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Poverty and Jewish Community

Dispatches from the margins



WHEN COVID-19 hit Philadelphia, Tanya barely left her home for four months. A part-time teacher earning \$12,500 annually plus \$5,000 from babysitting, she had already taken months off for illness when the pandemic struck. With six children to feed and her babysitting income vanished, she and her husband, a food distributor earning \$25,000, faced the impossible task of supporting eight people on less than \$40,000.

Despite their financial stress, she and her husband were deeply embedded in their Orthodox community. “I’m a big part of the school. . . . I am active in a lot of different community organizations, my husband runs a father-son learning group. . . . I do meals for people that just moved in, or people that have a baby or people that are going through something, so I run a mitzvah meal program,” she told me. This web of reciprocal relationships became an important

source of support. During the pandemic, their community rose to the challenge by providing food, financial assistance, and connections to Jewish organizations that helped Tanya's family, and others, survive the crisis.

The same communal infrastructure that protected Tanya's family of eight was invisible to Jennifer, also a Jewish mother in Philadelphia struggling with similar financial pressures. Despite identifying as Jewish and even participating in Birthright years earlier, Jennifer received no support from Jewish organizations during the pandemic. The difference? She lacked the web of active relationships that transform Jewish identity into financial support.

Jennifer's story illustrates how Jewish identification without community connections provides no economic protection. Living in a Philadelphia row home with her disabled spouse and children, she struggled to make ends meet on her wages as a cashier at Wawa. Though she maintained some Jewish friendships from college, class differences created insurmountable barriers. "It is two different worlds," she told me. "My one friend whose children are the same age as mine—I felt like we had children and would hang out, but they just bought a \$600,000 house. My husband doesn't feel like when we go there that we fit in.... They probably all drive Lexuses or BMWs and live in \$600,000 houses. I live in a row home.... I am a Jew who coupons."

These class divisions, or perhaps Jennifer's internalization of these class divisions, prevented her from building or maintaining the bonds that would have connected her to resources. Without synagogue membership, which she couldn't afford, she had no rabbi to notice her struggles. Without participation in Jewish organizations, she remained unknown to the institutional infrastructure designed to help families like hers. Her Jewish identity existed in isolation from Jewish community, rendering it economically meaningless during a crisis.



The painful difference between Tanya's story and Jennifer's underscores the often ignored value of Jewish community, and the misfortunes that go with its absence. Economic vulnerability affects 1 in 4 American Jews, but it doesn't affect all of them equally. While living on the edge of poverty is never easy, for those living on the edge of Jewish community, or outside it completely, the experience of economic hardship can be far worse.

To understand how Jewish communities shield themselves against economic crisis, we need to examine the mechanics of social capital. Social capital refers to the relationships and networks that transform individual vulnerability into collective strength. During my research, I discovered two distinct but interconnected forms of support operating within Jewish communities.

Bonding social capital consists of horizontal relationships among community members—the trust and reciprocity between peers. These connections form through years of shared experiences: attending the same synagogue, sending children to the same school, shopping at the same kosher markets. In my study, this manifested as neighbors checking in on one another, parents sharing job leads in WhatsApp groups, and families coordinating informal support.

Linking social capital, by contrast, involves vertical relationships connecting community members to institutional resources. These are the connections to rabbis with discretionary funds, Jewish Family Services directors who authorize emergency grants, and board members who mobilize organizational support. While bonding social capital identifies need, linking social capital delivers resources.

Ruth's experience illustrates how these forms of capital work together. A mother of four, she had spent years building relationships within her synagogue community. When the pandemic hit,

those horizontal connections activated linking capital: “The rabbi got some money to give out to the families in need. He sent me some money...[Then] my kids’ school called me, and they said that there’s somebody who bought like \$10,000 worth of gift cards to the House of Kosher supermarket.” Her bonding relationships ensured that she was identified as someone needing help; her linking relationships provided access to institutional resources.

This multilayered response addresses challenges that personal financial crises create, and it’s specifically relevant to the kind of financial situation most prevalent among Jews: *situational vulnerability*. This is the type of economic vulnerability brought on by a destabilizing life event such as the death of a family member, job loss, illness, divorce, or an addiction crisis.

In a study of economically vulnerable Jews that Rosov Consulting and I recently published, situational vulnerability was twice as common as *generational vulnerability* (an inherited state of financial distress) and four times as common as *downward mobility* (the precipitous move from one economic class to a lower one). When you think about it, the kinds of destabilizing events that can trigger situational economic vulnerability are exactly the kinds of events that strong communities mobilize to address. When death strikes a family, bonding capital activates immediate shiva support while linking capital connects families to free burial societies and emergency financial assistance. During job loss, bonding networks share opportunities through synagogue connections, while linking capital provides access to Jewish vocational services and interest-free loan societies. Similar community-intervention mechanisms are triggered when a community member falls ill, goes through a divorce, or experiences a substance abuse crisis.

The density of these networks matters, and there are few if any communal networks on earth denser than those of Orthodox communities. Orthodox Jews and those active in synagogues were most

likely to receive comprehensive help because of what sociologists call “network closure.” In tightly knit Orthodox communities, overlapping relationships create redundant safety nets. The synagogue membership fees that posed an economic barrier to Jennifer’s participation in her community are immaterial in most Orthodox communities, where nobody is turned away on account of not being able to afford them. When Zalman and his wife both contracted Covid, their rabbi’s immediate response—“If you need money, let me know. I can help you out”—reflected years of relationship-building. The rabbi had previously helped with car repairs and medical bills, making pandemic assistance automatic rather than shameful.

This system reflects centuries of Jewish mutual-aid traditions adapted to contemporary challenges. The Talmudic principle of *kol Yisrael arevim zeh bazeh* (“all of Israel is responsible for one another”) operates through modern institutional structures while maintaining ancient commitments to collective responsibility.

Yet this powerful system of protection works only for those already inside its boundaries. Joshua Leifer, in his book *Tablets Shattered: The End of an American Jewish Century and the Future of Jewish Life*, has observed the same, specifically referring to the Orthodox community of Lakewood, New Jersey: “The system is far more generous than the American welfare state, and far more expansive than anything my leftist friends who talk about mutual aid could ever dream of. At the same time, such generosity extends, for the most part, only to other Jews.” And for that matter, only to Jews somehow connected to the community. Whereas non-Orthodox communities often strive to get people in the door with events and lectures, there tends to be a greater awareness of financial hardship in Orthodox communities, where Jewish identity and knowledge are taken as a given but economic stability is not.

The fact is that those deeply embedded in Jewish life have access to an invisible safety net that can mean the difference between tem-

porary hardship and permanent poverty. The question isn't whether Jewish communities help. It's whether they're helping enough people, and whether those most at risk can access this protection. Doing so often requires, or at least is made far easier by, joining a community before economic hardship arrives. It is incredibly difficult — physically, emotionally, socially, and psychologically — to become part of a community in the middle of a personal financial crisis.



My research revealed a painful paradox: Many of those who most need Jewish communal support are often least able to access it. The very factors that can sometimes situate people on the margins of Jewish community, such as geographic isolation, interfaith marriage, class differences, and weak Jewish social networks, also block access to Jewish safety nets, making situational economic hardship more likely and more devastating. In a system built on relationships, any kind of isolation becomes a liability and will compound the challenges of vulnerability.

There are many ways one can find oneself on the edge, and there are many spots along the way where the community can help ameliorate such a downturn. Emma, another person I interviewed, experienced the lasting damage of early exclusion. Raised in an affluent Jewish community but not in an affluent family, she “always felt a divide between herself and her wealthier peers.” Her attempt to reconnect when her daughter was born was stilted by the same anxiety. She held the baby-naming at her childhood synagogue and attended family services. But feeling unwelcome, she “vowed never to return again.” Years later, as a single mother earning \$11.50 an hour teaching preschool, she found herself outside Jewish communal support entirely. When she needed diapers for her daughter, it was a Catholic charity

that connected her to aid. The state Women, Infants, and Children office that served her didn't even know Jewish social services existed.

Kari, living in South Philadelphia, articulated the frustration of being physically and socially peripheral: "I feel like in Philly, if you are in the know, then you know, but if you're not, then it's almost impossible to break into those networks, especially if you're outside of their kind of catchment, which is not South Philly...it really feels like there hasn't been any outreach from the Federation, and there hasn't been any outreach from the JRA [Jewish Relief Agency] or any of the resources around here."

Such stories are examples of Jewish communal failure, at a level the Torah expressly rebukes. In addition to commanding that "the margins of your field" be left for those on the margins of society, "the poor and the stranger" (Leviticus 19:9–10), it describes attentiveness to the needy as one of God's emulatable attributes—a God who "upholds the cause of the fatherless and the widow, and befriends the stranger, providing food and clothing" (Deuteronomy 10:18).

As the above stories illustrate, there are patterns in who lacks access to Jewish communal support:

INTERFAITH FAMILIES often exist at the margins of Jewish community, unsure of their welcome in Jewish spaces. Without full participation in Jewish life, they miss the relationship-building that creates safety nets.

JEWS WITHOUT JEWISH FRIENDS lack the bonding social capital that serves as the early-warning system for communal support. When crisis hits, they have no one to connect them to resources.

THOSE RAISED "PARTIALLY JEWISH" may identify culturally but lack the institutional knowledge and connections that come from sus-

tained community involvement. They don't know which organizations exist, let alone how to access them.

GEOGRAPHICALLY ISOLATED JEWS face physical barriers to building relationships.

SINGLE PARENTS struggle to participate in community activities while managing work and childcare alone, leading to a destructive cycle where those most needing support have the least capacity to build the relationships that provide it.

Most troubling, my research found that disconnection often begins with exclusion. Emma's story wasn't unique—multiple participants described feeling unwelcome in Jewish spaces because of class differences, family structure, or level of observance. These early experiences of rejection created lasting disconnection that proved economically catastrophic during a crisis. The Jewish community's protective infrastructure, built on relationships and reciprocity, inadvertently creates boundaries that exclude those who don't fit normative expectations of Jewish belonging.

This raises uncomfortable questions about the nature of Jewish mutual aid. If communal support requires prior investment of time, money, and social capital, what happens to Jews who lack these resources? If protection depends on being “in the know,” how can Jewish communities claim to uphold the principle that all of Israel is responsible for one another? My research suggests that building truly inclusive safety nets requires confronting how current systems perpetuate the very vulnerabilities they purport to address.

Despite these strengths, significant gaps remain. Our research, based on an opt-in survey of approximately 2,000 self-identifying Jews, found that 40 percent of vulnerable Jews who needed ser-

vices didn't receive them, even when connected to communities. Why? Shame prevents many from asking for help, especially those who previously donated to the very organizations they now need. Bureaucratic barriers make accessing services difficult. Geographic distance excludes rural Jews entirely.

These observations offer practical implications for Jewish communal responsibility, the gravity of which is unmistakable from the biblical references above.

Based on my research, here are key interventions:

REMOVE SHAME THROUGH NORMALIZATION: Make clear that needing support is not failure but a normal part of life's cycles.

CREATE MULTIPLE ACCESS POINTS: Someone ashamed to ask the rabbi might accept help from a friend. Multiple entry points (clergy, social groups, schools, Jewish Community Centers) increase the chances that someone will reach out.

BUILD RELATIONSHIPS BEFORE CRISIS: Families with preexisting Jewish connections received help within days. Those without connections often didn't know where to turn. If you are reading this and know people on the margins of the community, be the welcoming face to them, their entry into the community.

ADDRESS GEOGRAPHIC GAPS: Virtual programs, satellite services, and transportation assistance can connect isolated Jews to communal resources.

TRAIN LAY LEADERS: Every synagogue board member, teacher, and volunteer should know how to connect someone to resources. Often, the first person to notice distress isn't a professional but a fellow

parent at Hebrew school pickup.

First and foremost, communal *practice* must be conceived as a form of communal *responsibility*. As exciting as it is to host celebrity speakers at lavish synagogue dinners and events, the social power of Jewish community is generated not through displays of communal accomplishment and prestige but in the communal *practice* of Judaism: Shabbat meals, frequent prayer and study gatherings, and children learning the *aleph bet* in unison. Such communal practices, such ways of being, are the building blocks of bonding and linking social capital that ensure the durability of communal cohesion and safety.

That's the invisible safety net of Jewish belonging: a web of relationships, resources, and reciprocity that transforms individual vulnerability into collective strength. In an era of increasing economic uncertainty, it may be American Jewry's most underappreciated asset—and one we must strengthen for all who need it. *

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