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National Jewish Population Survey 2000-01



Economic
Vulnerability
in the
American
Jewish
Population

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United Jewish Communities

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report 5

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INTRODUCTION

ECONOMIC VULNERABILITY REMAINS A SIGNIFICANT CAUSE FOR CONCERN IN THE AMERICAN JEWISH COMMUNITY.

About 7% of American Jewish households have incomes that fall below the federal government’s official poverty line, and double that proportion, 14%, have incomes that place them in a category that can be considered “low income.” The persistence of economic vulnerability among a minority of Jewish households stands in stark contrast to the fact that the median income of American Jewish households is significantly higher than the U.S. median household income.

Economic vulnerability, as measured by low household income, is not distributed evenly across the American Jewish population. It is, for example, more common among the elderly than the young, and more common among single adults, including single parents, than among those who are married. Economic vulnerability also has important social and communal consequences. People who live in households with low income report poorer health and more social service needs, and they have fewer connections to Jewish institutions.

This report utilizes data from the National Jewish Population Survey 2000-01 to examine economic vulnerability in the American Jewish population. More specifically, it focuses on low income and its association with a variety of social and communal factors. The next section defines and measures the concept of low income, explaining how it builds on the federal government’s definition of poverty. The following section provides estimates of the proportion and number of Jewish households and their members who fall within the low-income category. Additional sections examine which groups in the American Jewish population have higher rates of low income; compare characteristics of the low-income population with others; and investigate the social and communal consequences of having low income. A concluding discussion highlights implications of the findings for the Jewish communal system.

DEFINING LOW INCOME

THE U.S. GOVERNMENT DEFINES “POVERTY” ACCORDING TO INCOME, HOUSEHOLD SIZE, AND IN SOME CASES AGE. Table 1 lists the federal poverty thresholds that were in effect during the period of time when interviews were being conducted for the National Jewish Population Survey 2000-01. For a one-person household in which the single occupant was 65 or older, annual income of \$8,000 or below qualified as poverty; for a single occupant younger than 65, the poverty threshold was income of \$9,000 or below. The table shows that the poverty thresholds rise as the number of people in the household increases, up to \$27,000 income for 7 people or more.

While poverty is a federal government standard, there are significant reasons to use a broader measure of “low income” when analyzing economic vulnerability among American Jews. First, most Jews live in urban areas where the costs of living are higher, but the federal poverty thresholds do not vary by urban or non-urban residence. Second, the

TABLE I.

Poverty and low-income thresholds.

People in household	Poverty thresholds: U.S. government in year 2000	Low-income thresholds: NJPS interval income data	Percentage increase of low-income threshold over US poverty threshold
1	\$8-9,000	\$15,000	166-188%
2	\$10-11,000	\$15,000	136-150%
3	\$13,000	\$25,000	192%
4	\$17,000	\$25,000	147%
5	\$21,000	\$35,000	167%
6	\$24,000	\$35,000	146%
7 or more	\$27,000	\$35,000	130%

METHODOLOGICAL NOTE

THE NATIONAL JEWISH POPULATION SURVEY 2000-01 IS A NATIONALLY REPRESENTATIVE SURVEY OF THE JEWISH POPULATION LIVING IN THE U.S. The survey was administered to a random sample of approximately 4500 Jews. Interviewing for NJPS took place from August 21, 2000 to August 30, 2001 and was conducted by telephone. The sample of telephone numbers called was selected by a computer through a Random Digit Dialing (RDD) procedure, thus permitting access to both listed and unlisted numbers in all 50 states and the District of Columbia. The margin of error when the entire sample is used for analysis is +/- 2%. The margin of error for subsamples is larger.

The NJPS questionnaire included over 300 questions on a wide variety of topics, including household characteristics, demographic subjects, health and social service needs, economic characteristics, and Jewish background, behavior and attitudes.

The NJPS questionnaire was divided into long-form and short-form versions. The long-form version was administered to respondents whose responses to selected early questions indicated stronger Jewish connections; these respondents represent 4.3 million Jews, or over 80% of all U.S. Jews. The short-form version, which omitted many questions on Jewish topics and social service needs, was given to respondents whose answers on the same selected early questions indicated Jewish connections that are not as strong; they represent an additional 800,000 Jews.

In this report, the section on “Consequences of Low Income,” including Table 5, is restricted to respondents representing the more strongly connected part of the Jewish population. The remainder of the report, including Tables 1-4, is based on respondents representing the entire Jewish population.

For further methodological information, see the Methodological Appendix in *The National Jewish Population Survey 2000-01: Strength, Challenge and Diversity in the American Jewish Population*, A United Jewish Communities Report (available at www.ujc.org/njps.)

federal government and many state governments recognize that the federal poverty standards are very low, and they base eligibility for many social benefits at income levels in excess of the poverty thresholds, for example 150% or 200% of poverty. Third, many Jewish federations also use a higher threshold than the federal poverty standard when addressing economic vulnerability in their communities, because they too recognize the relatively low thresholds established by the federal government.

As a result, this report uses a measure of low income that is somewhat broader than the official definition of poverty (see Table 1). NJPS collected data on income in what are called intervals, asking respondents whether their total household income before taxes was \$0-15,000, \$15-25,000, \$25-35,000, \$35-50,000, and so on.¹ Unfortunately, a series of follow-up questions to the initial interval responses were not asked that would allow us to measure a consistent percentage, say 150%, above the poverty line.² Instead, the low-income measure was constructed by setting low-income thresholds equal to the maximum value in the NJPS interval in which the federal poverty threshold falls, or the maximum value of one interval higher.

For example, Table 1 shows that for a one-person household, the low-income threshold is \$15,000, which is the maximum value of the NJPS interval in which the federal poverty level falls. For a three person household, the low-income threshold is \$25,000, which is the maximum value of one NJPS interval higher than the interval in which the poverty line is located. Using this system, the low-income thresholds range from 130% to 192% of the federal poverty standards. The low-income thresholds are, on average, 158% of the federal poverty thresholds.

In surveys conducted in the United States, a substantial minority of

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1. Interval data were collected in order to reduce the proportion of respondents who refused to answer the question. The question included a total of 11 intervals, ending at \$500,000 or more.
 2. A series of follow-up questions were asked to collect data about income at or below the federal poverty level. However, as noted above, the federal poverty standards are considered too low to adequately analyze economic vulnerability among American Jews. In addition, follow-up questions to calculate poverty were asked only of about 80% of all respondents.

respondents typically does not answer questions on income, either by explicitly refusing or replying “don’t know” (often as a less direct refusal). In NJPS, the non-response rate (combining refusals and answers of don’t know) was 27% for the question asking respondents to indicate in which interval their income falls. As a result, this report uses the 73% of respondents who provided valid answers to the income question with intervals.³ While excluding missing data due to non-response is typical in data analysis, doing so makes an important assumption and has an equally important implication. The assumption is that respondents who did not provide valid data do not, as a whole, differ significantly from those who did provide valid data in terms of the distribution of their (unknown) income and the relationship of their income to other variables. The implication is that the population estimate of total households and people with low income, presented in the next section, is in all likelihood an underestimate because some of the people who refused to provide their income would fall in the low-income category.

ESTIMATES OF LOW-INCOME HOUSEHOLDS AND POPULATION

NJPS DATA ARE WEIGHTED TO PROVIDE ESTIMATES OF HOUSEHOLDS AND POPULATIONS WITH SPECIFIC CHARACTERISTICS. Table 2 presents the weighted estimates of low-income households and the people residing in them. The table shows that there are 296,000 Jewish households⁴ under the low-income threshold, constituting 14% of all Jewish households.⁵ The total number of people, Jewish and non-Jewish, living in low-income Jewish households is 737,000 (15% of all people in Jewish households). In turn, the total

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3. A follow-up question to the 27% of respondents who did not provide income to the interval question asked them if their income was below or above \$100,000, but this question cannot be used to categorize people as having low income or not. In any case, only 37% of the initial non-responders answered this follow-up question, with 63% continuing to not provide any information about their income.
 4. Jewish households are defined as households with at least one adult Jew residing in them.
 5. Data from the National Survey of Religion and Ethnicity 2000-01, a companion survey to NJPS, show that 20% of non-Jewish households fall below the low-income threshold.

TABLE 2.

Estimates of low-income households and population.

	Weighted estimates	%
Total Jewish households ¹	296,000	14
Total population in Jewish households	737,000	15
Adults	549,000	14
Jewish adults	408,000	14
Children	188,000	17
Jewish children	90,000	12

¹ Defined as households with at least one Jewish adult.

low-income population is comprised of 549,000 adults (14% of all adults in Jewish households) and 188,000 children (17% of all children in Jewish households; children are defined as ages 0-17). Among the adults living in low-income Jewish households, 408,000 are Jews (14% of all Jewish adults, and 74% of all adults in low-income Jewish households); among the children, 90,000 are Jewish (12% of all Jewish children, and 48% of all children in low-income Jewish households).

As noted, these are almost certainly underestimates of the total low-income population due to missing data (refusals and answers of “don’t know”) on the income question. If we assume that the low-income distribution is the same in cases where we do not have income data as it is in cases where we do, then the underestimate is approximately 104,000 households and 244,000 people, including an additional 195,000 adults and 49,000 children. This would bring the total number of Jewish households under the low-income threshold to 400,000, and the total population living in those households to 981,000 people. Because these calculations about an underestimate are based on an assumption, however,

findings in the remainder of the report refer only to the known low-income households and people detailed in Table 2.⁶

FACTORS ASSOCIATED WITH LOW INCOME

LOW INCOME IS NOT DISTRIBUTED EVENLY ACROSS JEWISH HOUSEHOLDS AND THEIR RESIDENTS. This section examines the association of low income with age, region, education, employment status, occupation among those who are employed, household composition, marital status and immigrant status. With the exception of household composition, these characteristics refer to the adult Jewish respondents in each household, who in total represent all adult Jews in the United States when weighted data are employed.

Table 3 shows important variations in rates of low income. The overall rate, 14%, is at the top of the table and is the benchmark against which to compare specific groups. Looking first at age, elderly Jews (age 65+) are more likely to have low income than those who are younger. Indeed, the rate of low income among elderly Jews exceeds 20%. High rates of low income among elderly Jews reflect the fact that many are no longer working and therefore are living on more limited incomes. The lowest rates of low income occur among those 35-49 and 50-64, ages when many people are employed full-time and are at the height of their earning power. Among those 18-34, who are more typically finishing their education or at the beginning of careers, the rate of low income is just slightly above the national average for Jews.

Not surprisingly, low income is associated strongly with education and employment status. Low income is most common among those with a high school education or below and least common among those who have earned a graduate degree. Similarly, people who are employed part-time, unemployed, or disabled and unable to work have above-average levels of

6. Additionally, 100,000 Jews are estimated to reside in institutional settings and were not sampled for NJPS. It is reasonable to assume that some (unknown) proportion of them also fall into the low-income category, further contributing to the underestimation of the low-income population derived from known respondent data.

TABLE 3.

Factors associated with low income.

	% Low Income		% Low Income
Total	14	Marital status	
Age		Married	10
18-34	16	Divorced/separated	17
35-49	8	Widowed	29
50-64	10	Single/never married	15
65-74	21	Household composition	
75+	23	Non-elderly single, no children in household	15
Education		Non-married partner, no children in household	8
High school or below	30	Non-elderly married couple, no children in household	5
Some college	13	Married couple with child(ren) 0-17	10
College degree	10	Single parent with child(ren) 0-17	22
Graduate degree	5	Adult(s) and adult children (no minor children 0-17)	11
Employment status		Elderly married couple, no children in household	14
Employed full-time	5	Elderly single, no children in household	30
Employed part-time	20	All others	22
Retired	15	Immigrant status	
Homemaker	8	Immigrants from former Soviet Union (1980+)	50
Student	23	Immigrants from other countries (1980+)	19
Unemployed	27	U.S. born and immigrants pre-1980	11
Disabled and unable to work	71	Region	
Occupation (among employed)		Northeast	14
Management/executive	5	Midwest	12
Business/financial	5	South	12
Professional/technical	3	West	17
Service/sales/office or administrative support	15		
Foremen/skilled and unskilled workers	16		
All others	9		

low income, while those who are employed full-time and homemakers have below-average rates of low income.⁷ The rate of low income among retirees, 15%, is at the national average for Jews. Students, who comprise 5% of the adult population, have an elevated rate of low income, but it is unclear how many students who report low levels of income are receiving financial support from parents that they do not include as part of their income.

Because employment, especially full-time employment, is a major factor in reducing the likelihood of low income, no occupational group among those who are employed experiences rates of low income significantly above the overall average. Nonetheless, rates of low income do vary by occupation among those holding jobs. People in middle and low status occupations – service, sales, administrative and office support, foremen and skilled and unskilled workers – have higher levels of low income than people in high status occupations.

Marital status has important connections to low income. Married people have a lower chance of living below the low-income threshold, in part because being married increases the likelihood of a household having two wage earners rather than just one. Those who are divorced or separated and those who are single/never married have rates of low income just slightly above the overall average. Still higher levels of low income, twice the overall rate, are found among those who are widowed, a reflection of the fact that many widows and widowers are also elderly and therefore not as likely to be working.

The association of marital status and low income is reflected as well in household composition. In households where a married couple resides, regardless of the couple's age or whether they have children in the household, rates of low income are at or below the overall average. In contrast, low income rises in households where single adults live, for

7. In the case of homemakers, below-average levels of low income probably reflect another person in the household who is employed full-time.

example in households consisting of a single parent with children⁸ or a single elderly person residing by him or herself. The exception to this pattern about single adults involves non-married partners residing together; though technically single, people in this situation have the advantage, like married couples, of living in a household with two potential wage earners.⁹

Turning to immigrant status, it is clear that rates of low income are especially high among Jewish immigrants from the former Soviet Union (FSU) who have arrived in the United States since 1980. Immigrants from other countries who have come here since 1980 also have an above-average rate of low income, but their rate is significantly below the rate among FSU immigrants. The incidence of low income among all others – those who were born in the U.S. and immigrants who arrived here prior to 1980 – is just slightly below average.

One factor that shows little variation in low income is region, demonstrating that similar levels of economic vulnerability among Jews are found across the country. The slightly elevated rate of low income in the West is consistent with other data (not reported here) that Western Jews have, on average, slightly lower levels of socio-economic status than Jews in other regions as measured by education, occupation, and percent above \$50,000 annual income. Nonetheless, the generally stable rates of low income across the country show that in no region are Jews especially likely to experience economic vulnerability, and as importantly in no region are they especially likely not to confront it.

PROFILE OF ADULT JEWS WITH LOW INCOME

THIS SECTION OF THE REPORT ANALYZES THE LOW-INCOME POPULATION FROM ANOTHER PERSPECTIVE. While the section above asked which groups in the total Jewish population have elevated (or

8. In a small minority of households where a single parent lives with child(ren), another adult also resides in the household, but the other adult is not the child(ren)'s parent.

9. Findings for non-married partners should be interpreted cautiously due to small sample size.

diminished) rates of low income, this section compares the characteristics of all adult Jews who are in the low-income population to the characteristics of other adult Jews. For example, it asks: what percentage of adult Jews in the low-income population is elderly, and what percentage of other adult Jews – those above the low-income threshold – is elderly? By drawing these comparisons, we can see what groups are relatively over-represented and under-represented in the low-income population.

Table 4 provides the data that answers these questions. Logically, groups that have rates of low income above the overall rate, as described in the previous section, are relatively over-represented in the low-income population. Taking age as an example, the table shows that just over a third of adult Jews in the low-income population are ages 18-34 and, similarly, just over a third are elderly. The previous section showed that both groups have above-average levels of low income, and now it is clear that both groups are over-represented in the low-income population, especially the elderly, who comprise just 20% of all other adults. In contrast, those age 35-49 and 50-64, who have lower than average levels of low income, are relatively under-represented in the low-income group.

In addition to young adults and the elderly, other groups that are over-represented in the low-income population include those with education at the high school level or below; those who are employed part-time, unemployed, or disabled and unable to work; those with middle and low occupation statuses; the widowed; single parents with children and elderly people residing by themselves; immigrants from the former Soviet Union; and, marginally, Jews in the West.

Several categories of people (or combinations of categories) stand out for comprising a majority or significant plurality of low-income cases. Nearly half (46%) of those below the low-income threshold have a high school education or below, and 50% are employed part-time, unemployed, or disabled and unable to work. Among those who are employed, close to two-thirds of the low-income cases are found among those with middle or low occupation statuses. Forty-five percent of adults who have low income are single (living either with or without children).

At the same time, some groups with elevated levels of low income in the previous section do not necessarily comprise even a plurality of low-income cases, and some groups who are relatively under-represented nonetheless constitute a majority or plurality of low-income cases. A good example of this concerns immigrant status. Immigrants from the FSU have very high levels of low income and they are relatively over-represented in the low-income population, but they are still a minority of all low-income cases (20%). In contrast, those born in the U.S. and immigrants who came to this country before 1980, though relatively under-represented among those with low income, are a solid majority of all adults living below the low-income threshold. A similar pattern can be seen for married adults, who are relatively under-represented in the low-income population but nonetheless are a plurality of all adults with low income.

CONSEQUENCES OF LOW INCOME

LOW INCOME HAS IMPORTANT SOCIAL AND COMMUNAL CONSEQUENCES. This section of the report examines the relationship of low income to health, social services, social isolation, and communal affiliations and participation. Findings in this part of the report are restricted to the respondents representing 4.3 million Jews with stronger Jewish connections (see Methodological Note, page 5).

Table 5 presents data comparing people living below and above the low-income threshold. To begin, the NJPS questionnaire asked respondents to evaluate their own health, with response options being poor, fair, good and excellent. People with low income evaluate their own health more negatively than people above the low-income threshold. Close to half (46%) of all people with low income report that their health is poor or fair, compared to just one in every seven people above the low-income line.

NJPS also asked respondents whether they or anyone else in their household has a physical, mental or other health condition that limits employment, education or other daily activities and had lasted for at least six months before the interview. The incidence of such health conditions

TABLE 4.

Profiles of adult Jews living below and above the low-income threshold.

	Below low income threshold	Above low income threshold		Below low income threshold	Above low income threshold
	%	%		%	%
Age			Marital status		
18-34	34	30	Married	42	58
35-49	16	28	Divorced/separated	14	11
50-64	15	23	Widowed	15	6
65-74	16	10	Single/never married	30	26
75+	18	10	Total	101	101
Total	99 ¹	101			
Education			Household composition		
High school or below	46	17	Non-elderly single, no children in household	17	16
Some college	23	24	Non-married partner, no children in household	2	4
College degree	23	32	Non-elderly married couple, no children in household	5	16
Graduate degree	8	26	Married couple with child(ren) 0-17	15	22
Total	100	99	Single parent with child(ren) 0-17	13	8
			Adult(s) and adult children (no minor children 0-17)	8	9
Employment status			Elderly married couple, no children in household	14	13
Employed full-time	16	54	Elderly single, no children in household	15	6
Employed part-time	20	13	All others	10	5
Retired	22	19	Total	100	99
Homemaker	3	5			
Student	9	5	Immigrant status		
Unemployed	8	3	Immigrants from former Soviet Union (1980+)	20	3
Disabled and unable to work	22	1	Immigrants from other countries (1980+)	4	3
Total	100	100	U.S. born and immigrant pre-1980	76	94
			Total	100	100
Occupation (among employed)			Region		
Management/executive	8	14	Northeast	39	39
Business/financial	5	7	Midwest	11	13
Professional/technical	16	43	South	20	24
Service/sales/office or administrative support	54	26	West	30	24
Foremen/skilled and unskilled workers	11	5	Total	100	100
All others	7	6			
Total	101	101			

¹ Totals may not add to 100% due to rounding.

is twice as high in households that fall below the low-income threshold as in other households. Interestingly, though, for those with health conditions that limit activities, the frequency of required assistance or supervision for the condition does not seem to vary systematically between those below and above the low-income threshold.

People living in households with low income consistently indicate greater needs for social services.¹⁰ Not surprisingly, the largest absolute and relative difference between those below and above the low-income threshold occurs with respect to the need for financial assistance. Consistent with the data on health above, people with low income are also more likely to report needs for home health care and nursing home care. In addition, people in the low-income population have higher levels of service needs for physically challenged persons, learning disabilities, mentally disabled persons, job assistance or career counseling, and other personal and family problems.

One hopeful finding concerns the receipt of social services among those who indicate a need for them. Though the data need to be interpreted cautiously due to small sample size, they consistently suggest that among those who have identified a social service need, low-income people are more likely than others to receive help from an agency. This does not, of course, offset the higher incidence of social service needs in the low-income population, but at a minimum it indicates that greater rates of needs are not compounded by relatively lower social service provision.

Unlike the other factors examined here, social isolation may not be a consequence of low income, but the two are associated with each other. This report uses the total number of people in a household to measure potential social isolation, and the table shows that proportionally more people below the low-income threshold live alone than do others. The proportional difference is not large – less than 10% – and of course social isolation is not the inevitable result of living alone. However, the

10. The series of questions on social service needs asked whether any member of the household needed services in the year prior to the survey interview, regardless of whether he or she actually contacted an agency about such services.

discrepancy suggests a heightened potential in the low income population for detrimental effects of social isolation, for example, reduced access to health care, other social services and the mental health benefits that can result from consistent interactions with others.

Having low income also has important Jewish communal consequences, reducing rates of institutional affiliation and communal participation. As the table shows, those with low income are less likely than others to be members of synagogues, Jewish community centers and other Jewish organizations. They are also less likely to volunteer for Jewish organizations, to participate in adult Jewish education, and to make contributions to federations and other Jewish causes. Furthermore, NJPS asked respondents whether financial costs had prevented them from a series of eight communal affiliations and programs in the past five years. The results present a coherent picture. People with low income more frequently report that financial costs have prevented them joining synagogues and JCCs, traveling to Israel and keeping kosher. The findings on financial costs preventing respondents from providing communal connections for their children (camp, travel to Israel, and education) need to be interpreted cautiously due to small sample size, but they are entirely consistent with the other findings that show low income presents obstacles to Jewish communal participation.

CONCLUSIONS

ECONOMIC VULNERABILITY, AS MEASURED BY LOW INCOME, IS A SIGNIFICANT PROBLEM IN THE JEWISH COMMUNITY.

Population estimates themselves are perhaps the starkest indication of its prevalence: Jewish households falling under the low-income threshold contain more than 700,000 people, including nearly 190,000 children. As noted earlier, these are almost certainly underestimates, because a significant minority of respondents refused to tell survey interviewers their income.

TABLE 5.

Social and communal consequences of low income.

	Below low income threshold	Above low income threshold		Below low income threshold	Above low income threshold
Health assessment	%	%	Received social services	%	%
Excellent	25	46	(among those reporting social service need)		
Good	30	40	Financial assistance	57	52
Fair	28	11	Physically challenged person in household	61	55
Poor	18	3	Home health care ³	82	46
Total	101 ¹	100	Job assistance/career counseling ⁵	55	34
			Any other personal/family problem	44	35
Someone in household has health condition that limits daily activities	28	14	Social isolation: lives alone	31	22
Frequency health condition requires assistance or supervision			Communal affiliations and participation		
Daily	41	43	Synagogue member	30	46
Several times a week	21	9	JCC member	16	20
About once a week	4	9	Other Jewish organization member	20	28
Less than once a week	35	38	Volunteer for Jewish organization	15	26
Total	101	99	Participate in adult Jewish education	15	25
			Contribute to Federation	8	32
Social service needs			Contribute to other Jewish cause	29	48
Financial assistance	18	4	In past five years, financial costs prevented:⁶		
Physically challenged person in household	10	4	Belonging to a synagogue	25	19
Learning disabilities ²	14	8	Belonging to a JCC	24	13
Home health care ³	25	14	Going to Israel	50	39
Nursing home care ³	9	5	Keeping kosher	17	4
Mentally disabled person in household ⁴	5	2	Sending a child to a Jewish summer sleep-away camp ²	40	20
Job assistance/career counseling ⁵	13	10	Sending a child to Israel ²	47	32
Any other personal/family problem	9	6	Sending a child to a Jewish day school ⁷	31	18
			Sending a child to another type of Jewish school (education program) ⁷	34	14

¹ For health assessments and assistance/supervision for health conditions, totals may not equal 100% due to rounding.

² Asked of respondents in households with a child 6-17.

³ Asked of respondents in households with someone age 65 or over.

⁴ Asked of respondents in households with two or more people.

⁵ Asked of respondents in households with someone age 18-64.

⁶ Data on financial restrictions related to activities for children should be interpreted cautiously due to small sample size.

⁷ Asked of respondents in households with a child 6-17 who is not in Jewish day school.

Economic vulnerability strikes particularly hard at certain segments of the Jewish population. Rates of low income are elevated among the elderly, widows, single parents with children, and immigrants, especially recent immigrants from the former Soviet Union. The structural sources of low income – low education, lack of full-time employment, and middle and low status occupations – are also evident from the data.

Low income carries important social and communal consequences. Relative to others, people with low income report poorer health and greater social service needs, and they are more likely to face potential social isolation. People living below the low-income threshold are consistently less likely to affiliate with Jewish institutions and partake in communal programs, and just as consistently, they are more likely to report that communal affiliations and activities are inaccessible to them due to financial costs.

The sources and consequences of economic vulnerability present the organized communal system with important policy challenges and questions. At a most basic level, what steps can the community take to help reduce the rates of low income among segments of the population most affected by it? Sources of low income such as low education, low status jobs, lack of full-time employment, marital dissolution and recent immigration are, admittedly, difficult to counter. Two responses, which might be labeled micro and macro approaches, are possible. At the micro level, strategies and programs such as adult education, language courses and vocational training can provide skills for some people to rise above the low-income level. At the macro level, Jewish organizations and institutions have allies – both non-sectarian and in other ethnic and religious communities – with whom they can work to promote social and economic policies and programs that they believe can help reduce low income generally in the American population, thereby benefiting American Jews as well.

In addition to seeking to reduce the incidence of low income, what can the Jewish communal system do to help alleviate the heightened health

and social service consequences of low income? The available data suggest that people with low income are more likely than others to receive help from a social service agency, either Jewish or otherwise, but needs are still not being met for a significant number of people, and the fact that those with low income are less likely to be connected to Jewish institutions implies they are less well known to communal professionals and members who populate these institutions. Again, micro and macro frameworks may be plausible ways to conceptualize the challenge. At the micro level, how can the Jewish community reach those with needs who are not being helped? How can it increase awareness of the availability of social services for those who need them? Of course, micro-level outreach requires financial resources. At the macro level, then, the community's challenge is to maintain funding for social service provisions in conjunction with its non-sectarian, religious and ethnic partners, a daunting task in an age of tight government budgets, competitive philanthropy and multiple communal and societal priorities.

Finally, how does the community address the imbalance in communal affiliations and participation between those below and above the low-income threshold? How can the community make communal institutions and programs more accessible to people with low incomes, while recognizing that institutions and programs require the financial support of their members and their participants to operate? These are difficult challenges indeed, requiring a strategic balancing of institutional resources with a vision and commitment to make communal participation – and the richness it can bring to people's lives – equally accessible to those who are least able to afford it.



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