Challenging the Narrative of Jewish Wealth

Written by Jordan Goldstein and Rachel Sumekh

An analysis commissioned by TEN: Together Ending Need on the 2025 Jewish Federation's National Survey on the Surge. Initial data collected in March of 2025 by Burson Strategy Group.

Introduction

There is an incorrect narrative that all Jewish people are wealthy, which erases the large percentage of those who are middle class, and even more so, lower-income Jews are left almost completely out of the conversation. In fact media reports show that for every one portrayal of a low-income Jew, there are ten portrayals of a wealthy Jew. This invisible conversation is detrimental to the financial safety of the community, as community leaders are left in the dark about the true levels of disparity. When speaking to philanthropists in the Jewish community and beyond, we have learned that much of their giving is focused on a wide range of issues; however, the amount being directed towards programs that support low-income Jews does not nearly match the scale of the issue.

In order to add to the quantitative knowledge of financially vulnerable Jews within the United States, Jewish Federations of North America (JFNA) funded a study on Jewish life in spring of 2025. This study looked at the landscape of financially vulnerable Jews through exploring their life experiences, engagement with Jewish life, the impact of antisemitism, and the events of October 7th on the overall community. Here at TEN, and as you'll see throughout this report, we are focused on the experiences of financially vulnerable individuals with government assistance programs, their specific needs, and how money plays a role in a person's experience of Jewish communal life.

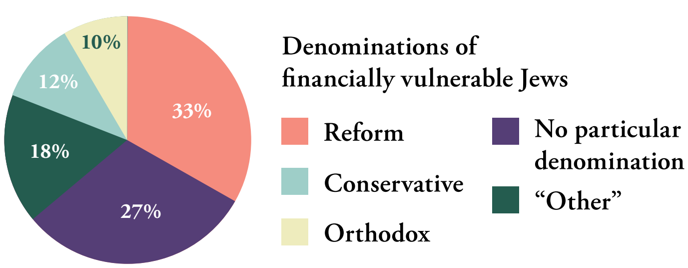
Before getting into our findings, context is needed. Within this study, financially vulnerable individuals are categorized as belonging to at least one of the following: receiving government benefits, struggling to pay bills, and/or having less than $1000 in emergency savings. The Financially Vulnerable Jewish (FV-Jews) section of this group makes up 289 (~5%) individuals from within the study, and the non-Jewish section – general population – make up 909 (~16%) individuals. The last comparison group here is "rest of Jewish population", meaning Jewish individuals who are not considered financially vulnerable within the parameters of the study. This group makes up 1588 (~27%) individuals. The last 52% of individuals are representative of non-Jewish individuals who are also not considered financially vulnerable within the parameters of this study.

Jewish, Financially Vulnerable	**5%**
Non-Jewish, Financially Vulnerable	**16%**
Jewish, Not Financially Vulnerable	**27%**
Non-Jewish, Not Financially Vulnerable	**52%**

Initial Findings

A basic demographic breakdown of our data shows that 23% of the Jewish community, nationally, is considered financially vulnerable by this study's definition. Within this group, 42% receive some form of government benefit, 31% struggle to pay their bills, and 28% hold less than $1,000 in their emergency savings. This is directly compared to 30% of the general population being considered financially vulnerable. Within this non-Jewish group, the specifics of vulnerability differ, with 33% receiving some form of government benefit, 41% struggling to pay their bills, and 26% holding less than $1,000 in their emergency savings. **When Jewish Americans were simply asked if they were able to make ends meet, 29% said they were either just barely or unable to.** This is a nearly 9% increase from what studies showed in 2020.

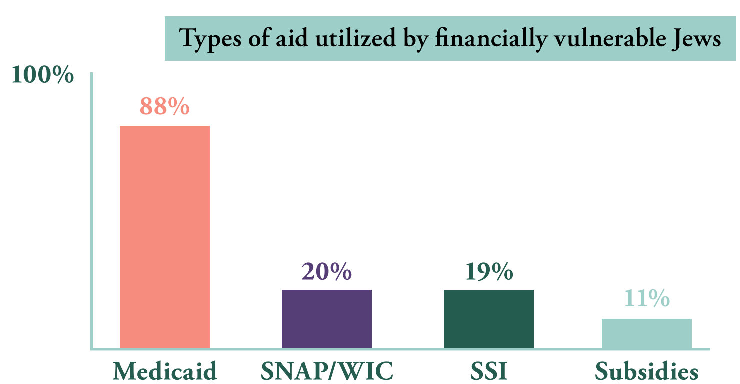
In terms of Jewish denomination, financial vulnerability does not discriminate and further complicates the narrative. The two categories with the highest percentages of those considered financially vulnerable are Reform at 33% and those with no particular denomination at 27%, however, these are followed closely by "other" at 18%, Conservative at 12%, and lastly, Orthodox, making up 10% of those who are financially vulnerable.



Some other key points to keep in mind include gender and marital status. Gender poses a huge concern, with 61% of FV-Jews being women; a much higher number than men. In addition, 30% of FV-Jews have marked their relationship status as divorced or separated, compared to only 11% of those who are not financially vulnerable Jews.

Aid Usage

In an environment where federal aid is being pulled and cut in catastrophic ways, understanding the connection between such aid and the Jewish community remains vital. ***Within our community, 42% of FV-Jews rely on government benefits (10% of the entire Jewish population).*** Of these 42%, 88% receive medicaid benefits, compared to 9% of all Jews, which is a continued necessity with 65% of FV-Jews reporting that they struggle to pay for medical care. In addition, 20% of FV-Jews require food assistance through SNAP and WIC benefits, compared to 4% of the overall Jewish population. 19% of FV-Jews receive SSI such as disability insurance, compared to 3% of the overall Jewish community. 11% of FV-Jews receive subsidized utilities, and 11% receive subsidized housing, each compared to 2% of the wider Jewish community. While it is great that some have access to such useful tools, it is key to note that 58% of FV-Jews are not receiving any government benefits or aid.

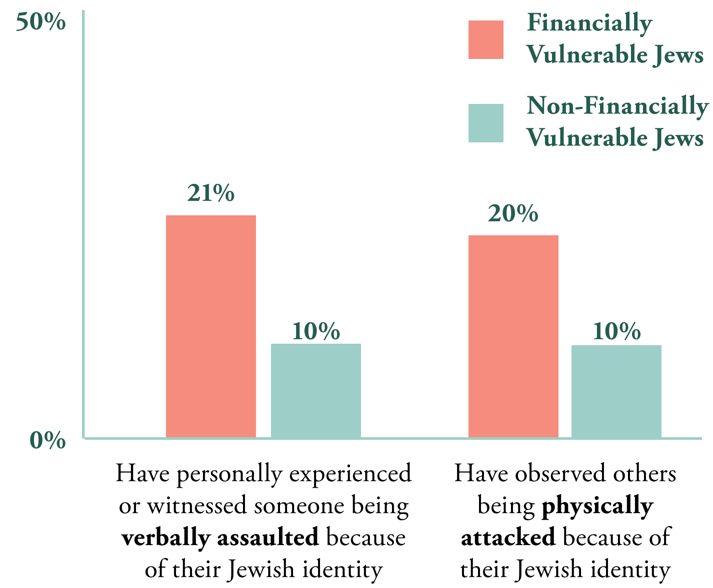


To better understand the needs of this community, we looked at how FV-Jews reported their struggles. Within the last five years, 65% of FV-Jews had times when they did not have enough money to pay for medical care or medicine, and this number remained high at 46% within the last three months. 52% of FV-Jews, within the last five years, had times without enough money to pay their rent or mortgage, once again remaining high at 30% over the last three months. Following the same timeline, 49% of FV-Jews had times without enough money to buy the food they needed, remaining at 27% within the last three months, and 46% of FV-Jews had times without enough money to pay a utility bill, with 27% indicating this issue within the last three months. We can then compare these numbers to those who are financially vulnerable in the general (non-Jewish) population. In this group, 33% are receiving some form of government benefits, with 76% of those receiving Medicaid, and 24% relying on food assistance programs. Out of those who are financially vulnerable in this general population, 67% are not receiving any government benefits or aid.

Antisemitism

Anti-Jewish hate continues to be an important conversation topic within any research related to Jewish populations, and this study is no different. In fact, with our main purpose being to support FV-Jews, it is a necessity that we show the correlation between economic status and antisemitism, and the numbers are shocking.

To set the stage, 82% of FV-Jews, and 78% of non-financially vulnerable Jews say they are concerned about antisemitism in the broader non-Jewish community. While we can expect many to express concern about antisemitism throughout the nation, there are clear differences in the experiences between financially-vulnerable and non-financially vulnerable Jews. **53% of FV-Jews say they are concerned with being the target of antisemitism, compared to 33% of non-financially vulnerable Jews.** Why does this gap exist?



The following numbers show that FV-Jews experience antisemitism at double the rate of non-financially vulnerable Jews. 32% of FV-Jews have personally experienced or witnessed others being physically threatened for their Jewish identity, compared to only 15% of non-financially vulnerable (higher within reform than conservative). 21% of FV-Jews have personally experienced or witnessed being verbally assaulted because of their Jewishness, contrasted by only 10% of non-financially vulnerable (higher within reform than conservative). 20% of FV-Jews have observed others being physically attacked because of their Jewish identity, compared to 10% of non-financially vulnerable (higher for conservative than reform). In addition, the type of rhetoric experienced has its gaps. 69% of FV-Jews have encountered the accusation that Jews have too much control in certain areas, compared to 55% of non-financially vulnerable Jews. 65% of FV-Jews have encountered the denial or distortion of the facts of the Holocaust, while 49% of non-financially vulnerable Jews have experienced this.

Yet, even with these enormous gaps, FV-Jews are more likely (25%) to wear visible Jewish items than those who are not financially vulnerable (20%). This is only the start to showing that financially vulnerable Jews are just as, if not more, passionate about their Judaism. So, what barriers are they facing to the participation they crave?

Participation Gaps

57% of FV-Jews say that being Jewish is "very important" to them, a number higher than the 42% of non-financially vulnerable Jews, and of those who say they would like to be more connected to the Jewish community in their area, 74% are financially vulnerable. What does this mean? **There is a financial divide between wanting to, and actually being able to, participate in Jewish life.** This gap becomes even more pronounced when we see that 61% of those who say they cannot afford to engage in Jewish activities at the level they would like to are FV-Jews, compared to only 25% those who are not financially vulnerable. This shows that the cost to engage in Jewish life is too high for nearly all groups beyond the most wealthy.
There is also a clear gap between how the Jewish community feels we take care of those who are financially vulnerable and how cared for they actually feel. **Within our data, we found that only 39% of FV-Jews feel cared for by the Jewish community in times of need. Meanwhile, 66% of those who are not financially vulnerable say that the Jewish community cares for people who are in need.**

Recommendations

- Continue investing in local research to better understand this issue in your community. Email rsumekh@jfunders.org if you'd like to see template questionnaires or visit jfunders.org/ten.
- Support the expansion of government programs like SNAP and Medicaid relied on by many in our community.
- With low-income Jews feeling less cared for, find ways to normalize and integrate services and supports into everyday communications.
- Lift up stories and leaders in the community who have diverse income statuses
- Encourage your grantees to ask their program participants about their financial needs.
- Consider how your antisemitism outreach, support, and research can reflect the data that shows that financially vulnerable Jews experience antisemitic events at 2x higher rates than the general Jewish population.

Conclusion

Now, where do we go from here? Government assistance plays a clear and essential role in the security of Jewish life. Men and women, regardless of their Jewish denomination, require support from public and private programs, and it is the job of the wider Jewish community to increase access and education about such programming.

Furthermore, Jewish tradition and religion heavily emphasize tzedakah (charity) and our collective covenant – the promise that no one would be left to wander alone, making it that much more our responsibility to fight for and uphold a supportive environment for those currently struggling financially.

It is time to go beyond words, unfulfilled commitments, and performative statements and move into action. This begins with continuing to educate ourselves and others on how real assistance and programs provide safety and security for our Jewish family, while finding different avenues to grow such programs.

Thank you to the team at the Jewish Federation of North America and Federations across the country for fielding this important study. We thank the Burson Strategy Group for their analysis of the survey data.
If you're interested in getting involved to help address Jewish poverty, increasing access to Jewish life, or learning more, reach us at jfunders.org/TEN