



Together Ending Need

5786 | 2025 Inscribed Together

A Rabbi's High Holiday Guide to Jewish Economic Vulnerability

Dear Rabbinic Colleagues,

This guide was developed by the [Jewish Funders Network](#) in response to alarming data indicating that **29% of American Jews struggle to make ends meet.**¹ Our communal discourse on Jewish economic vulnerability falls short of the scale of the issue. We envision a world where every Jew, regardless of their income is able to meet their basic needs and live a thriving Jewish life. We are depending on you, our rabbis and leaders, to raise this issue in your high holiday teachings and engage your community in joining us in this mission.

Economic Vulnerability is not a new topic; each Yom Kippur for thousands of years, we have been asked “Is this the fast I desire?” (Isaiah 58). We are reminded that ritual observance is not enough unless it is paired with aligned action. With a volatile economic outlook and cuts in social support services, the issue of poverty has new resonance.

You will find the following resources in this guide:

- **Basic facts:** Who are economically vulnerable Jews?
- Suggestions for integration of economic vulnerability into other sermon topics:
Antisemitism, Israel, and Democracy, which you may already plan to speak on.
- **Themes:** Two themes for sermons grounded in Jewish texts and teachings
 - THEME 1 Collective Care in a Culture of Individualism
 - THEME 2 Jewish Wisdom Makes the Case for Helping Others
 - **Action:** Calls to action and local engagement ideas.

Interested in learning more? Join Together Ending Need, a community of over 100 Jewish funders who envision a world where every Jew, regardless of their income, can have their basic needs met and live a thriving Jewish life. Reach out with questions to Rachel Sumekh rsumekh@jfunders.org and visit jfunders.org/ten.

¹ JFNA [Data from 2025](#)

Basic facts: Who is an economically vulnerable Jew?

A 2025 JFNA Study Showed:

- 29% Cannot or are just managing to make ends meet
- 10% Receive government benefits (food assistance, subsidized housing or utilities, Medicaid, SSI)
- 7% Struggle to pay bills
- 6% Could not afford an unexpected expense of \$1,000
- Since 10/7, economically vulnerable Jews express a stronger desire to connect with the Jewish community but feel more distant and uncomfortable compared to their more affluent peers. (JFNA, 2024)

What does Jewish Economic Vulnerability look like? It is often preceded by:

- Job loss
- Illness
- Caretaking responsibilities

These are events often difficult to plan for. Often, without a safety net, one event is enough to tip someone from being economically secure to being vulnerable.

The 2024 On the Edge Study, which spoke with 2,000 American Jews:

- Highlight: 53% of respondents who experienced economic vulnerability in childhood reported that obtaining reliable employment was key to their ability to improve their financial situation. For those still in economic scarcity, job training and career counseling was rated as the second highest most helpful service to their security, after government benefits.
- Key Insight: Economically vulnerable Jews have weaker Jewish connections and fewer consistent interactions with other Jews.
- Read more study highlights at jfund.org/flipbook

Situational vs Generational Poverty

The study found that two out of three low income Jews had experiences of **situational rather than generational poverty**. Economic hardship in our community often stems from sudden life events more than from generational poverty or downward mobility.



Stats and Resources:

National Data from Jewish Federations of North America:

- In studies conducted around 2020, 19-20% of US Jews self reported as struggling to make ends meet, while in March 2025, a survey showed the number up to 29%.
- The cost of Jewish life is listed as as a leading barrier to engagement.
- Low income Jews are consistently less aware of resources the community offers.
- Example: While 76% of wealthy Jews are familiar with PJ Library, only 49% of low income Jews have ever heard of the free Jewish book program.

Hollywood, Media and Jewish Poverty study:

- For every one low-income Jew shown on TV and film, there are 10 portrayals of wealthy Jews. We know that this also feeds into anti-semitic notions around Jews and wealth.
- Our media leads us to believe that all Jews are wealthy, leading to more isolation for members of our community that are low income.

Taking Action:

Tell your community's story

- Ask fellow clergy for stories from the community that are can be shared anonymously or otherwise.
- Reach out to your local Jewish Family Service or Tomchei Shabbos program to learn more about the needs of Jewish community members
- Refer to the stories in the [On The Edge Study](#) for easy-to-find quotes.

Pledge/mitzvah card: Include the opportunity to donate to or volunteer with a Jewish human service agency near you. These agencies can be found here www.networkjhsa.org/member-locator

- **Expand your discretionary fund:** A recent Jewish Funders Network survey showed that 44% of individual funders give to their rabbis' discretionary fund to support low-income Jews.
- Send an email to congregants after that includes discretionary funds as a way to give alongside resources the greater community offers to financially vulnerable people.
- If your synagogue doesn't have a fund or capacity to operate one, the funds can be sent to JFS or Tomchei Shabbos to be earmarked for supporting low-income Jews in your local community through their expert social workers.

Integrating Economically Vulnerable Jews into other Sermon Topics:

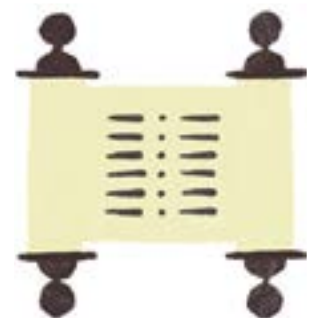
1. Antisemitism

- Low-income Jews face antisemitism at higher rates — both online and in person.
 - Financially vulnerable Jews are **twice as likely to report having been the target of antisemitism within the last year.**
 - › 27% of low-income Jews reported being victims of antisemitic assaults in person vs 13% of the general Jewish population.
- Break the myth that “all Jews are rich.” As you tell the story of nuanced antisemitism today, how does that square away with only rising rates of poverty?
- Jewish human service agencies are seeing more Jews come to them for services. Jews feel like they won’t be respected/understood in some secular spaces. Jewish human service agencies are intersectional, where people can get support in basic needs and vulnerability around antisemitism.
- Our own blindspots may lead us to believe that other communities may need help more than our own community does. In reality, our agencies do and must continue to have the ability to serve both.



2. Israel

- In a world in which people are facing a lot of fear in both the US and Israel, what does it mean to build a resilient community and care for the most vulnerable amongst us in an increasingly uncertain world?
- Thousands of Israeli Jews immigrated to the US following Oct 7th, Jewish human service agencies were on the front lines helping them resettle, find employment, and get support.
- If we can raise millions for Jews abroad, what does that mean about how and why we must show up for Jews here who are struggling here too? Many vulnerable U.S. Jews gave to Israeli causes post-October 7. Low income Jews give charity at the same rate as wealthy Jews.
- We know many American Jews, even two years out from Oct 7th, still feel the urgency of the situation in Israel and Gaza, as an end to the war is still not clear. How do we hold that while still also lifting up the urgency of showing up for our neighbors here?



Integrating Economically Vulnerable Jews into other Sermon Topics:

3. Democracy

- Threats to social safety nets like Medicaid and SNAP impact our most vulnerable first.
- Congress is poised to cut \$1B in benefits. This would lead to:
 - › 11 million Americans – including 4 million children – losing their healthcare
 - › Three million Americans being kicked off of SNAP (food stamps). Currently, 44% of SNAP recipients are children.
- Jews who rely on these programs often go unheard.
- Defending democracy means ensuring dignity and support for economically insecure people.
- With massive funding cuts, layoffs and job insecurity, many of us who did not see ourselves as economically vulnerable are confronting that possibility. The destabilizing nature of our democracy in this moment is making the conversation all too real for many.
- Jews with intersectional identities feel the greatest vulnerability– with heightened antisemitism, anti-immigrant policies, and tamping down on LGBTQ rights, all layered with a class lens which often leaves people with fewer choices for safety when finances are limited.
- For the most up-to-date information on cuts to food assistance and healthcare programs, visit jfunders.org/ten



Theme 1: Collective Care in a Culture of Individualism

We fail to see the invisible barriers that keep many Jews outside the warmth of community. Poverty is not just a financial state, but it is isolating, stigmatizing, and deeply emotional. This year, let us not look away but instead call out what has held us back.

Our Jewish organizations are the living embodiment of our values. They show up when Jews are most in need. We are organized and take care of each other. One Jewish human service professional reflecting on economically vulnerable clients said,

“Shame — it’s shame ... I can’t tell you how many people say, I dropped out of the Jewish community because we’re so embarrassed. It’s hands down shame that prevents them from being connected to the community.”

- *On The Edge Study (2024)*

Jewish Texts:

- *Unetaneh Tokef*: A humbling prayer that reflects our shared vulnerability and collective responsibility.
- *Avinu Malkeinu*: Asking to be inscribed in the book of “parnasah v’chalcalah” – livelihood and sustenance.
- *Rabbi Danya Ruttenberg*: “We are—as a collective—responsible for our own suffering or for preventing it.”

Call to Action: Create a welcoming space for those in financial distress; reduce stigma by naming the issue from the bimah. Invite people to give to your discretionary fund.

Core Text: Unetane Tokef

On Rosh HaShanah this is written;
on the Fast of Yom Kippur this is sealed:
How many will pass away from this world,
how many will be born into it;

But through return to the right path, through
prayer and righteous giving, we can transcend
the harshness of the decree.

(Translation by Rabbi Janet Marder and Rabbi Sheldon Marder)

בְּרֹאשׁ הַשָּׁנָה יִכְתָּבוּ וּבְיוֹם כְּפוּר יִחְתַּמּוּ כְּמָה
יַעֲבִירוּ וְכָמָה יִבְרָאוּ מִי יֵחִי וּמִי יָמוּת. מִי בָקָצוּ וּמִי
לֹא בָקָצוּ. מִי בְמִים וּמִי בְאֵשׁ. מִי בַחֲרִב וּמִי בַחֲיָה. מִי
בָרַעַב וּמִי בַצָּמָא. מִי בָרַעַשׁ וּמִי בַמַּגָּפָה. מִי בַחֲדִיקָה
וּמִי בַסִּקְלָה. מִי יָנוּחַ וּמִי יָנוּעַ. מִי יִשְׁקֹט וּמִי יִטְרֹף.
יִשְׁלֹוּ וּמִי יִתְסַר מִי יַעֲנֶה וּמִי יַעֲשֶׂה מִי יִשְׁפֹּל וּמִי יָרוּם
וְתִשׁוּבָה וְתַפִּלָּה וְצִדְקָה מַעֲבִירִין אֶת רַע הַדֵּמָיָה

Commentary: [Rabbi Danya Ruttenberg](#)

What if it weren't about my individual repentance as it affects my individual fate? What if our repentance as a society is the thing that affects our collective fate? What if the reason a person gets cancer is not because he or she personally has done something wrong, but because we as a nation and a globe have poisoned our air, our water, and our food with toxic chemicals and negligence?...I'm not sure that I believe that, were we a perfect world of perfect souls, nobody would ever die young or suffer for any reason. That's naive, and, in any case, I personally don't conceive of God as a guy up in the sky with a roll of dice (or a "good" and "bad" list, like Santa Claus). But I do think that the Unetane Tokef prayer points at the ways in which we are—as a collective—responsible for our own suffering or for preventing it, for impacting the degree to which evil besets us. We can't change the decree itself, but perhaps we can avert its severity.

Commentary: Rabbi Aaron Panken

(From: Who by Fire, Who by Water, edited by Rabbi Lawrence Hoffman)

Our actions, the t'shuvah, t'filah, and tz'dakah that we do, help us live in such a way that when we must suffer life's darkest depredations, we will always have ways of coping with them. **Our actions may not change the ultimate outcome one iota, but they alter our attitude, bolster our ability to withstand challenges, help us handle unavoidable misfortunes better, and see life's value amid chaos and dismay.**

Text: Avenu Malkenu

Avenu Malkenu - inscribe us in the book of livelihood and sustenance.

אָרְבֵּינוּ מִלְכְּנוּ כְּתִיבְנוּ בְּסֵפֶר פְּרוֹסָה וּמִלְכָּה

One of the things we pray for in the litany in core things that we need, in this plea, is a prayer for a livelihood that will sustain us, and that is not a given. We're praying that our needs will be met in the year to come.

Share stories from your own rabbinic experiences:

- How often do you use your discretionary fund to help people in your community?
- What kinds of situations bring people to your office to ask for help
- Describe who asks for help while of course keeping it anonymous - you can sketch a portrait of someone in need for ex: A newly divorced single mom with 2 kids
- Outside of your shul community, who else asks you for support? How do you respond?

Core Text: Chagiga 5a

מאי "אם טוב ואם רע"? אמר רבי ינאי: זה הנותן צדקה לעני בפרהסיא. כי הא דרבי ינאי חזייה ליהווא גברא דקא יהיב זוזא לעני בפרהסיא, אמר ליה: מוטב דלא יהבת ליה, מהשתא דיהבת ליה ונספתייה.

What is the meaning of: “Whether it be good, or whether it be evil” (Ecclesiastes 12:14)? The Sages from the school of Rabbi Yannai say: This verse is referring to one who gives charity to a poor person in public. Although he performed a good deed, he embarrassed the pauper, as in this case of Rabbi Yannai, who saw a certain man who was giving a dinar to a poor person in public. He said to him: It would have been better had you not given it to him than what you did, as now you gave it to him and embarrassed him.

Even when giving, you want to do so in a way that upholds the dignity and respect of the person you are giving to.

Theme 2: Jewish Wisdom Makes the Case for Helping Others

Our core values command us to care for economically vulnerable people not as charity, but because it is who we are. **Tzedakah, chessed, and community** are the center of our tradition, as the texts below demonstrate.

This High Holiday season, we are called not only to reflect, but to act and to see the struggles of fellow Jews not as someone else’s problem, but as a sacred obligation, not only because they need us, but because it is who we are.

Our Jewish communal institutions readiness to act at a time when our democracy and social safety net are under threat is more essential than ever. In a world of fear and fragmentation, we ask: who shows up when someone is hungry, evicted, or alone? The answer is not theoretical. It is our Jewish Family Services, our Hebrew Free Loan societies, our Tomchei Shabbos programs, our synagogue caring committees and rabbi’s discretionary funds are — the modern embodiment of Hesed. These agencies remind us that prayer alone is not enough. Justice is the language of our people. And we at our best when we live our values.

Jewish Texts:

- *Isaiah 58*: “Is this the fast I desire?... To share your bread with the hungry...”
- *Commentary from Mishkan HaNefesh*: “Do not hide yourself from your own flesh and blood.”
- *Bava Metziah 71a*: “The poor of your city take precedence.”
- *Commentary: The Prophets*, Abraham Joshua Heschel (p. 250)

Key Data:

- “Our synagogues are built around assumptions of affluence,” said one JFS professional. “So people quietly disappear when they can’t keep up.”
- 29% of U.S. Jews report struggling to make ends meet
- Economic vulnerability is highest among Jews who are LGBTQ+, Sephardic or Mizrahi, single parents, and those with disabilities who we know already may feel on the outside.

Call to Action: Encourage congregants to make Jewish economic vulnerability as part of their tzedakah.

Core Text: Isaiah 58:3-7

“Why, when we fasted, did You not see?
When we starved our bodies,
did You pay no heed?”
Because on your fast day
You see to your business
And oppress all your laborers!
Because you fast in strife and contention,
And you strike with a wicked fist!
Your fasting today is not such
As to make your voice heard on high.
Is such the fast I desire,
A day for people to starve their bodies?
Is it bowing the head like a bulrush
And lying in sackcloth and ashes?
Do you call that a fast,
A day when God is favorable?
No, this is the fast I desire:
To unlock fetters of wickedness,
And untie the cords of the yoke
To let the oppressed go free;
To break off every yoke.

**It is to share your bread with the hungry,
And to take the wretched poor into your home;**
When you see the naked, to clothe them,
And not to ignore your own kin.

Then shall your light burst through like the dawn
And your healing spring up quickly;
Your Vindicator shall march before you,
The Presence of GOD shall be your rear guard.

(Translation by Rabbi Janet Marder and Rabbi Sheldon Marder)

לִמָּה צִמְנוּ וְלֹא רֵאִיתָ עֵינֵינוּ נִפְשָׁנוּ וְלֹא תִדַּע הָן הַיּוֹם
צִמְמֶכֶם תִּמְצְאוּ חֵפֶץ וְכָל-עֲצִיבֵיכֶם תִּנְגָּשׁוּ: הָן לְרִיב וּמִצָּה
תִּצְווּ וּלְהִכּוֹת בְּאֶגְרֹף רָשָׁע לֹא-תִצְווּ כִּי־יוֹם לְהִשְׁמִיעַ
בְּמִרוֹם קוֹלְכֶם: הִלָּה יְהוָה צִום אֲבִחֲרֵהוּ יוֹם עֲנוּת
אָדָם נִפְשׁוֹ הֵלֶכֶף כְּאֶגְמֹן רָאשׁוֹ וְשָׁק וְאֶפֶר יִצְיַע הַלָּזָה
תִּקְרָא-צִום יוֹם רָצוֹן לַיהוָה: הֲלוֹא זֶה צִום אֲבִחֲרֵהוּ פִּתְחֵה
חֲרָצִיכוֹת רָשָׁע הַתָּר אֶגְדּוֹת מוֹטָה וְשַׁלַּח רְצוּצִים חֲפְשִׁים
וְכָל-מוֹטָה תִּנְתְּקוּ: הֲלוֹא פָּרֹס לָרֵעַב לַחֲמֹךְ וְעֵינִים
מְרוֹדִים תִּבְיֵא בֵּית כִּי-תִרְאֶה עָרֹם וְכִסְיָתוֹ וּבִמְבֹשָׁרָה לֹא
תִתְעַלֵּם:

Commentary: Reflections on Isaiah 58 *(From: Mishkan Ha'nefesh, p. 276)*

Do not hide yourself from your own flesh and blood.... (verse 7)

The Torah envisions a community that is based on a sense of social solidarity and common humanity. We are commanded to open our hands to those who are in need. Isaiah's words resonate as a warning to the prosperous: If you hide the poor and the working class from your sight, you are apt to forget about them. You become self-obsessed and callous in your personal lives. You make political decisions that suit your own interests and ignore their impact on the majority of your fellow citizens. You live in separate enclaves of privilege, rarely interacting with those who live with far less than you have. And that way of life impoverishes us all. “Do not hide yourself from your own flesh and blood,” says Isaiah. Do not turn your back on the poor; recognize your kinship with them. For the prophet, we are all one family, united in our humanity; and without one another, our community is not whole.

If you offer your compassion to the hungry.... (verse 10)

The verse says “if you offer your nefesh to the hungry,” which we might translate “if you offer your life to the hungry” or “if you draw out your soul to the hungry.” It suggests a profound giving of the self—not only the act of sharing food with those in need but also sharing one's attention, offering empathy, understanding, the warmth of human connection. Rashi explains the phrase as “offering the consolation of kind words.”

Core Text: Bava Metziah 71a

איכא דמתני לה להא דרב הונא אהא דתני רב יוסף: "אם כסף תלוה את עמי את העני עמך." עמי וגוי – עמי קודם,
..עני ועשיר – עני קודם. "ענייך ועמי עירך" – ענייך קודמין, עניי עירך ועמי עיר אחרת – עניי עירך קודמין

There are those who teach that which Rav Huna said in connection with that which Rav Yosef taught:
“If you lend money to any of My people, even to the poor person who is with you” (Exodus 22:24). [This teaches that] If my people [i.e. a Jew] and a gentile [both come to borrow money], my people take precedence. A poor person and a rich person - the poor person takes precedence. Your poor person [your relatives] and the poor of your city [i.e. the general public] - your poor person takes precedence. The poor of your city and the poor of another city - the poor of your city takes precedence.

As we take up many good and important causes in the world, are we leaving out those in our Jewish community who may also be impacted? If we speak out against racism in America, do we also take action to support the Black and Jewish members of our community? If we support the local food pantry, do we also support the local Jewish Family Services food pantry? If we speak up for economic justice, do we also understand that some Jews in our community are the most impacted by poor wages.

Commentary: The Prophets, Abraham Joshua Heschel (p. 250)

The worth of worship, far from being absolute, is contingent upon moral living, and that when immorality prevails, worship is detestable. Questioning man's right to worship through offerings and songs, they maintained that the primary way of serving God is through love, justice, and righteousness...Of course the prophets did not condemn the practice of sacrifice in itself...They did, however, claim that deeds of injustice vitiate both sacrifice and prayer. **Men may not drown the cries of the oppressed with the noise of hymns, nor buy off the Lord with increased offerings. The prophets disparaged the cult when it became a substitute for righteousness.**

Share stories from your rabbinic experience:

- What are stories of your congregants who have embodied the values of tzedakah, chessed and community?
- Stories of leaders in your community at large who have “seen the light” and changed their behavior to be more aligned with the texts we read this high holiday season?

This guide was developed through the wisdom of Rachel Sumeckh, Rabbi Madeline Cooper, and Rabbi Rebecca Sirbu. Thank you to the rabbis who downloaded, read, and helped bring the teachings from these pages to communities across the U.S.