

Jewish Poverty in the United States: A Summary of Recent Research

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Introduction

This report from The Harry and Jeanette Weinberg Foundation, a private Foundation dedicated to improving the lives of low-income and vulnerable individuals and families, provides a review of research and major initiatives focused on Jewish poverty in the United States. The goal of this report is to inform the Foundation's work on behalf of low-income American Jews by 1) collating much of the recent (i.e., within the last five years) research and data focused on Jewish poverty, 2) understanding several of the predictors of Jewish poverty at a national and regional level, and 3) understanding the landscape of service delivery to low-income Jews.

In addition to a scan of available resources online, Weinberg staff sent requests to more than 70 leaders working at Jewish federations, nonprofits, foundations, and other leading national and local organizations for references to recent research and data. We also spoke with representatives from more than a dozen Jewish federations and other selected experts, to learn more about strategic initiatives to combat Jewish poverty within local communities. Most of this review's findings are centered on two national studies¹ and several community studies conducted by local Jewish federations, which include data on income, financial status, social services needs, and educational attainment. This summary is not exhaustive; there are likely other relevant studies of Jewish poverty available, which we did not find as part of this scan.

It is important to provide a few caveats about the data included within this report. First, there is wide variance in how researchers measure poverty. Most measures of poverty are based on annual household income, which does not account for accumulated wealth as an input to economic stability. Additionally, income thresholds vary significantly across studies. Examples used within this report include flat thresholds (e.g., less than \$25,000, less than \$30,000); thresholds based on the Federal Poverty Level, which defines poverty using income in combination with household size; and thresholds that apply a multiplier (e.g., 150%, 250%) to the Federal Poverty Level. This report also references subjective measures of poverty, including a personal assessment of whether an individual can "make ends meet." Readers should be careful not to: 1) conflate subjective measures of poverty with objective measures of poverty, such as annual household income, or 2) make comparisons across household income measures with varying thresholds.

Sources of research on Jewish Poverty also vary in how they define the survey respondent population (i.e., who is a Jew?). For example, the 2014 Pew Report on how income varies across US religious groups restricts the target population to Jews by religion, while Pew's 2013 "A Portrait of American Jews" report includes both Jews by religion and Jews of no religion within the survey population. The UJA-Federation of NY 2011 Special Report on Poverty defines a Jewish household as one that "includes one or more Jewish adults ages 18 or over"; thus, some people living in Jewish households, as defined by that study, may not be Jewish. Finally, comparisons of data across Community Studies conducted by Jewish Federations should be utilized with caution, as these studies contain variations in survey methods, including different wording of questions, which likely impact responses.

¹ (1) The 2013 Pew Center Study, "A Portrait of Jewish Americans," and (2) a national survey conducted annually by the American Jewish Committee (AJC)

This summary provides the following information:

- National statistics on poverty, income status, and predictors of poverty within the Jewish community.
- Regional statistics on poverty, income status, predictors of poverty, and other relevant statistics.
- Selected strategic efforts to combat Jewish Poverty within large Jewish communities.
- A listing of all research cited within this summary, included as an appendix.

Executive Summary

Based on the available research, we can state the following findings about Jewish poverty in the United States:

- The percentage of Jewish households earning less than \$30,000 is between 16 and 20 percent, according to two major national studies; 7 percent of Jewish households earn less than \$15,000.
- According to six recent community studies conducted within the last five years, the percentage of households with incomes below the Federal Poverty Level² ranged between 1 and 4 percent in those communities. Additionally, Jewish households with income below \$25,000 ranged broadly between 3 and 28 percent, with most communities falling between 5 and 17 percent.
- Between 1 and 8 percent of Jewish households say that they “can’t make ends meet,” aligning roughly with the percentage of Jews who are close to, or below, the Federal Poverty Level. However, there is a second layer of households—above 20 percent in many Jewish communities—that are “just managing” or “just getting along,” illustrating a much larger base of households that require assistance.
- New York City and the surrounding region has the largest number of low-income Jewish households in the United States, and is an outlier when compared to the ranges included above. According to 2011 data, 20 percent of individuals in Jewish households in New York lived in a household with an income below 150 percent of the Federal Poverty Level³, accounting for 361,100 individuals.
- Identifying other areas of concentrated poverty with certainty is challenging, given the variability of the community studies and length of time since many of these were completed. This is an opportunity for future research.
- Jewish poverty is concentrated among older adults, Hasidic Jews, Jews with lower levels of educational attainment, Jews who are employed part-time, individuals with disabilities, single women, immigrants, non-white Jews, and Jews who identify as “Just Jewish,” secular, or have no Jewish denomination. Specific communities reported higher concentrations of certain populations—Jewish poverty in New York, for instance, is highly concentrated among Russian-speaking Jews, especially Russian-speaking older adults, (many of whom are Holocaust Survivors), and Hasidic Jews.
- New strategic efforts to combat poverty in Jewish communities around the country include comprehensive service delivery models, digital pantries, and financial literacy programs. These efforts are concentrated in a few large Jewish communities, and there is potential to replicate successful initiatives from within these Jewish communities, and the field of human service delivery more broadly, to other locations around the country.

² This data uses the 2015 definition of the federal poverty threshold. The household income threshold corresponding to the Federal Poverty Level, varies between \$11,800 and \$24,000 for a household size of 1-4 individuals. Some relevant examples: (1) one person household: \$11,800; (2) two person household: \$15,000; (3) three person household: \$20,000; (4) four person household: \$24,000.

³ According to the Special Report on Poverty by the UJA Federation of NY, the household income in New York that corresponds to 150 percent of the Federal Poverty Level varies between \$15,000 and \$33,000 for households of four individuals or less. The specific income level depends on the number of people in the household and whether there is an older adult living within the household. Some relevant examples: (1) one person household (older adult): \$15,000; (2) one person household (not an older adult): \$16,500; (3) two person household, with at least one older adult: \$19,000; (4) two person household, with no older adults: \$21,000; (5) three person household: \$27,000; (6) four person household: \$33,000.

National Research on Jewish Poverty

Percentage of American Jews that are low-income

According to two Pew Research Center studies from 2013 and 2014, between 16 and 20 percent of Jews reported annual household incomes of less than \$30,000⁴.

Additionally, according to a recent American Jewish Committee (AJC) survey, these percentages have remained consistent in 2016 (19 percent) and 2017 (18 percent)⁵. According to the AJC survey, 7 percent of Jewish households earned less than \$15,000 in 2017, 7 percent earned between \$15,000 and \$25,000, and 4 percent earned between \$25,000 and \$30,000. It should be noted that, compared to people of other religions and the country as a whole, Jews exhibit a lower percentage of households with income below \$30,000, at 16-20 percent. In contrast, this figure is 35 percent of all United States households, 36 percent for Catholics, and 34 percent for Muslims⁶. However, as already mentioned, there are specific demographic groups, sub-populations, or geographic regions (Russian-speaking Jewish older adults in New York City, for example) that exhibit higher levels of poverty.

National predictors of poverty within the Jewish community

Historically, predictors of poverty in the Jewish community are consistent with those in the United States at large. According to an analysis of the 2000-2001 National Jewish Population survey (the pre-cursor to the 2013 Pew study), older adults (i.e., 65+), individuals without higher education, those who are employed part time, those with disabilities and unable to work, single women with and without children, (especially the latter, immigrants (both those who have become citizens, and even more

so those who haven't), non-white Jews, , and Jews who identify as "Just Jewish," secular, or have no Jewish denomination have all reported higher rates of poverty⁷.

The 2013 Pew Report similarly states that "Jews with household incomes less than \$30,000 are concentrated among young adults and those who have reached retirement age." The 2013 study also found that Jews with less than a college education; single adults with children; and divorced, separated, and widowed respondents are more likely to be low-income. It is clear that employment is a driver of poverty for older adults; according to the Pew study, 70 percent of this population is not employed (either by choice or because individuals are unable to find employment), significantly higher than other populations. Additionally, the Blue Card, an aid

organization serving Holocaust Survivors, estimates that 61 percent of the 100,000 survivors in the United States live on less than \$23,000 per year⁸. One caveat for young adults is that these individuals may receive unreported support from their parents, so poverty in this demographic may be slightly overstated.

Ultra-Orthodox, or Haredi Jews, also exhibit higher rates of poverty or near-poverty. The Pew study found that 43 percent of Ultra-Orthodox Jews earn a household income below \$50,000, compared to 32 percent of Jews overall. One factor that contributes to this dynamic is the level of secular educational attainment. Just 25 percent of Ultra-Orthodox Jewish individuals have a bachelor's degree or higher, compared to 58 percent of Jews overall, and 29 percent of the U.S. general public⁹. It should be noted that poverty in the Haredi community is complex, as this community views education and employment differently than other segments of the Jewish population.

⁴ <http://www.pewforum.org/2013/10/01/chapter-2-intermarriage-and-other-demographics/> and <http://www.pewresearch.org/fact-tank/2016/10/11/how-income-varies-among-u-s-religious-groups/>

⁵ <http://www.jewishdatabank.org/Studies/downloadFile.cfm?FileID=3626>

⁶ <http://www.pewresearch.org/fact-tank/2016/10/11/how-income-varies-among-u-s-religious-groups/>

⁷ "Poor Jews: An Analysis of Low Income in the American Jewish Population" by Laurence Kotler-Berkowitz (<https://link.springer.com/article/10.1007%2Fs12397-009-9021-z>)

⁸ <https://forward.com/fast-forward/392955/1-3-of-american-holocaust-survivors-live-in-poverty-aid-group-says/>

⁹ <http://www.pewforum.org/2015/08/26/a-portrait-of-american-orthodox-jews/>

Regional Research on Jewish Poverty

Overview and selected highlights of community studies by Jewish federations

Aside from the national studies discussed above, most research on Jewish poverty is sourced through “community studies” conducted in the vast majority of cases by local Jewish federations. These studies, typically conducted every 10 years, are not singularly focused on income status but rather address a variety of questions about the local Jewish population, including demographics, Jewish identity, engagement (i.e., synagogue membership, annual giving), views on Israel, and several other areas. Yet these studies generally contain information on income status and subjective measures that gauge whether families are able to make ends meet and may also include information on access to various benefits.

What follows is a set of comparisons of selected indicators of poverty across different communities from community studies completed in the past five years. Note that in some cases, communities were excluded from comparisons because the study did not include a comparable question. A full listing of community studies can be found in the appendix.

Jewish household income and federal poverty

Based on community studies from the past five years, federal poverty rates varied across community studies between 1 and 4 percent. Additionally, reported household income below \$25,000 ranged broadly between 3 and 28 percent, with most communities between 5 and 17 percent¹⁰.

Reported household income below \$25,000 ranges broadly between 3% and 28%, with most communities between 5% and 17%.

¹⁰ This information should be used with caution for several reasons: (1) many households choose not to disclose their household income—in some studies as many as one third do not answer this question; (2) standard of living varies by community, so a \$25,000 household income goes further in one city than it might in another; (3) not all of these community studies were conducted in the same year, so the national economic context may not be the same

Jewish household income and federal poverty

Community	Percentage of households below the Federal Poverty Level ¹¹	Percentage of households below \$25,000 in income	Percentage of households below \$50,000 in income (all, including <\$25,000)	Median household income
Houston, TX (2016)	3.9%	10%	19%	\$123,000
St. Petersburg, FL (2017)	3.6%	13%	34%	\$85,000
Broward County, FL (2016)	3.2%	17%	32%	\$83,000
Miami, FL (2014)	2.0%	14%	31%	\$94,000
Indianapolis, IN (2017)	1.7%	7%	16%	\$129,000
Omaha, NE (2017)	0.9%	12%	29%	\$75,000
Columbus, OH (2013)	Not Available	28% ¹²	49%	\$55,000
Pittsburgh, PA (2017)	Not Available	17%	37%	\$79,000
Nashville, TN (2015)	Not Available	10%	23%	\$100,000
Buffalo, NY (2013)	Not Available	9%	25%	\$91,000
St. Louis, MO (2014)	Not Available	9%	25%	\$77,000
Boston, MA (2015)	Not Available	6%	14%	\$118,000
Collier County/Naples, FL (2017)	Not Available	5%	20%	\$110,000 ¹³
Seattle, WA (2014)	Not Available	5%	13%	\$111,000
San Francisco Bay Area, CA (2017)	Not Available	Not Available (~4% below \$20,000)	10%	\$115,000
Greater Washington, DC (2017)	Not Available	Not Available	12%	\$128,000

¹¹ This data uses the 2015 definition of the federal poverty threshold. The household income threshold corresponding to the Federal Poverty Level, varies between \$11,800 and \$24,000 for a household size of 1-4 individuals. Some relevant examples: (1) one person household: \$11,800; (2) two person household: \$15,000; (3) three person household: \$20,000; (4) four person household: \$24,000.

¹² Interestingly, just 3 percent of "poor" Jewish households in Columbus (defined in the community report as respondents with household income below 150 percent of the federal poverty level who said they "cannot make ends meet" or are "just managing") are students; 29 percent are individuals with disabilities.

¹³ The median household income for Collier County was calculated with a slightly different methodology than that of the other communities in this table.

New York: The largest area of Jewish poverty

The most significant outlier is New York City and its surrounding region, the largest Jewish community in the United States. UJA New York completed its last community study in 2011 and therefore the city is not included in the comparisons above. But UJA New York produced a special report on poverty based on that year's community study.

According to this report, 564,900 individuals across nearly 196,900 households live in poverty (defined as below 150 percent of the Federal Poverty Level¹⁴) or near poverty (defined as household income between 150 and 250 percent of the Federal Poverty Level¹⁵), concentrated in New York City (especially Brooklyn). This means that 32 percent of people in Jewish households in New York live in poverty (20 percent) or near poverty (12 percent). The number of people in poor Jewish households in the greater New York area has doubled, growing 98 percent over the previous two decades, while the overall population of people in Jewish households in New York has grown only marginally, by just 12 percent over the same time period.

32% of Jews in New York live in poverty (20%) or near poverty (12%).

Selected identifiable populations that include higher proportions of poor Jewish households are listed below, by order of magnitude:

Population	Portion of poor Jewish households in New York (adds to 90 percent of poor households)	Percentage of population that is poor	Notes
Russian-speaking older adult households	26%	72%	Largely in Brooklyn, many of whom have no history of work in the United States and cannot access social security and several critical benefits
Hasidic, or Ultra-Orthodox, Jewish households	17%	45%	Constrained by low levels of secular education (in 62 percent of Hasidic households, a bachelor's degree is highest level of degree earned) and large numbers of children per household
Non-Russian-speaking older adults	16%	10%	About two-thirds of this group lives alone
Unemployed or underemployed households	13%	20%	Excludes Russian-speaking households, Hasidic households, older adults, and households that include a person with a disability
Russian-speaking households (no older adults)	8%	20%	In more than half of the households, no member of the house is employed
Households that include a person with a disability who is unable to work	8%	54%	
Single-parent households	2%	14%	

To meet the growing needs of low-income individuals and families in New York, UJA New York has launched an anti-poverty effort, which focuses on creating community resource hubs in Queens and Brooklyn. More information on this initiative is included later in the report.

¹⁴ According to the Special Report on Poverty by the UJA Federation of NY, the household income in New York that corresponds to 150 percent of the Federal Poverty Level varies between \$15,000 and \$33,000 for households of four individuals or less. The specific income level depends on the number of people in the household and whether there is an older adult living within the household. Some relevant examples: (1) one person household (older adult): \$15,000; (2) one person household (not an older adult): \$16,500; (3) two person household, with at least one older adult: \$19,000; (4) two person household, with no older adults: \$21,000; (5) three person household: \$27,000; (6) four person household: \$33,000.

¹⁵ With the same source and methodology references in Note 14, the household income in New York that corresponds to 250 percent of the Federal Poverty Level varies between \$26,000 and \$55,000 for households of four individuals or less. Some relevant examples: (1) one person household (older adult): \$26,000; (2) one person household (not an older adult): \$28,000; (3) two person household, with at least one older adult: \$32,000; (4) two person household, with no older adults: \$36,000; (5) three person household: \$45,000; (6) four person household: \$55,000.

Subjective assessment of income sufficiency for Jewish households

The percentage of Jews that say they “can’t make ends meet” or are “poor” or “nearly poor” ranges between 1 and 8 percent, aligning with Federal Poverty Level. However, there is a second layer of families—above 20 percent in many Jewish communities—that are “just managing” or “just getting along.” Language varies across surveys for these questions, making broad-based comparisons difficult. But respondents are much more likely to answer subjective questions about financial status than those focused on household income¹⁶. Included below are comparisons of these percentages, split into two tables based on language of the survey question. The below table utilizes a scale including the options: “just managing” and “cannot make ends meet”, as opposed to “have enough money”, “have some extra money”, or “well off”.

The percentage of Jews that say they “can’t make ends meet” or are “poor” or “nearly poor” ranges between 1 and 8%.

Community	Percentage that “cannot make ends meet” or are “just managing” ¹⁷	Percentage that “cannot make ends meet”	Percentage that are “just managing”	Percentage of households below \$25,000 in income
Columbus, OH (2013)	36%	8%	28%	28% ¹⁸
Broward County, FL (2016)	32%	4%	28%	17%
St. Petersburg, FL (2017)	31%	3%	29%	13%
Miami, FL (2014)	29%	3%	26%	14%
St. Louis, MO (2014)	24%	4%	20%	9%
Omaha, NE (2017)	24%	2%	22%	12%
San Francisco Bay Area (2017)	22%	2%	20%	Not Available (~4% below \$20,000)
Houston, TX (2016)	22%	2%	19%	10%
Indianapolis, IN (2017)	16%	1%	15%	7%

Other surveys include the following options with different wording: “poor,” “nearly poor,” and “just getting along”, as opposed to “living reasonably comfortably”, “living very comfortably”, or “prosperous”.

Community	Percentage that are “poor,” “nearly poor,” or “just getting along” ²⁰	Percentage that say they are “poor” or “nearly poor”	Percentage that say they are “just getting along”	Percentage of households below \$25,000 in income
Pittsburgh, PA (2017)	23%	8%	15%	17%
Boston, MA (2015)	12-13%	1-2% ²⁰	11%	6%
Seattle, WA (2014)	12%	2%	10%	5%
Greater Washington, DC (2017)	11-12%	1-2%	10%	N/A
Nashville, TN (2015)	9-10%	1-2%	8%	10%
Buffalo, NY (2013)	9-10%	1-2%	8%	9%
Collier County/Naples, FL (2017)	7%	2%	5%	5%

¹⁶ <http://www.jewishdatabank.org/Studies/downloadFile.cfm?FileID=3303>

¹⁷ Note that in some cases, addition of “cannot make ends meet” or “just managing” yields a number that is different than a simple addition of the numbers in the table, due to rounding.

¹⁸ Interestingly, just 3 percent of “poor” Jewish households Columbus (defined in the community report as respondents below 150 percent who said they “cannot make ends meet” or are “just managing”) are students; 29 percent are individuals with disabilities.

¹⁹ Note that in some cases, addition of “cannot make ends meet” or “just managing” yields a number that is different than a simple addition of the numbers in the table, due to rounding.

²⁰ Poor and nearly poor were both at “<1 percent”, so it is not clear what the cumulative number is.

These tables illustrate that within most Jewish communities, there is a small number of very low-income individuals as well as a much larger group of families that might be above the poverty limit but are living paycheck to paycheck and not able to accumulate savings. These families are often one event away—one emergency, one home repair, perhaps a Jewish experience—from falling into serious financial crisis.

Some community studies are beginning to capture this dynamic more explicitly. In Pittsburgh, for instance, while 8 percent of families said they are “poor” or “nearly poor,” 13 percent of families said they could not afford an emergency \$400 purchase, and 25 percent said they had insufficient savings for three months of expenses. In the Greater Washington, DC area, 1-2 percent of families said they are “poor” or “nearly poor,” 3 percent of families said they could not afford an emergency \$400 purchase, and 13 percent said they had insufficient savings for three months of expenses. Note that these locations are only the communities that have collected data in this area—the dynamic likely applies in Jewish communities around the country.

These families are often one event away—one emergency, one home repair, perhaps a Jewish experience—from falling into serious financial crisis.

Jewish individuals and families receiving public benefits

More recent community studies have also tracked the percentage of households receiving different forms of public benefits, including Supplemental Nutrition Assistance Program (SNAP), Medicaid, subsidized housing, daycare assistance, Social Security Insurance (SSI), or Social Security Disability Insurance (SSDI). See below for some relevant statistics from various communities (note that the same questions are not asked consistently):

- **Boston, MA (2015):** 6 percent of households received SNAP, Medicaid, subsidized housing, or daycare assistance; 9 percent received SSDI or SSI.
- **Collier County/Naples, FL (2017):** 1 percent of households received welfare benefits; and 3 percent received SSDI/SSI benefits.
- **Greater Washington, DC (2017):** 3 percent received government benefits of some kind (i.e., SNAP, WIC, SSDI, Medicaid).
- **Pittsburgh, PA (2017):** 6 percent of households received SNAP, Medicaid, subsidized housing, or daycare assistance; 9 percent received SSDI or SSI.
- **Seattle, WA (2014):** 20 percent of households received SSDI; 1 percent received subsidized housing benefits.

Educational attainment of Jewish individuals

One of the characteristics that is most highly correlated with income is educational attainment²¹. Jewish communities overall are highly educated, with bachelor's degree attainment rates ranging from 60 to 92 percent for recent community studies. This significantly outpaces the national average of 29 percent of the U.S. public. Note that the national rate of Jewish bachelor's degree attainment is between 58 and 62 percent, based on the 2013 Pew report and the 2017 American Jewish Committee survey. This overall rate is likely heavily weighted by New York's percentage with a bachelor's degree of 57 percent (not shown below, as it is not within the past five years).

Jewish communities overall are highly educated, with bachelor's degree attainment rates ranging from 60% to 92%.

Community	Percentage of individuals that have a bachelor's degree	Percentage of individuals that have a graduate degree
Greater Washington, DC (2017)	92%	61%
Seattle, WA (2014)	89%	55%
Boston, MA (2015)	87%	61%
Buffalo, NY (2013)	86%	57%
Nashville, TN (2015)*	86%	54%
Collier County/Naples, FL (2017)	85%	55%
Pittsburgh, PA (2017)*	84%	56%
Indianapolis, IN (2017)	83%	45%
Houston, TX (2016)	79%	39%
San Francisco Bay Area, CA (2017)	76%	34%
Miami, FL (2014)	71%	32%
Columbus, OH (2013)	70%	35%
Omaha, NE (2017)	68%	30%
St. Louis, MO (2014)	63%	33%
Broward County, FL (2016)	61%	26%
St. Petersburg, FL (2017)	60%	29%

**Respondent-base is the overall population, rather than individuals over 25 years old only. Several community studies, including Nashville, note that a similar analysis limited to only over 25 year olds produced nearly identical results.*

²¹ <http://www.pewresearch.org/fact-tank/2016/10/11/how-income-varies-among-u-s-religious-groups/>

Strategic Efforts to Combat Poverty in the Jewish Community

Several Jewish communities throughout the United States have launched initiatives and programs to fight poverty. See below for examples of Jewish agencies working to fight poverty in their own communities. Note that the descriptions below are anecdotal, based on conversations with leaders at Jewish federations around the country, and are in no way exhaustive.

One-Stop Shop and No Wrong Door models: Easing access to service delivery

Recognizing that individuals seeking help usually require multiple services and interventions, agencies and service providers throughout the United States have been developing No Wrong Door models of service delivery for many years. These models ensure that no matter where an individual enters an ecosystem of service providers, they are screened, referred to all services and providers for which they are eligible, and are tracked over time. Many Jewish communities have undertaken to implement No Wrong Door and other comprehensive service-delivery models, but it is easier said than done, says Reuben Rotman, President and CEO of the Network of Jewish Human Services Agencies (NJHSA). “My sense is that many communities might think they’re practicing these principles but are not doing it in a comprehensive way,” he said. “Did the case manager follow-up? Did they have the individual sign a release to have another agency reach out? Is the organization proactively exploring other connections? At many organizations, there aren’t systems in place to enable coordination of treatment for clients who might present themselves at multiple agencies.”

Combined Jewish Philanthropies, Boston

The Combined Jewish Philanthropies in Boston launched an anti-poverty initiative in mid-2015 that centralizes services across six providers through its warm-line case management hotline. Through this effort, Boston has conducted annual, de-duplicated demographic analyses of its clients that provide a view of the Jewish poor population. One surprising note from this study involves the education status of this population; 67 percent of the population accessing services had either a bachelor’s or post-graduate degree, compared to 41 percent of Jewish low-income households (i.e., less than \$30,000) nationally (Pew). As Dr. Sarah Abramson states, “We cannot take an anti-poverty program off the shelf, because most of those are focused on education. Something else is going on here²².” To serve this target population, the initiative prioritizes employment opportunities for mid-career professionals with an increasing focus on clients experiencing mental health challenges, as well as comprehensive case management and financial coaching for individuals and families experiencing poverty. This program is unique not only in terms of the population it serves but also in its effort to consolidate services across the region and truly embrace a No Wrong Door philosophy, whereby individuals and families are seamlessly connected to services across the community, regardless of which agency serves as the entry point. The organization is also conducting long-term follow-up every three months over a three year period, and is recording a “sustainability score” on a scale of one (self-sustaining) to four (crisis) at each follow-up time- point based on five variables: current employment status, household income, expenses versus income, savings balance, housing stability, and debt to equity ratio. According to a recent update on the initiative, 91 percent of families and individuals entering in crisis showed positive movement toward stability within nine months.

²² Sarah Abramson, Vice President of Caring and Community at Boston Combined Jewish Philanthropies (CJP) on the Anti-Poverty Initiative: <https://www.youtube.com/watch?v=JamhxsAHaXU>

UJA Federation of New York

UJA New York, aiming to serve the largest block of concentrated Jewish poverty in the United States, is also significantly increasing its efforts to centralize services. Through its Centennial Anti-Poverty Initiative²³, UJA will be launching two community resource hubs, in partnership with the Met Council and the Central Queens Y, in Brooklyn and Queens, respectively. These hubs are designed to be one-stop shops that centralize the array of social services and supports available to low-income individuals and families, including food access, employment training, help in applying for government benefits, legal and financial counseling, emergency financial assistance, emotional support, and low-interest loans, among other relevant services²⁴.

Digital pantries: Leveraging technology to increase dignity

UJA Federation of New York

Within its community resource hubs, UJA New York is implementing a digital pantry food-ordering system. The system will enable eligible clients to place food orders remotely from a computer, or onsite via an iPad, instead of standing in line at pantry locations. This dignifies the food pantry experience, reducing waits from up to 30 minutes to just a few minutes. Additionally, clients will have increased choice in their food items, which both limits waste and provides families with the choice of food items that is afforded to wealthier families. The system also leverages a points system that incentivizes individuals to select healthier foods that “cost” fewer points. In its pilot phase (over the past six months), UJA New York’s digital pantry system has seen a 30 percent increase in clients accessing food and a 133 percent increase in the amount of protein that is available to clients. Other than UJA New York and Jewish Federation of Greater Philadelphia, which has used a digital pantry for the past five years, we are not aware of other Jewish communities that leverage the digital pantry model.

Of note, UJA’s anti-poverty efforts leverage effective practices and programs from around the social services sphere. This digital pantry initiative was replicated from St. Johns Bread & Life, a social service organization focused on alleviating hunger in Brooklyn and Queens that pioneered the model a decade ago. Additionally, UJA’s community resource hubs are based on the One-Stop Shop model, pioneered by the Robin Hood Foundation. There may be opportunities for other Jewish agencies to similarly leverage effective practices not only from other Jewish communities but also leaders within the field of human service delivery broadly.

²³ Overview of UJA New York Centennial Anti-Poverty Initiative: <https://vimeo.com/265813193>

²⁴ http://jewishweek.times_ofisrael.com/uja-fed-to-launch-largest-anti-poverty-push-in-its-history/

Financial literacy: Building assets toward sustainability

While the Jewish community (with the exception of New York and selected other communities) has a low rate of families below the Federal Poverty Level, there is a much larger community just above the poverty limit, often described as the working poor or ALICE (Asset-Limited, Income-Constrained, Employed). Many believe living in “near poverty” is just as serious, since exceeding the federal poverty income threshold can lead to loss of eligibility for several benefits²⁵. As mentioned earlier, individuals and families who are “just managing” or “just getting by” are one large expense away from not being able to support themselves. These families often lack the financial literacy and personal budgeting knowledge to build savings and continue the uphill climb out of poverty.

Jewish Federation of Cleveland

Following its 2011 community study, which identified that 41 percent of families are either “just managing to make ends meet” or “cannot make ends meet,” The Jewish Federation of Cleveland set up a task force on financial distress to identify unmet needs in the community. One trend this task force identified is that the community was struggling to support families who were near poor, with modest income and savings, but on the brink of falling back into poverty. Out of this finding came Forward Focus, an intensive self-sufficiency intervention focusing on financial education, housing stabilization, and employment support, serving more than 100 families annually in Cleveland.

Led by a former banker, the evidence-based program takes a holistic approach to help individuals achieve financial stability, including budgeting, debt reduction, employment, transportation, child/older adult care, savings and emergency accounts, and housing. The program targets families who are unemployed or long-term under-employed and facing housing instability, with heads of households either being over 50 (i.e., baby boomers generation) or with dependents in the home. More than 270 households have participated since program launch at the end of 2014. Outcomes for the first three-year pilot of the program are being recorded in the framework of the Fenn-Jorstad Self Sufficiency Matrix (SSM), an assessment tool used to determine a participant’s level of self-sufficiency and will be released later this year.

Targeted outreach: Finding those in need

The Jewish Federation of Greater Philadelphia

While the community studies are extraordinarily helpful in surfacing trends that can shape best-fit programs to serve low-income individuals, these studies measure macro-level trends and unfortunately lack the ability to find specific people in need. This limits services to those who reach out to an agency or program. The Jewish Federation of Greater Philadelphia is trying to change this. The organization has initiated a partnership with a data science firm, Civis Analytics, that can identify characteristics of individuals likely to be both Jewish and low-income and target services to those individuals. The firm estimates that a sample exhibiting the characteristics of low-income Jews contains 6.7 times the number of targets than a randomly-selected list. The Federation plans to work with nonprofit Benefits Data Trust, a close partner, to conduct targeted outreach based on a tailored list containing attributes of low-income Jewish families and connect them with a myriad of benefits. This represents yet another way to expand access to services for low-income Jews.

²⁵ <https://d38k8tmwohgfyf.cloudfront.net/785173.pdf>

Conclusion

The above summarized research and data are helpful in understanding several facets of poverty in the Jewish community. The percentage of Jewish households earning less than \$30,000 in income is between 16 and 20 percent. And based on several Jewish community studies completed by Jewish federations, there is a small group of Jewish households reporting that they can't make ends meet, with a much larger group of Jewish households (more than 20 percent in many communities) that are barely managing to get by each day. New York, the largest Jewish community in the United States, is an outlier to this dynamic, with almost a third of households living in poverty or near poverty. Finally, the Jewish individuals and households struggling most with poverty are older adults, Hasidic Jews, Jews with lower levels of educational attainment, those employed part-time, individuals with disabilities, single women, immigrants, non-white Jews, and Jews who identify as "Just Jewish," secular, or have no Jewish denomination.

Many questions and areas for potential research remain. Other regions with large numbers of low-income Jews outside of New York, which certainly exist, are difficult to pin down due to differences in wording of questions, and timing of completion, across community studies. There is also much more to learn about the makeup of poverty within most communities. Across all communities, it would be helpful to further understand long-term patterns of poverty, including how long individuals and households remain in poverty. These questions may be the focus of future research for funders, Jewish federations, leading nonprofits, foundations, and other organizations. Additionally, there are opportunities for Jewish organizations to learn from the exemplary programs and services of their peers, both within the Jewish community and the field of human service delivery more broadly.

Many thanks to everyone who spoke with us, or sent us research or data, in support of this effort. If you have any questions regarding this report, please don't hesitate to contact Jonathan Hornstein at jhornstein@hjweinberg.org.

Questions? Comments? Have info to share? Please contact us.

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Jewish Federation of Metropolitan Detroit

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Leading Edge

Network of Jewish Human Service Agencies

One8 Foundation

Pew Research Center

UJA Federation of New York

On behalf of The Harry and Jeanette Weinberg Foundation, we thank you for your perspectives and contributions and for the work you do every day to improve the lives of low-income individuals and families.

Appendix

Listing of research focused on Jewish poverty

National studies

1. "A Portrait of Jewish Americans" by the Pew Center provides information on Jewish socioeconomic status, including education, household income, employment status, and homeownership. (<http://www.pewforum.org/2013/10/01/chapter-2-intermarriage-and-other-demographics/>)
2. "A Portrait of American Orthodox Jews: A Further Analysis of the 2013 Survey of U.S. Jews" by the Pew Center provides more detail on the Orthodox Jewish population, including differences in responses between Modern Orthodox and Haredi Jews. (<http://www.pewforum.org/2015/08/26/a-portrait-of-american-orthodox-jews/>)
3. "Annual Survey of American Jewish Opinion" by American Jewish Committee includes a question on total annual household income, comparing 2016 and 2017 results. (<http://www.jewishdatabank.org/Studies/downloadFile.cfm?FileID=3626>)
4. "How income varies among U.S. religious groups" by David Masci at the Pew Center compares total family income across US religious groups, including Jews. (<http://www.pewresearch.org/fact-tank/2016/10/11/how-income-varies-among-u-s-religious-groups/>)
5. "Poor Jews: An Analysis of Low Income in the American Jewish Population" by Laurence Kotler-Berkowitz discusses the characteristics of the low-income Jewish population based on data from the National Jewish Population Survey in 2000-2001. (<https://link.springer.com/article/10.1007%2Fs12397-009-9021-z>)
6. "The Great Recession and American Jews: Evidence from Baltimore, Chicago and Cleveland" by Laurence Kotler-Berkowitz discusses the experiences of Jews in three US communities as a result of the great recession. (<http://www.jewishdatabank.org/Studies/downloadFile.cfm?FileID=3128>).

Regional studies

A full listing of US local community studies, conducted by Jewish federations, can be found online at the Berman Jewish Databank. Additionally, some other recent studies, conducted by the Steinhardt Social Research Institute, can be found on their website. See below for relevant links:

1. <http://www.jewishdatabank.org/Studies/us-local-communities.cfm>
2. <https://www.brandeis.edu/ssri/communitystudies/team.html>
3. "2011 Special Report on Poverty" by UJA Federation of New York, in consultation with Metropolitan Council on Jewish Poverty, compares results of the community studies from 1991 and 2011. (<https://d38k8tmwohgfyf.cloudfront.net/785173.pdf>)