the costs often prevent her from fully engaging in the social life she once enjoyed:

“I love art, I love museums... but even the nominal cost of a museum membership, I can’t do it anymore.”

Religion, which could have offered a sense of belonging, has not been a meaningful part of Judith’s life. She grew up attending a Reform synagogue but did not have a bat mitzvah, as it wasn’t common for girls in her

youth. In Florida, she briefly reconnected with a temple, where she admired the rabbi and attended events. Once, the rabbi even helped her with a car payment from his discretionary fund, but Judith felt guilty about accepting the assistance, as she wasn’t a paying member. Over time, as she moved farther south, her connection to the synagogue faded.

For Judith, attending synagogue highlighted her isolation, rather than alleviating it. *“It made me feel worse and more alienated,”* she said. The synagogue, a place that should have fostered community, instead reinforced her sense of rootlessness. She felt like an outsider in a space where others seemed to be anchored by their families:

“People stick to their own cliques, and if you have a family, you’re involved with your family.”

Her inability to fully participate in Jewish life — whether due to finances or her solitary status — deepened her disconnection.

Judith’s story shows how being outside traditional family structures makes it hard to engage fully in Jewish communal life. Like many others in similar situations, her financial struggles, lack of a support system, and social isolation have left her feeling untethered. Despite her yearning for community, she remains on the margins, disconnected from the religious, social, and familial networks that might have provided a sense of belonging. Judith’s life is a testament to the challenges faced by those navigating life alone, without the traditional support

systems of family, work, and community, as they try to find their place in a world that often feels distant.

4.3 Stigma and Shame

Stigma and shame can be powerful barriers to participation in Jewish communal life, particularly for those who feel they fall short of fulfilling expectations around *hesed* (acts of kindness) and *tzedakah* (charitable giving). Many individuals, especially those facing financial or personal hardships, feel a deep sense of inadequacy when they are unable to meet these core Jewish values. This feeling is exacerbated by the pressure to conform to certain class expectations — whether it's having the right attire, driving a respectable car, or maintaining a certain lifestyle. For some, asking for financial support or reduced fees to participate in Jewish activities can bring on feelings of embarrassment and humiliation, further alienating them from their community.

Suzanne, a woman in her 40s, knows this all too well. Her childhood in the upstate New York was marked by fond memories of close family ties and Jewish celebrations, though her family wasn't strictly observant. ***“My childhood was very fun, actually,”*** she recalled, describing her family's celebrations of holidays like Passover. However, her adult life took a different turn, filled with challenges that left her feeling disconnected from the Jewish community and burdened by shame.

Suzanne's financial struggles began after an abusive relationship derailed her life and

forced her to leave college. This marked the start of years of personal and financial hardship, compounded by her role as the primary caregiver for her aging parents, both of whom suffer from dementia. Her father also has dementia, and her parents' assisted living costs have drained the family's once-stable financial situation. ***“It became very hard financially... they were doing a lot to help various family members, and it took a toll,”*** Suzanne explained.

Suzanne's most significant struggle came when she was incarcerated, an experience that left her feeling deeply stigmatized within her Jewish community. In a desperate attempt to protect her daughter from her abusive ex-husband, Suzanne violated a court order by going into hiding. ***“I took my daughter and I went underground. ... I knew if he got a hold of her, I would never see her again,”*** she explained. Her actions landed her in prison, a traumatic period in her life. Yet, within the prison walls, she found a lifeline — a rabbi who provided her with spiritual guidance and support. ***“Honestly, when I was incarcerated, it was probably my source of refuge. I couldn't wait for Wednesdays to come,”*** she said, recalling the comfort she found in her weekly meetings with the rabbi.

This rabbi played a crucial role in helping Suzanne stay connected to her Jewish identity during a time of profound isolation. He not only provided spiritual guidance, but also helped her navigate practical challenges, from studying Judaism to maintaining contact with her family. ***“He would call my***

dad regularly... it was a lifeline,” she said. Upon her release, the rabbi ensured she had a synagogue to attend and a community to return to. Despite this support, however, Suzanne faced judgment from others in the Jewish community. *“You had no idea what I went to jail for, and you looked down your nose at me like I was nothing,”* she recalled. This experience left her hesitant to ask for help, reinforcing her feelings of shame.

This sense of stigma wasn't limited to Suzanne's own experiences. Suzanne feels that her child, who is mixed-race and transgender, faced discrimination in synagogue: *“They wouldn't accept her because she was mixed,”* Suzanne said, highlighting how exclusionary attitudes within the community compounded their sense of alienation. Despite the shame and stigma she has faced, Suzanne has remained dedicated to Jewish traditions. She continues to celebrate Jewish holidays and passes on customs like making homemade horseradish to her children. However, her experiences with stigma have shaped her perspective on Jewish communal life. She dreams of a Jewish community that offers more accessible resources and quicker, more personalized support for those in need.

“I feel like these kids need more. They need that village around them constantly,” she said, reflecting on the importance of community support.

Suzanne's story spotlights how shame and stigma can create powerful barriers to engaging with Jewish life, particularly for

those who don't fit neatly into traditional family or social structures. Her experiences of exclusion, both as an individual and as a parent, underscore the need for more inclusive, compassionate, and responsive support within Jewish communities — so that no one feels ashamed to ask for help when they need it.

Human service professionals interviewed for this study pointed to the shame and stigma of economic vulnerability as major obstacles both to seeking help in general and to participation in Jewish life and community. They cited external stereotypes and internal expectations in Jewish communities that people generally have financial resources as undermining the participation of those who do not have those resources.

“Shame — it's shame. 100% hands down,” a Jewish Family Service frontline staffer and manager declared.

“The stereotype of Jewish people that we're supposed to be successful, I can't tell you how many people say, I dropped out of the Jewish community because we're so embarrassed ... that's why we do this grassroots thing, to avoid that shame, it's hands down shame that prevents them from being connected to the community.”

Some human service professionals said that although their clients knew synagogues had financial help available for membership, they were often reticent to show their vulnerability by asking for that help, not wanting others to

know that they needed financial assistance to belong. As one frontline professional explained:

“I can really say that when people do apply for financial aid, they usually won’t be turned away if they want to join a synagogogue, but people don’t always want to ask, they have pride. So, I’ve had several Jewish clients, mostly older ones, who mentioned how they want to go but they can’t afford it and they don’t want to ask, and they think others need the help more than them.”

In addition, human service professionals reported that clients often feel embarrassed about not being able to give charitably to others, that some continue to give more than they can afford, and that they believe others need help more than they do. Several human service professionals described talking clients into receiving resources by convincing them that it truly was there for them and would not necessarily go to someone else in greater need if they did not use it.

“That is one of the first things I hear when people first come in, I’m supposed to give to others, or I used to and now I can’t,” a frontline provider said.

“In Judaism, it’s supposed to be 10% of your income, but some really can’t do that, so I have to make them stop giving money, stop giving tzedakah. There’s a huge stigma that Jews are rich, smart, and okay and shouldn’t need help, so people wait way too long to ask for help.”

In worst case situations, clients pull back from the Jewish community entirely as a solution because disengaging seems less painful than receiving charity or failing to fulfill expectations of charitable giving. *“As people become more economically stressed, they pull away because they can no longer pay dues and are embarrassed, so it’s not at all uncommon to meet people who were very active in their synagogogue but became more isolated because they couldn’t pay dues, or pay for programs, and they didn’t want to ask because of the stigma. That’s so common,”* a manager at a human services provider said.

“Or we find people who were never members of a synagogogue because they never thought they could afford to join, so they don’t have that sense of support and so are further and further isolated. I would say in general there’s a correlation between people who do not have strong support from a synagogogue, or strong investment in a Jewish organization, and people who are struggling economically.”

4.4 Geographic Isolation and Lack of Transportation

Geography can present significant challenges to participation in Jewish life and community engagement, particularly for those struggling financially in rural areas or regions with sparse Jewish populations. The distance to synagogues or Jewish centers can make regular attendance difficult, if not impossible. Travel costs and time constraints add to

this burden, especially for individuals with limited financial resources or inflexible work schedules. As a result, people living far from Jewish communities may struggle to maintain religious practices and feel disconnected from the larger Jewish family. This geographical isolation also limits access to services provided by Jewish organizations — such as educational programs, social services, and cultural events — further marginalizing individuals from communal life.

Josie faces numerous challenges as she navigates Jewish life in Arizona. Recovering from a traumatic injury that left her unable to work, Josie is physically and financially constrained. She noted a lack of local Jewish resources, explaining, *“I know they have a satellite counseling office somewhere... but a lot of what they do can only be done in downtown.”* This makes it hard for her to attend synagogue regularly, as distance and energy limitations are major barriers: *“As of about seven years ago, I could no longer drive at night... that pretty much rules out Friday night services.”* She longs for a more accessible and inclusive Jewish space closer to home, illustrating the isolation that can arise when Jewish life is centralized far from one’s residence.

For others, the issue extends beyond geographic isolation to physical accessibility challenges. Alana, who is blind, faces significant obstacles in navigating her area’s public transportation system. Living in a place designed for drivers, she struggles with limited transit options:

“There’s public transportation here... but everything’s spread out.”

Transferring between buses is difficult as well, as she points out that even people with perfect vision find it hard to figure out where the buses are. These challenges leave her disconnected from Jewish communal life, unable to attend services or events outside her home.

Geographic isolation also impacted Rayna, who grew up in an area with few Jewish resources. Her family considered sending her to Hebrew school, but the absence of nearby institutions made it impossible:

“The resources were very limited out there.”

This theme of limited access to Jewish education and religious institutions is a common thread among those living in rural or isolated areas.

For some, the nearest Jewish community is simply too far away to make regular participation feasible. Nadia, who lives in Nevada, faces the daunting challenge of commuting to Las Vegas, an hour and a half away, to attend synagogue. *“I’m not gonna drive to Vegas... every Saturday,”* she remarks, underscoring how the distance makes it impractical to engage regularly with Jewish life. Instead, Nadia maintains her Jewish identity through family traditions and holiday observances, but the lack of a nearby community leaves her feeling disconnected.

The emotional toll of geographic isolation is evident in Kennedy's story. Living in areas without a strong Jewish presence, Kennedy, who suffers from lupus, PTSD, and long COVID, finds herself increasingly isolated from the Jewish community. *"I have no community. If something happened to me, I'd have no community to reach out to,"* she said. As her health declines, she yearns to reconnect with her Jewish roots but is unsure of how to make it happen given her physical limitations and the lack of nearby Jewish resources.

The social consequences of geographic isolation also come into play, as Melvin recalls his childhood in Milwaukee, where he didn't live in predominantly Jewish suburbs. This led to a lack of community ties and a feeling of exclusion until he moved to Boston, where the Jewish community was more accessible. His experience reflects how neighborhood dynamics and social geography can influence one's sense of belonging within the Jewish community.

Others, like Catrina, have adapted to life without a local synagogue by finding creative ways to express their Jewish identity. Catrina lives in an area without a synagogue and does not attend formal services, but she celebrates her Jewish pride in personal ways, such as throwing a "bark mitzvah" for her dog. While these small gestures are meaningful, she acknowledges that they lack the communal connection she once sought, reflecting the sense of loss felt by many in similar situations.

Even in larger metropolitan areas, physical distance between Jewish institutions and residents can create barriers to engagement. Dylan, who lives in downtown Atlanta, noted that most synagogues are located in the northern suburbs, making regular attendance difficult. *"There are maybe four or five other synagogues... in North Georgia... and I'm in the central metro area,"* he explained. The geographic disconnect limits his ability to engage with the Jewish community, as traveling long distances to participate is not feasible.

For some, disabilities compound the challenges of geographic isolation. Lilette, whose involvement in Jewish life diminished after an accident, reflected, *"I don't go to the synagogue much because I have nothing in common."* Her physical limitations, combined with the difficulty of social reintegration, have left her feeling distanced from the community she once valued.

These examples demonstrate the profound impact that geographic isolation, limited transportation, and lack of accessible Jewish institutions can have on individuals' ability to participate in Jewish life. Whether due to distance or physical barriers, many people find themselves disconnected from their religious and communal identity, leaving them emotionally and spiritually isolated.

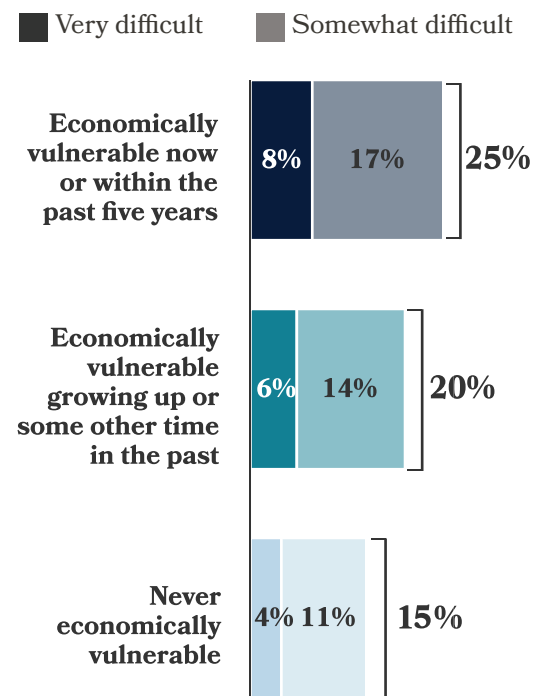
4.5 Connections With Jewish Clergy

For many Jews, finding support and guidance from a rabbi or other members of the Jewish clergy — whether periodically at key moments of the life course or more consistently over time — is an important part of their Jewish lives. The survey asked respondents how easy or difficult it would be for them to find a rabbi or other Jewish clergy member if they needed or wanted to speak to one. Exhibit 7 displays the predicted percentage of respondents who said it would be very or somewhat difficult (as opposed to very or somewhat easy) from an ordinal regression. Here, too, the patterns are clear. Currently or recently vulnerable Jews are the most likely to say both very and somewhat difficult (25% total). In contrast, respondents who have never experienced economic precarity are the least likely to say both very and somewhat difficult (15% total). As usual, those who experienced economic vulnerability in the more distant past fall in between the other two groups (20% total very or somewhat difficult), again suggesting lingering effects of previous experiences with vulnerability.¹⁶

Building relationships with clergy can be tough for many people who often face hurdles like difficulty in reaching out, feeling judged, or lacking a personal connection. These barriers can leave some feeling isolated and unsupported when they

need help the most. However, when those connections do form, the emotional and practical support rabbis provide can be incredibly valuable, especially during life's challenges.

Exhibit 7. Predicted percentage of respondents reporting it would be very or somewhat difficult to find a rabbi or other Jewish clergy (ordinal regression model) (n=1,746)



For example, Grayson describes how her rabbi was instrumental during the adoption process: *“He told us where to go, what attorneys to use... he gave us the ins and outs of how adoption works.”* This kind of practical guidance made a stressful situation easier to navigate. Similarly, Kenna found comfort in her rabbi’s spiritual support when her father was dying:

¹⁶ Never vulnerable respondents are the most likely to say access to a rabbi or other Jewish clergy is very easy (51%), followed by respondents who experienced vulnerability more than five years ago (45%) and then the currently or recently vulnerable (38%). The three groups are separated by just 3 percentage points in saying access would be somewhat difficult.

“When it came to losing him, I just felt like reaching out to a rabbi... it reassured me that I was going to be okay.”

Despite these positive experiences, many face frustrations, especially when trying to get in touch with their rabbi. Rayna shared her difficulty in reaching hers: *“When I call, I leave a message and they never call back.”* This lack of responsiveness can be disheartening, especially for those seeking comfort or advice during tough times. Others feel judged by their rabbis, making it harder to reconnect with their faith community. Ivanka, who had been through prison and personal struggles, shared her experience:

“I feel like he’s judging me... he hasn’t been as welcoming as he used to be.”

This sense of judgment deepened her isolation and made it difficult to rebuild a relationship with her community.

For some, the challenge isn’t about judgment but rather the absence of a personal connection. Annabelle reflected on her distant relationship with her rabbi. *“I don’t really know him well, so I’m not comfortable just calling him to discuss whatever necessarily,”* she said, underscoring a common feeling of detachment from religious leaders that can contribute to isolation during tough times. While Annabelle respects the rabbi’s role in the community, she doesn’t feel close enough to rely on him for personal support, leaving her disconnected from a key source of Jewish support.

For converts or those new to Judaism, feelings of not fully belonging can make reaching out to clergy even more difficult. Melody described her struggle with imposter syndrome when she first began her conversion:

“I had imposter syndrome big time when I first started this journey.”

This sense of insecurity, along with the fear of not being accepted, often prevents people from seeking the guidance they need.

These experiences highlight the importance of having accessible, nonjudgmental, and personally connected clergy. When rabbis are approachable and offer understanding support, they can make a huge difference in people’s lives. But when those qualities are missing, it can leave individuals feeling alienated at a time when they most need spiritual or emotional guidance.

4.6 Navigating Jewish Organizations and Community While Seeking Help

Jewish social service organizations, like Jewish Family Services (JFS), play a crucial role in supporting members of the community facing financial hardship. These institutions provide more than just material aid; they also offer emotional sustenance, helping individuals maintain a sense of connection to the Jewish community during difficult times. However, the experience of receiving assistance can be complex,

as it often involves both gratitude and the challenges of navigating a system that can feel humbling or inaccessible.

Josie exemplifies the multifaceted nature of this support. Now in her 60s, Josie came from a relatively well-off family but found herself in need after a traumatic brain injury over a decade ago left her unable to work. This life-altering event, compounded by her husband's mental health struggles and raising a child with autism, pushed her to seek support from Jewish organizations. She shared:

“Jewish Family Services has really helped me out a couple of times. They gave me a huge care package... gift cards for Walmart and Kroger, but also physical things like body wash that I’m still using.”

Josie’s story highlights the practical and emotional support JFS provided, from helping with groceries to arranging transportation for medical appointments. Yet, despite this support, she still struggles to stay connected to Jewish communal life, particularly due to her inability to drive, limiting her attendance at synagogue services and events.

Similarly, Suzanne turned to JFS when she faced housing insecurity. *“I reached out to Jewish Family Services for help with rent... they were right there for us,”* she recalled. Suzanne contrasts the personal care provided by JFS with her frustrations in dealing with larger, non-Jewish organizations, which often involved bureaucratic delays.

While the assistance from JFS was essential, she admits that relying on social services has been emotionally difficult, especially for someone who once prided herself on financial independence.

For Jerry, the emotional toll of seeking help is equally present. While he appreciates the groceries JFS provides, he hesitates to seek further assistance, such as legal aid for housing issues. *“I just went there once a month. They gave me one bag full of groceries,”* Jerry explained, acknowledging the uncertainty and discomfort many feel when navigating assistance services. His reluctance to ask for more help reflects a broader challenge that individuals face when they don’t fully understand what support is available to them.

Beyond formal organizations like JFS, informal networks within the Jewish community also play a critical role in providing support during personal crises. Max recounts how his synagogue community rallied around his family when his wife was diagnosed with cancer. *“Temple families would come by and drop off dinner for my family,”* he said, emphasizing the unsolicited, yet deeply appreciated acts of kindness that helped his family during their time of need.

Similarly, Mika recalls the generosity of her community when her family participated in a meal trade during a difficult period. *“It was a Jewish community that was really loving towards us,”* she remembered, illustrating how informal networks provide social capital beyond institutional support.

However, not everyone feels connected to these communal support systems. Jason described his decision to avoid engaging with synagogue leadership, instead turning to secular professionals like therapists for emotional support. ***“I don’t think I ever have [talked to a rabbi],”*** he admitted, explaining that his therapist and psychiatrist are his main sources of help. Jason’s story highlights a growing trend among individuals who, feeling disconnected from traditional Jewish leadership, seek support from secular resources instead.

Celia points to logistical challenges that can further limit the effectiveness of institutional support. ***“They have resources, but they don’t have the resources of people helping. ... They are very short-staffed,”*** she explained, revealing how underfunded or overstretched services can leave individuals feeling underserved. In contrast, Reeva speaks highly of her experience with Jewish organizations, particularly Jewish doctors and the Hebrew Free Loan Society, which covered her surgery and provided financial aid. Her story demonstrates the breadth of support Jewish institutions can offer when resources align with individuals’ needs.

Despite the varied experiences, one consistent theme across these narratives is a desire for greater connection, particularly among those feeling isolated socially or religiously. Many participants expressed longing for more inclusive programs that cater to a broader range of Jewish experiences, especially for those who feel disconnected from traditional religious life.

Mateo, who has struggled to reconnect with the Jewish community as an adult, emphasized the need for nonjudgmental spaces where individuals can ease back into Jewish life. ***“I think what would be most helpful would be just a space to kind of nonjudgmentally reintroduce myself to Judaism,”*** he said. Rachel also highlights the importance of cultural and social programming that fosters connection, noting,

“I wish there were more social things to connect people socially, whether it’s as simple as bridge or mahjong.”

These stories reveal that while Jewish organizations like JFS are vital for many, there is a growing need for broader, more inclusive support systems that address both material and emotional needs. Whether through formal institutions or informal networks, Jewish social capital remains a lifeline for many, but its reach and impact depend on how connected individuals feel to the broader Jewish community.

Section 5

Economic Vulnerability and Well-Being

In addition to its impact on Jewish engagement, the experience of economic precarity has multiple ramifications for personal and family well-being. The survey data, examined first in this section, show that economic vulnerability is associated with heightened inability to pay for essential expenses, more pessimistic assessments of aspects of life and health, increased human services needs and gaps in human services received, and diminished confidence about current savings and future expenses. All charts in this section showing patterns from the survey data are based on regression models that allow us to control for other factors, including respondent characteristics, that could also be associated with measures of well-being.

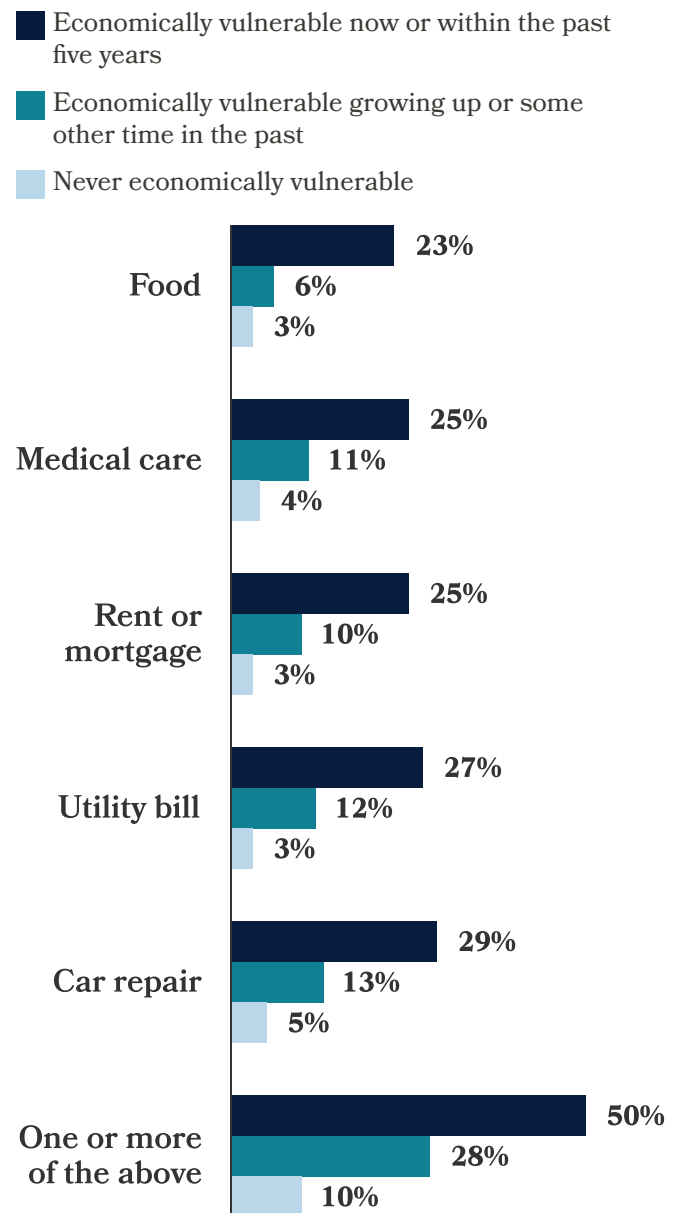
Also in this section, brief stories from interviewees illustrate how people facing economic vulnerability experience the material difficulties they encounter and the emotional toll it takes on their lives. From medical expenses to housing challenges, the stories reflect a range of struggles that, while varied, share common themes of reduced well-being.

5.1 Material Difficulties

Economic vulnerability is strongly associated with difficulties in paying for essential expenses, including food, medical care, housing, utility bills, and car repairs (Exhibit 8). Half (50%) of those currently or recently

vulnerable reported being unable to afford at least one of these basic needs over the past five years, compared to only 10% of the never vulnerable.

Exhibit 8. Predicted percentage of respondents unable to pay for food, medical care, rent or mortgage, utility bill, and car repairs in the past five years (logistic regression models) (n=1,746)



Human service professionals echoed these findings, reporting a long and sobering list of daily material challenges their economically vulnerable clients face. Vulnerable clients often struggle with rent, groceries, car payments and repairs, utility bills, telephone bills, school supplies, and more. At times, clients also need specialty services that they cannot afford, including learning specialists for children, lawyers, dentists, funeral services, and more. Those who are particularly vulnerable may need help with many or all of these things simultaneously, and may be making decisions between paying for rent, meals, or medication. Some professionals also pointed to rising costs of living, especially for housing and food, that further intensify these hardships for the economically vulnerable.

Housing instability is a significant concern for many people struggling with economic precarity. Larry faces homelessness while waiting for an inheritance to come through: ***“I can’t do the street thing.”*** Celia had to move to a cheaper apartment during the pandemic’s financial fallout. Even those who have managed to secure stable housing, like Reeva, recognize how fortunate they were. Reeva was able to buy a home through a land contract, but noted,

“It’s not anything special, but I was lucky... now everything is four times what it was then.”

Health care expenses are a constant source of stress for many interviewees, exacerbating their financial struggles. Jeremy, for instance, can’t afford the additional costs of traveling

and lodging for surgery despite having insurance to cover the procedure itself. ***“It’s all the extra expenditures that are involved that they don’t take into account necessarily,”*** he explained. Similarly, Rebecca’s medical debt from an emergency surgery left her with over \$50,000 to pay off: ***“It’s gonna take a while.”*** Others, like Reeva, struggle with the limitations of Medicare since it ***“doesn’t cover everything.”*** Luba has delayed necessary dental work, saying, ***“The cost of the crown is just more than I can do.”*** Others, like Mike, have had to cut back on nonessential expenses like vacations and dining out to cover medical costs. ***“We had to make sure we covered the necessities and the medications,”*** Mike explained.

For many, the path to regaining stability involves relying on side jobs or government assistance. After becoming homeless, Cassie turned to EBT and Medicaid — programs designed to support low-income individuals and families. However, securing steady employment remained a significant challenge. ***“I got a job and they only let me work one day a week for a month,”*** she said, capturing the frustration of trying to break free from cycles of instability. Similarly, Kenna, who depends on Social Security, has found a way to stay afloat by carefully budgeting her fixed income. She keeps herself motivated by setting aside a little money each month for personal enjoyment, no matter how small the purchase:

“If I buy myself something for a dollar, I get something out of it.”

Ivanka and Mallory highlight the challenges of reentering society and navigating low-income assistance. Ivanka, after facing incarceration and homelessness, relies on food stamps but struggles to secure stable housing and employment due to her criminal record. Mallory, too, lives in a constant state of financial anxiety, taking on babysitting jobs and opinion surveys while relying on Medicaid for health care. Both stories underscore how financial insecurity can persist, even with government assistance.

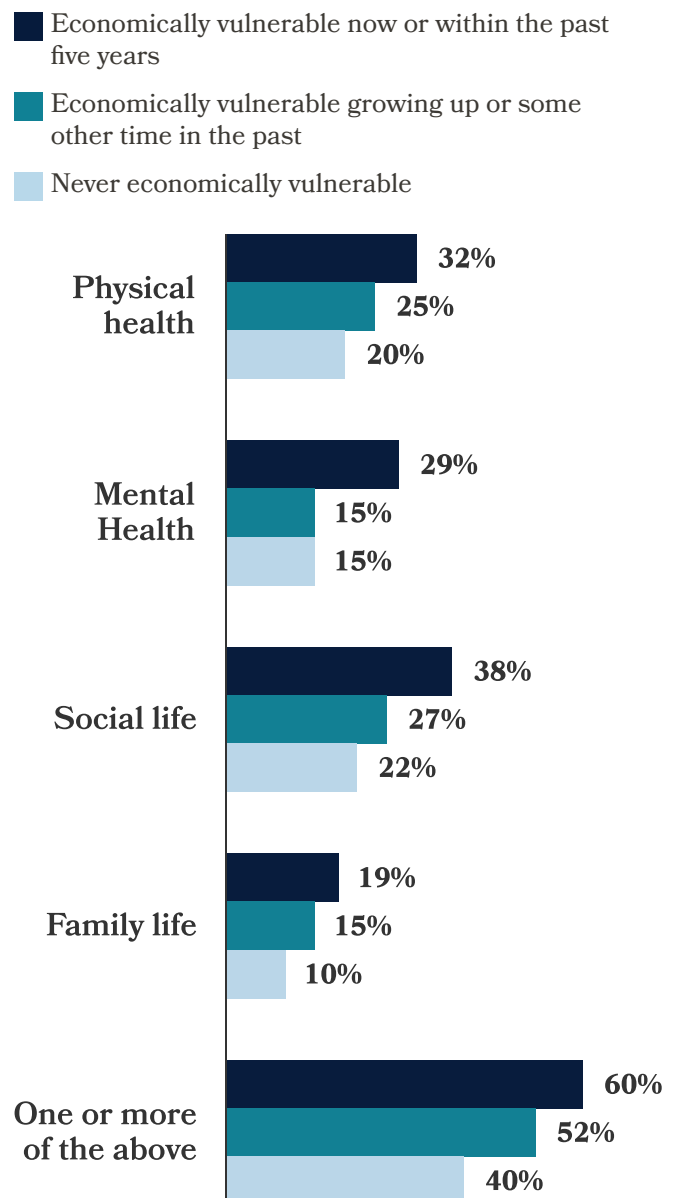
As Section 7 will suggest, there are strategic opportunities for the Jewish philanthropy to support the human services sector in addressing both the immediate material needs and long-term financial resilience of those struggling with economic vulnerability.

5.2 Assessing Physical and Mental Health and Social and Family Life

Economic vulnerability is negatively associated with how respondents assess their physical and mental health and their social and family life (Exhibit 9). Currently or recently vulnerable respondents are more likely than others to report their physical and mental health and their social and family lives as poor or fair, as opposed to good or excellent. Altogether, 60% of currently or recently vulnerable respondents reported at least one of these four areas of their lives as poor or fair, more than either the previously or never vulnerable. As noted in Section 1, the causal direction of these associations

can flow in both directions: financial distress can lead to poorer health and more negative appraisals of aspects of respondents' lives, and poor health and conflictual family and social relations can lead to economic challenges and vulnerability. No matter which way causality may move, the associations themselves are clear.

Exhibit 9. Predicted percentage of respondents reporting mental health, physical health, social life, and family life are fair or poor (logistic regression models) (n=1,918)



Family dynamics can play a significant role in amplifying financial strain. Josie spoke of the emotional and financial toll of dealing with her ex-husband’s psychotic episodes, while Nadia shared how her ex-husband’s failure to pay child support left her struggling to make ends meet:

“I’ve struggled since then too because he didn’t pay child support.”

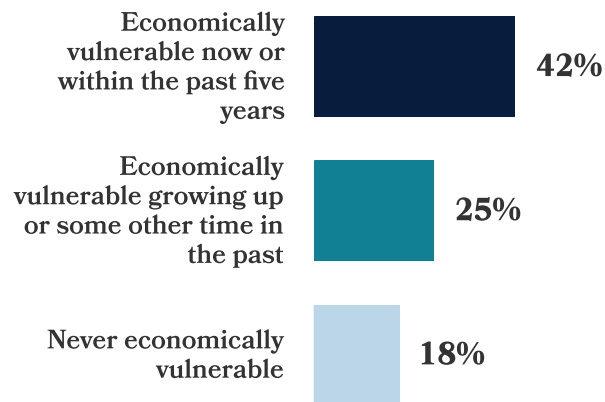
Divorce and family breakdowns repeatedly surface in the interviews, as in Rayna’s account of her divorce, which she describes as the most financially draining period of her life.

Family responsibilities can compound the pressure. Melody’s financial burdens worsened after inheriting her mother’s medical bills and credit card debt, leading her to admit, *“It got to be too much.”* The humiliation of turning to family for help, as she describes it, only adds to the emotional weight of her financial challenges.

5.3 Service Needs and Gaps

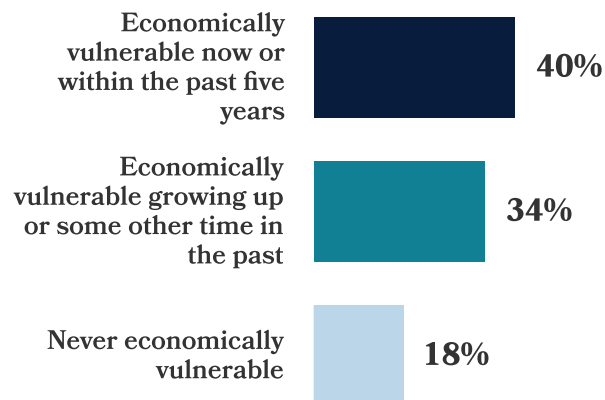
The need for services such as mental health care, child care, legal assistance, and emergency financial help is much higher among the economically vulnerable. Over 40% of the currently or recently vulnerable report needing such services, more than twice as many as the never vulnerable (Exhibit 10).

Exhibit 10. Predicted percentage of respondents reporting they needed one or more of eight human or social services in the past five years (logistic regression model) (n=1,918)



Economic precarity is associated with gaps in service needs being met. Among the currently or recently vulnerable, 40% of those who identified a service need reported gaps in receiving necessary services, again more than twice the never vulnerable (Exhibit 11).

Exhibit 11. Predicted percentage of respondents reporting they did not receive help for one or more of eight services in the past five years, among those reporting the need for one or more services (logistic regression model) (n=623)



Despite the deep dedication and commitment of the Jewish human services sector, and the many needs it successfully meets, obtaining services can be difficult for those struggling with economic distress. Many of the economically vulnerable interviewees expressed frustration that human service agencies can be complex and difficult to navigate, and that eligibility for services is not always clear. Others are unaware of the services that are available to them. These experiences have left some community members feeling disconnected and unsupported.

Reese voiced frustration with not knowing where to seek assistance:

“I don’t even know where to look for resources or what I need or I don’t know.”

Luba reflected on the confusion she encountered when seeking help, stating,

“It was never clear how or who to talk to or how to even get in those doors or what you would have to prove as far as need was concerned.”

Like several interviewees, Josie mentioned the impracticality of traveling long distances for services: “For me to go to Jewish Family Service to meet with that social worker, you are looking at a minimum hour and a quarter drive, if not more.”

In other cases, interviewees highlighted their need for emotional and psychological support from Jewish organizations. Kennedy reflected on the need for emotionally

supportive spaces, particularly as she navigates aging:

“I wish I had access to somebody who could, like a therapist, sit down and talk about my aging and spiritual needs.”

Similarly, Rona echoed the need for psychological support within the Jewish community, emphasizing,

“There’s a lot of need for psychological support that doesn’t get met.”

As Section 6 will discuss, human services providers are aware of these challenges, from the difficulty that some clients have navigating complex agencies to service gaps that some clients experience around emotional and mental health needs. And, as Section 7 will discuss, these missed opportunities for serving economically vulnerable clients present a strategic opportunity for Jewish philanthropic actors to intervene with additional support for the Jewish human services sector.

5.4 Social Connections: Knowing People Who Can Provide Help

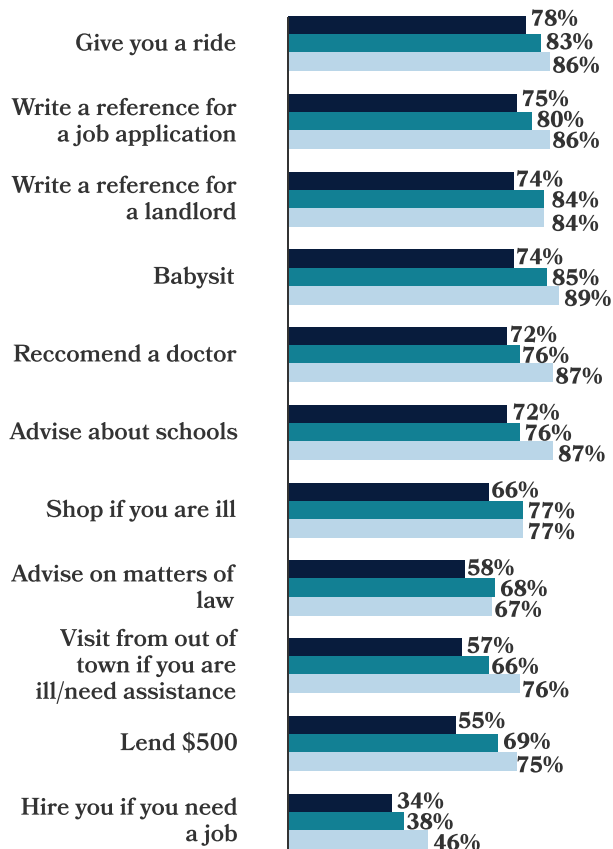
Social connections to other people help cushion day-to-day challenges, open new opportunities, and improve life circumstances over the long run. As Exhibit 12 shows, respondents who are currently or recently economically vulnerable are less likely than others to know people who can offer a range of helpful benefits to them, for example, people who can babysit, write a reference for a job or rental application,

recommend schools and doctors, and provide legal advice. In about half the cases, the previously vulnerable are less likely than the never vulnerable to have these kinds of social connections, suggesting that previous economic hardship can lead to long-term disadvantages in building and sustaining valuable social connections, even as other types of social connections might be built or rebuilt over time.

Exhibit 12. Predicted percentage of respondents reporting they know people who offer benefits to them (logistic regression models) (n=1724-1873 except reference for job application n=1629; reference for landlord n=1557; hire for job n=1512; advise on schools n=559; babysit n=531)

- Economically vulnerable now or within the past five years
- Economically vulnerable growing up or some other time in the past
- Never economically vulnerable

Know people who can...



5.5 Confidence and Worry About the Future

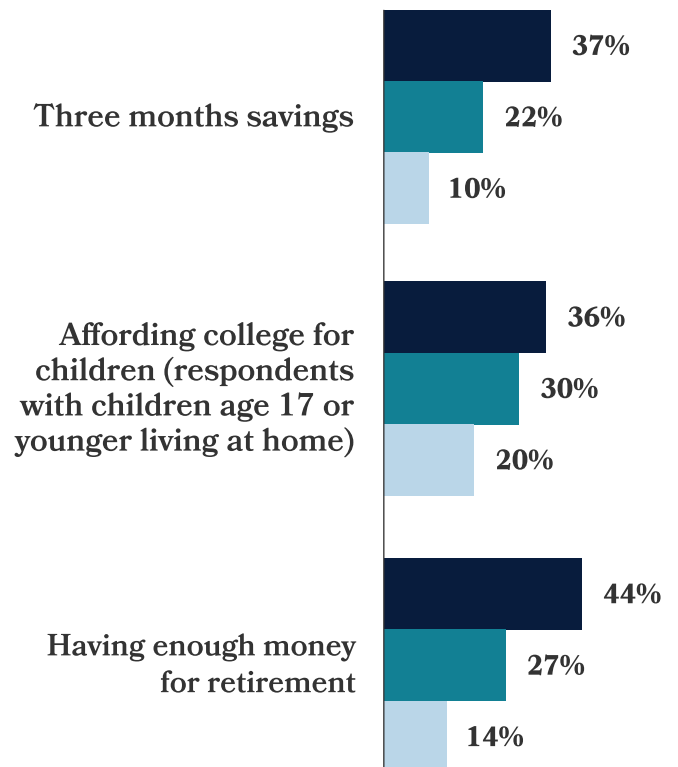
Economic vulnerability undermines confidence in financial stability. Compared to others, a greater proportion of the currently/recently vulnerable express little confidence in their ability to save for emergencies, afford college for their children, or retire comfortably (Exhibit 13).

Exhibit 13. Predicted percentage of respondents reporting they are not at all or not too confident about having three months savings, affording college for children, and having enough money for retirement (logistic regression models)

(n= 1,918 for current savings and retirement; n=580 for affording college)

- Economically vulnerable now or within the past five years
- Economically vulnerable growing up or some other time in the past
- Never economically vulnerable

Not at all or not too confident about...



For many, there's a deep anxiety about the future. Lucy expressed fear about what will happen if she needs help as she ages:

"I'm a little afraid of what happens if I need help someday."

Others, like Luba, worry about depleting their savings and what lies ahead, especially in terms of housing and health care. Borris echoed this fear as he struggles with inheritance issues and his deteriorating finances: *"My finance is in the pits right now."* Phoebe, like many others, expressed anxiety about aging without a safety net:

"Time flies and all of a sudden you're older...[and] there's nothing really in savings."

For people like Phoebe and Borris, the lack of retirement savings and uncertain financial future add to the stress of their current struggles.

5.6 The Emotional Toll of Economic Vulnerability

The emotional toll of these financial challenges is palpable. Lucy's experience highlights the emotional strain of financial instability, especially compounded by the stress of the COVID-19 pandemic. She described how she copes without professional mental health support, stating, *"I just use YouTube to relax. Like I said, YouTube and a pint of ice cream is my therapy."* Despite not seeking formal mental health help, Lucy remains resilient by focusing on gratitude, acknowledging that

others are in worse situations: *"There are so many people worse off than me... I realize that things could be so much worse."* This perspective helps her manage the stress, though she still feels the weight of ongoing challenges, as she continues to do *"the best I can."*

Helen's story also illustrates how financial and emotional distress can be intertwined. After a nervous breakdown, she quit her job and fell into a deep depression, isolating herself:

"I just couldn't do life... I quit my job. I thought that that would help ease the situation, but it didn't really, I just stayed in bed for weeks."

The breakdown led her to stop caring about daily responsibilities, including paying bills:

"I went from feeling so much to almost feeling like nothing mattered. ... I didn't care about anything anymore."

Similarly, Jeremy shared how his medical issues have exacerbated his financial and mental health struggles. He described suffering from *"severe anxiety and bipolar disorder,"* adding that his worsening health conditions made it difficult for him to function. The stress of his medical challenges further impacted his mental well-being:

"All the additional stress and everything related to my other medical issues doesn't help my mental well-being."

Melody's experience with depression began when she was young, and it continues to shape her life. She explained that medication has helped her manage her symptoms, recalling times when even minor inconveniences, like spilling a drink, would lead to overwhelming breakdowns:

“I would cry, cry, cry. ... Now I'm much better at rationalizing things.”

For others like Luba, leaving a job that caused significant stress improved her mental health, even as financial worries remain. She reflected on how quitting her job alleviated constant anxiety, although the stress of paying bills still lingers:

“Even though there's the new stress of will we have enough to pay all the bills this month? That's a lighter stress in a lot of ways than the other one.”

Human service professionals emphasize the intense emotional toll of living with economic precarity. Financial stress not only degrades well-being, self-esteem, and confidence, but also diverts attention from family needs, particularly children. The emotional strain is magnified when multiple challenges arise at once, as is often the case. ***“Depending on what clients share during intake, we often recommend counseling alongside financial assistance,”*** a frontline human services professional said.

“Mental health and financial struggles are deeply intertwined. Financial stress worsens mental health symptoms, and those symptoms can further undermine financial stability.”

The emotional burden can be even heavier for those who were previously middle or upper-middle class. Having grown up used to financial stability, they often lack the coping skills needed to navigate unemployment or economic insecurity. As one human services manager said,

“People who have consistently held good jobs and enjoyed financial security are often less prepared to handle the challenges of unemployment. Their expectations make them less resilient than those who have long faced economic hardship.”

In sum, survey and interview data reveal the multiple and overlapping connections between economic vulnerability and well-being. Immediate material needs, health challenges, difficult family relationships, the search for services, concerns about the future, and the emotional toll of financial adversity all characterize the struggle with economic distress and create barriers to reaching financial stability.

Section 6

Addressing Economic Vulnerability

As noted in the introduction to this report, this study sought out the expertise of human service professionals to learn how the Jewish and adjacent human service sectors address economic precarity in the Jewish community, as well as to gather insights on the challenges human service professionals face in their work serving economically vulnerable clients. Concomitantly, the study aimed to learn from those currently struggling with economic vulnerability about their experiences obtaining support from communal agencies, from those who were recently vulnerable about the supports that helped them move toward firmer financial ground, and from those who experienced vulnerability in childhood about the factors that helped them achieve financial stability as adults. This section brings these two goals together, reporting first on the experiences and perspectives of human service professionals before returning to the voices of the survey respondents and interviewees.

6.1 The Resources and Tools of Human Service Professionals

Human service professionals leverage numerous resources — person-centered approaches, interventions, organizational partnerships, and Jewish and other cultural competencies — to help economically vulnerable clients get on a path to financial stability.

Person-Centered Approaches

When asked about what they do for their clients, many human service professionals stressed the importance of listening to people, giving witness to their lives and struggles, and helping them feel less alone and less burdened. This is part of a holistic, “person-centered” approach that forms the foundational base for pragmatic interventions.

The first thing many professionals described doing with new clients is learning as much as they can about them and what brought them to a place of economic vulnerability. This includes understanding their personal identities, physical and mental health needs, living situation, family relationships (both within and outside of the household), education and employment statuses, and their goals and priorities. Doing so allows professionals to tailor personalized approaches that have a better chance of positive outcomes. The range of creative responses to individual situations that professionals shared was remarkable and defies quick or generalized descriptions.

“We say our services are very person-centered and they really are,” a frontline professional at a Jewish Family and Children Service agency said.

“We sit down with people, put a lot of effort into building a rapport so

that we feel like we are having a good understanding of their needs. And kind of addressing them in the long term. We have some worksheets we do, what are your long-term goals? But there needs to be open-mindedness to those interventions. And we have a conversation — we love seeing you, but how can we make sure you're not back here every six months?"

A person-centered approach also means that professionals cannot easily define success in their work in a way that applies to all their clients. Several professionals described a version of a spectrum of functioning that they try to move people along, from “doing for” people, to “doing with” people, to supporting them doing for themselves. For these professionals, moving clients a step along the spectrum, wherever they may be starting from, constitutes success. For other professionals, the way that clients feel — less alone, less overwhelmed, or less stressed after an interaction or intervention — is an important component to measuring success.

Interventions

An initial intervention that human service organizations often provide to economically vulnerable clients is direct financial assistance. This can help clients afford some, though not all, of their basic expenses; especially for clients experiencing temporary and situational vulnerability, one- or two-time direct financial assistance is sometimes enough to get back on their feet. While clients rarely or never receive cash directly, agencies provide payments directly to

utility companies, phone companies, auto mechanics, dentists, and medical providers. They may provide prepaid grocery cards or food bags. A few agencies also reported being able to help clients with a month or two of rent, but this was relatively rare. Though professionals named affordable housing as one of the primary challenges economically vulnerable clients face, most agencies are unable to afford housing or rental assistance for them.

Generally, however, human service professionals see direct financial assistance as a necessary but insufficient intervention, in particular in the lives of those who are struggling with more persistent problems. This is where a full range of other interventions come into play. Professionals voiced caution about giving direct financial assistance to clients that is not combined with more significant interventions designed to help people live more sustainable and self-sufficient lives. For instance, direct financial assistance may be accompanied by budgeting or financial counseling interventions in which the full range of a client’s sources of income and expenses are looked at, and steps are taken to reduce costs and increase income where possible. As one frontline professional explained:

“We have emergency financial assistance, so if a client comes and can’t pay utilities, we’ll pay rent, mortgage, utilities, medical. We try to limit that. So that opens the door, but we really try to adhere to helping people who help themselves. We don’t want to Band-Aid things and kick the problem down the

road, we want to help clients, especially younger ones, do things to improve their situation, hopefully permanently. So, we'll look at budgets. ... And sometimes you get to know a client, and you realize that things just hit the fan this month, it was just a really bad month and otherwise they're mostly okay, and they really do just need a Band-Aid. So, taking time to have that rapport, we're able to stay in touch and track their progress."

Another frontline professional echoed that approach to interventions.

"We also provide financial assistance; the goal is to become financially sustainable. We can pay utility bills to stop a shut off, or if someone needs fresh food, we can give gift cards, to help every little bit, but the ultimate goal is to look at budgets and sustainability, what do we need to tweak and how?"

Beyond direct financial assistance, financial counseling and budgeting guidance, human service professionals seek to connect clients to a wide range of benefits, services, and goods. One component of this is helping clients apply for county, state, and federal government benefits that they are eligible for, including the Supplemental Nutrition Assistance Program (SNAP), subsidized housing, Medicare and Medicaid, state or county utilities discount programs, and others. A second component is directing clients to a range of reduced-rate services

and goods offered by other organizations, including Jewish, Christian, or secular nonprofit organizations, or sometimes to other branches of their own organization, in the case of larger agencies. Services may include food pantries, transportation, housing and home repair, counseling, financial planning, vocational services, and legal services, while goods may include clothing, diapers, and used furniture or housewares. And a third component of connecting clients to other benefits includes advocating for clients who are unable to successfully advocate for themselves, to ensure they receive the assistance that they need.

"We always screen clients for benefits, to see if they qualify for SNAP, Medicaid, Medicare saving programs, programs for rent, for prescription drugs," a professional explained.

"We see the easiest programs to get them on, and see if we can get them onto anything else, help them for NYCHA¹⁷ housing, even though that's a plan for down the line, getting their Medicaid in order in case they need assisted living. With food stamps, if they have it, making sure they get everything they should, or connecting them to Meals on Wheels, local food pantries, or kosher food pantries. And it goes from there. If they're medically vulnerable, we might connect them to programs that link health and ... their medical case management programs, linking up with

¹⁷ New York City Housing Authority.

doctors to make sure they make their appointment. If their homes need basic repairs we refer them to a home repair program, and if there is elder abuse, we help there, whether it's bill pay, making sure they control who accesses their money, or making sure they're separated from a family member who might be harming them. Or get them transportation so they don't have to rely on an abusive child. If a resource exists, I'll do my best to source it out."

Exhibit 14. Organizational partnerships identified by human service professionals in serving economically vulnerable clients

Food pantries	Dentists	Agencies on aging
Accountants and tax preparers	Lawyers	Immigration/ refugee services
Auto mechanics	Psychiatrists and therapists	United Way
Hospice providers	Assisted living facilities	Credit card counseling services
Supermarkets	Home care providers	Jewish cemetery associations
Musical instrument charities	Medical equipment gemach (free-loan repository)	Boards of education
Doctors	Transportation providers	Meals on Wheels

Importantly, the intensely relational work that human service professionals engage in with clients is mirrored in their collaboration with organizational partners. Those personal relationships are often key to making the

human services system turn. As one frontline worker put it:

"So, I'm like the queen of resources.... I try to figure out what the problem is, where we can go to get more help. If someone has cancer, I find all the funding for cancer patients. It's endless, everyone needs something, so we figure out what we can do, and where to go for what we can't do. We have a lot of relationships with other professionals and so many agencies throughout the community."

The relationships that Jewish human services agencies have with synagogues, day schools, Federations, and other Jewish organizations are also extremely important, as agencies and engagement organizations refer their clients, members, and participants back and forth to make sure economically vulnerable Jews get the services they need, both in terms of Jewish life and social service support. The outreach that Jewish human service agencies do with other Jewish organizations is an important path to services that the human service agencies provide. Some human service professionals described holding office hours at local synagogues or giving talks to parents at local day schools, sometimes to familiarize others with their services, and sometimes just to show up in a space where someone may approach them casually who would never actually call an agency or make an appointment. Many human service professionals report having excellent relationships with many other local Jewish professionals and organizations.

Jewish Cultural Competencies

Understanding the cultural backgrounds, norms, and needs of Jewish clients is often key to the work human service professionals do with economically vulnerable Jews. While a few human service professionals talked about clients who were more reticent to approach Jewish agencies because of their fear of being seen accessing services by other members of the community, many more stressed the fact that their Jewish clients often feel better when they know the professionals working with them are also Jewish. Some talked about sprinkling Yiddish or Hebrew words into their speech as a way to put clients at ease and build rapport. ***“Honestly, when they find out I’m Jewish, there’s almost an ease. You can almost see them exhale without me saying a word. So, that’s helpful,”*** one frontline JFCS professional relayed.

Comfort being around other Jews is not limited to clients who are very observant or religiously inclined, nor is it only about working with human service professionals. Some interviewees mentioned more secular clients who prefer to work with Jewish professionals, including counselors, and a few, especially those in areas with sparse Jewish populations, talked about their clients seeking Jewish community or connections more generally.

“A lot of the older adults I work with, they feel culturally Jewish but never went to services, or never celebrated holidays much at all, if at all,” a frontline professional said.

“But the first thing, we’re in the South, the Bible Belt, and the first thing someone is going to move here or an adult child moves their parents here, the first thing they ask is, where can they live where there will be other Jewish residents, even if they have NEVER celebrated or gone to services, it’s the social cultural connection. We try to do that as much as possible, to connect people. I’m Jewish, so this population, we use Yiddish words, and that makes them feel understood.”

Professionals who are not Jewish described learning as much as they could about Jewish religion and culture, often through formal trainings offered through the Network of Jewish Human Service Agencies or their own agencies. Trainings also included classes on antisemitism and working with Orthodox populations and Holocaust survivors. However, the most frequent source for acquiring Jewish cultural competencies was from informal conversations with more knowledgeable colleagues. Most non-Jewish interviewees, and a few Jewish respondents, noted that internal trainings at their agency were not just for those who aren’t Jewish, as there is a wide variety of knowledge about Jewish religion and culture on the part of Jews as well.

Aside from providing a degree of cultural understanding and familiarity, a significant minority of professionals described interventions with clients that were specifically related to Jewishness in some

way. Kosher food pantries or grocery deliveries are one important example, especially in areas with large Orthodox populations; holiday gifts, gift cards, and food baskets for Passover, Rosh Hashanah, and Hanukkah are other common offerings. Aside from these more common examples were a host of particulars, sometimes isolated to individual clients, and sometimes the work of specialized employees or departments within larger agencies. The former included paying synagogue program fees for individual clients, or sending them Jewish magazines or newspapers. The latter ranged from sponsoring community engagement groups/programs, to running dementia support groups with specifically Jewish content, to paying for Jewish burials or hosting Jewish grieving groups, to offering scholarships for Jewish summer camps.

Working With Diverse Jewish Groups

As important as general Jewish cultural competencies are for human service professionals working with economically vulnerable Jews, some diverse groups within the Jewish population — including Orthodox Jews, Russian-speaking Jews, and LGBTQ+ Jews — require even more detailed cultural and sociological understandings.

Orthodox Jews in financial distress face particular challenges due to the relatively high expenses of Orthodox observance and norms. Larger families, day school/yeshiva education for children, the need for housing within walking distance of a synagogue, and kosher food raise the cost of living

for Orthodox Jews generally and create even more significant financial challenges for those with few financial resources. *“Orthodox lifestyles are very expensive,”* one Orthodox human services professional noted.

“Kosher food is more expensive. We almost always pay for private Jewish education; we don’t utilize public education. On average we have much larger families, anywhere from three to 12 children. We live in neighborhoods, in clusters, so property ... we inflate property by accident on purpose, so renting and owning homes in Orthodox communities are more expensive because the demand for proximity drives prices up. We have a lot of ritual practice related to Sabbath observance and holidays and life-cycle events that all take on financial hardship. So, our expenses are completely out of line with the general population.”

Several interviewees who work closely with Orthodox Jewish populations referenced clients’ difficult past experiences with social service agencies recommending courses of action that would either sever clients from intricate networks of community and support in which they were embedded, or violate some of their most important religious commitments. As one professional observed,

“If I move them (Orthodox clients) away to a community where they can’t easily find kosher food, where there’s not a synagogue they can walk to, then I’m

helping them by hurting them in another way, and that's not what we want. ...

When I worked with younger clients it wasn't so simple to say, oh, just put your kid in public school. That's not a choice they need, so it's not a meaningful intervention. ... Anytime you're working with an insular community, or anyone in a specific community, if you're not taking note of the requirements of that community, then you're not going to be taken seriously, or even trusted."

Specialized cultural competencies about the lives of Russian-speaking Jews (RSJs) also help human service professionals serve them. Their connections to Jewish life are strongly secular, rather than religious; JCCs and Ys, especially those with intergenerational offerings, are important to RSJs. Professionals working with RSJs note the population can be insular and hesitant to trust those from outside the community, including other Jews; reluctant to talk about mental health, counseling, and abuse; and siloed from others due to language barriers. Human service professionals who are from this community, or work with colleagues who are, note that their cultural familiarity allows them to broach topics like this in language and frameworks that clients resist less, and can allow them to share important information in less direct ways that are resonant with their cultural sensibilities.

Many RSJs are first-generation immigrants whose lives remain financially precarious despite the economic strides some members

of the group have made. As a result, many children of RSJ immigrants are playing on an uneven economic field compared to children from later-generation and middle-class Jewish families. *"The [RSJ] kids, who are teens or in their twenties and will be moving into the labor market, they have a significant disadvantage. Their parents don't have networks, they don't have safety supports. They can't get them an internship or anything like that,"* a human services professional who works with this population reported.

LGBTQ+ Jews facing economic vulnerability may also experience a range of specific challenges in their lives that human service professionals who work with this population say must be understood to serve them well. Among the most common of these challenges are the lack of family support or resources among those whose families have rejected them based on their sexual or gender identities; painful experiences of rejection by other people and/or institutions; particular medical or mental health needs; and, since October 7, increased difficulty finding comfort or acceptance in LGBTQ+ or other progressive spaces that are not specifically Jewish. Less commonly identified challenges, but no less important, include those facing Orthodox or formerly Orthodox clients who were exploring these identities, sometimes in quite cautious or nascent ways, and issues of personal safety, especially in smaller, poorer, and more conservative towns.

Lastly, a word about our experience talking to human service professionals about Jews of Color. Only one professional remembered working with a specific client who was a Jewish person of color, and one other referenced working in a community with a lot of interracial or interethnic marriages that included Jews. No other interviewees had any interaction with Jews of Color. Other diverse populations, like Russian-speaking Jews, were much more represented among the clients of the human service professionals interviewed in this study. This may suggest the existence of barriers between Jews of Color and Jewish human services agencies that warrant additional research.

6.2 Challenges Facing Human Service Professionals

While there are many resources — person-centered approaches, interventions, organizational partnerships, and cultural competencies and understandings — that human service professionals leverage to help serve economically vulnerable Jews, they also acknowledge several ongoing challenges that can make moving some clients from financial distress to financial stability extremely difficult.

First, as seen already, human service professionals report that a significant number of their clients struggle with co-occurring issues. These challenges — most often physical illness, disability, or mental health struggles — exacerbate their economic vulnerability and make full self-sustainability

more difficult or impossible. Physical and mental health problems curtail the kinds of interventions clients are able to pursue, including employment and vocation services, with the help of human service professionals. In addition, a number of interviewees discussed the difficulties clients with low executive function — which is more common among those with mental health problems and those coming from generational poverty or parents with similar problems — have in successfully navigating the complex and formidable systems in place to help them. Even following simple steps to improve their situation, like completing and submitting forms, or arriving at appointments on time, can be challenging for some clients.

Second, some human service professionals named interventions they wish they could offer clients but are unable to. Access to low-cost Jewish counselors and therapists was one of the most common interventions professionals named in this context, with human service professionals noting that they cannot often meet clients' requests to work with Jewish counselors and therapists with whom they feel more comfortable. Other needed interventions included financial counseling, job/career training, access to low-cost or free legal services, and case management/coordinated care, which are beyond the resources of many agencies, though certainly not all. Almost all the professionals said they could put more money to good use, whether through providing increased direct assistance or having additional staff and services. One manager explained:

“We’re starting to work more closely with the counseling department, there is a crossover of need for services. One of our challenges as an organization in dealing with the Jewish population is a greater capacity to do case management. There are referrals, lots of referrals, from counseling to career services and on and on, there is only one person there, only for people with disabilities, but nobody to provide coordinated services, which is so essential, especially when you have an organization like ours with so many programmatic pieces, and that’s a challenge to servicing clients. My staff focus on employment and don’t have the capacity and time to coordinate other services. That’s incredibly important.”

A third ongoing challenge is that there are forces beyond their control that impact whether clients will attain self-sufficiency. Clients living on fixed incomes, where there is a gap between what they need and what they can afford, are particularly at risk of never reaching self-sufficiency. Clients may cooperate and follow up on referrals from human service professionals but never be contacted back, or encounter long wait lists, unavailable funds, or some other problem embedded in larger processes and structures. Health insurance and housing are also major obstacles to financial stability. Health insurance is very expensive, health care costs are exorbitant, and many professionals bemoaned the major limitations in coverage of lower-cost options

like Medicare and Medicaid. Meanwhile, waitlists for affordable housing are sometimes years long. If housing is found, it allows for many more successful outcomes. But it is one of the impediments to economic stability that is most difficult for agencies to alleviate.

“Another big issue is housing,” one frontline JFS professional explained.

“The market [for] the rentals have gone out of the roof.... So, then we’re dealing with subsidized housing, waiting lists of years. Years! I have Jewish women who are homeless or near homeless or housing insecure because they’re not sure how long their housing situation will last. This is the biggest challenge I’ve ever faced in my 47-year career. And it’s going to get worse.... My clients on a fixed income, social security, to survive they’re paying 70% or more of their income on housing, that doesn’t work. If we can crack the housing nut, people can have a life.... I’m also seeing this with older adults who live in maybe an independent senior living community, the increase went up and they’re like, I’m on a fixed income, not sure how much longer I can stay here, then what do I do?”

A final major challenge is the frustration that sometimes surfaces in interactions with other Jewish organizations and Jewish professionals when addressing economic precarity. Some interviewees described the challenge of working with other Jewish

organizations that they felt ultimately had very different priorities than they did, a challenge all the more painful when there is money involved. *“Where we’re struggling right now,”* a JFS manager shared, *“is a donor dangled some money to the Federation for young adults and said work with JFS and see how you can spend this money, and we are not seeing eye to eye, and what they want to spend money on versus what we need, we’re not in an agreement and it’s a significant chunk of money, and they’ve done some things I would not have done. Like, they want to do something for couples, but couples are not our target, you want to do cheese and crackers for couples, and I’m worried about the person who can’t leave their house. That money was turned over to us, but they don’t want to hear who we want to support.”*

Other interviewees also describe a level of ignorance or denial among Jewish leaders or professionals, or in Jewish communities more broadly, around the fact that economic precarity, and other issues that often coexist with it, are even present within the Jewish community. A manager at one agency said:

“The first Jewish AA was held in a church in Florida. Because when the people who wanted to start it went to rabbis, they said there were no Jewish alcoholics. In New Jersey, a kosher women’s shelter, when they opened, they had people coming out of the woodwork for help and the place was instantly full. [But] you can say ‘Jewish alcoholic,’ and people will still say, ‘really?’”

Lastly, some interviewees described good intentions gone wrong. *“We had a well-meaning person in the community take an older couple under their wing,”* a manager relayed. *“And at some point, the husband needed to be in a facility; they took them all around, picked a place, and in a few years they were destitute. They chose a place that was not sustainable, and now this woman relies on food stamps and has nothing left. That attention to detail is so important. Had they come through our agency, we would have helped them make better choices.”*

Stories like this reveal how important professional expertise is in helping people alleviate economic vulnerability, and how this expertise is not always understood or fully respected by others in the community (both professional and lay).

6.3 Lessons From Formerly Vulnerable Respondents

In general in the United States, economic vulnerability is episodic for most people who experience it.¹⁸ Many people confront just one episode of financial adversity and then return to greater financial stability. Others may move several times over the course of their lives between periods of precarity and stability. Relatively few live a majority or all of their lives in a state of economic vulnerability.

The survey asked formerly vulnerable respondents about various factors that helped them move from financial hardship to greater financial stability and security.

¹⁸ Mark R. Rank. 2003. As American as apple pie: Poverty and welfare. *Contexts* 2 (3): 41–49.

Those who had been vulnerable in the recent past but were no longer vulnerable at the time of the survey pointed to a wide range of factors that put them on the pathway to a better financial situation (Exhibit 15). The most common answer was government benefits, likely reflecting the increase in benefits made available during the COVID-19 pandemic. The rest of the factors all fall in a range from 5% to 15%, suggesting the need for many different types of communal interventions and supports to help those experiencing financial precarity. There is no single intervention or support the community can provide to address the experiences of a majority of respondents; instead, the community needs to be prepared to provide a wide range of interventions.

Among those who had experienced economic vulnerability in their childhood, by far the two items that most helped them achieve a stable financial situation as adults were obtaining reliable employment and obtaining a higher education degree (Exhibit 16). These two factors are themselves strongly correlated. Higher education degrees lead to more job opportunities, higher paying jobs, and the increased ability to save money. The ability to save money has an added benefit: It can help weather financially challenging unexpected life events that those with fewer resources would be unable to withstand.

A second tier of supports (10% or more) for the pathway from childhood economic vulnerability to adult stability includes reliable transportation, resolution of outstanding debt, affordable housing,

and medical care; a third tier (5% or more) includes financial, personal/family, and employment counseling, as well as interest-free loans. Very few respondents noted respite care, legal services, low- or no-cost food, and government benefits. The difference between the helpfulness of government benefits for moving from childhood hardship to adult stability (1%) and moving from recent vulnerability to stability (27%) reflects both the unusual period of benefits offered during the COVID-19 pandemic and the nature of most government benefits to provide short-term, situational relief, not long-term structural assistance to people facing financial adversity.

Exhibit 15. Percent of formerly vulnerable respondents (within the past five years) reporting each item helped them improve their financial situation (n=445)

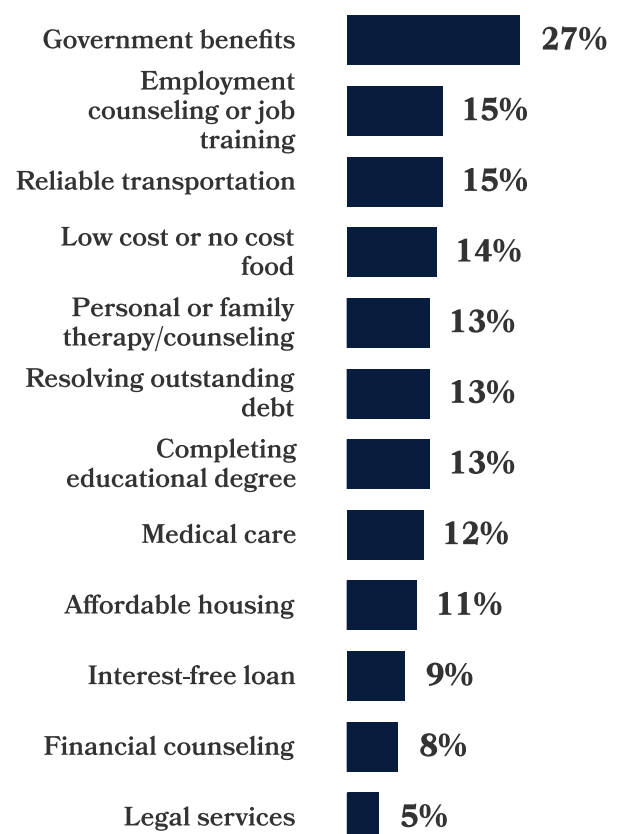
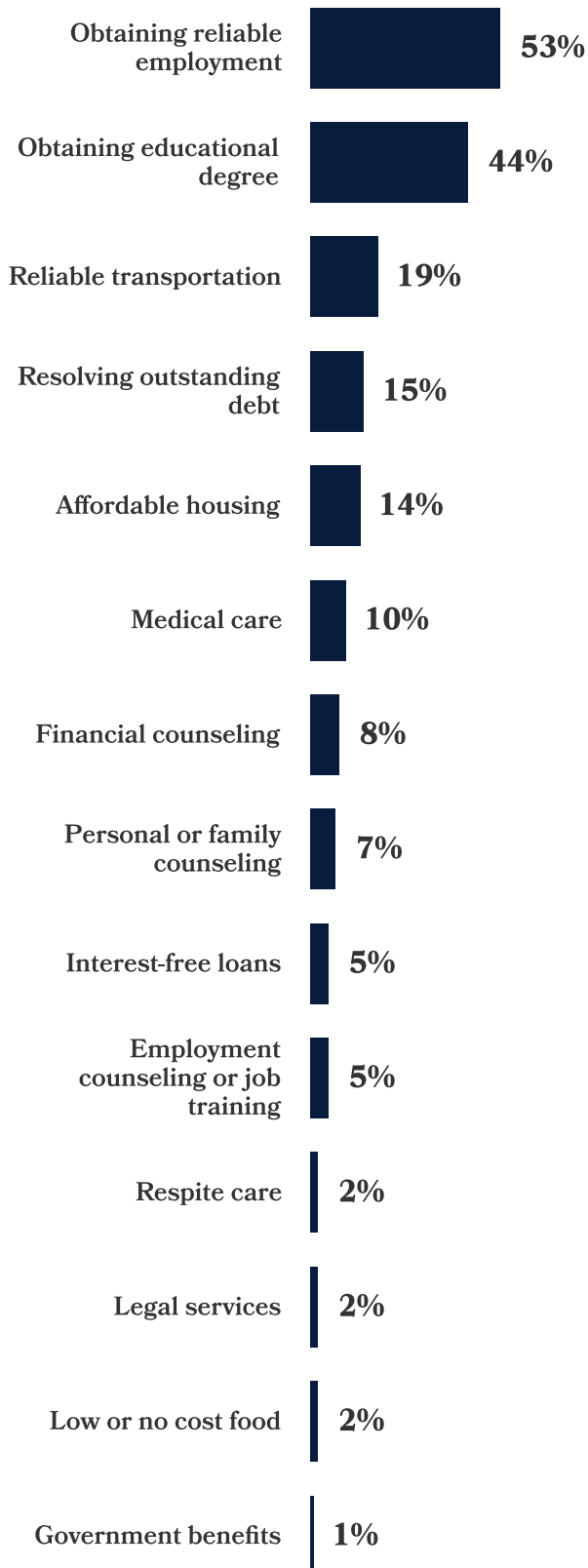


Exhibit 16. Percent of respondents who experienced economic vulnerability in childhood reporting each item helped them have a more secure financial situation as an adult (n=278)



6.4 Economic Vulnerability and Higher Education

Higher education is a critical factor in shaping financial stability, creating important opportunities for upward mobility and forming a buffer against future financial distress. Nearly half of our survey respondents who experienced economic precarity while growing up but are financially stable now cited higher education as a pathway to financial security as adults. Among recently vulnerable respondents, many said completing an educational degree was an important factor in helping them regain financial stability. Conversely, those without a degree often face greater susceptibility to economic shocks and long-term instability, as they are limited in their access to well-paying jobs and essential benefits. Recall that only 40% of those currently or recently experiencing financial struggles have earned a college degree — substantially lower than the 63% of individuals who overcame hardship earlier in life and the 71% of those who have never faced economic vulnerability.

Access to and experience with higher education varies across the three groups in this study. For those currently or recently economically vulnerable, college often feels like a means to an end — a necessity for survival rather than an opportunity for personal growth or exploration. Their educational journeys are frequently interrupted by caregiving responsibilities, health issues, or financial instability, forcing them to make decisions driven by

immediate needs. In contrast, those from more financially secure backgrounds often describe college as a time of discovery, with the freedom to change majors, pursue additional degrees, or follow personal interests without the constant pressure of financial survival.

Consider Morgan, whose experience with college was marked by uncertainty: “I knew college wasn’t for me. I didn’t know what I wanted to major in, and I just realized it wasn’t the life I wanted.” Her story highlights how easy it is to get lost in the system without proper guidance. Reeva faced different challenges, balancing the demands of raising two children and working full time while pursuing her degree through distance learning. Her experience underscores the difficult choices many must make to keep moving forward. Jeremy, on the other hand, had his college plans disrupted by a medical diagnosis: “I always planned to graduate from college, but after my diagnosis, everything changed.” His story shows how unexpected life events can quickly derail academic progress.

For many, the cost of education is an insurmountable obstacle. Phoebe dropped out of college because of financial constraints: “I just decided it’s too expensive.” As Cassie put it, “I tried to pursue a bachelor’s, but I didn’t know how to apply for loans, and at 17, I didn’t have any support from my family.” Cassie’s story highlights just how difficult it can be for young people to navigate higher education without guidance or resources. Celia discovered that her

degree, obtained from a “paper mill school,” left her with limited job prospects and forced her into lower-paying jobs. Reflecting on her situation now, she said, “Financially, things are very tight.” The burden of student loan debt weighs heavily on individuals like Alan, who took on loans and work-study programs to pursue a doctorate but now feels “defined” by debt. Parents like Lila and Felix face a different challenge — worrying about whether they will be able to afford their children’s education. Despite their best efforts, they fear that rising tuition costs will make it impossible to cover all of their children’s college expenses.

In contrast, those who never experienced economic hardship often had smoother academic experiences. Brandy, for example, started studying to be an art teacher and later switched to biology. Her ability to shift career paths without financial strain highlights the flexibility that many students in precarious situations lack. Morris didn’t have to worry about paying for college, as his parents covered the costs, allowing him to graduate debt-free — an enormous advantage. Clark had the freedom to switch majors based on his interests without the fear of immediate job prospects, and he even engaged in enriching extracurriculars like a prison project, opportunities often out of reach for students just trying to make ends meet. Sasha, who grew up with the expectation that she would pursue advanced degrees, benefited from a family that valued and supported education, giving her the foundation to succeed without the distractions of financial instability.

These stories reveal a stark divide: For some, higher education is a time of personal growth and exploration, while for others, it is an uphill battle for survival. Those facing economic vulnerability must navigate a complex maze of financial aid, loans, and work-study programs just to make it through, while those with greater financial stability can focus on their passions and long-term goals. As the report turns to the next section, education looms large as a place where Jewish philanthropy could offer strategic assistance.

Strategic Opportunities for Jewish Philanthropy

As this report makes clear, economically vulnerable members of the American Jewish community face multiple and substantial forms of adversity. Their survey responses and stories give voice to material hardships and unmet service needs, diminished social capital, concerns about their future well-being, emotional exhaustion, financial constraints on communal engagement and participation, and feelings of disconnection from Jewish community and life. For some, economic vulnerability is preceded or accompanied by discrete events like medical problems and family disruptions. For others, economic precarity results from a longer process of downward mobility or follows a pattern of generational vulnerability. For many, opportunities to pursue higher education — an important pathway to financial stability — are restricted by lack of resources, experience, and guidance on how to navigate the institutional complexities of colleges and universities. Human service professionals who work with financially distressed clients in the Jewish community confirm the wide-ranging challenges their clients confront and the constraints on professionals' own resources in helping the vulnerable move toward stability.

What, then, is the role of the Jewish philanthropic sector in addressing this mix of acute and chronic factors associated with economic vulnerability? Jewish philanthropic leaders are faced with important strategic opportunities — in leveraging organizational networks, financial resources, and the community's values and sense of justice — to shape the communal response to economic precarity. Below are 10 strategic opportunities for the Jewish philanthropic sector to deploy its organizational reach, financial resources, and moral stature to address existing challenges and support interventions that will help ensure the voices of vulnerable Jews are both heard and acted upon.

Strategic Opportunity

1. Leverage Philanthropic Collaboration and Influence

Challenge

Addressing economic vulnerability within the Jewish community requires broad collaboration and innovative funding models, but many philanthropic efforts remain siloed.

Intervention

Foster partnerships across organizations, sectors, and networks to maximize impact and promote systemic change.

- Develop shared grant programs across Jewish philanthropic organizations to fund wraparound support initiatives.
- Launch challenge grants and donor networks to engage more funders in targeted, scalable programs for Jewish well-being.
- Organize funder convenings and learning sessions to educate stakeholders about how well-being directly impacts Jewish engagement and continuity.
- Partner with general nonprofits to integrate culturally competent services for Jewish populations. (e.g., housing, food security)

Strategic Opportunity

2. Strategic Opportunity: Strengthen a Holistic Care Model

Challenge

Economically vulnerable Jews often struggle to find coordinated support that addresses their multifaceted needs.

Intervention

Expand and enhance case management programs with wraparound services that meet individuals wherever they access help.

- Support crisis interventions addressing urgent needs (e.g., housing, transportation, health care, and child care) alongside long-term financial stability efforts.
- Enhance partnerships between human services agencies, synagogues, and Jewish Federations to provide comprehensive support and referral systems.
- Provide opportunities for human service professionals to share their expertise with Jewish engagement and program professionals.
- Fund training for case managers to better understand the cultural nuances and specific needs of Jewish populations.

Strategic Opportunity

3. Frame Economic Vulnerability as a Barrier to Jewish Engagement and Financial Stability as an Investment in Jewish Communal Participation

Challenge

Many philanthropists and communal leaders view economic vulnerability narrowly as an issue of material need, overlooking its broader impact on well-being and Jewish participation. When basic needs go unmet, individuals are unable to engage meaningfully in Jewish life.

Intervention

Reframe the promotion of financial stability as an investment in Jewish engagement and communal participation.

- Demonstrate the return on investment. Highlight how addressing food, housing, and health crises creates the foundation for participation in Jewish life.
- Share stories of individuals who reconnected with Jewish life after receiving supports like scholarships, mentorship programs, and accessible child care, emphasizing the connection between stability and engagement.
- Organize funder convenings and learning sessions to educate stakeholders about how well-being directly impacts Jewish engagement and continuity.

Strategic Opportunity

4. Redefine Communal Norms and Engagement Models

Challenge

Many Jewish institutions are built around norms of affluence and traditional family structures, inadvertently excluding nontraditional families and low-income individuals.

Intervention

Invest in reimagining Jewish life to reflect diverse family structures and economic realities.

- Create programs that serve single-parent households, LGBTQ+ Jews, and interfaith families.
- Promote inclusive policies within synagogues and Jewish organizations, such as sliding-scale membership fees, subsidized High Holiday services, and free or low-cost communal Shabbat dinners and outreach to nontraditional families.
- Support new cultural and religious initiatives that resonate with Jews whose family lives and economic situations do not align with traditional norms.

Strategic Opportunity

5. Reduce Stigma and Shame

Challenge

Stigma and shame prevent many economically vulnerable Jews from seeking help or engaging with the community.

Intervention

Normalize conversations around economic vulnerability and promote inclusivity.

- Launch public awareness campaigns to reduce stigma and encourage help-seeking behavior.
- Provide training for rabbis, educators, and lay leaders to create welcoming environments for individuals from all economic backgrounds.
- Fund storytelling and public education campaigns that normalize economic struggles and encourage seeking help.

Strategic Opportunity

6. Strengthen Social Networks

Challenge

Economically vulnerable Jews are less likely to have strong social networks to provide emotional and material support.

Intervention

Foster programs that build meaningful community connections.

- Develop peer support networks and social activities for vulnerable populations to reduce isolation and create a sense of community.
- Expand initiatives like Moishe House or PJ Library to create low-cost, local Jewish communities that are accessible to financially vulnerable Jews.
- Pilot programs that pair vulnerable individuals with volunteer “navigators” who can help them access Jewish community resources and services.

Strategic Opportunity

7. Address Health Crises and Caregiving Challenges

Challenge

Health crises are a major driver of economic instability, as are caregiving responsibilities for children, elderly parents, and family members with disabilities.

Intervention

Fund health-related initiatives and caregiver support programs.

- Establish patient advocacy programs to help families navigate medical and insurance systems.
- Provide respite care and mental health support for caregivers.
- Subsidize therapy and support groups for individuals managing chronic illnesses or disabilities.

Strategic Opportunity

8. Support Single-Parent Households After Family Disruptions

Challenge

Single parents (usually mothers) often experience significant downward mobility after divorce, death, or other family disruptions, leading to financial instability, social isolation, and disconnection from Jewish life.

Intervention

Provide targeted support programs to empower single parents and their children, addressing both immediate needs and long-term challenges.

- Offer subsidized child care to enable participation in Jewish events, career development workshops, and peer support groups.
- Establish mentorship programs for single parents, focusing on career advancement, financial literacy, and navigating legal challenges.
- Create inclusive Jewish engagement opportunities tailored to single-parent families, such as family Shabbat dinners, holiday celebrations, and free Jewish educational resources.

Strategic Opportunity

9. Build Financial Resilience

Challenge

Economically vulnerable people often face difficulty accessing resources needed to stop financial crises and regain financial stability.

Intervention

Build financial resilience through short-term emergency support and long-term financial literacy.

- Establish emergency relief funds to address critical needs such as housing, transportation, or medical expenses.
- Develop and support programs that teach financial literacy.
- Provide long-term financial counseling and planning for financial stability.

Strategic Opportunity

10. Target Investments in Education and Employment

Challenge

Higher education and stable employment are the most impactful pathways to long-term financial stability, but economically vulnerable Jews often lack the resources to pursue these avenues.

Intervention

Provide scholarships, mentorship programs, and career services that support economic mobility.

- Support Jewish communal scholarships for low-income Jewish students to pursue college and graduate degrees.
- Fund mentorship networks pairing low-income Jewish students with professional role models.
- Invest in vocational training, re-skilling initiatives, career services, and job placement opportunities for adults facing unemployment or career transitions.

Conclusion

The findings reported in *On the Edge* shed light on the often-overlooked issue of economic vulnerability within the American Jewish community. Contrary to prevailing perceptions of widespread financial success, a significant portion of Jews in the United States faces economic adversity, which impacts their ability to participate fully in Jewish communal life and many aspects of personal and family well-being. This financial instability is compounded by co-occurring challenges such as health issues, social isolation, and family crises, further limiting opportunities for recovery and engagement.

Jewish communal institutions and philanthropies have an important role to play in addressing these challenges. While many economically vulnerable Jews benefit from services provided by Jewish human services organizations and agencies, there remain gaps in access and inclusion. High costs, social stigma, and the perception of Jewish life as a financial burden have left many feeling disconnected from the very communities that could provide them with support.

Addressing this issue requires a comprehensive approach that includes expanding affordable pathways for Jewish engagement, enhancing the capacity of Jewish human services organizations, and developing targeted interventions to meet the diverse needs of those facing financial hardship. Ultimately, tackling economic vulnerability within the American Jewish community is a matter of not just providing financial aid, but also fostering an inclusive environment where all Jews and their families — regardless of financial status — can feel connected, supported, and valued. By elevating this issue to the forefront of communal priorities, the Jewish community can work toward a more equitable and supportive future for all its members.

Appendices

Appendix A: Methodology

A1.1 Instrumentation

Data collection instruments were developed by the study's researchers at Tulane University and Rosov Consulting, with support and input from the advisory committee and staff at The Harry and Jeanette Weinberg Foundation. The survey was subject to cognitive testing prior to full fielding.

A1.2 Nonprobability Survey

Respondents for the nonprobability survey were sourced from online panels managed by Qualtrics and Dynata. The Qualtrics survey ran from August 16, 2023, through October 24, 2023, and the Dynata survey ran from August 29, 2023, through October 5, 2023. Qualtrics and Dynata provided respondents with incentives in accordance with their company policies.

Because there were two panel sources and respondents could have taken the survey on both, project researchers de-duplicated them based on available IP and email addresses. Where duplicates were found, the first survey was retained. This ultimately yielded a total of 1,440 responses from the Qualtrics panel and 518 from the Dynata panel, which were then merged into one combined sample of 1,958 respondents.

During the data collection process, quotas were established for age, region, and gender to ensure adequate representation across these variables in the unweighted sample. To address potential selection bias in the achieved sample, calibration weights were calculated to match benchmarks from the 2020 Pew Research Center survey of U.S. Jews on gender identity, region, age, educational level, marital status, Jewish denomination, Ashkenazi ethnicity, current financial assessment, and childhood financial assessment (recalled). Forty-one cases that had missing data on the weight calculation were set to a weight of 1. The weights were then trimmed to reduce the ratio of the lowest to highest weight, with 40 cases having values below .10 raised to .10 and three cases with values above 5 reduced to 5. The final weight ranges from .10 to 5 and has a mean of .996 and a standard deviation of .77. Weights were produced using the rake weights procedure in SPSS. All additional survey data analysis was conducted in SPSS, and all survey results in the report use weighted data.

For most analyses, respondents were divided into three categories of economic vulnerability: 1) currently or recently vulnerable; 2) previously vulnerable; and 3) never vulnerable.

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Respondents were coded as *currently vulnerable* if a) in response to a closed-ended question about their financial situation, they reported they did not have enough to meet their basic expenses or were just meeting their basic expenses — as opposed to meeting basic expenses with a little left over for extras or living comfortably; **and** b) household income was under \$40,000 for a one-person household, under \$55,000 for a two-person household, or under \$75,000 for a three-or-more-person household. Respondents were coded as recently vulnerable if a) they reported that at some other time in the past five years, they did not have enough to meet their basic expenses or were just able to meet their basic expenses; **and** c) their household income at the time they were unable/just able to meet basic expenses was at or below \$50,000. Currently and recently vulnerable respondents were then combined into one category for analysis.

Respondents were coded as *previously vulnerable* if a) in response to a closed-ended question, they reported their family did not have enough to meet basic expenses or just managed to meet basic expenses when they were growing up; **or** b) in response to a closed-ended question, there was some other time in their life when they did not have enough or just managed to meet their basic expenses.

Respondents were coded as *never vulnerable* if they met none of the criteria for being categorized as currently, recently, or previously vulnerable.

The data file and codebook are archived at the Berman Jewish DataBank and are available to researchers for secondary analysis.

A1.3 In-Depth Interviews With Survey Respondents

To recruit for follow-up interviews, the survey instrument asked respondents if they were willing to participate in further research. Recruitment was approached sequentially due to a limited recruitment period specified by the online panel companies and to specific targeting criteria. Recruitment from the Dynata sample began on September 27, 2023, and continued over approximately three weeks. During this period, recruitment efforts focused primarily on higher-priority respondents — those who were economically vulnerable at some point in their lives. Although some lower-priority respondents (those who had never been vulnerable) were also contacted, outreach was not extended to all of them. This targeted recruitment ultimately yielded 47 interviewees from the Dynata sample.

Subsequent recruitment for the Qualtrics sample began on November 11, 2023, with an initial focus on respondents who were economically vulnerable at some point in their lives. Additionally, respondents who had never been vulnerable but identified as a marginalized group (non-white or

Appendix A: Methodology

LGBTQ+) were also prioritized. Eventually, recruitment was broadened to include all individuals within the Qualtrics sample, ensuring comprehensive outreach. This dual-stage approach enabled a focused yet diverse sample that met the study's methodological and demographic requirements. A total of 175 interviews were conducted from October 4, 2023, through May 17, 2024, including 89 with those who are currently or recently vulnerable, 17 with those who were vulnerable at some time in the past, and 69 with never vulnerable respondents. The interviews, which lasted 60 to 90 minutes, were conducted primarily over Zoom, with some conducted by phone for participants without Zoom capabilities. The interviews were recorded, transcribed by a professional transcription services, and uploaded to Dedoose for coding and analysis.

The interviews aimed to delve into individuals' experiences with economic precarity, acknowledging its multifaceted impact on interpersonal relationships, psychological well-being, trust in organizations, and worldviews. Employing a semi-structured format, the interviews were customized to each respondent's unique circumstances, identified through their survey responses. The discussion began with a brief life history and key life events, then explored the impact of COVID. Subsequent topics included family dynamics, neighborhood and living conditions, upbringing, and current financial status. The interviews also discussed aspects of Jewish life, such as community belonging, access to clergy, and financial support, followed by inquiries into political views, health care accessibility, emotional health, and desired resources.

Each interview participant was compensated with a \$100 gift card upon completion of their interview. To protect the privacy of research participants, all the names of interviewees used in this report are pseudonyms.

A1.4 Interviews With Human Service Professionals

Project researchers worked with the Network for Jewish Human Service Agencies to recruit human service professionals in Jewish communal agencies for interviews, and with study sponsors at The Weinberg Foundation to recruit professionals in agencies outside the Jewish community but who serve Jewish populations. Thirty-eight interviews were conducted between January 8, 2024, and February 27, 2024. The majority of interviews, 33, were conducted with professionals in Jewish communal agencies (e.g., Jewish Family Services, Jewish Family and Children's Services, and local Jewish organizations), and five were held with professionals in other agencies. Interviewees were employed as frontline workers and managers/supervisors, and in some cases both. About half worked in agencies located in urban areas and about half in the Northeast. See Exhibit A1 for sample details. Interviews were conducted over Zoom and lasted between 30 minutes and an hour. The interviews were recorded, transcribed through RevMax, and uploaded to NVivo for coding and analysis.

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Exhibit A1: Sample of human services professional interviewees

Jewish agencies (n=33)	Other agencies (n=5)	Types of areas	Region
Frontline workers, n=19	Frontline workers, n=3	Small town/rural, n=3	Northeast, n=17
Managers/supervisors, n=9	Managers/supervisors, n=1	Suburban, n=16	Midwest, n=5
Both, n=5	Both, n=1	Urban, n=19	South, n=11
			West, n=5

Interviewees held a variety of specific positions at the agencies in which they work. Frontline workers included intake coordinators, financial counselors, educational advocates, therapists, or clinical social workers. Managers included program managers for specialty departments within agencies and executive directors. Some interviewees worked as both managers and frontline workers. These professionals also worked with a variety of populations, sometimes serving a broad range of clients. Some specialized in work with particular populations, including seniors aging in place, active seniors, clients diagnosed with dementia, Holocaust survivors, residents in assisted living facilities, pregnant women, Orthodox populations, Russian-speaking Jews, single parents, survivors of domestic violence, people with disabilities, and families.

Human service professionals were not provided compensation for their time.

A1.5 Data Collection in Relationship to October 7, 2023

The attack against Israel on October 7, 2023, happened at the end of the survey field phase, with just 44 of the 1,958 surveys (2.2%) received on or after October 7. While there is a possibility that the events of October 7 and their aftermath affected some survey responses about Jewish topics, the small proportion of surveys submitted post-October 7 means they do not significantly bias the overall survey results.

At the time of October 7, follow-up interviews with survey respondents had already begun, and additional interviews had been scheduled. Researchers opted to continue with both ongoing and newly scheduled interviews. Although the interview protocol did not include direct questions about the October 7 events, interviews conducted between October 7 and December 31, 2023, began with a sensitive acknowledgment of the recent events: “We wanted to start off by acknowledging October 7 and the war in Israel. How are you doing? Do you have any family or friends who are affected by this?” In response, a few participants shared that they were directly impacted due to family or friends serving in the Israel Defense Forces (IDF), while others expressed sadness about the events without direct personal connections. Beginning in January 2024, interviews were no longer prefaced in this manner to allow any reflections on the events of October 7 to emerge organically. Interviewers noted that the topic only occasionally arose in conversations with interviewees.

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Recruitment of human service professionals for interviews was due to begin the week of October 9, 2023, but was paused for more than two months because of the events of October 7 and their aftermath. Recruitment began in late December 2023, and interviews were conducted in January and February 2024. October 7 was not part of the interview protocol, but the topic emerged in a few interviews when professionals mentioned Jewish clients' concerns about antisemitism. One professional who works primarily with LGBTQ+ populations reported those populations in particular feeling less safe in progressive spaces. In general, though, researchers noted that the topic arose only selectively in discussions with human service professionals.

Appendix B: Demographic and Jewish Characteristics of Respondents

Exhibit B1. Demographic profiles of respondent groups

	Economically vulnerable		
	Now or within past five years	Growing up or some other time in the past	Never
Age			
18-34	38%	20%	17%
35-49	29%	24%	23%
50-64	20%	22%	22%
65+	13%	35%	42%
Total	100%	100%	100%
Median age	41	54	58
Education			
Less than college	59%	37%	29%
College degree	23%	33%	33%
Graduate degree	17%	30%	38%
Total	100%	100%	100%
Marital status			
Married	41%	67%	70%
Living with partner	12%	7%	2%
Single never married	29%	13%	18%
Separated/divorced	12%	6%	5%
Widowed	6%	7%	6%
Total	100%	100%	100%
Locale			
Urban	37%	27%	28%
Suburban	51%	64%	66%
Rural	12%	8%	6%
Total	100%	100%	100%
Household with child(ren)			
Yes	35%	30%	25%
No	65%	70%	75%
Total	100%	100%	100%
Someone in household identifies as LGBTQ+			
Yes	22%	10%	8%
No	78%	90%	92%
Total	100%	100%	100%
Someone in household identifies as Person of Color			
Yes	22%	13%	5%
No	78%	87%	95%
Total	100%	100%	100%
Someone in household has disability/special needs			
Yes	40%	21%	13%
No	60%	79%	87%
Total	100%	100%	100%

Appendix B: Demographic and Jewish Characteristics of Respondents

Exhibit B1 (cont.) Demographic profiles of respondent groups

Economically vulnerable			
	Now or within past five years	Growing up or some other time in the past	Never
Gender identity			
Man	44%	49%	49%
Woman	52%	51%	49%
Other	4%	1%	2%
Total	100%	100%	100%
US region			
Northeast	29%	42%	44%
Midwest	12%	7%	10%
South	30%	26%	26%
West	29%	25%	20%
Total	100%	100%	100%
Immigrant to US			
Yes	8%	9%	3%
No	92%	91%	97%
Total	100%	100%	100%
Parents' highest education			
Less than college	48%	56%	39%
College degree	22%	19%	25%
Graduate degree	31%	25%	36%
Total	100%	100%	100%

Appendix B: Demographic and Jewish Characteristics of Respondents

Exhibit B2. Jewish profiles of respondent groups

	Economically vulnerable		
	Now or within past five years	Growing up or some other time in the past	Never
Raised Jewish only			
Yes	76%	87%	94%
No	24%	13%	6%
Total	100%	100%	100%
Spouse or partner is Jewish (among married/partnered respondents)			
Yes	53%	60%	69%
No	47%	40%	31%
Total	100%	100%	100%
How children are being raised (among respondents with children at home)			
All being raised Jewish in some way	68%	78%	83%
Some being raised Jewish and some not	13%	10%	3%
None being raised Jewish	19%	12%	14%
Total	100%	100%	100%
Closest friends Jewish			
All or most	26%	31%	30%
Some	38%	41%	46%
Hardly any or none	36%	28%	24%
Total	100%	100%	100%
Jewish denomination			
Orthodox	11%	9%	6%
Conservative	14%	18%	19%
Reform	28%	39%	45%
Just Jewish/secular/cultural	34%	24%	22%
Other	12%	9%	8%
Total	100%	100%	100%
Jewish ethnicity			
Ashkenazi	52%	67%	71%
Sephardi or Mizrachi	21%	14%	9%
Other	3%	4%	2%
Not sure	24%	15%	18%
Total	100%	100%	100%



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