In 2008, when our local and national economy collapsed, CJP distributed a record level of financial assistance to families and individuals in Greater Boston, including thousands of Jewish families who were struggling. While the economic downturn was deeply problematic for many, what the experience taught us about our community has been invaluable.

The recession forced CJP to confront poverty, including the existence of severe financial distress within our own Jewish community, and we are now much more attune to the economic hardships which, unfortunately, continue to plague many of our friends, family and neighbors. The launch of our Anti-Poverty Initiative represents our most far-reaching effort yet to mitigate poverty and develop community wide, comprehensive strategies with our social service partner agencies.

CJP’s Anti-Poverty Initiative is built upon the following two key tenets:

- **The necessity of an integrated and robust community response:** Recent brain-science research demonstrates that even a short-term financial struggle greatly impacts one’s executive brain function, making it very challenging for people in severe financial distress to navigate complex systems. Thus, it is imperative that the Jewish community’s support of those experiencing acute financial distress be well-coordinated and feature close interagency collaboration. As part of this initiative, CJP has created a structure for five unique Jewish social service agencies to collaborate at an unprecedented level and in a client-centric manner; streamlining resources and transforming the level of coordination across the Greater Boston Jewish community. CJP is proud to partner with both agency executives and social workers from the following agencies on this initiative: Jewish Big Brothers Big Sisters (JBBBS), Jewish Family & Children’s Service (JF&CS), Jewish Family Service of Metrowest (JFS), Jewish Vocational Service (JVS) and Yad Chessed.
The importance of creating paths to stability: Prior to the launch of this initiative, the Boston Jewish community offered temporary and crisis-oriented help in the forms of one-off cash assistance and/or short-term case management. While emergency assistance continues to play a substantial role within our strategy, it is critical that we not only ably respond to immediate needs, but also build a system which supports people in moving from crisis to stability and ultimately, where possible, to self-sustainability. As a result, a significant focus has been placed on implementing services such as free employment and career support.

During the past 18 months, our support provided assistance to over 2,000 local households with a median annual income of $15,000, and the number of new families and individuals accessing support for the first time doubled across our agencies. Components of this important work include the following:

The Warmline: In October 2015, we launched the CJP Warmline (1-800-CJP-9500), a central community entry point for assistance. To date, more than 380 callers have reached out for help through the Warmline. Warmline calls are managed by an experienced and caring social worker who assesses each person’s needs and connects them with a care manager at one of our partner agencies, helping them access services across our community.

Coordinated Assistance: CJP is now funding new care managers at our partner agencies—Jewish Family & Children’s Service, Jewish Family Service of Metrowest and Yad Chessed. In the face of overwhelming obstacles, these care managers are able to step in and help people gain stability through accessing public and private resources across our community, such as food, career development and housing support. CJP has also doubled funding for emergency assistance to ensure that care managers are able to address the most immediate needs of members of our community – such as preventing eviction or keeping the heat on in the winter.

Employment Support: 71% of the individuals who received support through our Anti-Poverty Initiative have either a bachelor’s degree or postgraduate degree, and yet 74% of these college-educated clients are surviving on an annual income of less than $15,000. CJP is working closely with Jewish Vocational Service (JVS) to fund multiple employment programs to ensure that those who receive services through the Anti-Poverty Initiative also have access to free career support services. Eligible individuals receive employment screenings, meet regularly with a dedicated career coach at JVS, and are able to participate in job search support groups, customized career counseling and other services. 65% of individuals enrolled in these services have been placed in a new job within 6 months of working with a JVS coach, and 75% of these job-placed individuals have been placed in their goal job.
**Measuring our Progress:** CJP is committed to measuring programmatic progress and client success, in an effort to ultimately improve the entire support system CJP leads for vulnerable populations. During the first phase of this work, we worked closely with a third-party analyst to conduct research on the demographics and needs of the members of our community who have been served this work. Key findings include:

- The average annual income of clients served through the initiative is $14,000
- The average household size is 1.93, with 18% of households including children (approximately 500 children).
- The most frequent towns of residence include Framingham, Brighton, Newton, Brookline, and Natick
- Lost job and mental health challenges were key drivers identified by those seeking help
- The five leading presenting needs were food, utilities, housing, employment and medical needs

Additionally, significant time was invested in researching, designing, and implementing a comprehensive Stability Scale for assessing our community’s ability to make a lasting impact on the lives of our most vulnerable members. This multi-faceted scale is being piloted at two agencies to track progress on a quarterly basis and identify barriers that are preventing families and individuals from achieving stability. This scale utilizes a four-point scoring system to monitor movement on a variety of stability indicators (including housing status, income level, savings, and debt to equity ratio) with each score from 4-1 representing the following sequential statuses: crisis, vulnerable, stable, and self-sufficient. Preliminary findings demonstrate that:

- All families and individuals entering in crisis showed positive movement towards stability
- On average, it takes notably more time to support someone entering in crisis in achieving stability than someone entering with a status of “vulnerable” (9 months as compared to 5 months)
- Based on a small sample of exiting clients, 50% exited with a status of stable or self-sustaining (the remainder exited with a status of vulnerable; none exited in crisis)

**Community Outreach:** A key focus of this work is spreading awareness about the support available and combatting the stigma associated with asking for help. Rabbis, education directors and others in the community are often in a position to know who may need help and can connect those in crisis with community support. Thus, a vital piece of this work has been to work with these community leaders at a grassroots level to reach families in need through community trainings and one-on-one meetings. We have also launched a micro-site http://raiseyourhand.cjp.org/ that features a toolkit of resources for the community; information about how to seek assistance or give help; and quotes from clients who have bravely agreed to share their stories.
Looking Ahead

As we move forward, we are focusing on learning more about the clients we are serving, and the challenges they face. It is clear that immediate needs such as food and help paying bills continue to be the reason those in need seek help from our agencies, but it is critical to the future of our community that we continue to dig deeper to assess the major drivers of financial distress within this population. Our initial data point to unemployment and mental health challenges (and the interrelation between the two) as being crucial drivers to further explore, and data collection in the year ahead will prioritize these areas.

We are also expanding our employment support this year to include a financial coaching component, based on national research demonstrating that coupling these services leads to significant increases in job placement and retention over time. This new program is being implemented through JVS’ Financial Opportunity Center, leveraging a national model developed by the Annie E. Casey Foundation with demonstrated success in improving job placement and retention over time.

Finally, other Jewish communities have begun to take notice of the early results from this work. Four other Jewish federations—St. Louis, Greater Los Angeles, Atlanta and the UJA Federation of Greater Toronto—have contacted us to explore how they might replicate aspects of this program within their respective communities. CJP is also exchanging ideas with thought partners in leading non-profits and communities committed to this work (including Catholic Charities, the United Way, EMPath, New England Center and Home for Veterans and the City of Newton.) We are pleased that our efforts are not only helping people in our community, but also have the potential for broader impact, and we are exploring possible synergies and collaborative opportunities in the coming months.