Tulane University • Rosov Consulting

On The Edge

Voices of Economic Vulnerability in U.S. Jewish Communities

Summary Report

February 2025

About the Study

Commissioned by The Harry and Jeanette Weinberg Foundation and conducted by researchers at Tulane University and Rosov Consulting, *On the Edge: Voices of Economic Vulnerability in U.S. Jewish Communities* aims to lift up the voices of American Jews who struggle with economic vulnerability.

The study integrates data from an opt-in survey of 1,958 respondents, follow-up in-depth interviews with 175 participants, and interviews with 38 human service professionals. It represents one of the most comprehensive efforts undertaken to understand economic vulnerability among American Jews.

What we learned from our study participants

Pages 6–7 Situational vulnerability—triggered by events such as family dissolution, health crises, job loss, and caregiving responsibilities—is more common than either generational vulnerability (financial adversity passed down from one generation to the next) or downward mobility (a gradual decline into financial instability over time).

Pages 8–9 Jews facing economic vulnerability have a diverse range of social, demographic, and cultural characteristics. While certain groups in the study are more susceptible to financial distress than others, no group is immune.

Pages 10–14 Economic precarity complicates and hinders Jewish communal engagement. The high costs for synagogue memberships, Jewish education, and holiday events reduce participation in communal life. Economic vulnerability intersects with nontraditional family structures, geographic isolation, and stigma and shame to increase barriers to communal participation. Economic hardship often leads to feelings of social isolation from Jewish communities perceived as financially out of reach.

Pages 15–19 Economically vulnerable Jews face heightened challenges to their well-being, including their mental and physical health, their ability to pay for basic expenses, and the quality of their family and social lives. They face more unaddressed human service needs and have fewer social connections to others who could ease day-to-day difficulties. The emotional toll of living with economic vulnerability and deep concerns about the future can be debilitating.

Pages 20–22 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. They also point to several ongoing challenges associated with clients, human service resources, and interactions with other Jewish organizations that can make moving clients from financial distress to financial stability difficult.

Page 23 Reliable employment and an educational degree are the two most important long-term factors in moving from economic precarity in childhood to financial stability in adulthood. Recently vulnerable respondents pointed to a wide range of interventions that helped them regain financial stability.

How the Jewish philanthropic sector can lead the way in responding to economic vulnerability

Pages 24–25

By mobilizing its organizational networks, financial resources, and the community's values and sense of justice, the Jewish philanthropic sector can elevate economic adversity on the communal agenda and play a prominent role in shaping the communal response to it.

The philanthropic sector has critical strategic opportunities to address economic vulnerability among U.S. Jews, from leveraging philanthropic collaboration to addressing health crises and caregiving challenges, reducing stigma and shame, and providing targeted investments in education and employment.

Together with the communal organizations it supports, the philanthropic sector can help ameliorate 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.

Three primary pathways to financial distress

1. Generational vulnerability arises when economic hardship is passed down from one generation to the next, often perpetuating a cycle of persistent adversity.

Cassie said their childhood family could not meet basic expenses. They tried to attend college but ***"I didn't know how to apply for loans, and at 17, I didn't have any support from my family."*** At various times, Cassie has experienced homelessness and has relied on government benefits. Today in their 20s, Cassie lives with their partner and her family, but they struggle financially while searching for steady employment.

2. 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.

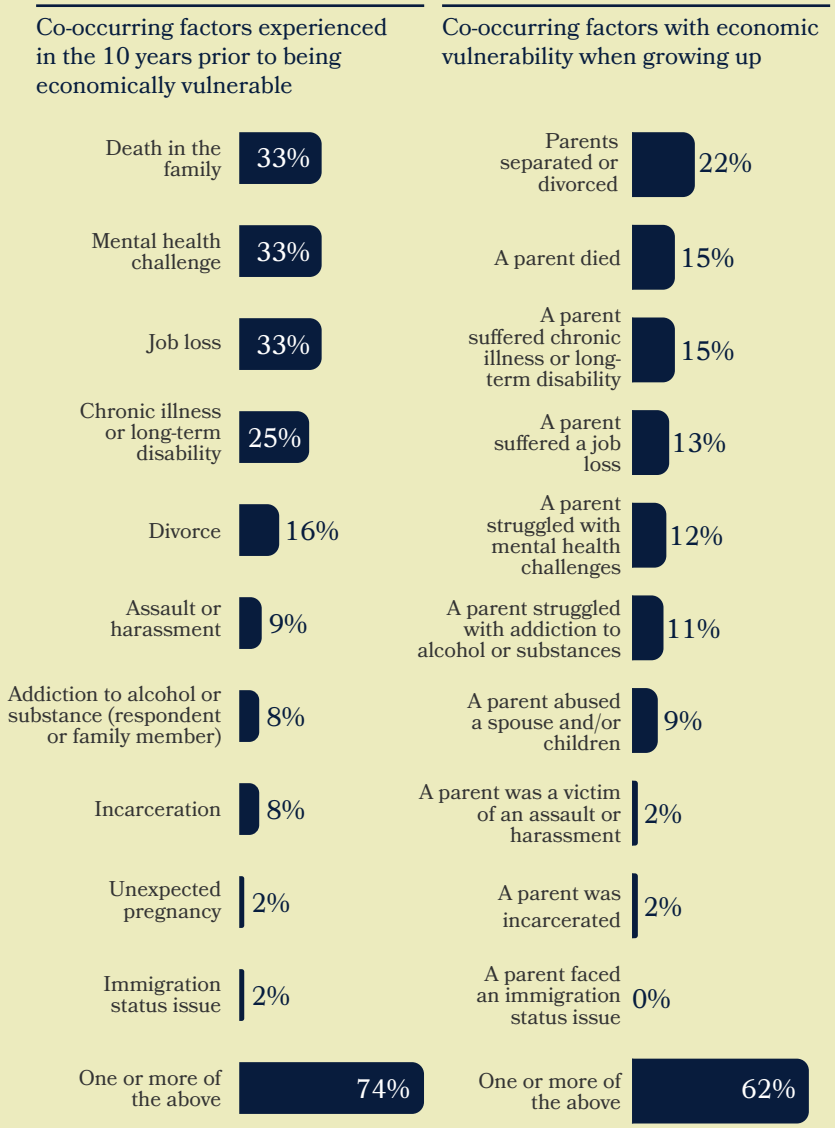
Annabelle, a 30-year-old single parent divorced from her former husband, lost her job during the COVID-19 pandemic. Suddenly unemployed, Annabelle found herself struggling to make ends meet. ***"It was overwhelming. Losing my job and having to manage everything on my own was a huge shock."*** Though she is now ***"doing everything I can do make ends meet,"*** her financial situation remains precarious and single parenting is challenging. ***"Sometimes it feels really lonely. I'm always navigating life feeling different, and it's exhausting."***

3. Downward mobility refers to a gradual decline from financial stability into long-term economic distress, and is typically a slow and continuous process.

Carla, now in her 60s, grew up in a what she described as a comfortably middle class family. But caregiving responsibilities for three children with special needs, her husband's disabilities, and limited economic opportunities where they live led over time to financial hardship. Recalling when she first applied for government assistance, she said, ***"It was so painful, and I can still feel the shame. But we do what we have to do for our kids."***

Among the respondents in our survey sample currently or recently facing economic vulnerability, **situational vulnerability (61%)** is the most prevalent kind. It is more than twice as common as **generational vulnerability (25%)** and four times as common as **downward mobility (14%)**.

Factors co-occurring with economic vulnerability



Categorizing Economic Vulnerability in Our Sample

Categorizing respondents from our survey

Currently/Recently Vulnerable	Previously Vulnerable	Never Vulnerable
Respondents experiencing economic hardship at the time of the survey or within the past five years	Respondents who struggled with economic hardship more than five years ago or during childhood	Respondents who had never faced economic hardship
36% of our sample	**30% of our sample**	**34% of our sample**

Socio demographic profiles

Among the three groups, currently/recently vulnerable respondents are the youngest and the least likely to be college-educated and married/partnered. They are the most likely to live in rural or urban rather than suburban areas, to have children at home, and to have a household member who identifies as LGBTQ+, a person of color, or as having a disability.

Socio demographic profiles

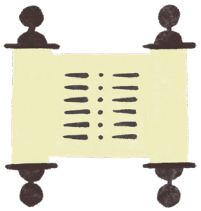
		Economically Vulnerable		
		Currently/Recently	Previously	Never
Median age		41	54	58
College or graduate degree		41%	63%	71%
Married/partnered		41%	67%	70%
Household with children		35%	30%	25%
Locale	Urban	37%	27%	28%
	Suburban	51%	64%	66%
	Rural	12%	8%	6%
Someone in household identifies as LGBTQ+		22%	10%	8%
Someone in household identifies as Person of Color		22%	13%	5%
Someone in household has disability/special needs		40%	21%	13%

Jewish profiles

Also among the three groups, currently/recently vulnerable respondents are least likely to have been raised exclusively Jewish, to be married to or partnered with someone who is Jewish, and—for those with children—to be raising their children exclusively Jewish. They are also the most likely to have hardy any or no close Jewish friends, to identify as secular/cultural Jews, and to be Sephardic or Mizrahi.

Jewish profiles

		Economically Vulnerable		
		Currently/Recently	Previously	Never
Raised Jewish only		76%	87%	94%
Spouse/partner is Jewish (among married/partnered respondents)		53%	60%	69%
Raising all children Jewish in some way (among respondents with children)		68%	78%	83%
Hardly any or no close Jewish friends		36%	28%	24%
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%
Sephardi or Mizrahi		21%	14%	9%

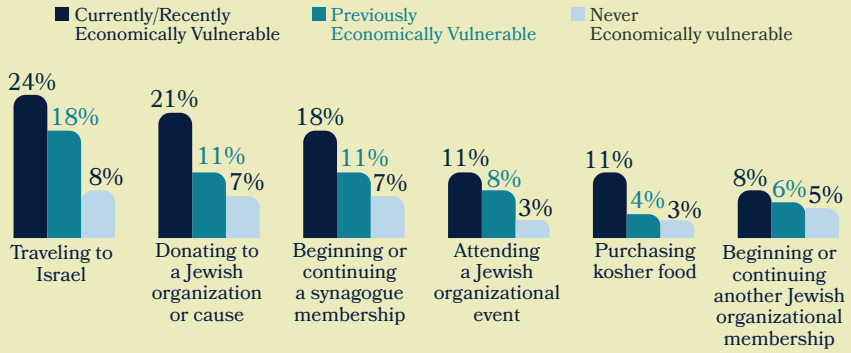


Economic Vulnerability and Jewish Engagement

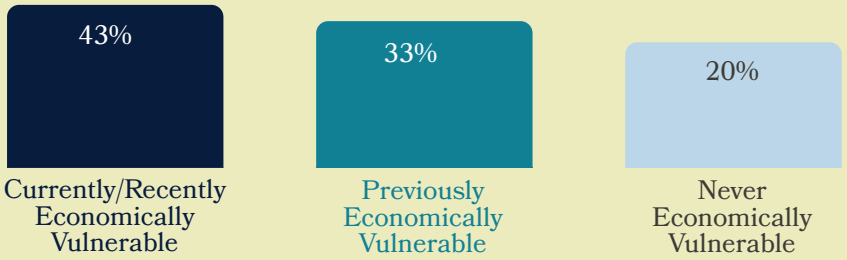
Cost can be a significant barrier to Jewish communal involvement, particularly for economically vulnerable individuals. Membership dues for synagogues, tuition for Jewish day schools, fees for holiday events, and expenses related to life cycle events like bar and bat mitzvahs are often prohibitively expensive. These financial demands make it challenging for economically vulnerable Jews to participate fully in Jewish life, which can lead to a sense of exclusion and disconnection from the Jewish community.

The survey data show currently/recently vulnerable respondents are more likely than others to say costs have prevented them and their children from communal participation.

Percentage of respondents reporting that financial costs prevented various forms of Jewish engagement in the past five years



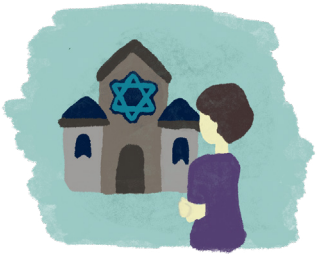
Percentage of respondents with children reporting that financial costs prevented at least one form of Jewish engagement for their children in the past five years



Voices of the currently/recently vulnerable

Lucy reflecting on her wish to attend her local JCC, a place she frequented when her son was younger:

"I just don't have the money to go there."



Sally on synagogue membership costs:

"I've looked into being members of synagogues here, and that's a barrier for sure."

Jackie speaking about the cost of attending High Holiday services:

"I have never been able to go to High Holiday services' cause I can't buy a seat."

Sasha, currently/recently vulnerable, noted that while her nieces and nephews attend Jewish day schools, the cost is so high that public school is the only feasible option for families like hers. Public school being free is a ***"big benefit"*** compared to the prohibitive costs of Jewish education, she said.

Beyond the direct financial strain, other factors—such as nontraditional family structures, stigma and shame, geographic isolation and lack of transportation, and the difficulties of navigating organizations—can intersect with economic vulnerability to create a web of interconnected barriers to Jewish participation.

Nontraditional families

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.

> ***"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."***
>
> –Bertha, age 72, divorced with no children

Stigma and shame

For many Jews struggling with economic vulnerability, asking for financial support or reduced fees to participate in Jewish activities can bring on feelings of embarrassment and humiliation, alienating them from their community.

> ***"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."***
>
> –Jewish human service professional reflecting on economically vulnerable clients

Geography and transportation

Geographic isolation, travel costs, and time constraints can be significant challenges to participation in Jewish life and community for those struggling financially in rural areas or regions with sparse Jewish populations.

> ***"I'm not gonna drive to Vegas... every Saturday."***
>
> –Nadia, on the 90-minute drive to the nearest synagogue

Navigating organizations

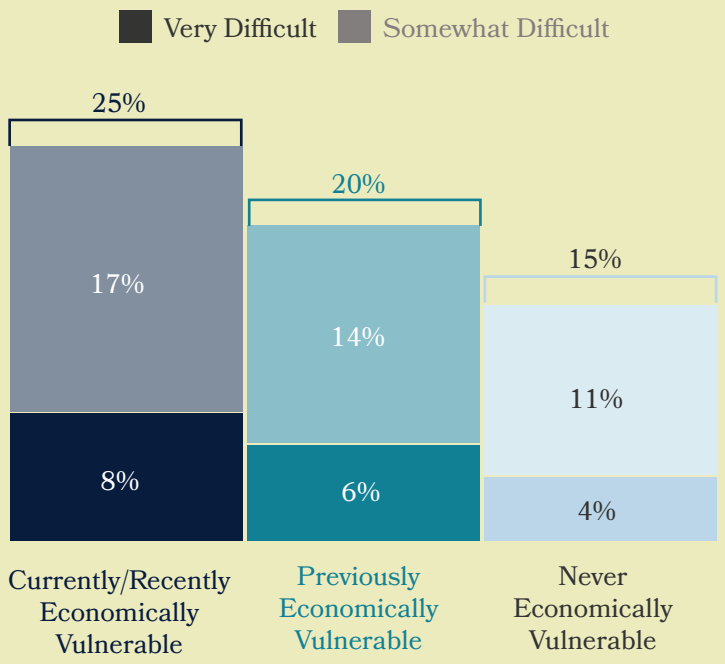
Jewish social service organizations play a crucial role in supporting members of the community facing financial hardship by providing material aid, emotional support, and a sense of connection to the Jewish community. However, the experience of receiving assistance can be complex, combining gratitude and the challenge of navigating a system that can feel humbling or inaccessible.

> ***"Jewish Family Services has really helped me out a couple of times ... [and] I know they have a satellite counseling office somewhere ... but a lot of what they do can only be done downtown."***
>
> –Josie, residing on the outskirts of a metropolitan area and recovering from a traumatic brain injury that left her unable to work

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 or more consistently over time—is an important part of their Jewish lives. The survey data show currently or recently vulnerable Jews are the most likely to say it would be difficult for them to find a rabbi or other Jewish clergy member if they needed or wanted to speak to one.

Percentage of respondents reporting that it would be very or somewhat difficult to find a rabbi or other clergy to speak to.



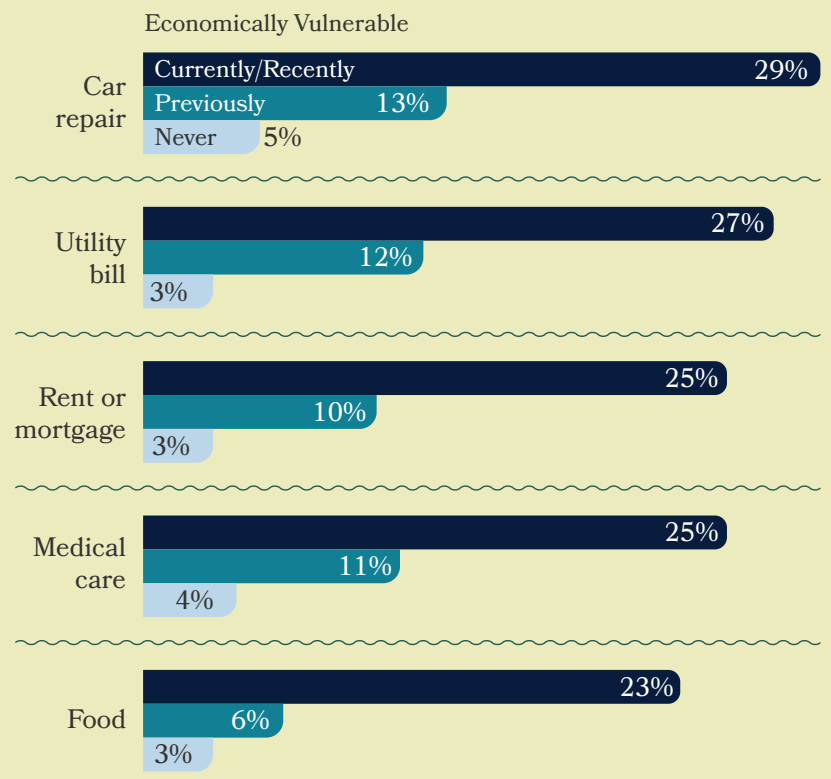
Economic Vulnerability and Well-Being

The survey data 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.

Essential expenses

In our sample, half (50%) of those currently or recently vulnerable were unable to afford paying for either food, medical care, housing, utility bills, or car repairs at least once over the past five years, compared to about a quarter (28%) of the previously vulnerable and only 10% of the never vulnerable.

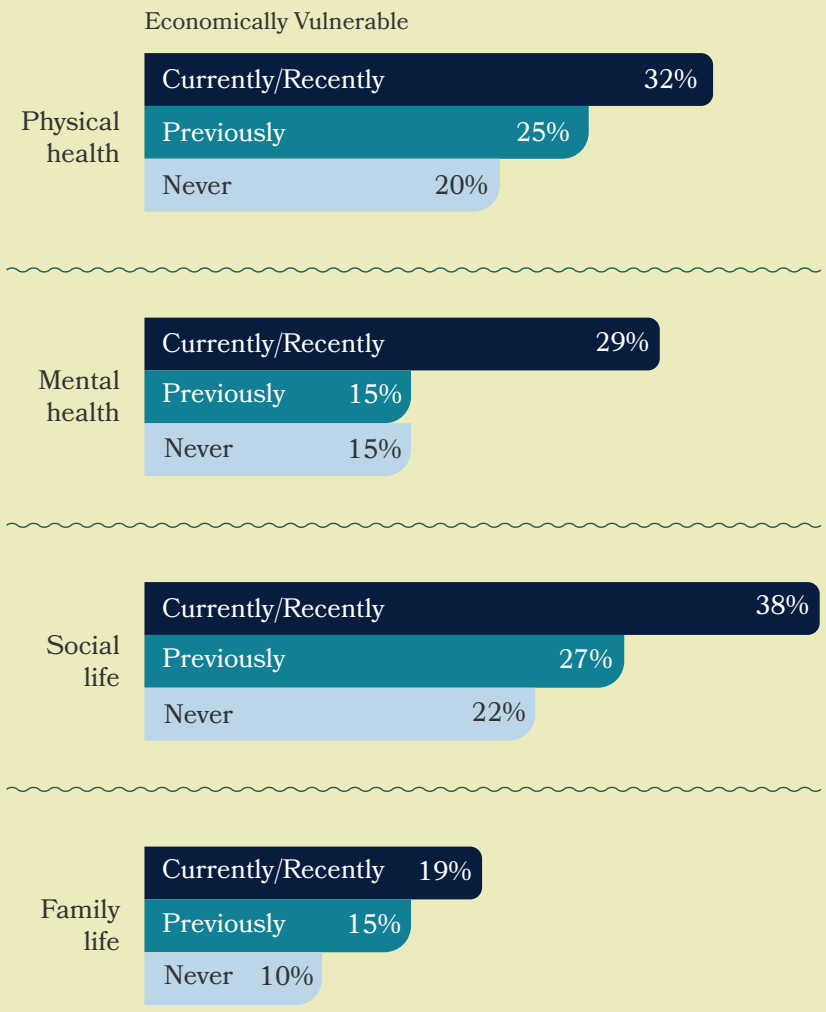
Percentage of respondents unable to pay for food, medical care, rent or mortgage, utility bill, and car repairs in the past five years



Life and health

Currently or recently vulnerable respondents are the most likely to assess 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.

Percentage of respondents reporting that mental health, physical health, social life, and family life are fair or poor



Service needs and service 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 currently or recently vulnerable respondents needed such services in the past five years, more than twice as many as the never vulnerable.

Percentage of respondents reporting that they needed one or more of eight human or social services in the past five years

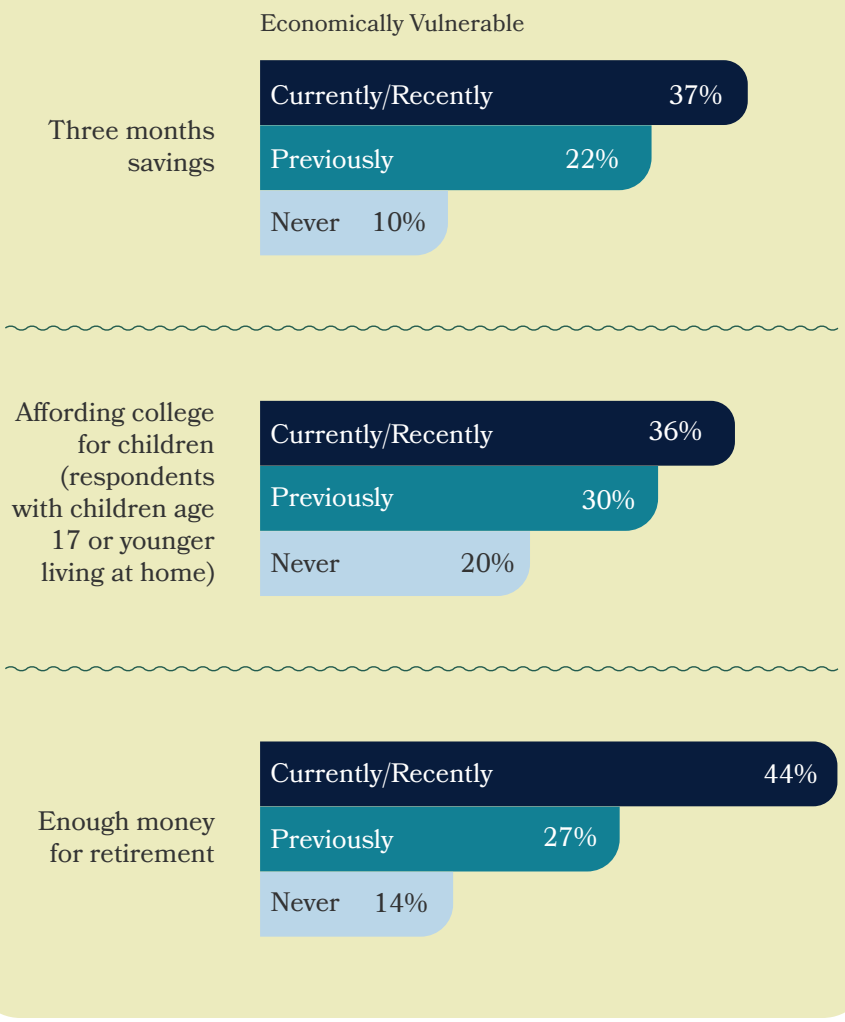
Gaps in having service needs met are also associated with being economically vulnerable. Among currently or recently vulnerable respondents, 40% of those who identified a service need did not receive necessary services, also more than twice the never vulnerable respondents.

Percentage of respondents reporting that they did not receive help for a needed service in the past five years, among those reporting the need for one or more services

Confidence

Economic vulnerability undermines confidence. Currently or recently economically vulnerable respondents were the most likely to express little confidence in their ability to save for emergencies, afford college for their children, or retire comfortably.

Percentage of respondents reporting that they are not at all or not too confident about having three months savings, affording college for children, and having enough money for retirement



The Emotional Toll of Economic Vulnerability

Human service professionals who serve economically vulnerable clients emphasize the emotional toll of living with economic precarity. Financial hardship degrades well-being, self-esteem, and confidence, and it diverts attention from family needs, particularly children. The emotional strain is magnified when multiple challenges arise at once. ***"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 accustomed to financial stability but suddenly struggling with situational economic vulnerability. 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."***

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

Many human service professionals stress the importance of listening to people, giving witness to their lives and struggles, and helping them feel less alone and less burdened.

> ***"We say our services are very person-centered and they really are. 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."***
>
> – Frontline human service professional

Interventions

Financial assistance is typically an initial intervention, followed by a full range of other interventions including financial counseling, assistance applying for government benefits, and connections to reduced-rate goods and services.

> ***"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 ... but the ultimate goal is to look at budgets and sustainability, what do we need to tweak and how?"***
>
> – Frontline human service professional

Organizational partnerships

Human service professionals establish and mobilize organizational partnerships that are integral to successful interventions for this clients.

> ***"I'm like the queen of resources. ... I try to figure out what the problem is, where we can go to get more help. ...We have a lot of relationships with other professionals and so many agencies throughout the community."***
>
> – Frontline human service professional

Jewish and other cultural competencies

Understanding the Jewish cultural backgrounds, norms, and needs of Jewish clients is key to the work human service professionals do with economically vulnerable Jews.

> ***"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."***
>
> – Frontline human service professional

Some human service professionals have specialized cultural competencies for working with diverse Jews, including Orthodox, secular, Russian-speaking, and LGBTQ+ communities.

> ***"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."***
>
> – Frontline human service professional

Challenges Facing Human Service Professionals

Despite their many resources and tools, human service professionals also acknowledge ongoing challenges.

- More financial resources are needed for additional staff such as therapists and counselors, services such as case management, and direct assistance to the vulnerable.
- Many economically vulnerable clients struggle with physical illnesses, disabilities, or mental health challenges that exacerbate their financial adversity.
- Outside factors beyond their control impact client self-sufficiency, including high prices in the rental housing market, long wait lists for social services, and the costs of medical care and health insurance.
- Relationships with other Jewish organizations and professionals can be difficult, with missions and priorities not aligned and the extent of vulnerability in communities not widely understood.

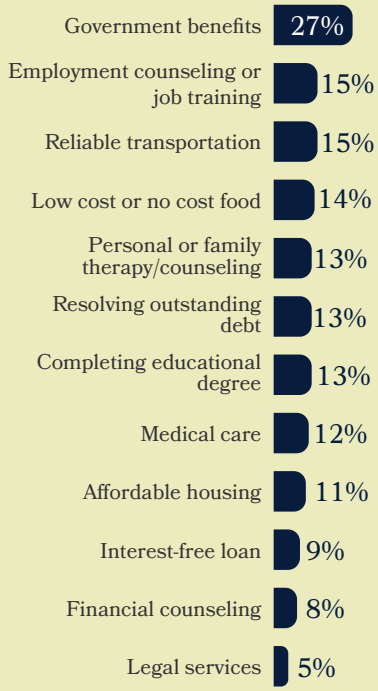
Lessons from Formerly Vulnerable Respondents

Previously vulnerable respondents pointed to a range of factors that put them on the pathway to a better financial situation. The most commonly-cited factor was government benefits, reflecting the increase in benefits during the COVID-19 pandemic. Between 5%–15% of respondents cited each of the remaining factors, suggesting the need for many different supports to address financial adversity.

For those who experienced childhood vulnerability, the two items that most helped them gain financial stability as adults were reliable employment and higher education. Other factors included transportation, medical care, interest-free loans, and low or no cost food.

Factors contributing to financial stability among economically vulnerable individuals

Percentage of formerly economically vulnerable respondents reporting that each item helped them improve their financial situation



Percentage of respondents who experienced economic vulnerability in childhood reporting that each item helped them have a secure financial situation as adults

Strategic Opportunities for the Jewish Philanthropic Sector

The Jewish philanthropic sector has an important role to play in addressing economic vulnerability. Here are 10 strategic opportunities for the Jewish philanthropic sector to leverage its organizational networks, financial resources, and the community's values and sense of justice to help ensure the voices of vulnerable Jews are both heard and acted upon.

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.

2. 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.

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

Challenge Many philanthropists view economic vulnerability narrowly as material need, missing its broader impact on well-being and Jewish participation. Unmet basic needs hinder meaningful engagement in Jewish life.

Intervention Promote financial stability as an investment in Jewish engagement and offer services meeting people's needs.

4. Redefine Communal Norms and Engagement Models

Challenge Many Jewish institutions reflect affluence and traditional norms, excluding nontraditional and low-income families.

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

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.

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.

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.

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.

Intervention Support single parents and their children with programs addressing immediate needs and long-term challenges.

9. Build Financial Resilience

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

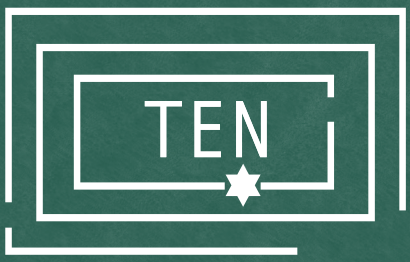
Intervention Build financial resilience through short-term emergency support, including communal interest-free loans and long-term financial literacy.

10. Target Investments in Education and Employment

Challenge Economically vulnerable Jews often lack resources to pursue higher education and stable employment.

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

See the full report by visiting
jfunders.org/ontheedge



Together Ending Need

For more information on addressing economic vulnerability in the Jewish community, contact Rachel Sumekh at TEN
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