



**Jewish  
Federations**  
of North America



# Financial Vulnerability

September 2025



**Burson**

# Methodology

On behalf of the Jewish Federation of North America, Burson (formerly Benenson Strategy Group or BSG) conducted a total of N=5798 interviews with U.S. respondents from March 5<sup>th</sup> to March 24<sup>th</sup>, 2025. Of the population surveyed, N=1877 were Jewish and N=3921 were non-Jewish.

The Jewish Federations of North America (JFNA) then commissioned Burson to analyze data from this study aiming to better understand the financially vulnerable Jewish community. The following analysis profiles these individuals, exploring their life experiences, engagement with Jewish life, the impact of antisemitism, and the effects of October 7<sup>th</sup>. This analysis was guided by JFNA's definitions of three distinct audience segments for comparison:

## Financially vulnerable: Jewish

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This group consists of Jewish individuals that fall into at least 1 of the following:

- Receiving government benefits
- Struggling to pay bills
- Less than \$1000 in emergency savings
- N=289, MoE  $\pm$  4.7%

## Rest of Jewish population

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This group consists of all remaining Jewish individuals who are not considered financially vulnerable.

- N=1588, MoE  $\pm$  2.6%

## Financially vulnerable population: GP (non-Jewish)

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This group consists of non-Jewish individuals that fall into at least 1 of the following:

- Receiving government benefits
- Struggling to pay bills
- Less than \$1000 in emergency savings
- N=909, MoE  $\pm$  2.4%

Of total **Jewish** individuals surveyed, 29% say they either cannot make ends meet or are just managing to make ends meet

Of total **non-Jewish** individuals surveyed, 31% say they either cannot make ends meet or are just managing to make ends meet

*Note: Numerical values displayed in charts throughout this report are presented as percentages*



## STRATEGIC FINDINGS

The core challenge—and greatest opportunity—revealed by this research is that a significant, financially vulnerable and highly motivated segment of the Jewish community, rich in Jewish identity and desire for connection, is effectively sidelined by a combination of economic and social barriers.

This represents the ongoing failure to support those in need and a critical loss of untapped passion and potential for the entire Jewish community.



# Demographic & Financial Overview

## Key Findings



A sizable proportion of Jewish individuals, 23%, meet the criteria for financial vulnerability. While this proportion is slightly lower than the 30% among the non-Jewish general population, it indicates a significant segment of the Jewish community in need of support.



Notably, while proportionally a smaller segment, financially vulnerable Jewish individuals are significantly more likely than their non-Jewish vulnerable counterparts to report household incomes below \$40,000, and particularly extremely low incomes (less than \$10,000), indicating a more severe level of financial distress.



Financial vulnerability disproportionately affects specific demographic groups, including Jewish women, those in midlife, the divorced, rural residents, and Hispanics. It affects people regardless of denomination.



For many financially vulnerable Jewish individuals, meeting basic financial obligations is a consistent challenge, particularly when it comes to medical bills.

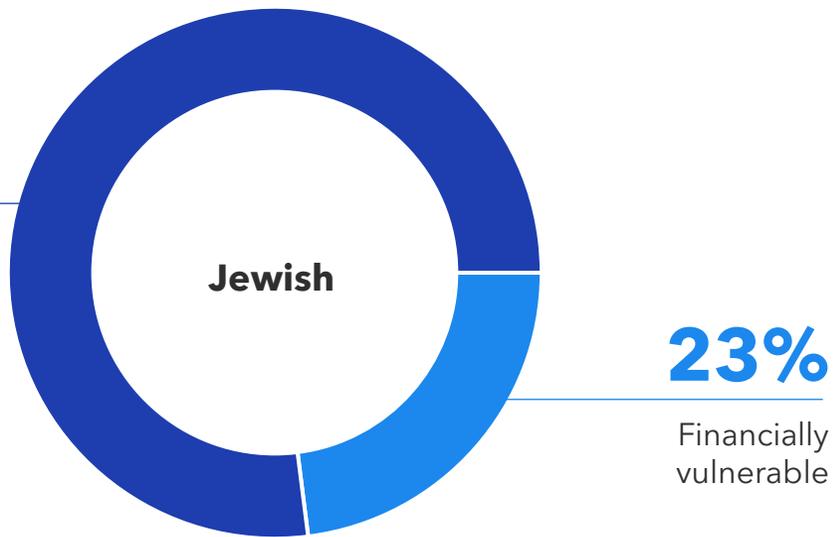


Financial worry is a greater burden for financially vulnerable Jewish individuals than non-Jewish individuals in similar financial distress, extending beyond immediate bills to long-term security concerns, which suggests that support strategies must be designed to provide both immediate relief and pathways to lasting financial stability.

# Nearly 1 in 4 Jewish individuals surveyed fall under the financially vulnerable definition, a slightly lower proportion compared to the non-Jewish general population

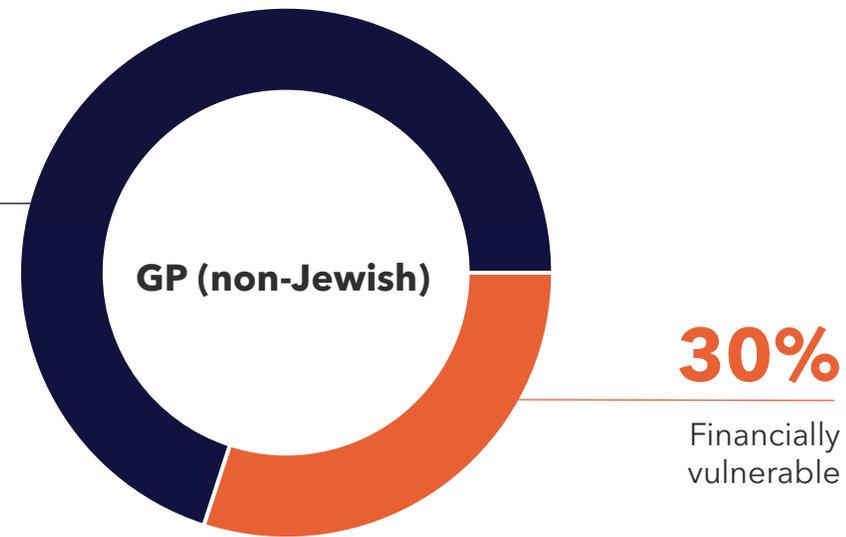
**77%**

Rest of Jewish population



**70%**

Non-financially vulnerable



## Among Financially Vulnerable Jewish Population

**88%** say they have received Medicaid benefits in the past year

Receiving government benefits	<b>42%</b>
Struggling to pay bills	<b>31%</b>
Less than \$1000 in emergency savings	<b>28%</b>

**76%** say they have received Medicaid benefits in the past year

## Among Financially Vulnerable non-Jewish Population

Receiving government benefits	<b>33%</b>
Struggling to pay bills	<b>41%</b>
Less than \$1000 in emergency savings	<b>26%</b>

# Government benefits received in past 12 months by total Jewish population

<b>Government Benefits Received in Past 12 Months</b>	<b>Total Jewish population receiving government benefit</b>	<b>Financially Vulnerable: Jewish</b>	<b>Financially Vulnerable: GP (non-Jewish)</b>
<b>Received any Government benefit</b>	<b>10%</b>	<b>42%</b>	<b>33%</b>
Medicaid benefits	9%	48%	33%
Food assistance, such as SNAP or WIC benefits	4%	20%	24%
Supplemental Security Income (SSI) such as Disability insurance	3%	19%	13%
Subsidized utilities	2%	11%	8%
Subsidized housing, such as Section 8	2%	11%	7%
<b>Do not receive Government benefit</b>	<b>90%</b>	<b>58%</b>	<b>67%</b>

# Demographic snapshot of financially vulnerable Jewish individuals

● Financially vulnerable: Jewish ● Rest of Jewish Population ● Financially vulnerable: GP (non-Jewish)

Gender	FV:J	RJP	FV:GP
Man	31%	54%	40%
<b>Woman</b>	<b>61%</b>	41%	53%

Age	FV:J	RJP	FV:GP
18-34	20%	28%	37%
35-54	29%	25%	34%
55-64	<b>29%</b>	16%	16%
65+	22%	33%	14%

Marital Status	FV:J	RJP	FV:GP
Married	30%	50%	38%
Living w/ Partner	10%	7%	11%
Divorced/Separated	<b>30%</b>	11%	12%
Widowed	4%	4%	4%
Never been married	26%	28%	35%

Race	FV:J	RJP	FV:GP
White	85%	90%	50%
Non-white	15%	10%	50%

Parent	FV:J	RJP	FV:GP
Yes	56%	55%	54%
No	44%	45%	46%

Household	FV:J	RJP	FV:GP
No kids, no spouse/partner (1 person)	26%	30%	32%
No kids, spouse/ partner (2 people)	18%	15%	14%
Kids, spouse/partner, kids living at home (3 or more people in the home)	13%	20%	26%

Education	FV:J	RJP	FV:GP
High school degree or less	9%	3%	13%
Some college /or associates degree	59%	32%	31%
Bachelors Degree	17%	27%	30%
Graduate Degree	16%	37%	27%

Total Family Income	FV:J	RJP	FV:GP
< \$50k	<b>61%</b>	12%	37%
\$50k-\$100k	25%	22%	35%
\$100k+	14%	66%	28%

Employment	FV:J	RJP	FV:GP
Working Full-Time	37%	42%	52%
Working Part-time	<b>16%</b>	10%	13%
Retired	31%	31%	15%
Student	4%	9%	10%
Not Employed	12%	8%	10%

# Financially vulnerable status in Jewish community by marital status, education, denomination and age

Marital Status	Financially vulnerable: Men	Financially vulnerable: Women	Financially vulnerable: Conservative*	Financially vulnerable: Reform	Financially vulnerable Reform Men**	Financially vulnerable Reform Women*
Married	31%	30%	39%	34%	28%	40%
Living w/ Partner	10%	6%	0%	19%	5%	14%
Divorced/Separated	10%	44%	35%	19%	15%	23%
Widowed	2%	5%	10%	4%	5%	3%
Never been married	48%	14%	16%	23%	46%	19%

Age	Financially vulnerable: High School to Less than College*	Financially vulnerable: College Graduate*	Financially vulnerable: Graduate School+
18-34	20%	20%	23%
35-54	30%	28%	33%
55-64	30%	37%	12%
65+	20%	14%	33%

\*Indicates low base size - consider directional

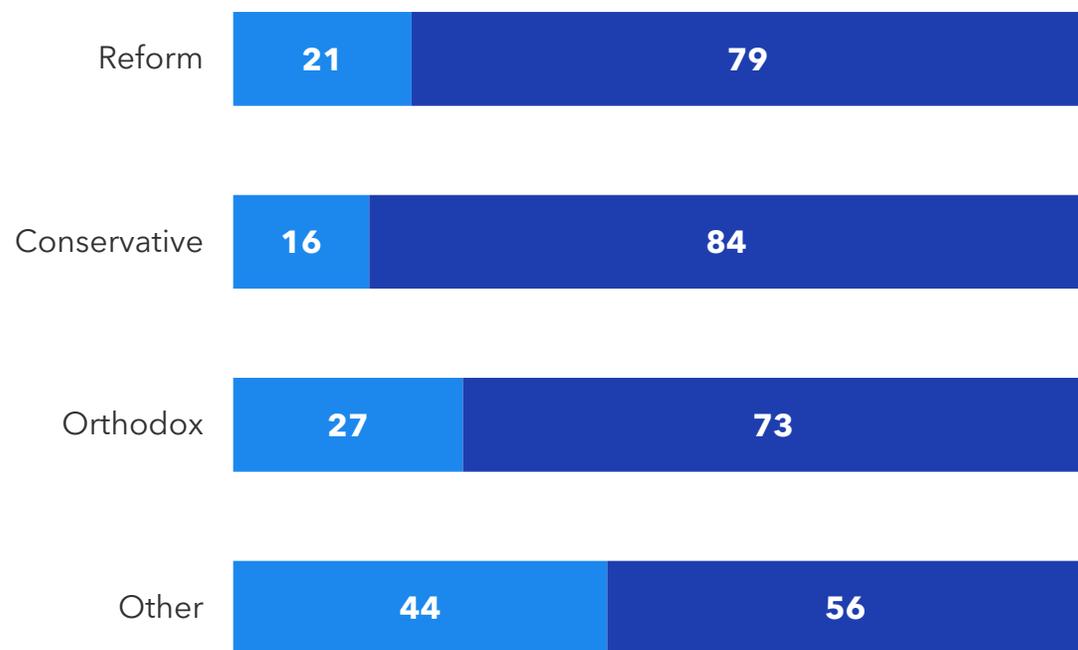
\*\*Indicates extremely low base size - consider directional

\*\*\*Cannot show Orthodox, Conservative men, and women due to an extremely low base size

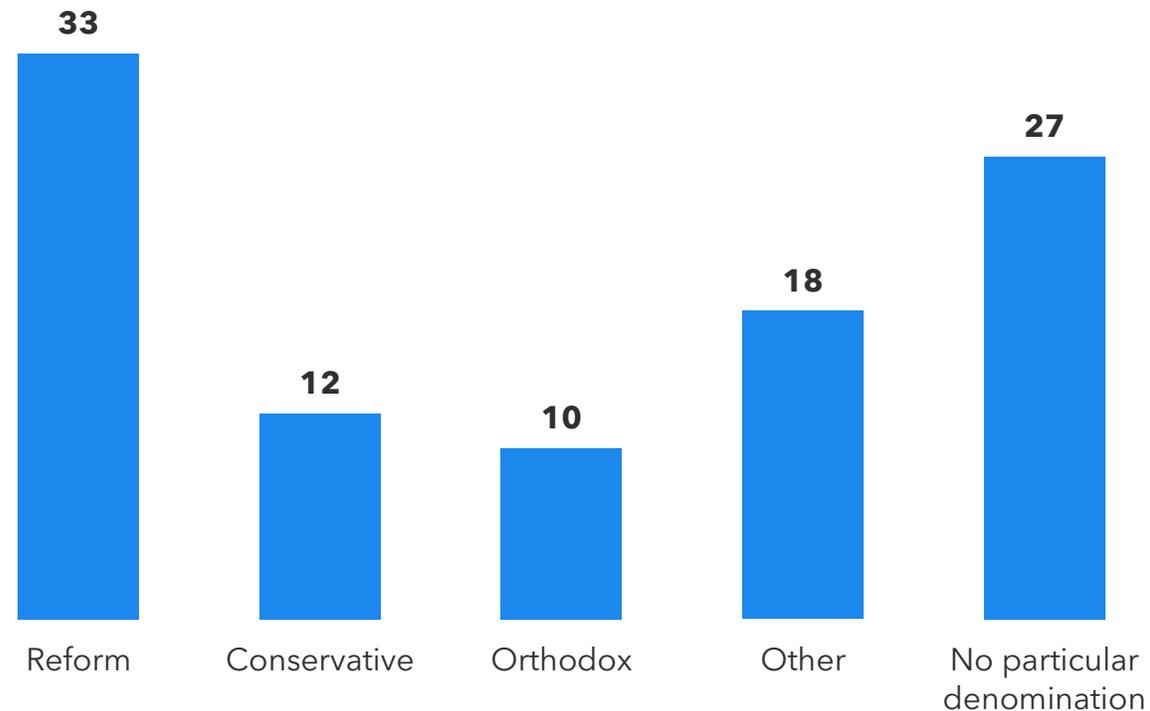
# Financial Vulnerability by Denomination

## Financially Vulnerable by Denomination Among Total Jewish Individuals\*

● Financially vulnerable: Jewish   ● Rest of Jewish Population



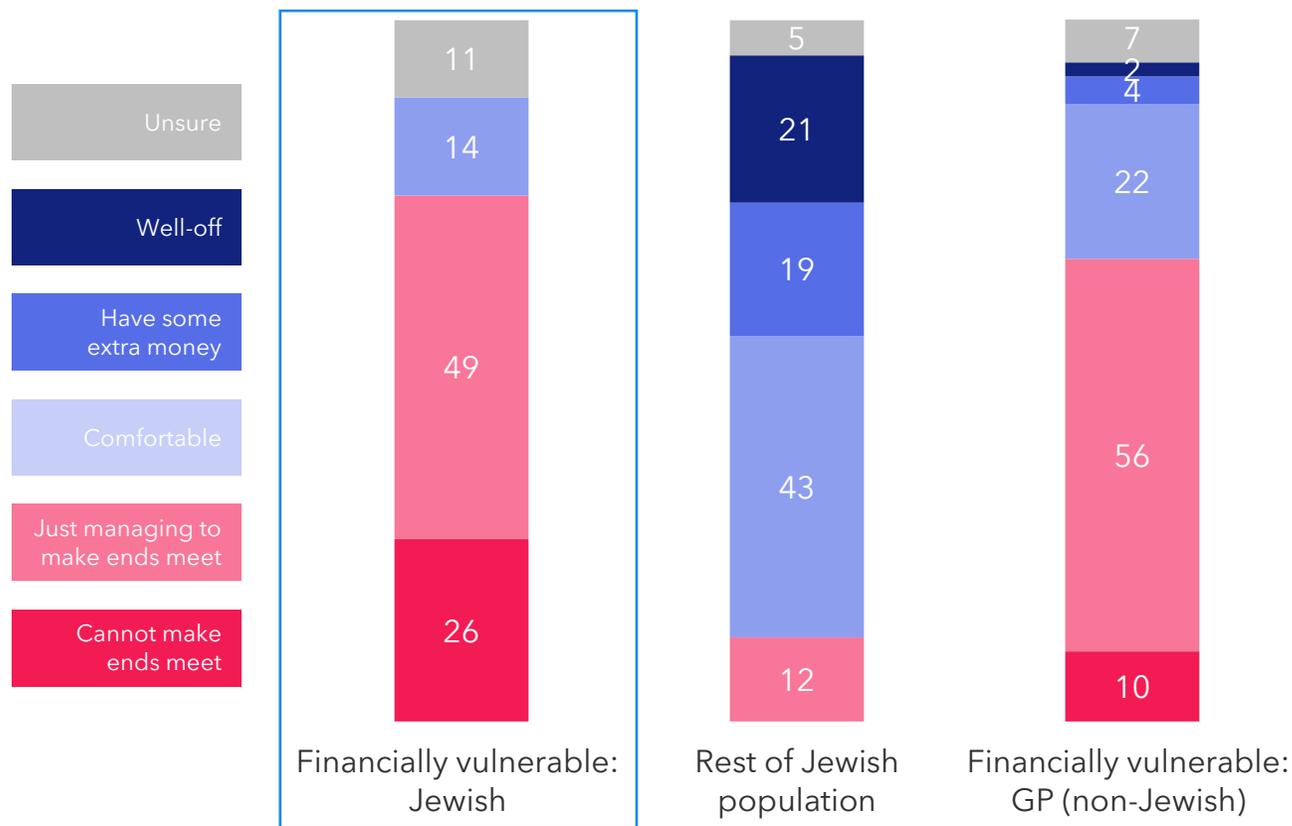
## Jewish Denomination of Financially Vulnerable Individuals



*Note: Other responses include Reconstructionist, Secular, and Cultural Jewish*

# While the majority of financially vulnerable Jewish individuals are struggling to make or cannot make ends meet, 12% of the Rest of Jews also report they are just managing. This may have ramifications on their Jewish life decisions

## Description of Household Financial Situation



Among Financially Vulnerable: Jewish	Cannot Make Ends Meet + Just Managing	Comfortable
50k<	69%	38%
50k-100k	24%	27%
<100k+	8%	35%
Food assistance, such as SNAP or WIC benefits*	22%	15%
Subsidized housing, such as Section 8*	12%	6%
Medicaid benefits*	51%	33%
Subsidized utilities*	13%	1%
Supplemental Security Income (SSI) such as Disability insurance	18%	22%

\*Note that government benefits base sizes are very low for "Comfortable" group" (n=47)

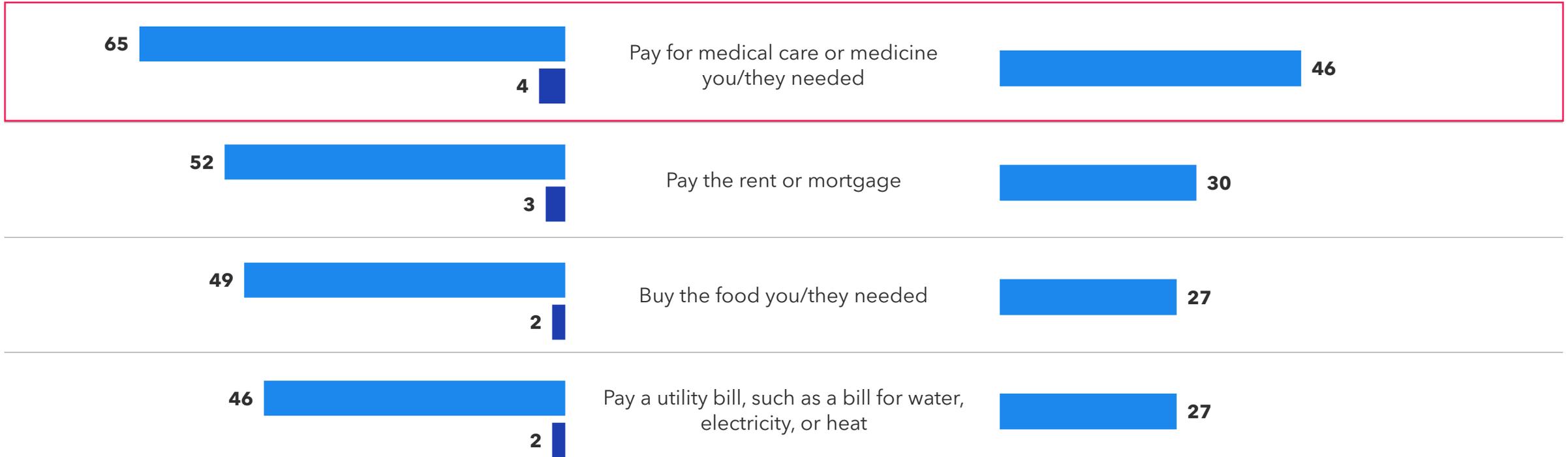
# Medical bills are the most prevalent bills financially vulnerable individuals struggle to pay

% had times without enough money to...

● Financially vulnerable: Jewish ● Rest of Jewish Population

In the past 5 years

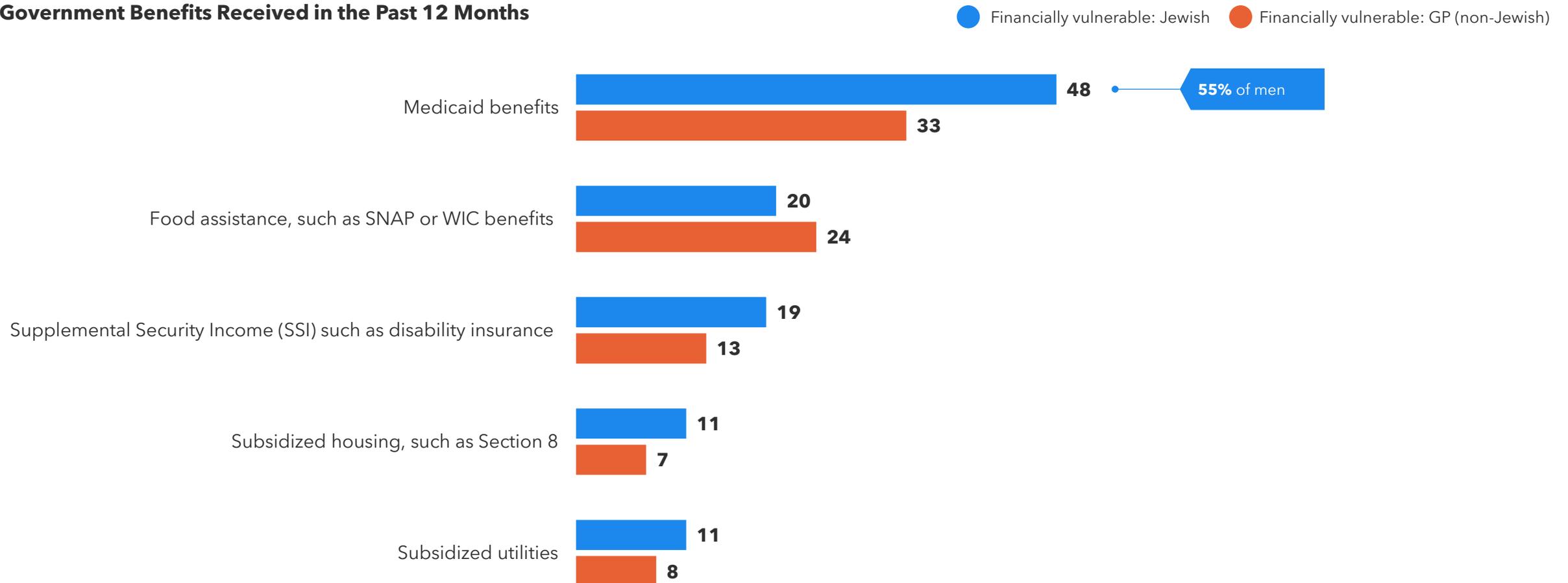
In the past 3 months\*



\*Cannot show Rest of Jewish population because QF3 was only asked among Financially vulnerable Jewish individuals

# Nearly half of financially vulnerable Jewish households (compared to one-third of non-Jewish counterparts) received Medicaid benefits in the past year; some also rely on food assistance, SSI, and subsidized housing and utilities

## Government Benefits Received in the Past 12 Months

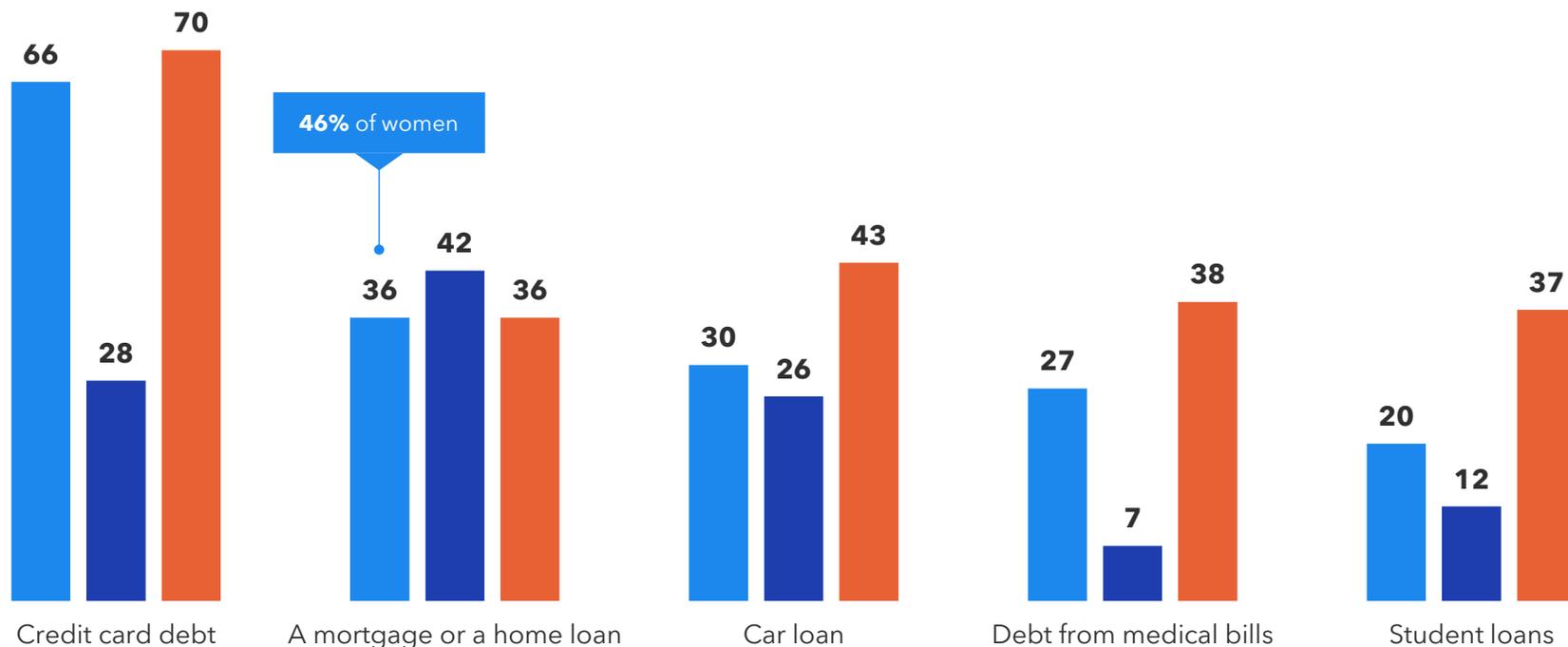


\*Insufficient base size to show Children's Health Insurance Program (CHIP)

# Financially vulnerable individuals find themselves with multiple forms of debt - credit cards are most common but other loans are adding up too

## Debts or Loans Held

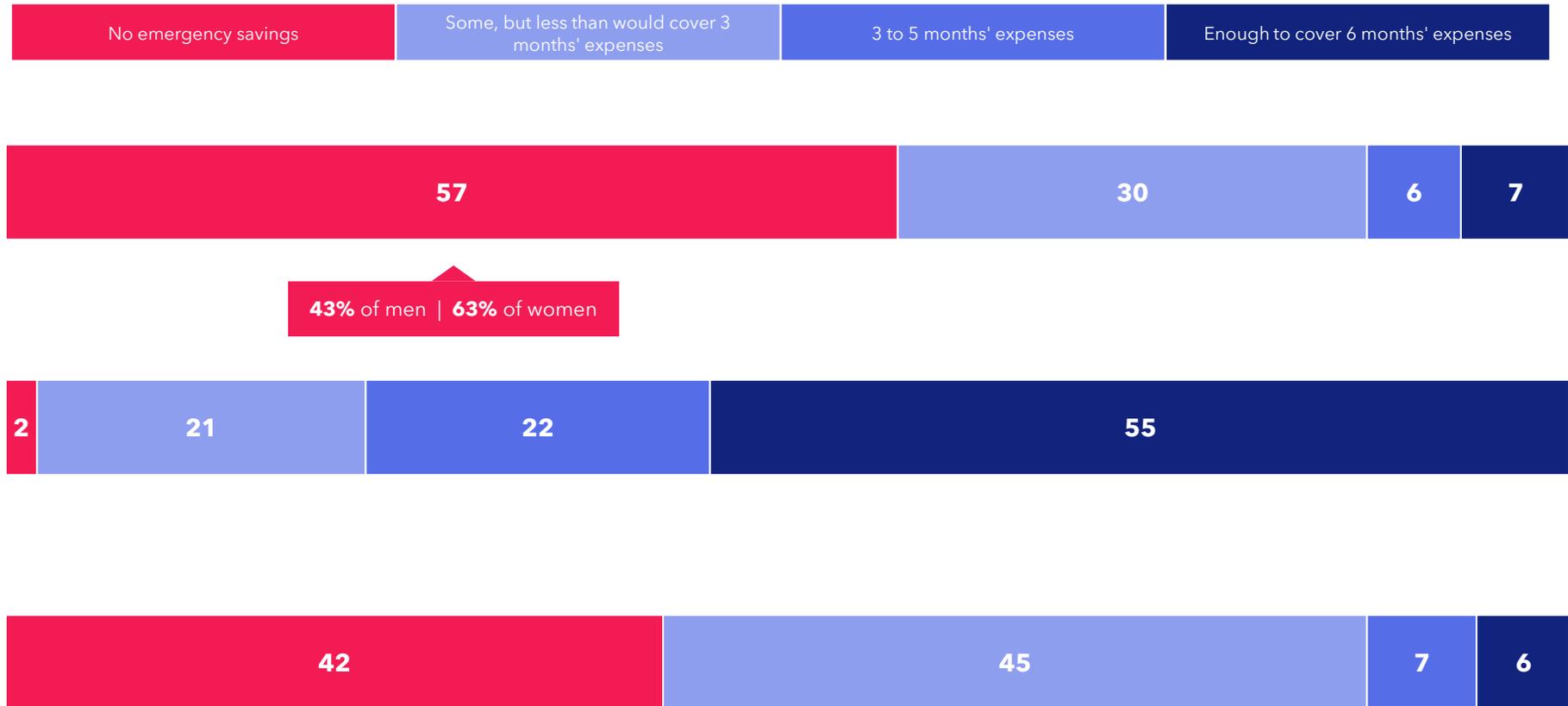
● Financially vulnerable: Jewish ● Rest of Jewish Population ● Financially vulnerable: GP (non-Jewish)



	Number of Loans Held		
	Financially vulnerable: Jewish	Rest of Jewish Population	Financially vulnerable: GP (non-Jewish)
1 loan type	29%	26%	25%
2 loan types	15%	23%	24%
3 loan types	29%	10%	21%
4+ loan types	8%	3%	20%
No loans	19%	38%	10%

# Most financially vulnerable Jewish households lack sufficient emergency savings, additionally another 20% of individuals who are not currently financially vulnerable have less than three months of savings should their situations change.

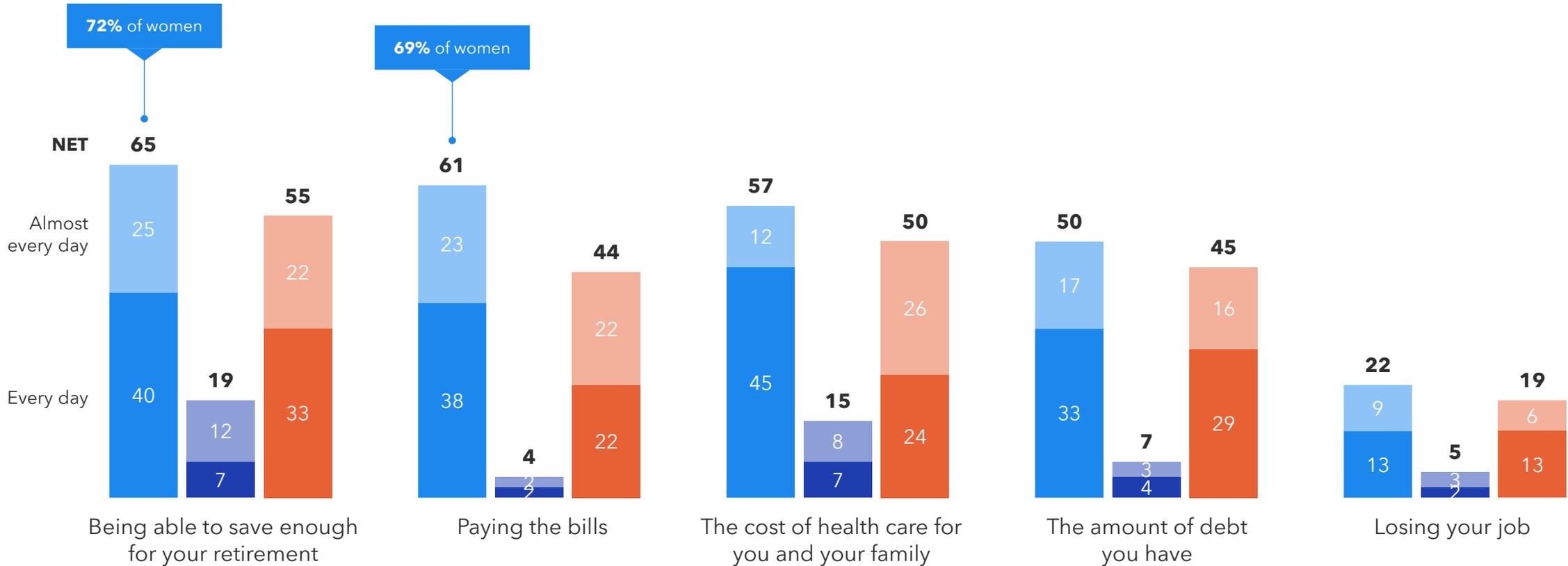
## Amount Saved in Emergency Savings



# Financial worry is more prevalent among financially vulnerable Jewish individuals than non-Jewish individuals in similar situations; They worry about paying the bills today and saving money for retirement

Frequency of Worrying About Financial Circumstances

● Financially vulnerable: Jewish ● Rest of Jewish Population ● Financially vulnerable: GP (non-Jewish)





# Community Engagement & Life Experiences

# Key Findings



Financially vulnerable Jewish individuals engage with the Jewish community at similar levels to non-vulnerable individuals, yet their desire for deeper involvement is significantly constrained by financial barriers.



Despite highly valuing their Jewish identity and striving to live by Jewish values (even more than non-vulnerable individuals), economic hardship directly prevents them from fully participating in and observing the meaningful Jewish life they seek, including holidays, traditions, and synagogue membership.



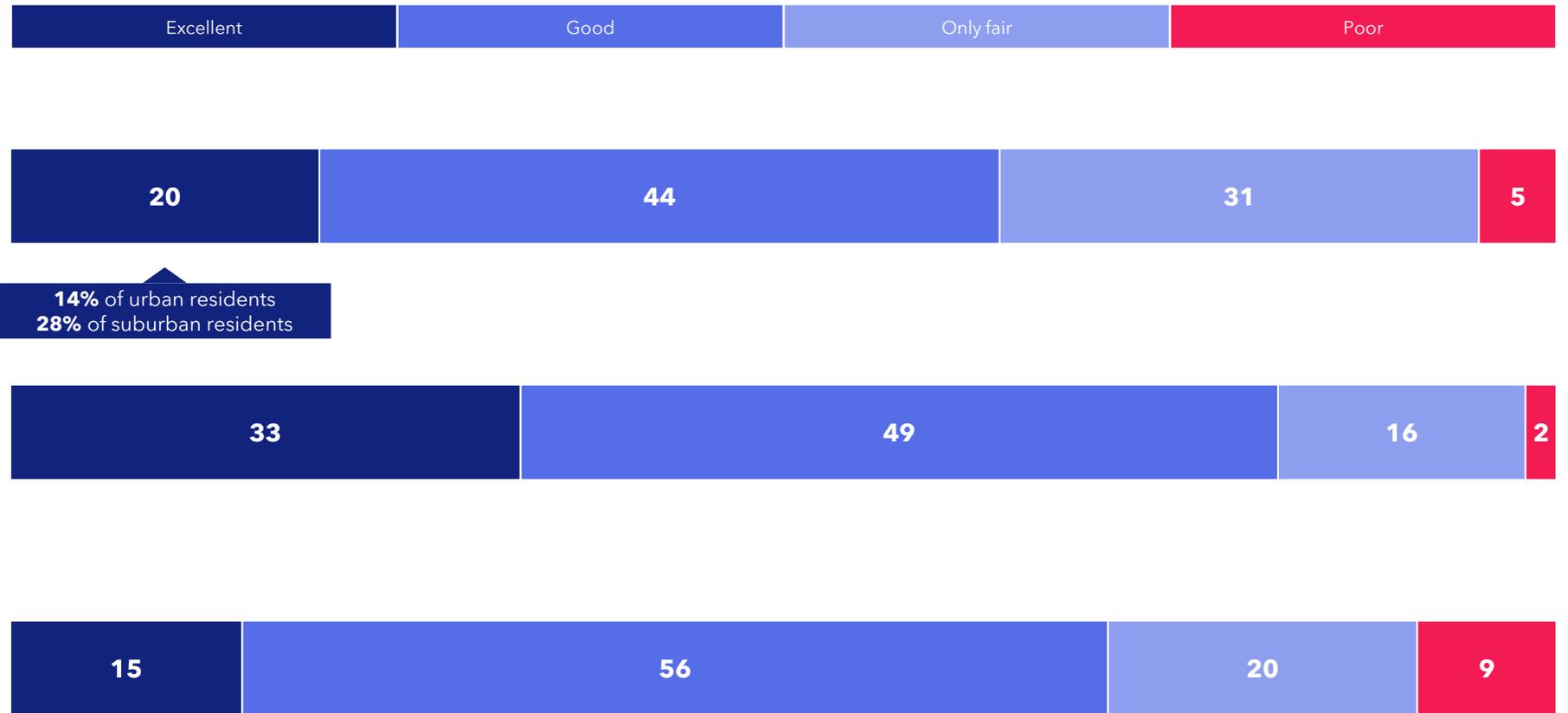
Beyond cost, non-financial factors such as geographic isolation (they are more likely to live in rural areas than non-vulnerable individuals) and social/donation pressure disproportionately hinder their full inclusion and engagement in Jewish life.



Even with a desire for greater connection, financially vulnerable Jewish individuals experience a "belonging gap," feeling less connected, less positive about their community, and less cared for than other groups. This highlights a clear opportunity to develop targeted initiatives that foster belonging.

# Financially vulnerable Jewish individuals view their local community less positively than the rest of the Jewish population, with over a third viewing it as “only fair” or “poor”

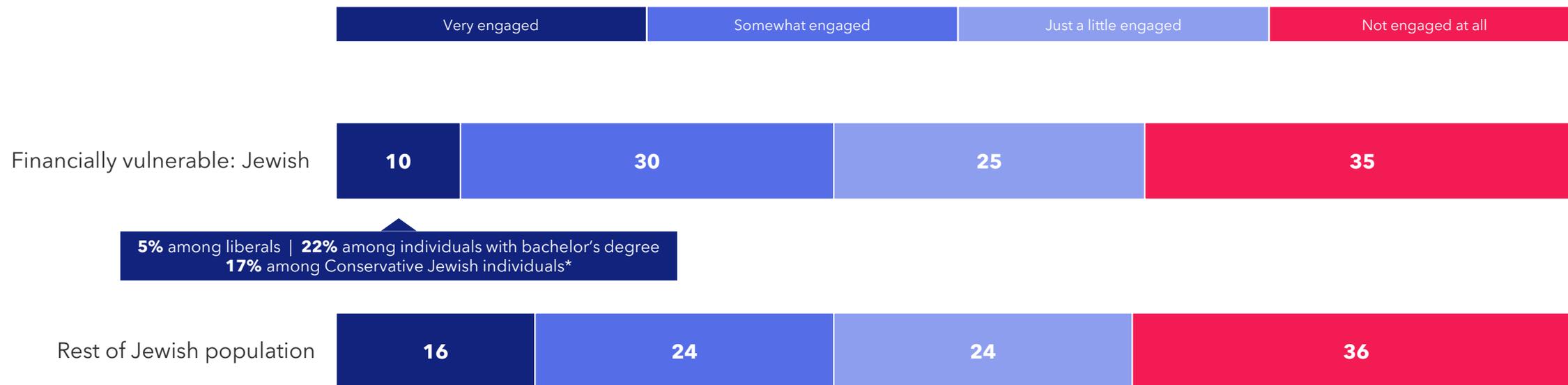
## Perception of Community as a Place to Live



\*Indicates low base size – consider directional

# Financially vulnerable individuals engage with the Jewish community at the same level as the rest of the Jewish population...

## Engagement with Jewish Community and Agreement



\*Indicates low base size - consider directional

# ...However, 6 in 10 financially vulnerable Jewish individuals are unable to engage in Jewish activities as much as they desire; this sentiment, also present among some non-vulnerable individuals, highlights a critical gap for communal support

## Agreement With Statements

(Showing NET Agreement "Strongly" + "Somewhat")

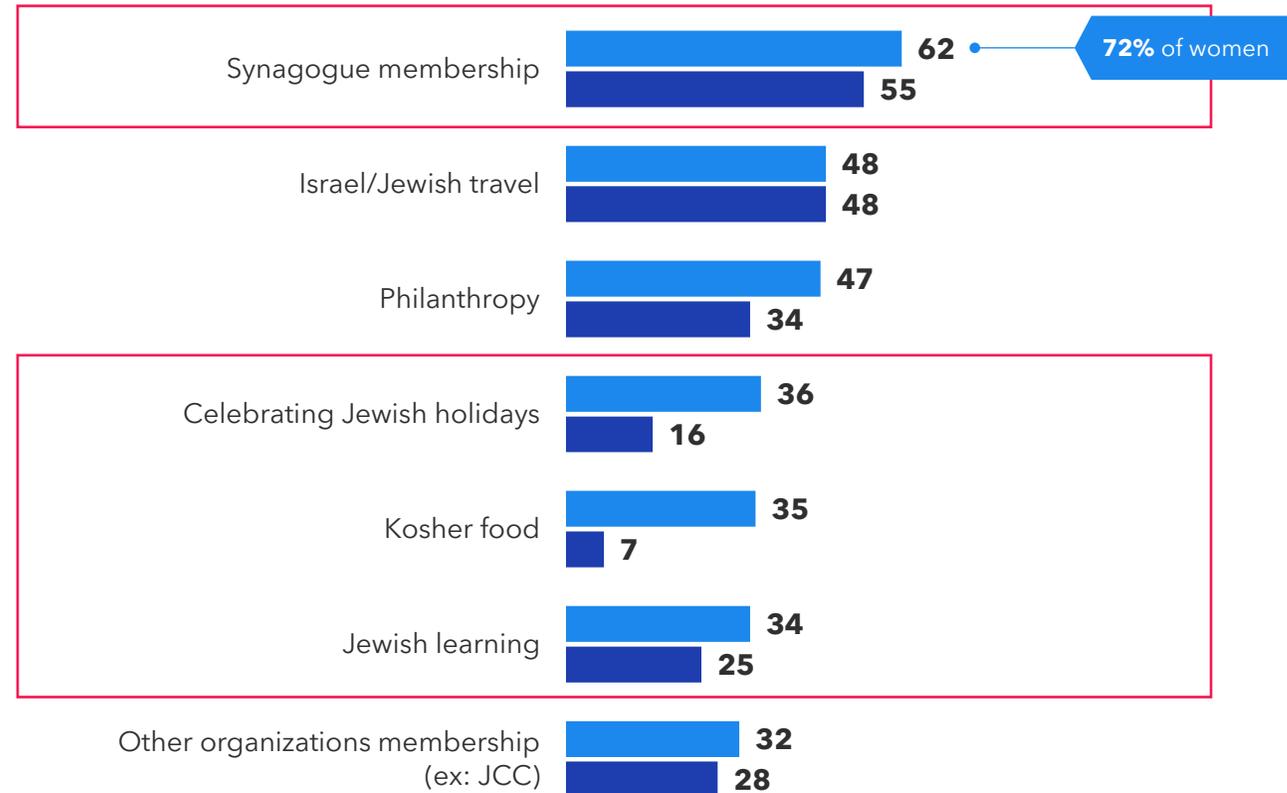
● Financially vulnerable: Jewish ● Rest of Jewish Population



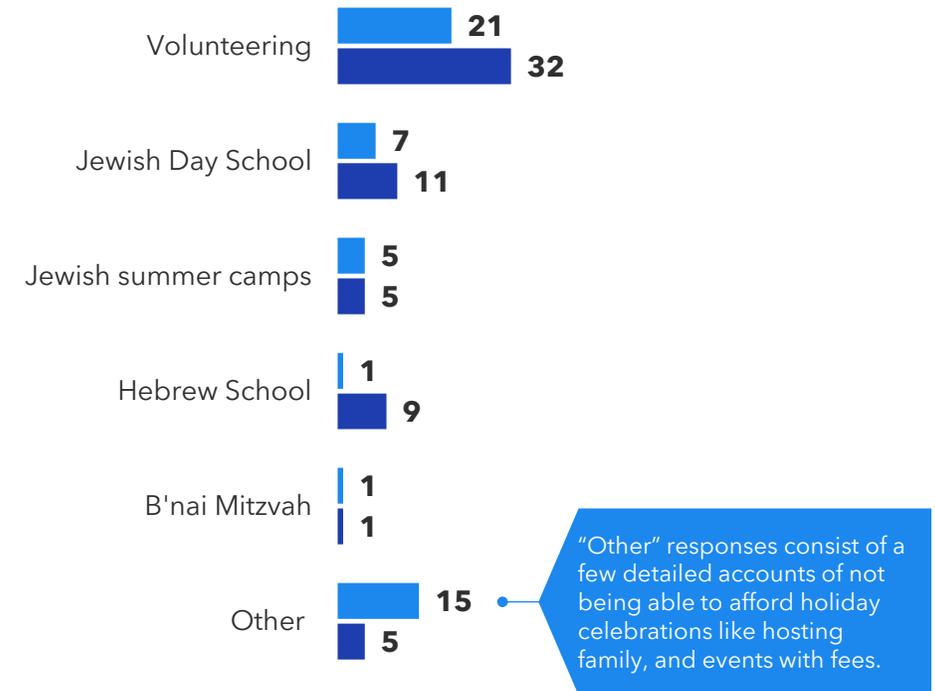
# Many financially vulnerable Jewish individuals struggle to afford a Jewish life - their hardships prevent (or mitigate) them from celebrating Jewish holidays, Kosher food, and Jewish learning

## Agreement With Statements- Jewish Activities Unable to Afford

(Showing NET Agreement "Strongly" + "Somewhat")



● Financially vulnerable: Jewish ● Rest of Jewish Population



# Beyond financial costs, geographic accessibility and social expectations disproportionately hinder financially vulnerable individuals from engaging in Jewish activities compared to the rest of the Jewish population, particularly those living in rural areas...

## Barriers Preventing Engagement to Activities Struggling to Afford

Among Those Who Cannot Afford to Participate in Jewish Life at Their Desired Level

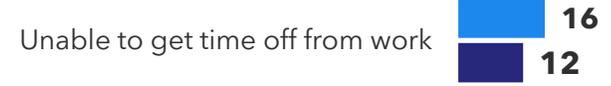
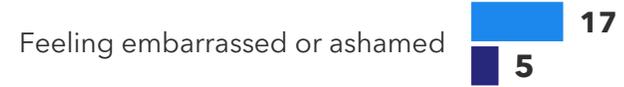
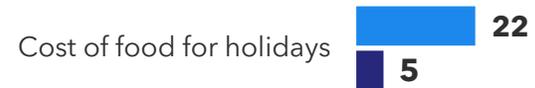
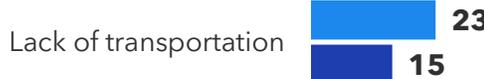
● Financially vulnerable: Jewish ● Rest of Jewish Population



Albeit directional, agreement with this barrier is much higher among those living in rural areas\*\*



64% | 56%  
Many agree that "Doing volunteer work is an important way for me to help care for people in the Jewish community" yet donation expectation are a barrier for some



\*\*Indicates extremely low base size - consider directional

# Given their financial situation, it's unsurprising that very few financially vulnerable Jewish individuals are dues-paying members of a Jewish congregation or organization

## Dues Payment Status

**Yes**, me and/or someone in my household was a dues paying member

**No**, neither I nor anyone in my household paid dues

### Financially vulnerable: Jewish | Paying for a Jewish **Congregation**



### Financially vulnerable: Jewish | Paying for a Jewish **Organization**



### Rest of Jewish population | Paying for a Jewish **Congregation**

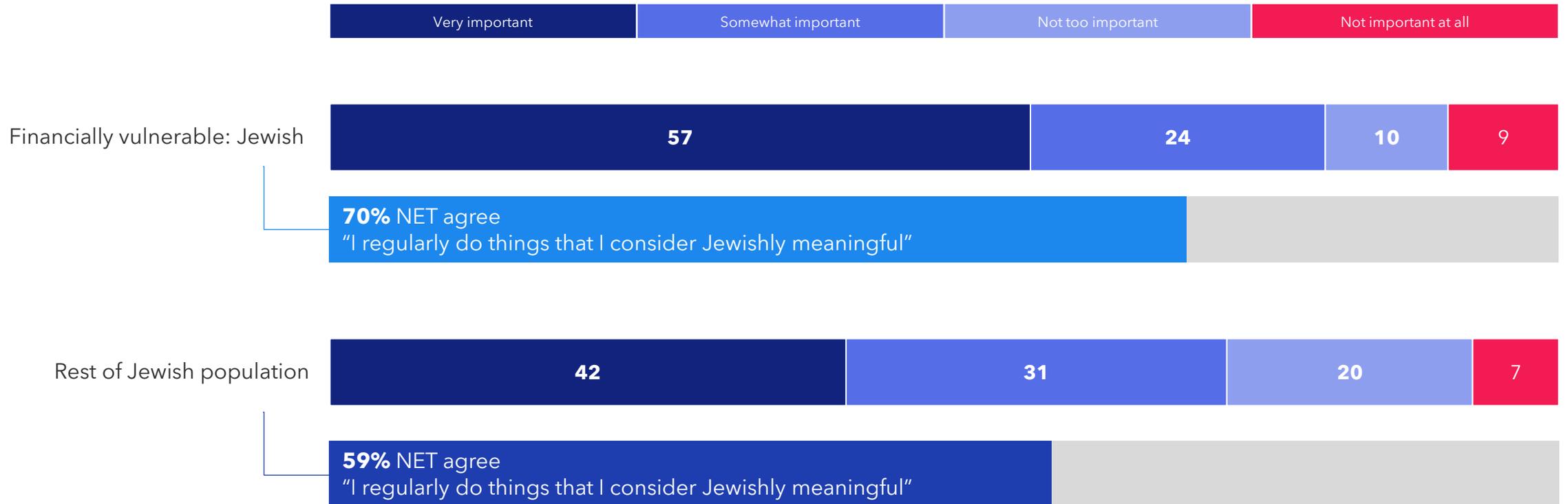


### Rest of Jewish population | Paying for a Jewish **Organization**



# ...But financially vulnerable Jewish individuals still value their Jewish identity highly (even more-so than the rest of the Jewish population) and engage more in certain Jewishly meaningful activities

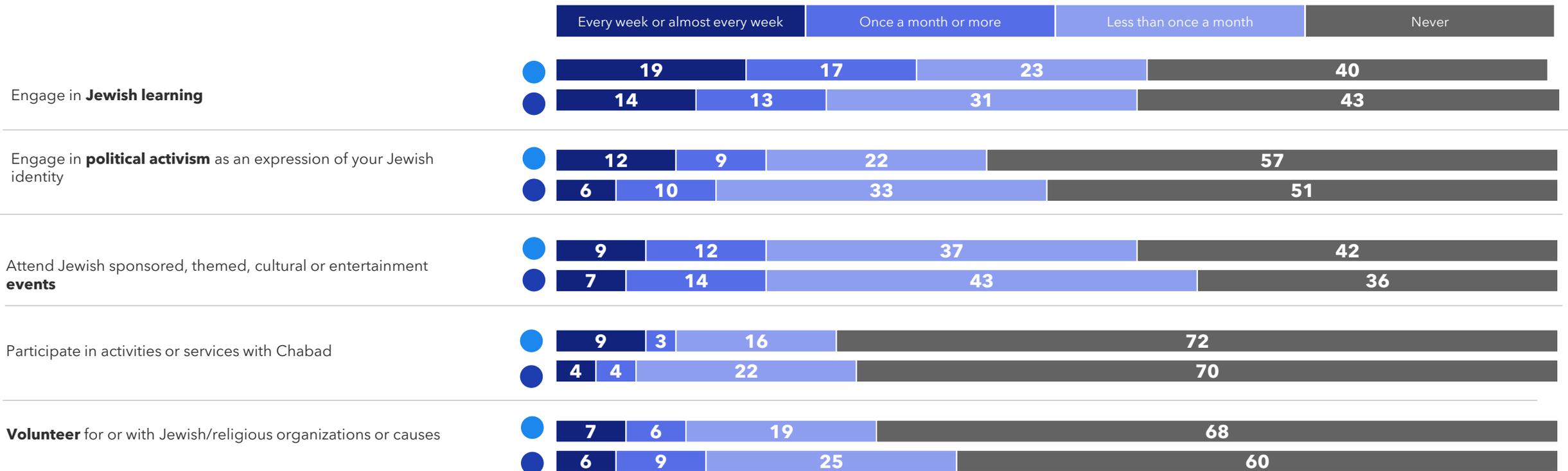
## Importance of Being Jewish



# Regardless of their financial limitations, financially vulnerable Jewish individuals are as or more likely to regularly engaged in community activities

## Typical Yearly Participation in Jewish Activities

● Financially vulnerable: Jewish ● Rest of Jewish Population

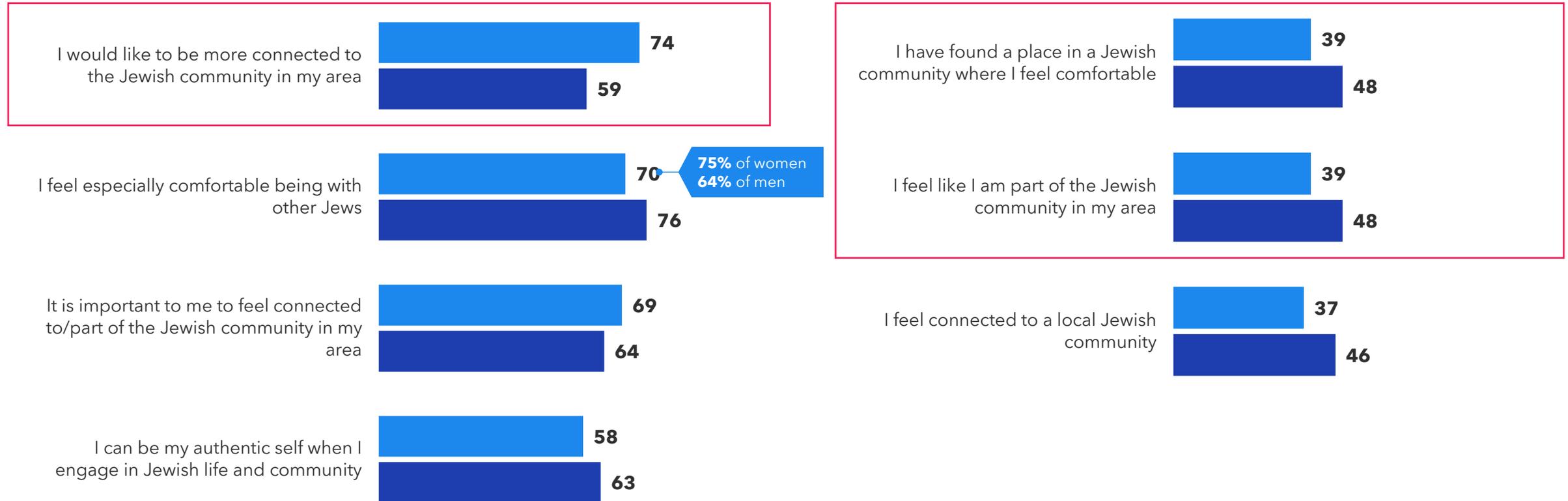


# Notably, while financially vulnerable Jewish individuals want to live a Jewish life and be more connected with the Jewish community, many haven't found their place in the community...

## Agreement With Statements About Local Jewish Community

(Showing NET Agreement "Strongly" + "Somewhat")

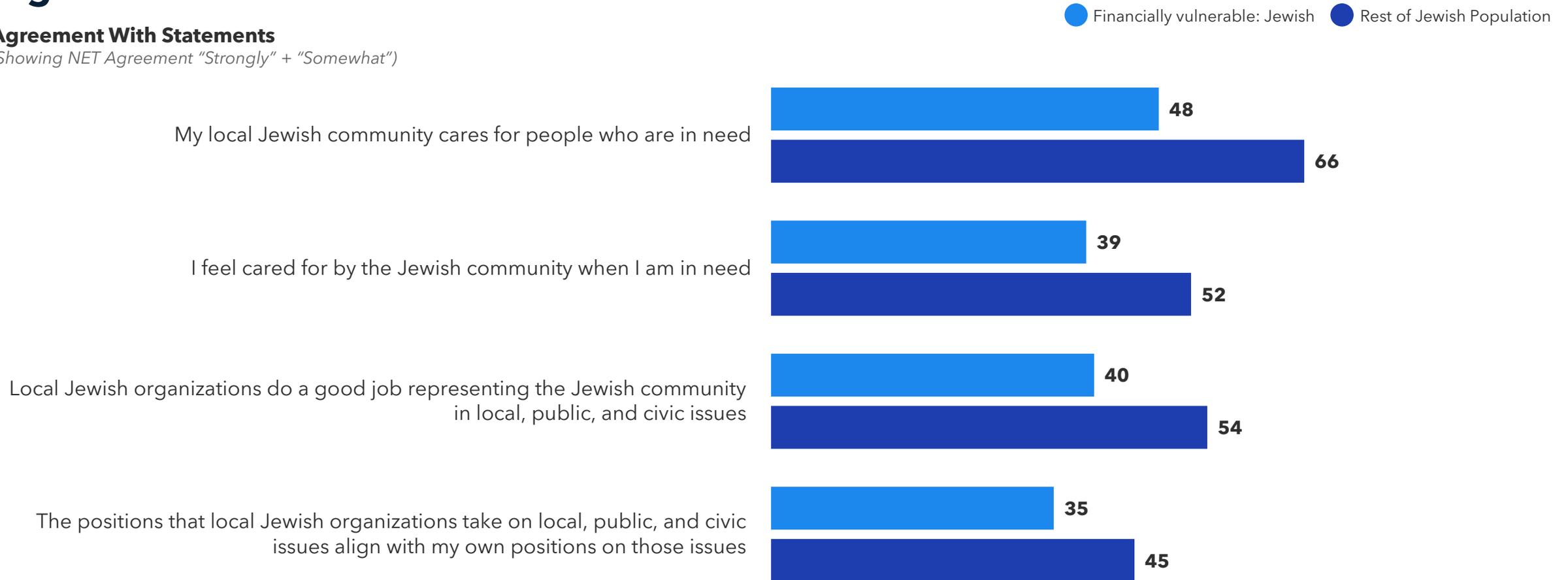
● Financially vulnerable: Jewish ● Rest of Jewish Population



# While many feel their local Jewish community cares for people in need, few financially vulnerable Jewish individuals feel cared for by the community (far less than the rest of the Jewish population) and largely unrepresented by Jewish organizations

## Agreement With Statements

(Showing NET Agreement "Strongly" + "Somewhat")





# Antisemitism

# Key Findings



Financially vulnerable Jewish individuals bear a disproportionately heavier burden of antisemitism, experiencing higher rates of direct encounters, stereotypes, and exposure to critics of Israel, leading to greater concern and less safety.



Almost 2 in 10 financially vulnerable Jewish individuals (compared to 1 in 10 among the rest of the Jewish population) are not comfortable speaking out against antisemitism driven by fear of targeting and discomfort discussing it with non-Jews.



The severe and unique impact of antisemitism on financially vulnerable Jewish individuals, highlights distinct needs for communal support.



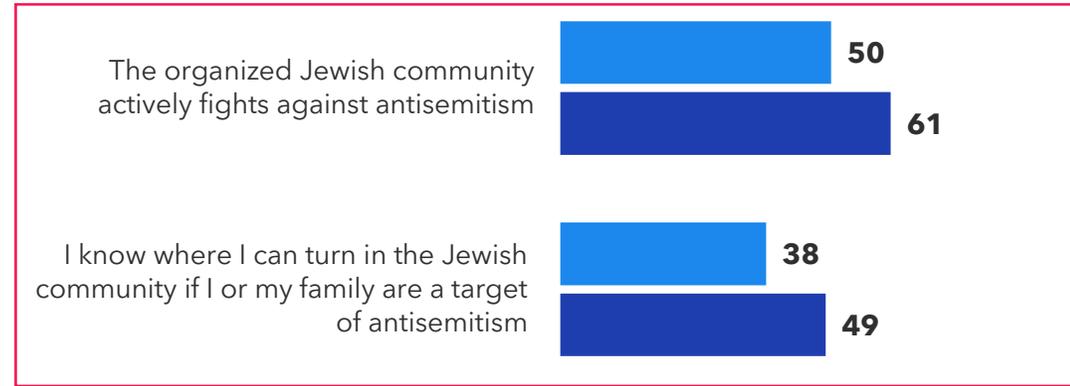
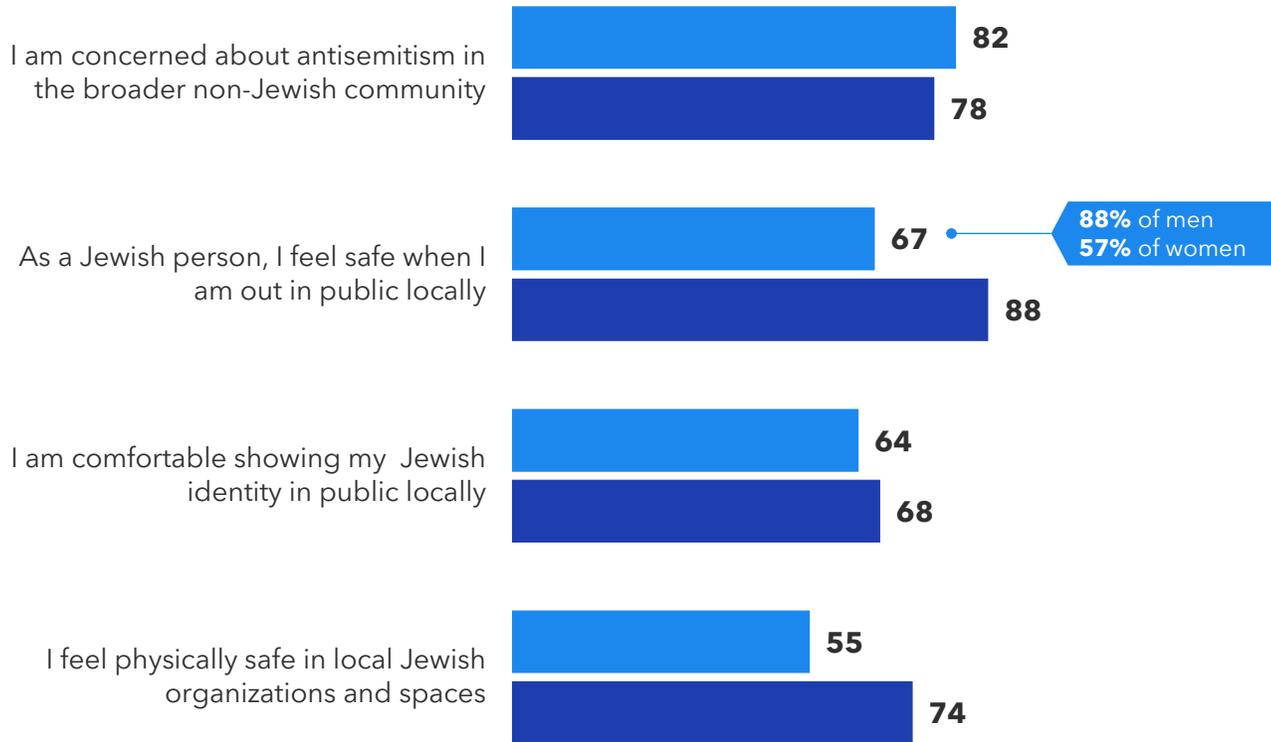
Despite financial hardship and pervasive antisemitism, financially vulnerable Jewish individuals exhibit a strong, often heightened, Jewish identity and pride, including through visible Jewish practices.

# Antisemitism weighs heavily on all Jewish individuals - financially vulnerable individuals are more concerned, feel less safe and perceive the community to not be doing enough to address these concerns

## Agreement With Statements- Antisemitism in Local Jewish Community

(Showing NET Agreement "Strongly" + "Somewhat")

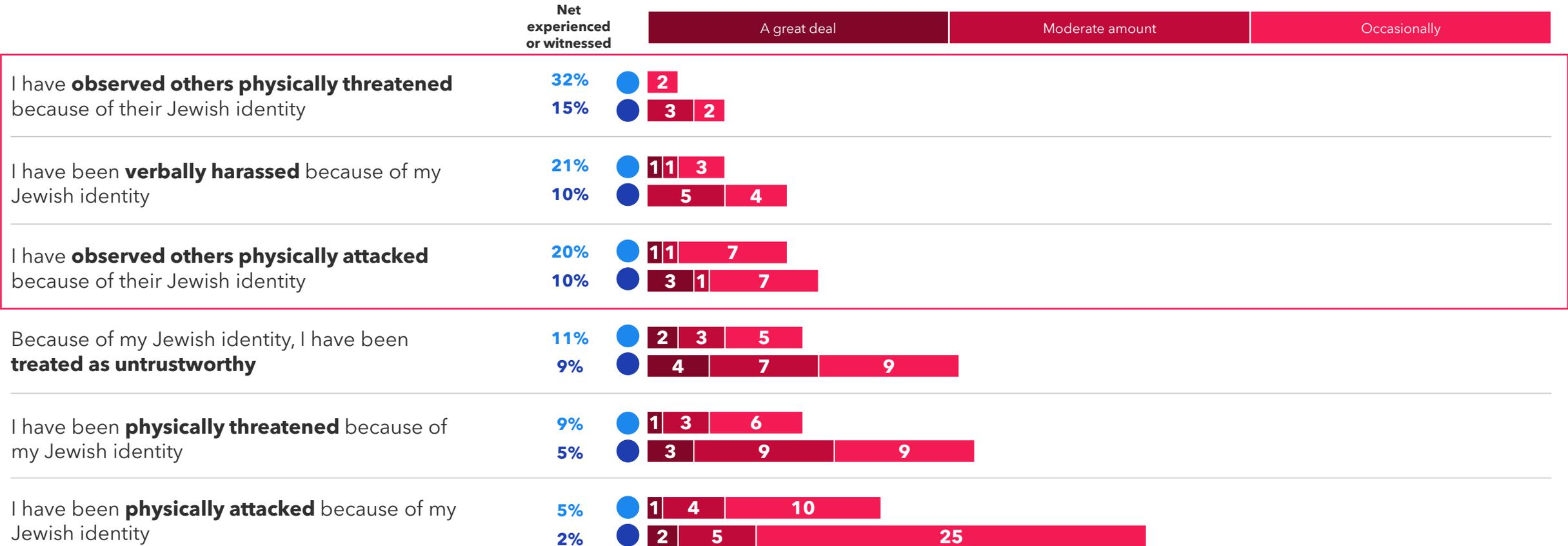
● Financially vulnerable: Jewish ● Rest of Jewish Population



# The alarmingly higher incidence of verbal and physical antisemitic experiences among financially vulnerable Jewish individuals in the past year contribute to their safety concerns

## Experienced or Witnessed Antisemitic Actions or Discrimination Over the Last Year

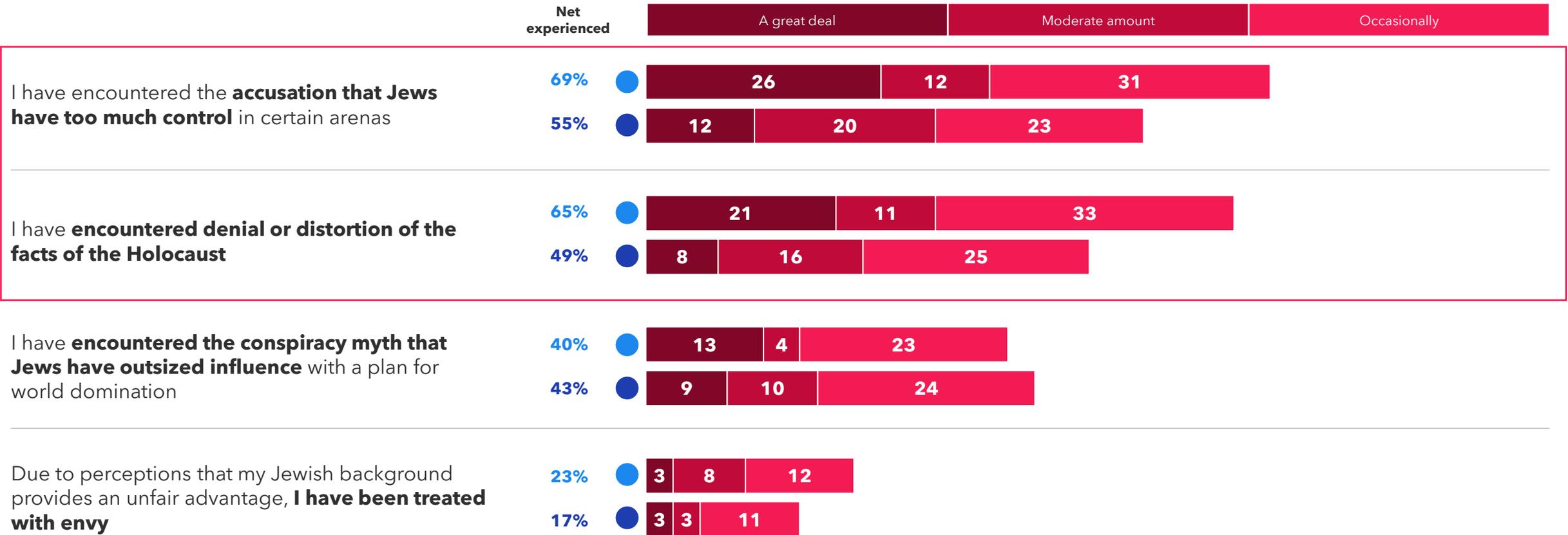
● Financially vulnerable: Jewish ● Rest of Jewish Population



# And financially vulnerable Jewish individuals faced more antisemitic stereotypes, particularly related to the Holocaust and perceived level of control and power among Jewish people in the past year

## Experienced Antisemitic Stereotypes Over the Last Year

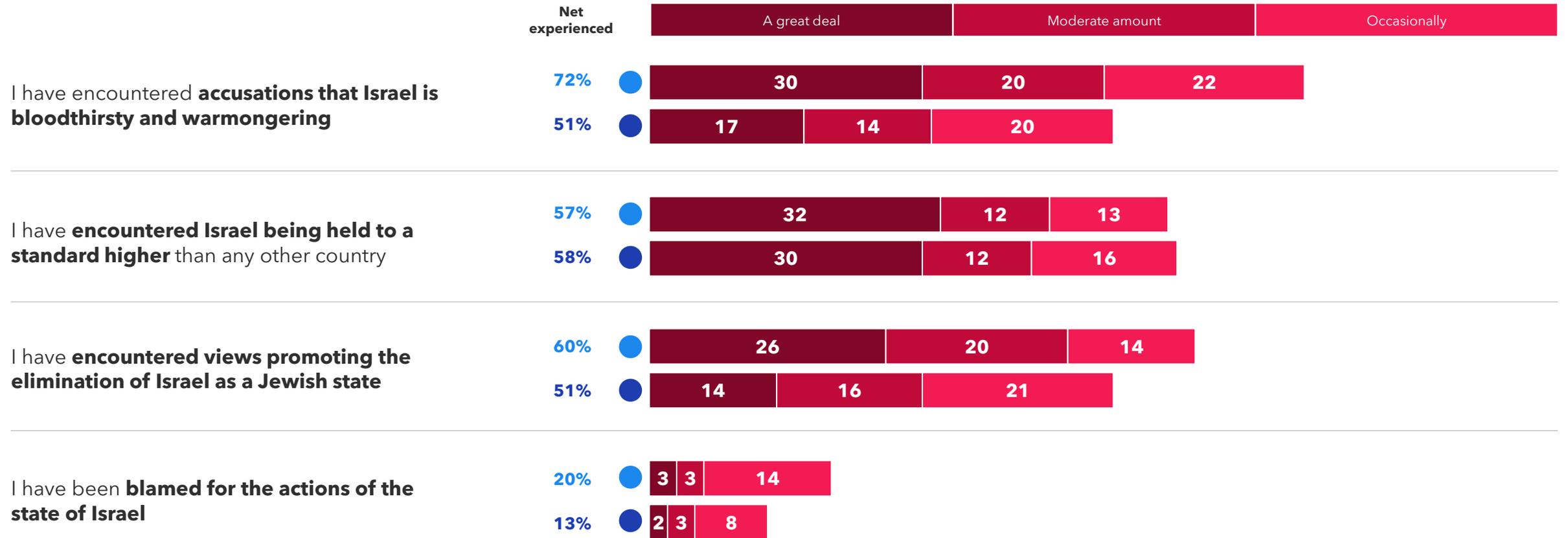
● Financially vulnerable: Jewish ● Rest of Jewish Population



# They are also disproportionately exposed to critics of Israel

## Experienced Antisemitic Perceptions About Israel Over the Last Year

● Financially vulnerable: Jewish ● Rest of Jewish Population



# Antisemitic Experience By Denomination

**% Experienced** (NET of "A great deal," "Moderate amount," and "Occasionally")

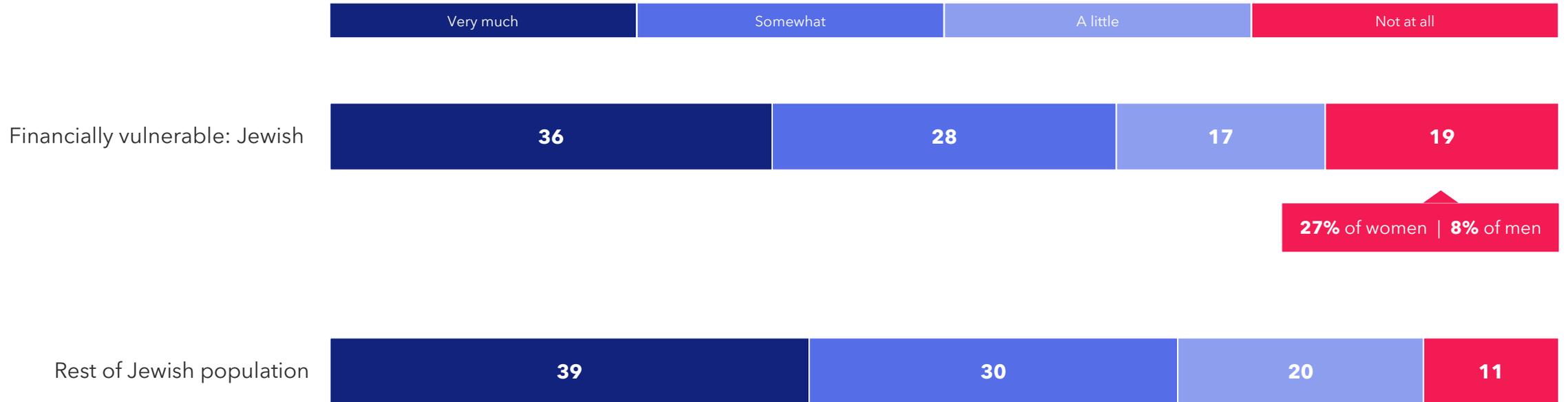
		Financially vulnerable: Jewish	Financially vulnerable: Reform	Financially vulnerable: Conservative*
<b>Experienced or Witnessed Antisemitic Actions or Discrimination</b> Over the Last Year	I have <b>observed others physically threatened</b> because of their Jewish identity	32%	40%	31%
	I have been <b>verbally harassed</b> because of my Jewish identity	21%	37%	32%
	I have <b>observed others physically attacked</b> because of their Jewish identity	20%	16%	29%
	Because of my Jewish identity, I have been <b>treated as untrustworthy</b>	11%	14%	20%
	I have been <b>physically threatened</b> because of my Jewish identity	9%	17%	19%
	I have been <b>physically attacked</b> because of my Jewish identity	5%	12%	3%
<b>Experienced Antisemitic Stereotypes</b> Over the Last Year	I have <b>encountered the accusation that Jews have too much control</b> in certain arenas	69%	73%	50%
	I have <b>encountered denial or distortion of the facts of the Holocaust</b>	65%	83%	63%
	Due to perceptions that my Jewish background provides an unfair advantage, <b>I have been treated with envy</b>	23%	38%	31%
<b>Experienced Antisemitic Perceptions About Israel</b> Over the Last Year	I have <b>encountered accusations that Israel is bloodthirsty and warmongering</b>	72%	70%	56%
	I have <b>encountered Israel being held to a standard higher</b> than any other country	57%	66%	75%
	I have <b>encountered views promoting the elimination of Israel as a Jewish state</b>	60%	68%	42%
	I have <b>been blamed for the actions of the state of Israel</b>	20%	34%	15%

\*Indicates low base size - consider directional

\*\*Cannot show Orthodox due to an extremely low base size

# Jewish individuals alike are more than comfortable speaking out against antisemitism, although financially vulnerable Jews are less comfortable speaking out about antisemitism

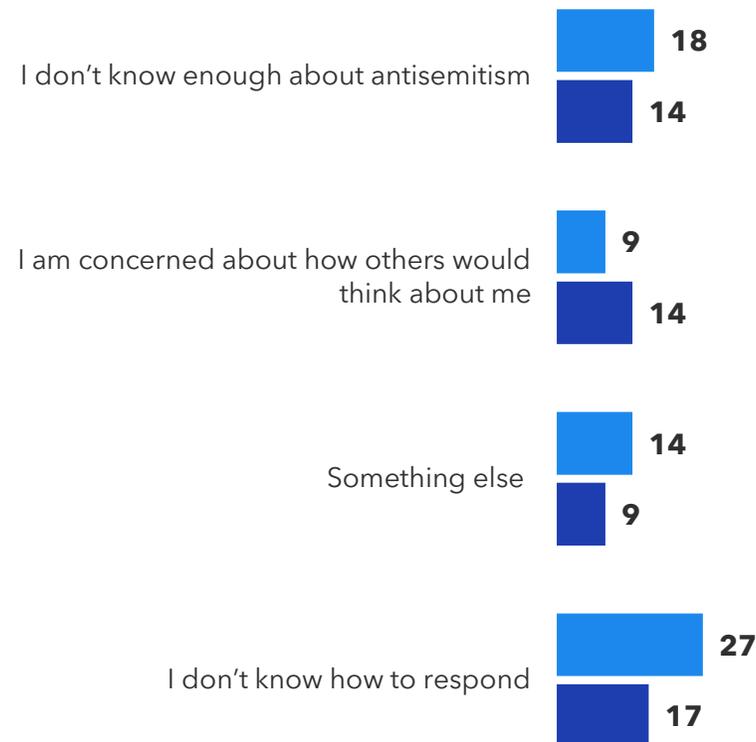
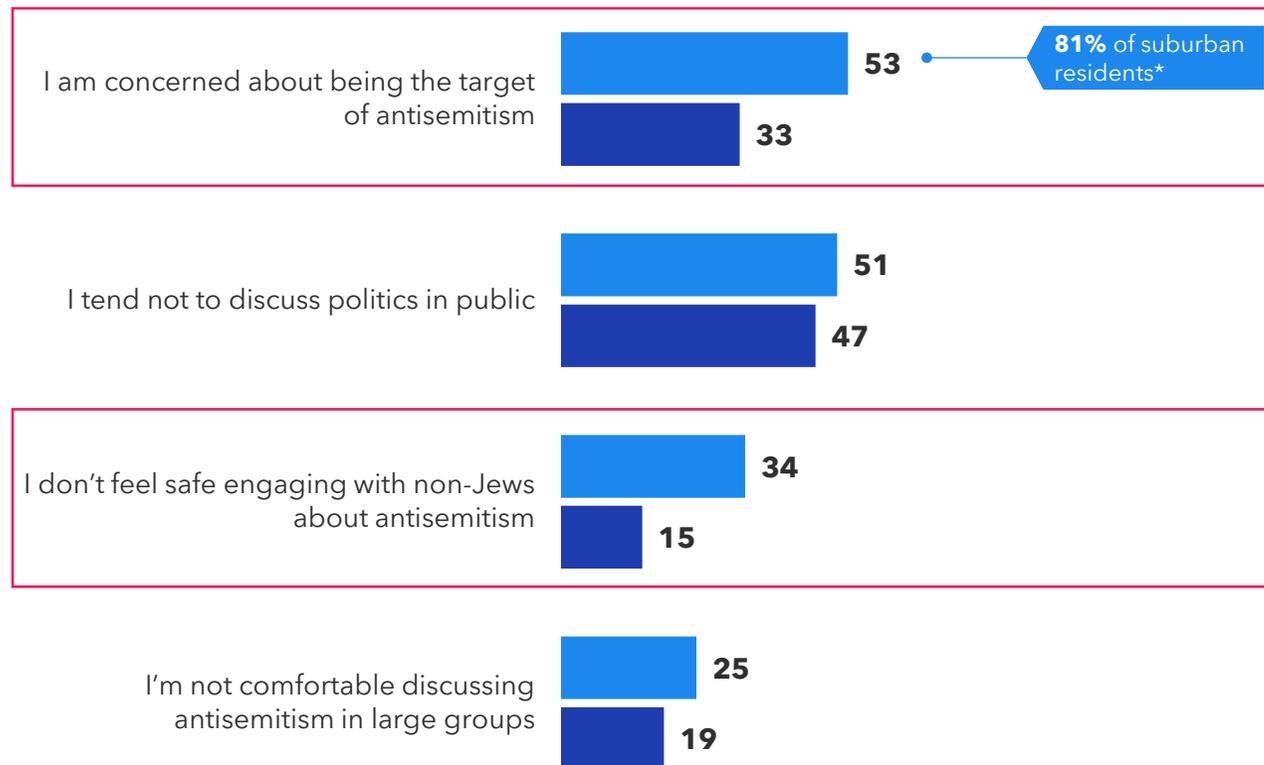
## Comfortability Speaking Out Against Antisemitism in Public



# ...This discomfort in speaking up against antisemitism stems from a fear of becoming a target of antisemitic acts and feeling unsafe discussing the topic with non-Jews

## Reasons for Discomfort in Speaking Against Antisemitism

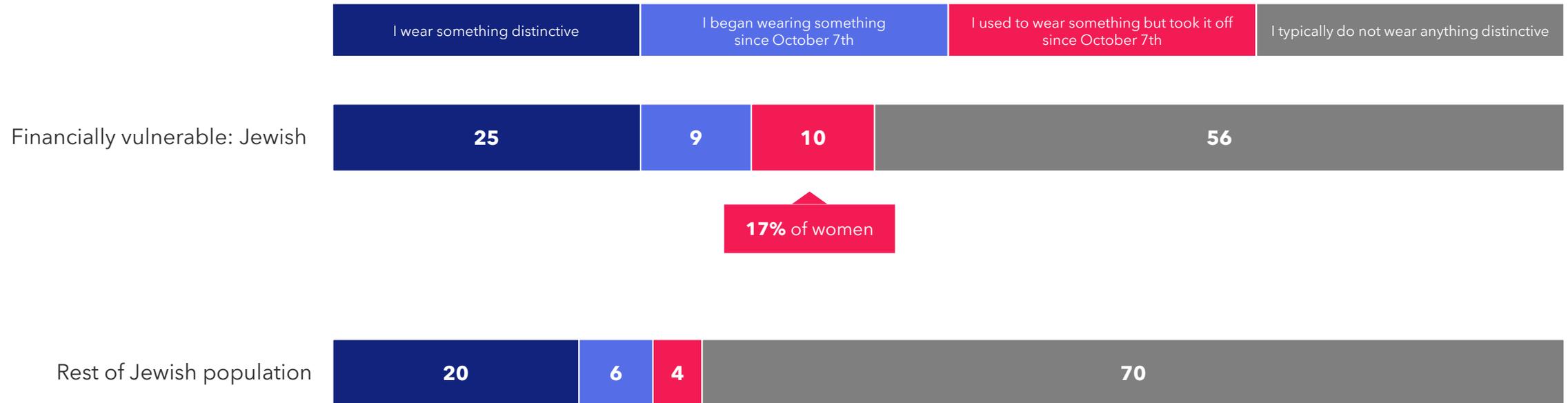
● Financially vulnerable: Jewish ● Rest of Jewish Population



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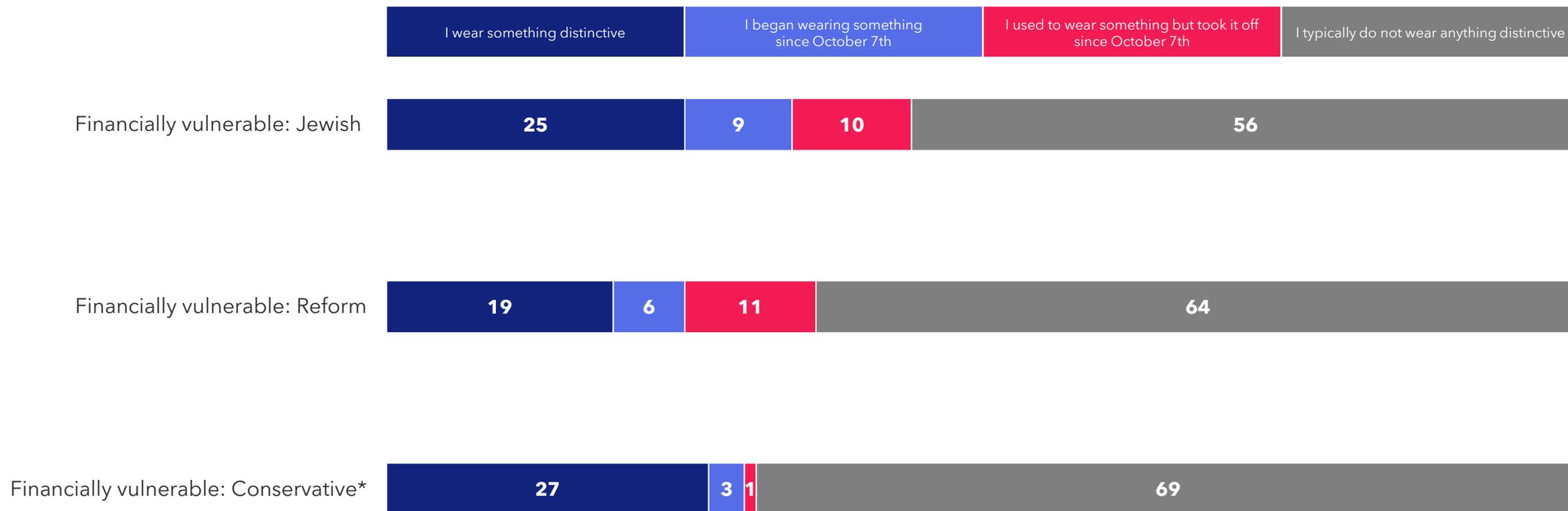
# While financial barriers limit the engagement of financially vulnerable Jewish individuals, they still demonstrate a strong Jewish identity and pride. Notably, they are more likely to wear distinct Jewish items than the rest of the Jewish population

## Wear an Item That is Distinctly Jewish



# Financially vulnerable Conservative Jewish individuals are more likely than their reform counterparts to wear a distinctively Jewish item, but those who identify as reform are more likely to have removed their item post October 7th

## Wear an Item That is Distinctly Jewish



\*Indicates low base size - consider directional  
 \*\*Cannot show Orthodox due to an extremely low base size



# The Surge

# Key Findings



October 7th significantly boosted engagement and Jewish pride among financially vulnerable individuals, who experienced a stronger desire for connection and learning within Jewish life than non-vulnerable individuals.



Despite this surge, a critical gap persists: financially vulnerable individuals often feel inspired but not truly included or welcomed within the Jewish community. Their comfort and sense of belonging at Jewish events are enhanced when they see people like themselves included.



This segment's preferred mode of engagement is informal, primarily through WhatsApp groups and personal networks, rather than traditional Jewish organizations. This highlights an imperative to develop new approaches to connect them with formal communal structures that can provide sustained support and foster deeper inclusion.

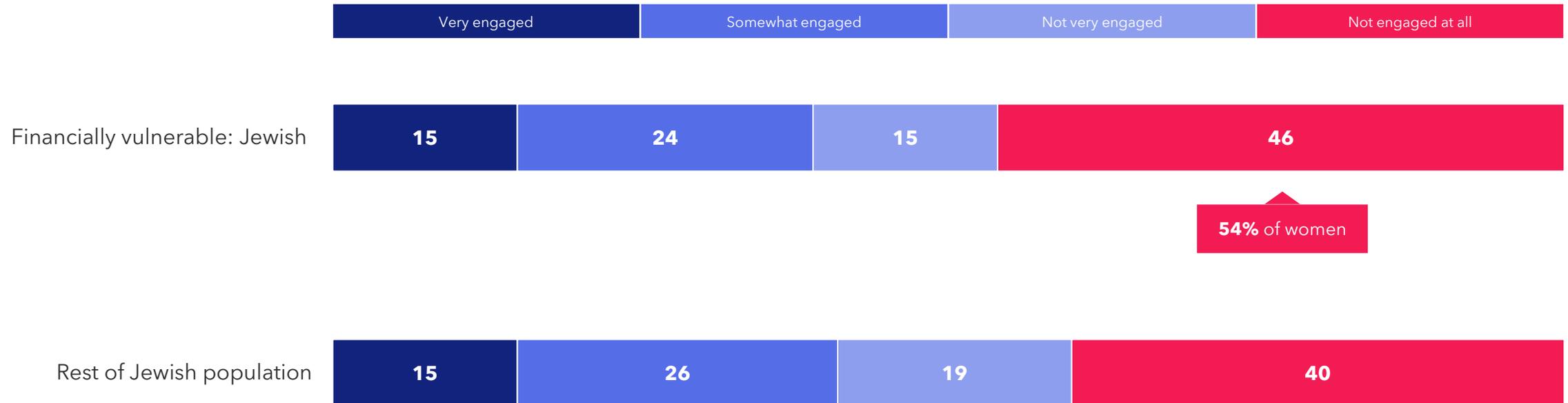


Financially vulnerable Jewish individuals also exhibit a distinct learning priority, emphasizing spiritual connection and Jewish wisdom, compared to the broader community.

# Before October 7th, financially vulnerable individuals and the rest of the Jewish population showed similar levels of engagement with the Jewish community

## Engagement with the Jewish Community Before Oct. 7th

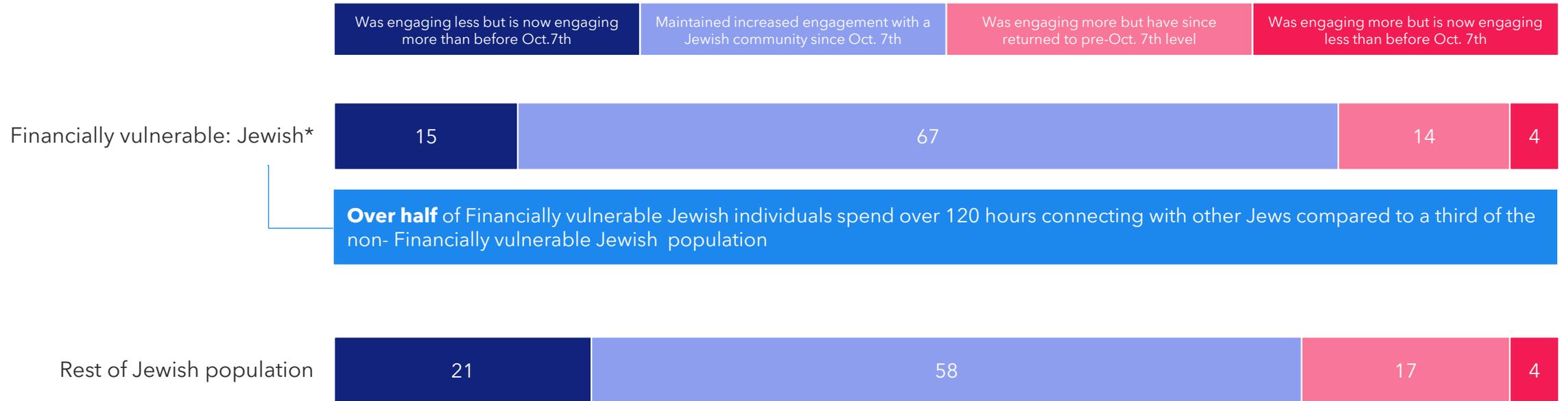
Among Total Jewish Population



# However, October 7<sup>th</sup> served as a greater catalyst for engagement among financially vulnerable Jewish individuals than for the rest of the Jewish population, but FV Jews have seen a greater loss in engagement

## Current Engagement with the Jewish Community Compared to Pre-October 7th Levels

Among Those Who Have Increased Engagement Since Oct. 7th



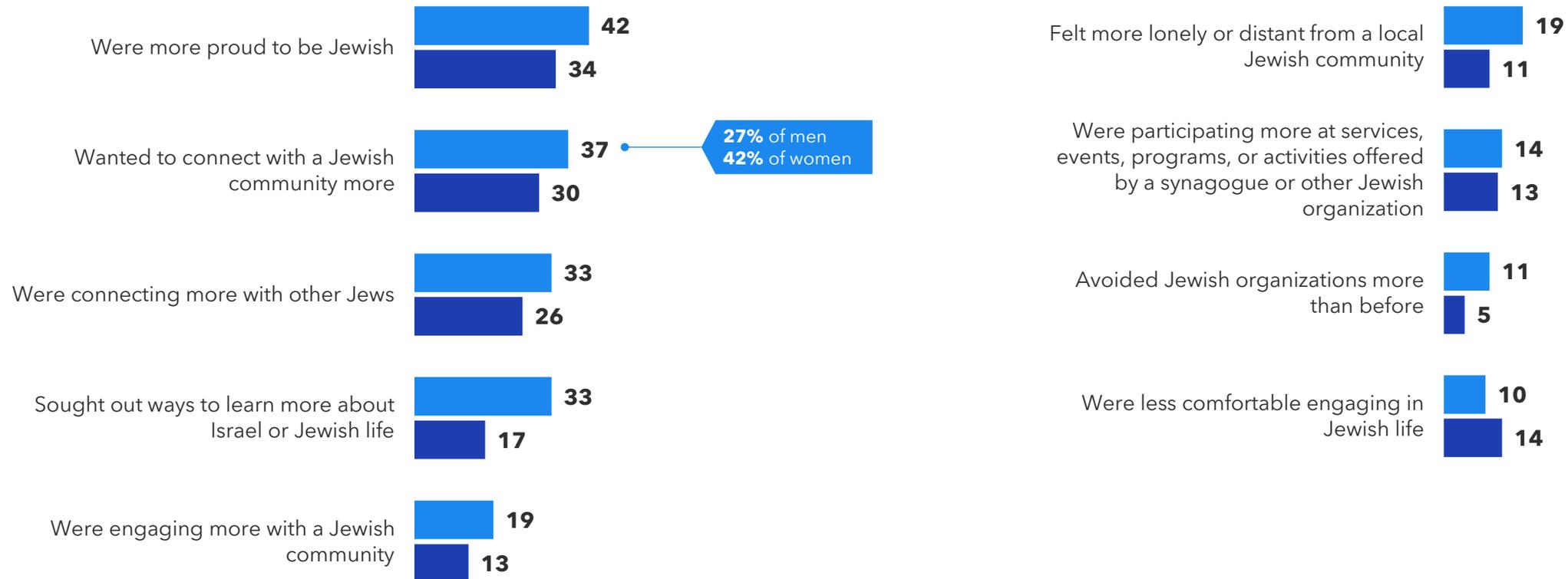
\*Indicates low base size – consider directional

# In fact, October 7th led financially vulnerable Jewish individuals to be more proud of being Jewish, and to want to seek greater connection and learning within Jewish life...

## Sentiments and Actions Taken since October 7th

(Among total Jewish population)

● Financially vulnerable: Jewish ● Rest of Jewish Population



# ...But financially vulnerable Jewish individuals engaging more after October 7<sup>th</sup>, are still seeking a place of belonging within the community, underscoring a critical need to develop targeted initiatives to make them feel part of the community

## Connection to the Jewish Community After October 7th

Among Those Who Indicated Increased Engagement Since October 7th

● Financially vulnerable: Jewish\* ● Rest of Jewish Population



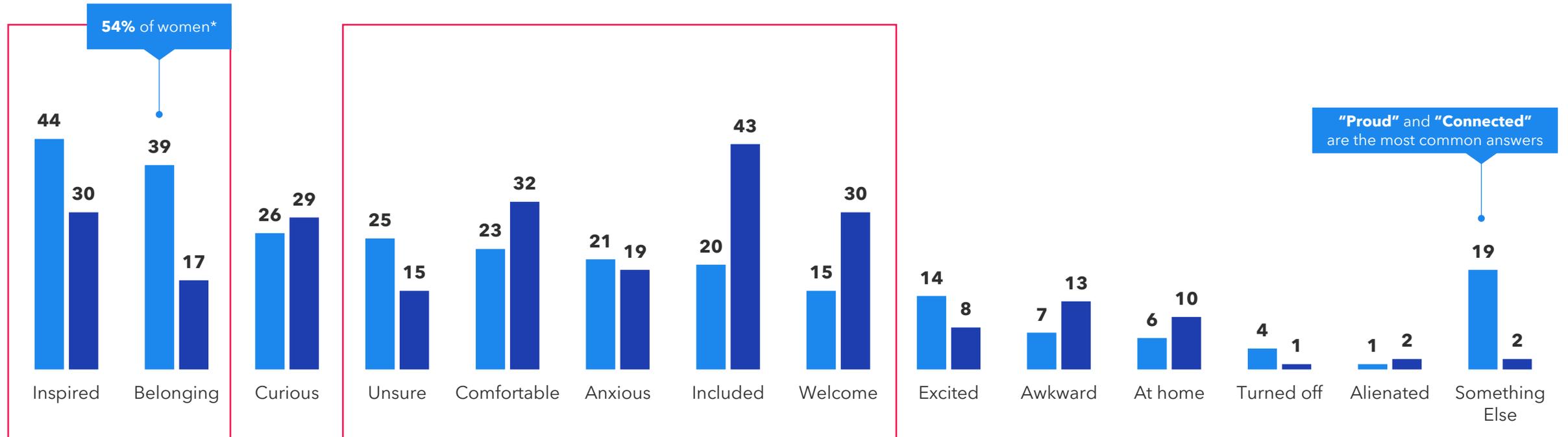
\*Indicates low base size – consider directional

# Further, increased engagement brought inspiration and belonging to many financially vulnerable individuals, yet comfort, inclusion and welcome remain elusive for many. They also report greater anxiety and uncertainty than the rest of the Jewish population

## Feelings After Engaging More Post Oct 7<sup>th</sup>

Among Those Who Indicated Increased Engagement After October 7<sup>th</sup>

● Financially vulnerable: Jewish\* ● Rest of Jewish Population



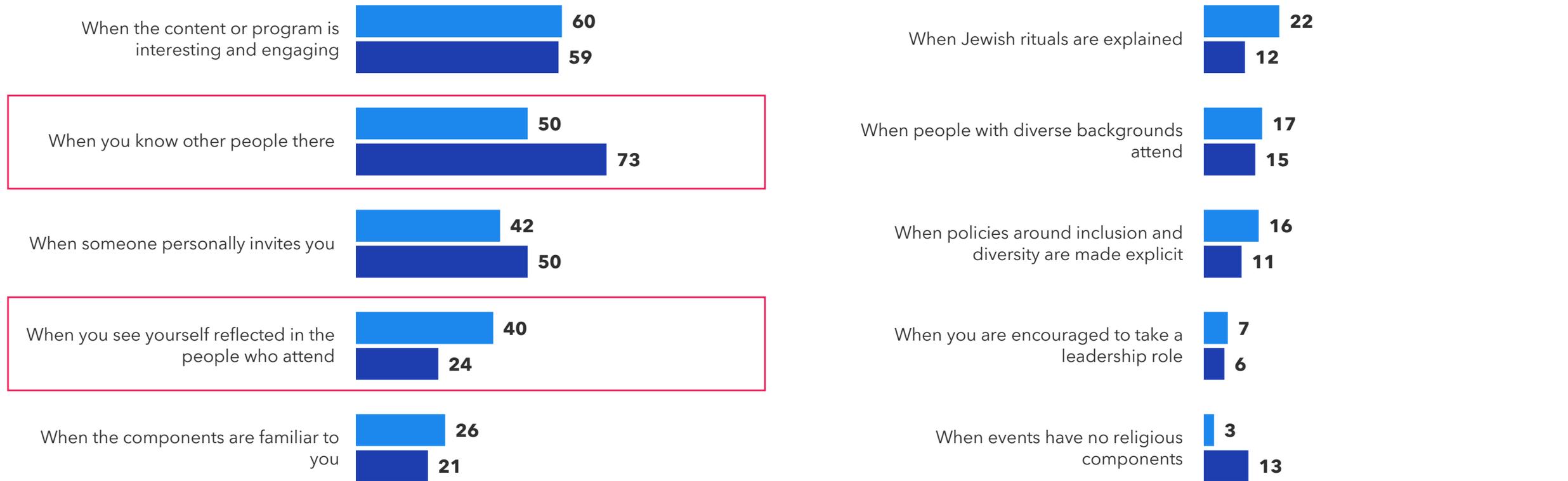
\*Indicates low base size - consider directional

# Seeing people like themselves significantly increases comfort and welcome for financially vulnerable Jewish individuals at Jewish events; engaging content is, naturally, a key factor

## Welcoming/Comforting Conditions at Events

Among Those Who Have Increased Engagement Since Oct. 7th

● Financially vulnerable: Jewish\* ● Rest of Jewish Population



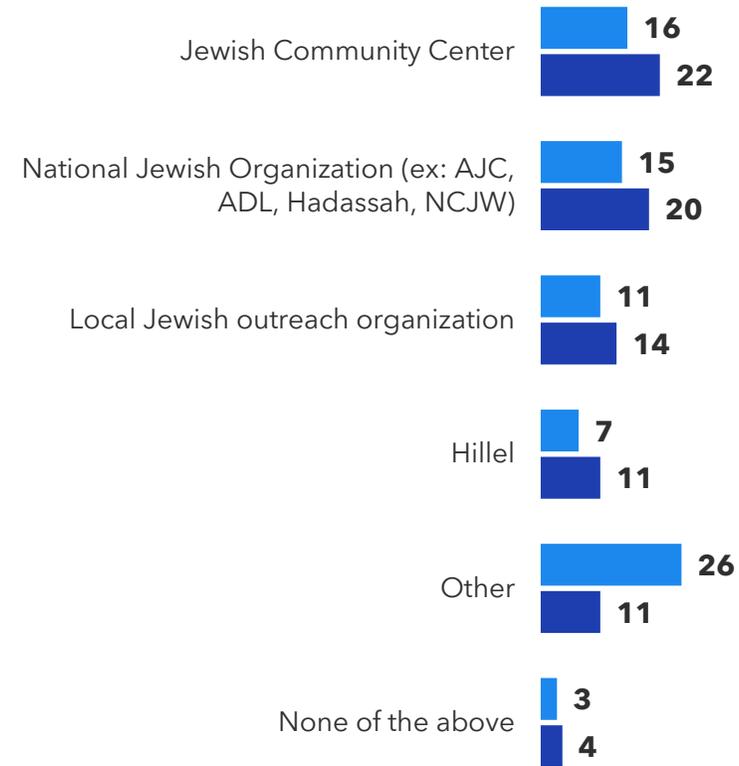
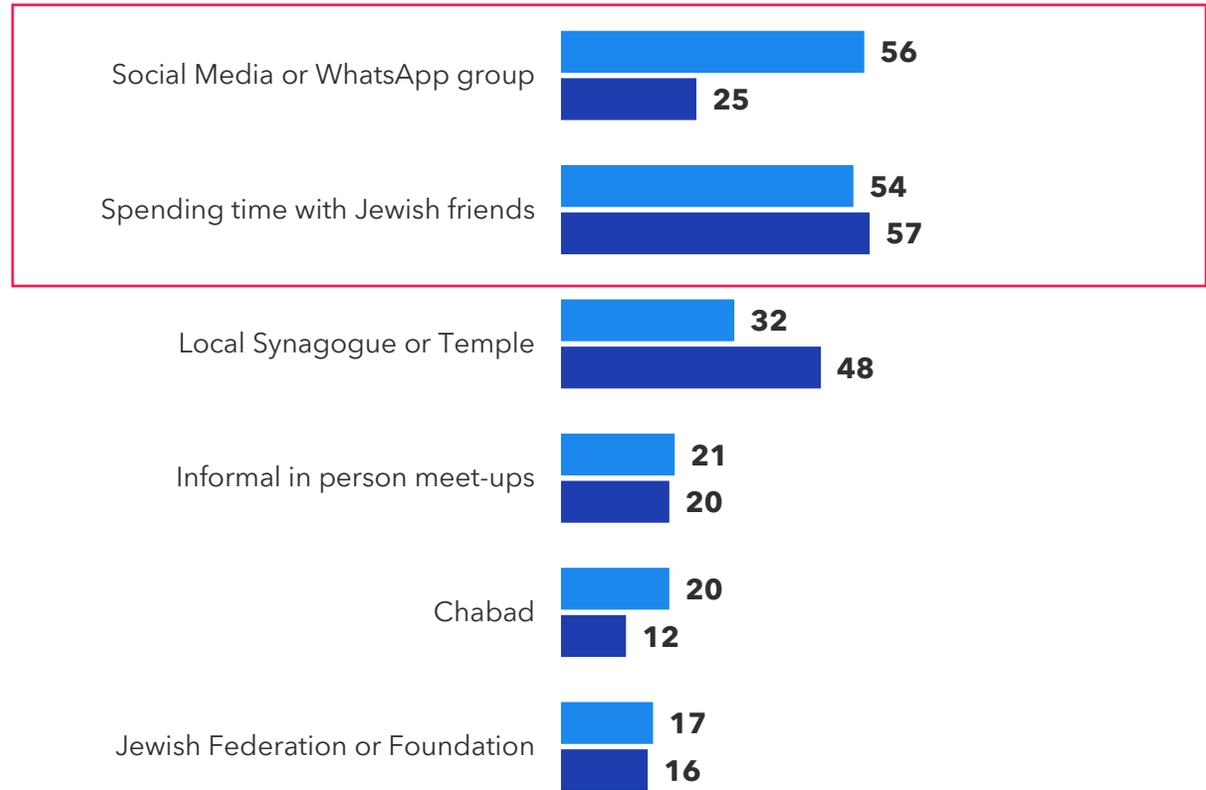
\*Indicates low base size - consider directional

# Financially vulnerable Jewish individuals engaging more since Oct 7<sup>th</sup> are primarily doing so casually through social media and friends, rather than with Jewish organizations

## Organizations/Groups Engaged With

Among Those Who Indicated Increased Engagement After October 7<sup>th</sup>

● Financially vulnerable: Jewish\* ● Rest of Jewish Population



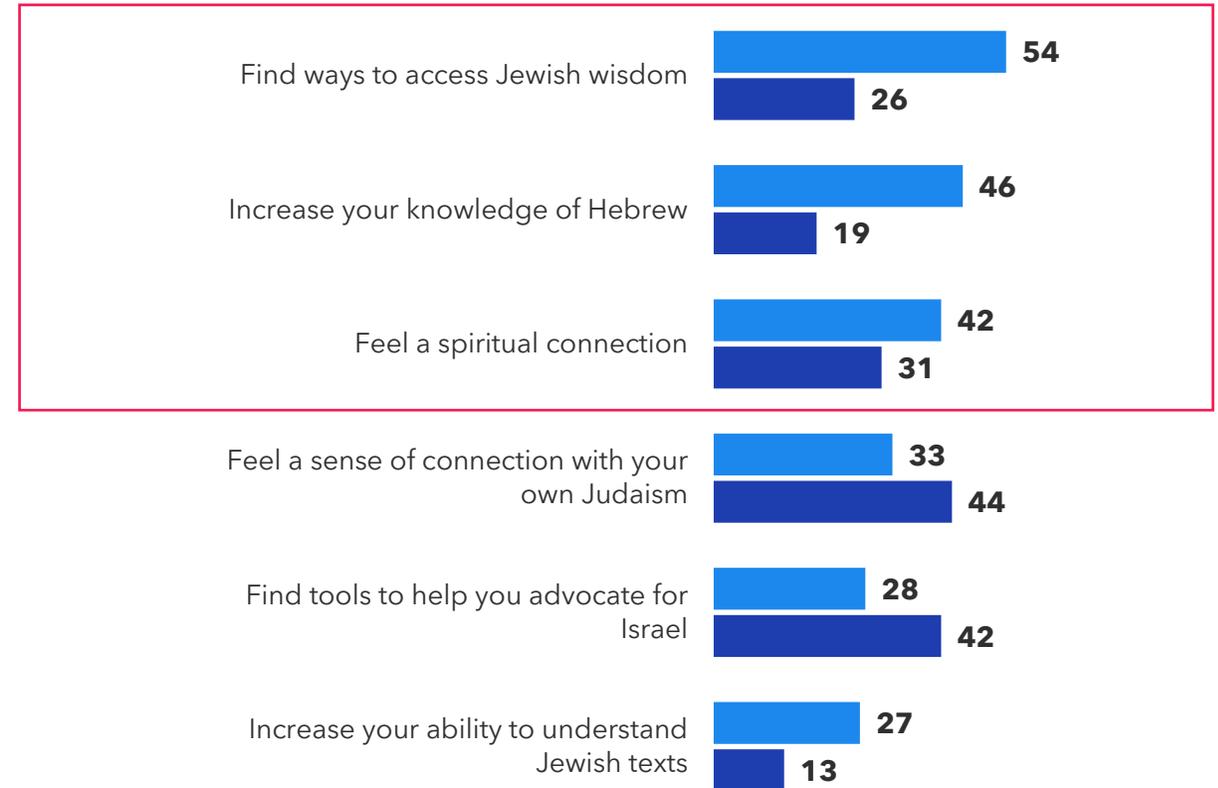
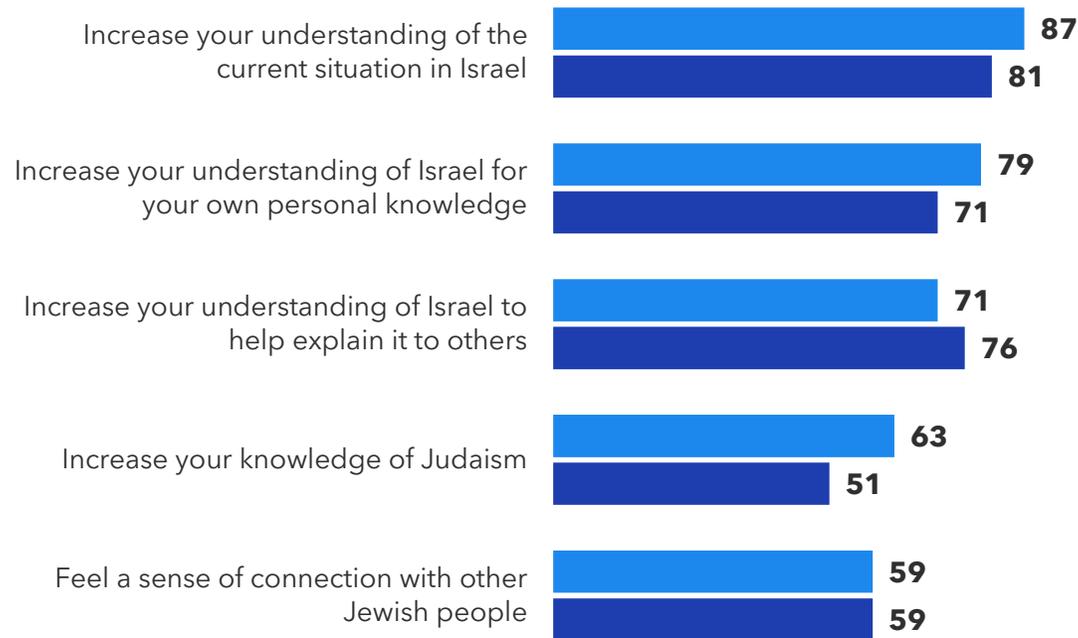
\*Indicates low base size - consider directional

# While most Jewish individuals want to understand Israel better, financially vulnerable Jewish individuals show a stronger desire for spiritual connection and Jewish wisdom

## Desired Learning Outcomes on Israel or Jewish Life

Among Those Who Have Sought Out Ways To Learn More About Israel or Jewish Life

● Financially vulnerable: Jewish\* ● Rest of Jewish Population



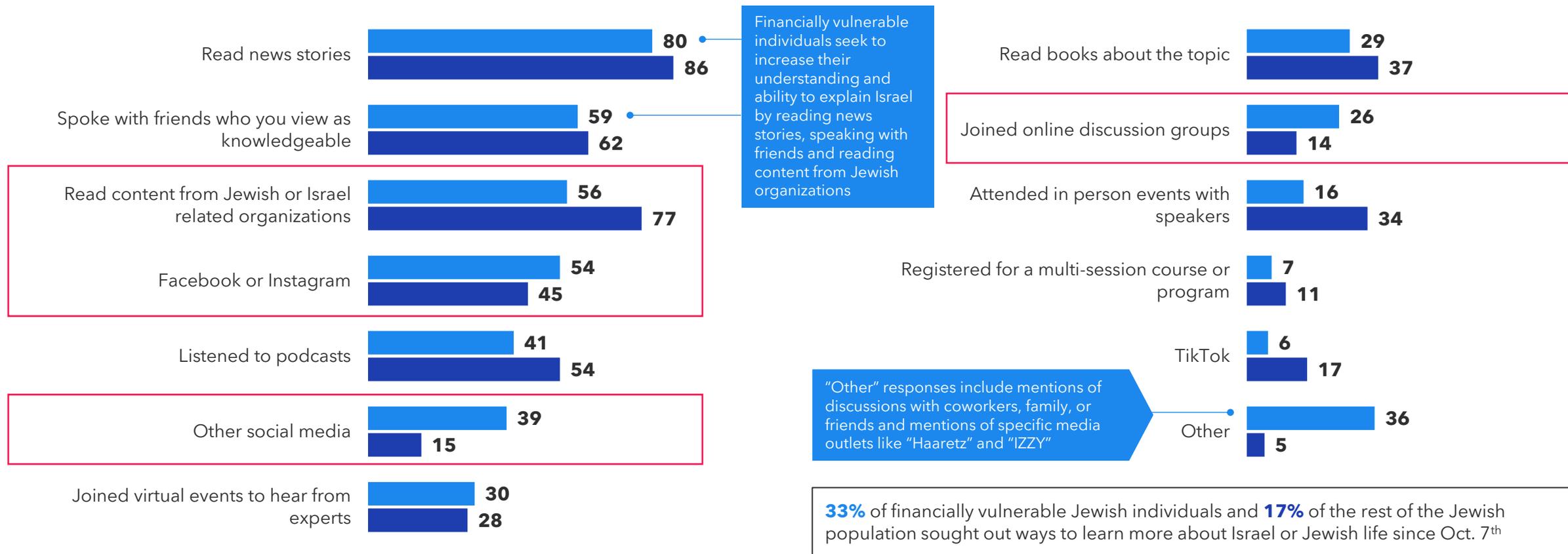
\*Indicates low base size - consider directional

# Financially vulnerable Jewish individuals seeking greater understanding of Israel and/or Jewish life, are more likely than the rest of the Jewish population to rely on social media and online discussion groups more so than on Jewish organizations

## Methods Used to Learn About Israel and/or Jewish Life

Among Those Who Have Sought Out Ways To Learn More About Israel or Jewish Life

● Financially vulnerable: Jewish\* ● Rest of Jewish Population

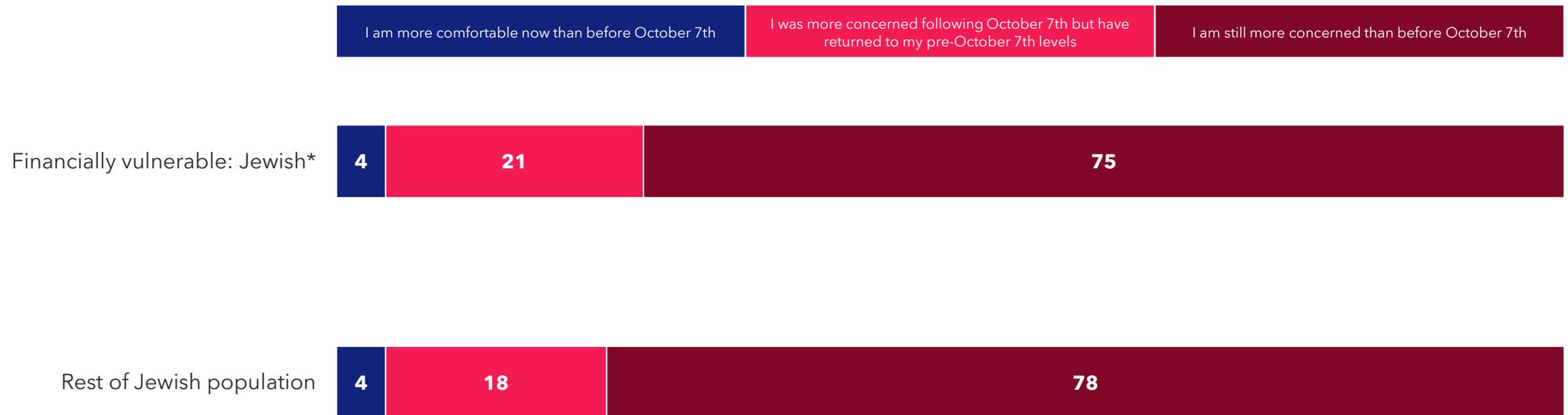


\*Indicates low base size - consider directional

# Despite increased engagement, Jewish individuals remain concerned about being identified as Jewish after October 7<sup>th</sup>...

## Current Engagement with the Jewish Community Compared to Pre-October 7th Levels

Among Those Who Have Increased Engagement Since Oct. 7th



\*Indicates low base size – consider directional



# Looking Forward

# Critical Knowledge Gaps

While this data and analysis provides foundational insights into the financially vulnerable Jewish population, additional research is imperative to deepen our understanding of their circumstances and develop effective support strategies. **Some key areas to explore are:**



While existing research, such as Dr. Ilana Horowitz's 'On the Edge,' has identified aspects of the nature, duration, and severity of financial crises experienced by Jewish individuals, a refresh of this understanding is needed, particularly in light of changes post-October 7<sup>th</sup>.

- Re-evaluate and further explore the specific triggers of financial distress (e.g., job loss, health events, family changes), the typical length of time in crisis, and the informal support networks they currently have (e.g., borrowing from family, community support, personal sacrifices).



The specific obstacles preventing Jewish financially vulnerable individuals from accessing or utilizing the existing resources that are available to the Jewish community.

- Explore the awareness levels of available Jewish community resources, the perceived ease of access and the impact of social factors such as stigma or perceived judgment on their willingness to seek and accept aid.



The specific types of assistance and programs required by financially vulnerable Jewish individuals are not yet fully understood.

- Identify unmet needs related to mobility, childcare, senior care, mental health services, etc.



The emotional and psychological toll of financial vulnerability on Jewish individuals remains.

- Explore how financially vulnerable Jewish individuals are coping emotionally, the specific psychological impacts of their situation, whether they are speaking with others or seeking professional help, and the barriers to accessing mental health and emotional support resources.



The factors contributing to increased experiences of antisemitism among Jewish financially vulnerable individuals, and why these experiences are perceived or felt more acutely within this group compared to the general Jewish population.



# Appendix

# Jewish women, and those aged 55-64, living in the South are disproportionately more likely to experience financial vulnerability

		Financially vulnerable: Jewish	Rest of Jewish population	Financially vulnerable: GP (non-Jewish)
<b>Gender</b>	Man	31%	54%	40%
	Woman	61%	41%	53%
<b>Age</b>	18-24	5%	10%	19%
	25-34	15%	18%	18%
	35-44	12%	13%	18%
	45-54	17%	12%	16%
	55-64	29%	16%	16%
	65-74	15%	17%	9%
<b>4-Way Region</b>	75+	7%	16%	5%
	Northeast	36%	41%	40%
	Midwest	12%	11%	14%
	South	31%	28%	27%
<b>Geographic Area</b>	West	22%	20%	19%
	Urban	50%	57%	61%
	Suburban	30%	31%	25%
	Rural	20%	12%	14%

		Financially vulnerable: Jewish	Rest of Jewish population	Financially vulnerable: GP (non-Jewish)
<b>Marital Status</b>	Married	30%	50%	38%
	Living w/ Partner	10%	7%	11%
	Divorced/Separated	30%	11%	12%
	Widowed	4%	4%	4%
	Never been married	26%	28%	35%
<b>Household</b>	No kids, no spouse/partner (1 person)	26%	30%	32%
	No kids, spouse/ partner (2 people)	18%	15%	14%
	Kids, spouse/partner, kids living at home (3 or more people in the home)	13%	20%	26%
<b>Parent</b>	Yes	56%	55%	54%
	No	44%	45%	46%
<b># of Children</b>	1	17%	13%	16%
	2-3	36%	35%	25%
	4 or more	3%	5%	14%

# And Jewish individuals without a college education and those who are Hispanic are more likely to experience financial vulnerability

		Financially vulnerable: Jewish	Rest of Jewish population	Financially vulnerable: GP (non-Jewish)
<b>Education</b>	< College	68%	35%	43%
	College +	32%	65%	57%
<b>Employment</b>	Working Full-Time	37%	42%	52%
	Working Part-time	16%	10%	13%
	Retired	31%	31%	15%
	Student	4%	9%	10%
	Not Employed	12%	8%	10%
<b>Total Family Income</b>	< \$50k	61%	12%	37%
	\$50k-\$100k	25%	22%	35%
	\$100k+	14%	66%	28%

		Financially vulnerable: Jewish	Rest of Jewish population	Financially vulnerable: GP (non-Jewish)
<b>Race</b>	White/Other	85%	90%	50%
	Black	0%	1%	18%
	Hispanic/Latino	14%	6%	23%
	AAPI	1%	2%	9%
<b>Denomination</b>	Reform	33%	38%	N/A
	Conservative	12%	18%	N/A
	Orthodox	10%	8%	N/A
	Something Else	18%	7%	N/A
	No Denomination	27%	28%	N/A
<b>Political I.D.</b>	Democrat	38%	49%	29%
	Republican	20%	13%	26%
	Independent	43%	38%	45%

The vulnerable GP population making over \$100K over index for having credit card and medical/student debt, and not being able to make ends meet.

# Jewish women facing financial vulnerability are more likely to be divorced or not have a full-time job than other groups. Those financially vulnerable Jewish individuals who are unemployed, are more likely to face personal and family matters that keep them from working

Financially Vulnerable: Gender Metrics		Financially vulnerable: Jewish Women	Financially vulnerable: Jewish Men	Financially vulnerable: GP (non-Jewish) Women	Financially vulnerable: GP (non-Jewish) Men
<b>Employment</b>	Working Full-Time	25%	53%	50%	56%
	Working Part-time	20%	11%	12%	13%
	Retired	41%	13%	16%	14%
	Student	1%	9%	8%	12%
	Not Employed	13%	14%	15%	6%
<b>Income</b>	< \$50k	66%	48%	43%	30%
	\$50k-\$100k	23%	32%	36%	31%
	\$100k+	10%	21%	21%	37%
<b>Marital Status</b>	Married	30%	31%	32%	49%
	Living w/ Partner	6%	10%	13%	6%
	Divorced/Separated	44%	10%	15%	7%
	Widowed	5%	2%	6%	1%
	Never been married	14%	48%	32%	36%
<b>Parent</b>	Yes	62%	45%	58%	53%
	No	38%	55%	42%	47%

18% of financially vulnerable Jewish individuals are divorced/separated mothers

Unemployed individuals that say personal challenges (mental health, physical disability) prevent them from working

47%\*

6%

Unemployed individuals that say family matters prevent them from working

33%\*

4%

\*\*Very low base size (n=44)

# While proportionally a smaller group, financially vulnerable Jewish individuals are significantly more likely to report a household income of less than \$40,000 compared to those who are vulnerable but non-Jewish...

## 2024 Total Family Income From All Sources

Income	Financially vulnerable: Jewish	Rest of Jewish population	Financially vulnerable: GP (non-Jewish)
Less than \$30,000	37%	4%	19%
\$30,000 to less than \$40,000	16%	4%	8%
\$40,000 to less than \$50,000	8%	4%	10%
\$50,000 to less than \$75,000	17%	11%	22%
\$75,000 to less than \$100,000	8%	11%	13%
\$100,000 to less than \$150,000	8%	20%	19%
\$150,000 to less than \$200,000	1%	11%	5%
\$200,000 or more	5%	35%	4%

**35%** of those making \$100,000-\$150,000 have a partner and at least 1 child in their household, similarly **28%** of those making over \$250,000 have a partner and at least 1 child living at home.

Despite high income levels, these household still face financial vulnerability, this may likely be due to child expenses, living costs, medical expenses etc.

# ...And they are more likely to report extremely low incomes of less than \$10,000 indicating that they are in a more dire situation than those who are non-Jewish; this group is more likely to be older, single and to not have finished school

## 2024 Total Family Income From All Sources: Under \$30,000

Income	37% of the financially vulnerable Jewish population who make less than \$30,000		19% of the financially vulnerable non-Jewish population who make less than \$30,000	
	Financially vulnerable: Jewish	Financially vulnerable: GP (non-Jewish)	Financially vulnerable: Jewish	Financially vulnerable: GP (non-Jewish)
Less than \$5,000	12%	4%	12%	4%
\$5,000 to less than \$10,000	11%	3%	11%	3%
\$10,000 to less than \$15,000	2%	2%	2%	2%
\$15,000 to less than \$20,000	2%	2%	2%	2%
\$20,000 to less than \$25,000	7%	3%	7%	3%
\$25,000 to less than \$30,000	3%	4%	3%	4%

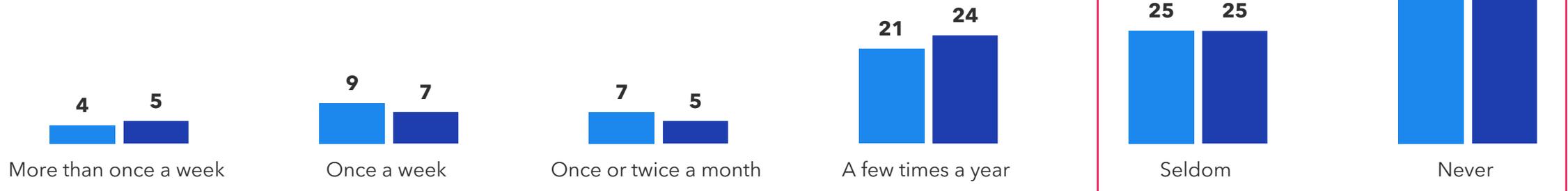
Financially vulnerable Jewish Individuals That Make <\$30k	Financially vulnerable GP (non-Jewish) Individuals That Make <\$30k
55% are 55+ years old	34% are 55+ years old
33% are aged 55-74 and are single	18% are aged 55-74 and are single
82% have only completed high school or less	62% have only completed high school or less

# Current attendance of Jewish religious services is low regardless of financial status

## Attendance of Jewish Religious Services

● Financially vulnerable: Jewish   ● Rest of Jewish Population

46% of financially vulnerable synagogue members go to synagogue once a week or more\*



\*Indicates low base size - consider directional

# In the past 3 years, very few Jewish individuals in general report paying for dues for a Jewish congregation or organization - the rest of the Jewish population are slightly more likely to have paid for a congregation

## Dues Paying Member Within The Past 3 Years

Financially vulnerable: Jewish | Paying for a Jewish **Congregation**



Financially vulnerable: Jewish | Paying for a Jewish **Organization**



Rest of Jewish population | Paying for a Jewish **Congregation**



Rest of Jewish population | Paying for a Jewish **Organization**



Yes, me and/or someone in my household was a dues paying member

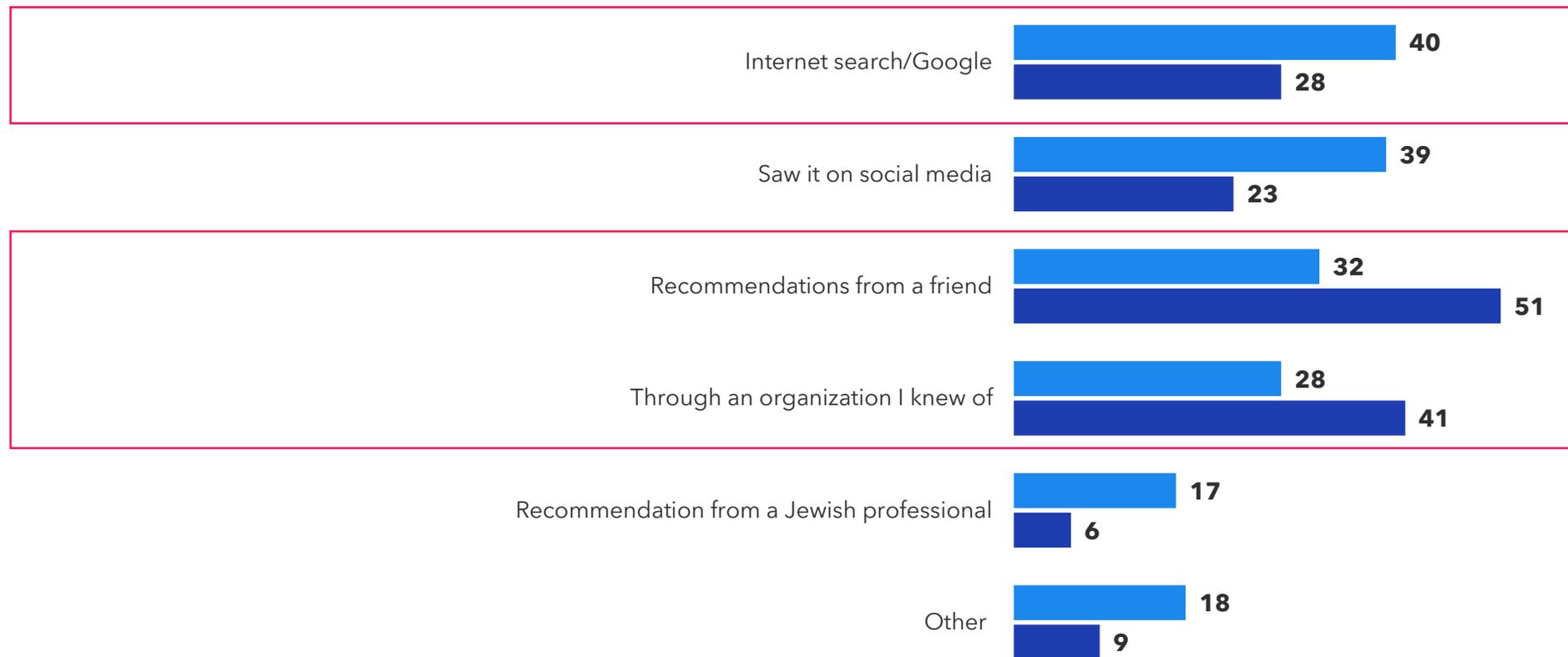
No, neither I nor anyone in my household paid dues

# Financially vulnerable Jewish individuals primarily use the internet and social media to find opportunities for engagement

## How Opportunities to Engage Were Found

Among Those Who Indicated Increased Engagement After October 7th

● Financially vulnerable: Jewish ● Rest of Jewish Population



**Thank you!**