

Living on the Edge:

Economic Insecurity among Jewish Households in Greater Rhode Island

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Executive Summary

Rhode Island families, including Jewish households, were especially hard hit by the recent economic downturn and, even in the midst of a modest improvement in the economy, many face continued economic hardship. The Jewish Alliance of Greater Rhode Island is committed to assisting members of the Jewish community in difficulty, but faces a host of tough decisions about how and where to best deploy its resources to address economic need in Jewish households. This is both a short-term issue and a longer term strategic planning problem. The Alliance sought the assistance of the Cohen Center for Modern Jewish Studies (CMJS) at Brandeis University to conduct research that would aid their understanding of the economic challenges and needs of Jewish households in the Alliance's catchment area communities. The study gathered and analyzed several streams of information about the economic condition of Jewish households. As part of the study, CMJS examined macro-level indicators, conducted a scan of services currently available in Rhode Island communities, collected systematic data about requests for assistance at the synagogue level, and held in-depth interviews with individuals currently experiencing economic hardship.

Economic Insecurity; Poverty, Near Poverty, and Economic Vulnerability

Using a tripartite definition of contemporary economic insecurity – poverty, near poverty, and economic vulnerability – the findings suggest that a substantial portion of Jewish households in the communities served by the Alliance face economic difficulties. The analyses employed data from the American

Community Survey (ACS) 2007-2011, an annual nationwide survey conducted by the U.S. Census Bureau which collects demographic, housing, and economic information from a sample of 3.5 million households. Since the U.S. Census Bureau does not collect data about religious identity, the current analyses use ACS data for White, non-Hispanic residents of Rhode Island. Although nationwide, Jews are more likely to be college educated and earn slightly more than other White non-Hispanics, data from the 2002 Rhode Island Jewish Community Study suggests that in terms of income, the Jewish population is not significantly different from the overall White, non-Hispanic population in Rhode Island (Sheskin, 2003). Based on the ACS data it is estimated that statewide, a small portion (under 2%) of Jewish households fall below the federal poverty guidelines (FPG). Approximately 18% of Jewish households are estimated to live in near poverty, defined as income higher than the FPG, but lower than 200% FPG. One unfortunate hallmark of near poverty is that these households struggle to make ends meet, but earn too much to be eligible for most forms of public assistance. The third category, economically vulnerable, refers to households who earn between 200% FPG and the median income. Approximately 30% of Jewish households in Rhode Island are estimated to fall into this situation. Although the upper end of this range would appear to provide sufficient income, even families earning the median income report having to “stretch” to meet basic costs of living. Households earning the median income are also characterized by a limited financial safety net such that unexpected costs can be

the difference between financial security and debt or delinquency. With fixed incomes, few employment opportunities, and rising costs of living, many seniors and the elderly find themselves in the categories of near poverty and economic vulnerability.

To assist the Alliance in understanding the specifics of economic insecurity in their catchment area, scenarios were developed for four representative communities: Attleboro, Cranston, Providence, and Warwick. Adapting the approach of the Economic Progress Institute of Rhode Island, an economic scenario was developed for each community based on the income and expenses of a family of four. These four community economic portraits suggest that Jewish households earning even the median income will struggle to cover their basic needs. Even modest unexpected costs such as those needed to repair a vehicle or a household appliance may strain their economic security. With limited or no surplus each month, families earning the median income face a tenuous economic situation. Although the current analyses focus on four specific communities, the economic portraits developed relate to many communities falling under the Alliance umbrella. Evidence of substantial economic insecurity in Alliance households is also reflected in growth in the need for communal services, such as the food pantry.

For many Jews, living a Jewish life necessitates a variety of additional costs including synagogue membership and formal and informal Jewish education expenses for children. The present analysis indicates that for many Jewish households in Alliance catchment communities, including those making the median income, the costs associated with Jewish living and communal participation can represent a significant and

often untenable stretch to their financial resources. The precarious financial situation of many Jewish households has implications for the wellbeing of the larger communal enterprise and limits the resources available to local Jewish organizations and congregations. Congregational clergy indicate that requests for abatements of membership dues are increasing while at the same time supplementary school enrollments are decreasing. Rhode Island Jewish day schools report shrinking enrollments and the percentage of households receiving scholarships is higher than the mean for day schools nationally.

The study also gathered systematic information about the types of need brought to the attention of clergy and synagogue professional staff. One striking element of these data is that most of the requests made to synagogues were for relatively small amounts (less than \$100), often to tide the household over until the next paycheck. The majority of the requests came from households experiencing difficulty paying bills or providing adequate nutrition to their family. Over half of the households contacting clergy or congregational social workers for assistance were described as underemployed and 12% had experienced a job loss. In almost equal proportions, the requests made to synagogues seem to originate from two populations in need: economically vulnerable households within the congregation and households in poverty or near-poverty from outside the congregation.

Recommendations

The picture that emerges from the current analyses is that economic insecurity is a reality for perhaps half of the Jewish households in the communities served by the

Alliance. The economic stability of these households can change month to month and even modest, unexpected expenses or loss of hours at work can catapult a family earning the median income into hardship and the need for external assistance. The economic insecurity described in this report is not a uniquely Jewish problem, however, the Alliance's approach should embody Jewish values and traditions, such as preserving the dignity and communal engagement of those in need. Several suggestions are made for short and longer term action. Some of the recommendations focus on establishing context, frameworks, and norms for community wide investment to address the economic needs of local Jewish households. Other suggestions relate to meeting the more immediate needs of households.

- **Teach the “Torah” of Giving and Receiving Help:** Synagogues, in collaboration with other communal organizations, should create a new framework for teaching the “torah” of assistance. This might take the form of rabbinic messages from the pulpit and educational units in supplementary and day schools. The twofold message to be conveyed is that contributing to the support of those in need is an integral and ongoing part of Jewish life and, just as importantly, the receipt of help does not make one a less valued and welcome member of the community.
- **Establish a “Chevre (Fellowship) Fund”:** The Alliance should develop a Chevre (Fellowship) Fund for meeting the immediate needs of Jewish households facing economic turbulence. The proposed fund should be structured in a manner that encourages the participation of individuals from all income levels which will spread buy-in and ownership throughout the community and lower the psychological barriers to receipt of help.
- **Design a One-stop Portal for Services and Assistance:** A single point of entry is needed for Jewish households in Rhode Island as they try to navigate the services for which they may be eligible.
- **Broker Job Search Services for Under- and Unemployed:** There is a clear need for career and job search services for both the under and unemployed, which can be brokered through Jewish communal organizations in neighboring states.
- **Identify Resources for Assisting those on the Margins:** Resources such as case management referral and education are needed to best assist individuals whose financial instability is a byproduct of their social marginalization.
- **Establish a Forecasting Committee:** The Alliance, in collaboration with other communal organizations, should create a committee to periodically take the economic pulse of the community and scan for new areas or populations experiencing economic hardship.

Reaching out to those that are facing economic insecurity, be it poverty, near poverty or economic vulnerability, is a central task for the Jewish community. The Jewish community knows how to mobilize quickly to address rapidly emerging and changing situations around the world, as evidenced in recent history by the communal response to rescue and resettle Soviet Jewry (Beckerman, 2010). By contrast, chronic internal issues such as economic insecurity seem to creep up on the community

unaware. The Jewish community needs to be as vigilant in safeguarding the wellbeing of local community members. The Jewish Alliance of Greater Rhode Island has taken

an important first step towards developing an effective, respectful, and fundamentally Jewish approach to economic insecurity within its households.

Introduction

*Joseph nourished his father and his brothers
and all his father's household with bread
according to the needs of their families.
(Genesis 47:12)*

Rhode Island families, including Jewish households, were especially hard hit by the recent economic downturn and, even in the face of a modest improvement in the economy, many face continued economic hardship. According to the most recent data from the U.S Bureau of Labor Statistics, the unemployment rate for Providence is over eleven percent and for Warwick it is almost nine percent (May, 2013).¹ Rhode Island lags behind regional economic growth and continues to experience higher unemployment than the other five states in the New England region (Federal Reserve Bank of Boston, 2012). A recent survey by the Taubman Center for Public Policy and American Institutions at Brown University (2013) found that Rhode Island residents almost universally (94%) describe their state's economy in negative terms. This poll also found that 40% of Rhode Island residents viewed their personal financial situation as either "not so good" or "poor."

The Jewish Alliance of Greater Rhode Island is committed to assisting members of the Jewish community in difficulty, but faces a host of tough decisions about how and where to best deploy its resources to address economic need in Jewish households. This is both a short-term issue and a longer term strategic planning problem and is made more difficult by the lack of current information on the extent or nature of the impact of statewide economic trends on Jewish households. The most recent

population data from the 2002 Rhode Island Jewish Community Study (Sheskin, 2003) predates the recent economic recession and does not include enough information to assess the full range of economic hardship, specifically levels of economic insecurity not captured in the Federal definition of poverty.

This report describes research conducted by the Cohen Center for Modern Jewish Studies (CMJS) of Brandeis University to aid the Alliance in understanding the economic challenges and needs of Jewish households in the Alliance's catchment area communities. There is no single definition of economic insecurity and the current study took a broad look at multiple forms of financial difficulty that Jewish households may experience. The study gathered and analyzed several streams of information about the economic condition of Jewish households. As part of the study, CMJS examined macro-level indicators, conducted a scan of services currently available in Rhode Island communities, collected systematic data about requests for assistance at the synagogue level, and held in-depth interviews with individuals currently experiencing economic hardship. Taken together the information collected provides a multi-faceted understanding of the economic challenges faced by Jewish households in Alliance service areas and provides a foundation for effective policy making.

The report is organized into five sections. The first part proposes a three-tiered framework of economic insecurity; poverty, near poverty, and economic vulnerability, and develops estimates of the statewide

portion of Rhode Island Jewish households experiencing each form of financial hardship. The second section presents economic “portraits” of the income and expenses facing typical families living in four diverse Alliance communities: Cranston, Warwick, Attleboro, and Providence. This is followed by a discussion of the additional costs associated with participation in Jewish life and the impact of

economic insecurity on communal organizations. The fourth section describes the types of economic need encountered by congregational clergy. The final section presents recommendations for actions to mitigate, and where possible prevent, the toll of economic insecurity on Jewish households living in areas served by the Alliance.

Economic Insecurity: Poverty, Near Poverty, and Economic Vulnerability

Who is poor? Whose financial hardship is great enough to warrant community assistance? These are the questions facing the Alliance and Jewish communities nationwide. As the quote above suggests, the challenge of defining economic hardship has a long history in the Jewish community. Some sources such as the Mishnah draw the line for poverty at the possession of a home, cooking pots and a small amount of money, while other early sources focus on what is needed to maintain “a person’s dignity and comfort, even beyond the provision of basic necessities” (Jacobs, 2010). The following discussion proposes a tripartite definition of contemporary economic insecurity and then applies this categorization to the state of Rhode Island as a whole. Each of the three proposed categories of economic hardship – poverty, near poverty, and economically vulnerable – represent an unstable and in some cases untenable financial situation with significant short and long term implications for the well being of individual families and the larger Jewish community.

Rhode Island income data presented in this section are drawn from the American Community Survey (ACS) 2007-2011. The ACS is an annual nationwide survey

conducted by the U.S. Census Bureau which collects demographic, housing and economic information from a sample of 3.5 million households. ACS income data is reported as a 5-year estimate. Since the U.S. Census Bureau does not collect data about religious identity there is no way to identify Jewish households in the ACS dataset. Instead, the current analyses use ACS data for White, non-Hispanic residents of Rhode Island. Although nationwide Jews are more likely to be college educated and earn slightly more than other White non-Hispanics, data from the 2002 Rhode Island Jewish Community Study suggests that in terms of income, the Jewish population is not significantly different from the overall White, non-Hispanic population in Rhode Island (Sheskin, 2003). Table 1 compares the statewide median income reported in the 2002 Jewish Community Study with figures of the 2002 data adjusted for inflation to 2010 dollars. It also compares these figures with the white, non-Hispanic income data reported in the ACS 2007-2011. It is clear from this data that the median income of the Rhode Island Jewish community is nearly identical with that of the general white, non-Hispanic population.

Table 1: Comparison of Median Income: 2002 Rhode Island Jewish Community Study and ACS 2007-2011

Median Income (2002 RI Study)	\$67,200
2002 Income Adjusted for Inflation (2010)	\$81,453
ACS 2007-2011 Median Income for White, non-Hispanics	\$81,258

Source: 2002 Rhode Island Jewish Community Study; ACS 2007-2011

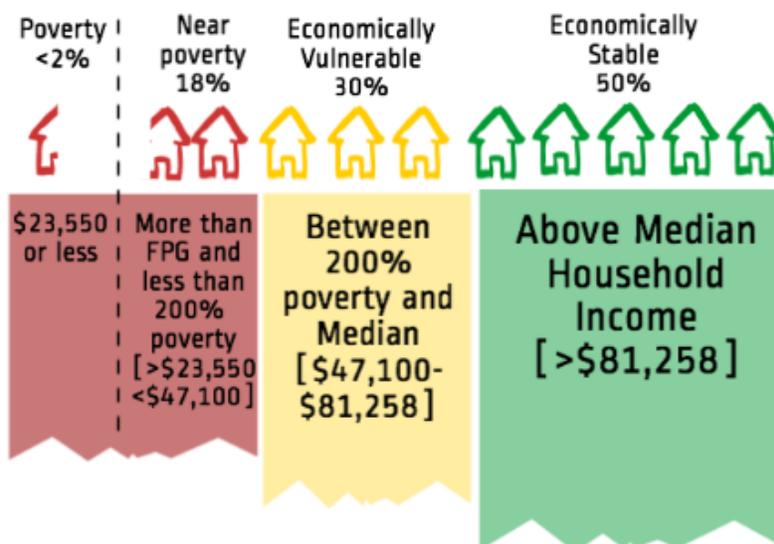
Jews are typically more highly educated and hold greater occupational prestige than non-Jews (Keister, 2003; Kosmin and Lachman, 1993; United Jewish Communities, 2003). However, as Smith (2005) notes, American Jews and non-Jews look alike on the vast majority of demographic characteristics and “over the decades, the gap between Jews and other Americans has narrowed, largely by non-Jews moving toward the positions held by Jews” (Smith, 2005, p.vii). In the absence of data specifically reported on the Jews of Rhode Island, and in light of the evidence provided here, we believe that the use of the ACS 2007-2011 data for White, non-Hispanics is an appropriate proxy measure for the median income of Jewish households statewide in Rhode Island.

Poverty

The Federal Poverty Guidelines (FPG), used by the Department of Health and Human Services and other government agencies to determine eligibility for various forms of assistance, is a household level measure. This “poverty line” approach to defining

economic need was developed in the mid-1960s and is based on the cost to buy a basic basket of food. According to the 2013 Federal guidelines a family of four making \$23,550 or less would be considered to be living in poverty (U.S. Health and Human Services Department, 2013). The data from the 2002 Rhode Island Jewish Community Study (Sheskin, 2003) suggests that a relatively small portion (1.6%) of Jews in Rhode Island fall below this Federal poverty line. We estimate that less than 2% of Rhode Island Jewish households live in poverty (Figure 1). Data from the U.S. government shows that among the broader population, the poverty rate for individuals with a college degree has remained relatively stable over the past decade, despite the economic collapse in 2008. There is little reason to suspect that the Jews of Rhode Island—the majority of whom have attained at least a college degree—differ from the general population. However, to allow for estimated increases in the number of elderly immigrants from the former Soviet Union who are at higher risk for poverty or near-poverty, the current estimate of Jewish

Figure 1: Estimate of Economic Insecurity in Rhode Island Jewish Households



households living in poverty is not identical to that for the 2002 Rhode Island Jewish Community Study.

The FPG definition of poverty, however, is problematic and limited. Although this parameter of economic need takes family size into account, it does not consider living costs other than food and is the same regardless of where a household resides (O'Brien & Pedulla, 2010). In other words, dramatic differences in the costs for rent, food, transportation, and other basic needs in different parts of the country are irrelevant to this definition of poverty. Also, knowing a household income cannot tell us if a family is facing increasing or impending economic pressure, unstable employment, difficulty meeting basic needs, or inability to pay monthly bills. The FPG does not capture increases in the burden of care for elderly and extended family members who are facing their own financial challenges.

Near Poverty

The approach taken by many Jewish communities, including Rhode Island in the 2002 Community Study, is to use 150%-200% of the FPG to define need (Metropolitan Council on Jewish Poverty, 2005; Rapfogel, Marcus & Larson, 2007). Households whose income is higher than the FPG but lower than this cutoff are often referred to as living in “near poverty.” A family of four living in near poverty would earn more than \$23,550 but less than \$47,100. Earnings data on White non-Hispanics in Rhode Island from the ACS 2007-2011 suggests that statewide an estimated 18% of Jewish households live in near poverty (Figure 1).

Families living in near poverty face daunting economic prospects. One unfortunate hallmark of near poverty is that these

households struggle to make ends meet, but earn too much to be eligible for most forms of public assistance. It is typical for government programs to use a factor of the FPG to determine eligibility for assistance. For example, to be eligible for SNAP (Supplemental Nutrition Assistance Program), families cannot earn more than 130% of the FPG or a total annual income of \$42,648. Eligibility for WIC, the Special Supplemental Nutrition Program for Women, Infants, and Children is 185% of FPG, and eligibility for Medicaid is 133-185% of FPG depending on family arrangements. Low Income Home Energy Assistance Program eligibility cuts off at 220% of FPG or a maximum annual income of \$52,850. A family of four cannot earn more than \$42,643 to be eligible for free school lunch.

Economically Vulnerable

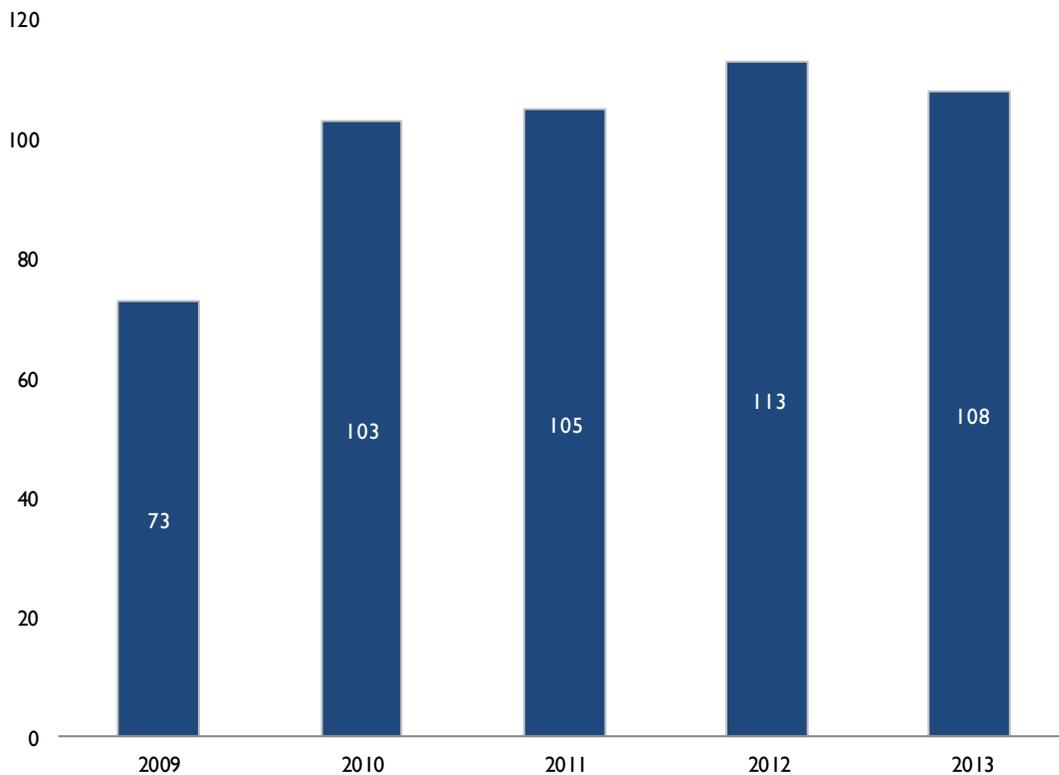
We use the term “economically vulnerable” to describe households whose earnings appear to be sufficient to meet their needs but which are susceptible to becoming financially unstable. In the current analyses, the lower and upper bounds of this category are 200% FPG and the median income. The median income refers to the amount in the income distribution at which 50% of families earn less, and 50% earn more than this amount. Using this definition, an economically vulnerable family of four in Rhode Island would earn between \$47,100 and \$81,258 (ACS, 2007-2011). The current analyses indicate that perhaps 30% of Jewish households in Alliance service areas fall into this category of economic insecurity. The upper end of this range would appear to provide sufficient income to adequately meet a household’s needs, however, the reality is that even families earning the median income are stretched to meet basic costs of living in many Alliance

communities, a situation that will be described in more detail in the following section.

With fixed incomes and rising costs of living, many of the elderly find themselves in the category of economic vulnerability. Adjusting the 2002 Rhode Island Jewish Community Study income data to 2010 levels indicates that the median income for single Jewish seniors (65+) is \$37,900 and for couples it is \$79,200. Senior households in this economic bracket also face costs not typically encountered by younger households. The average monthly cost of Medicare for seniors is \$408, above what the typical family pays in health insurance. Medicare also does not cover companions or homemakers, dental services, hearing aids, or prescription glasses. Furthermore, there are deductibles for hospital stays and other services (Kelley, et al., 2013). One study reported that one in five seniors made spending adjustments such as switching to generic medications, skipping doctor visits, reducing dosage, or stopping pills to save money on health care costs (Banerjee, 2012). Population projections developed by the Rhode Island Statewide Planning Program (2013) suggest a growing percentage of residents 65 years of age and older in the coming decades, a situation that may translate to financial strain on a greater number of families as they support the growing number of financially vulnerable older family members.

Households earning the median income are characterized by a limited financial safety net and unexpected costs can be the difference between financial security and debt or delinquency. These families are very unlikely to have savings that they can employ in the case of an emergency expense. A 2011 study (Bankrate.com) finds that just 24% of families have a six month financial cushion, the majority of families in the U.S. lack any significant financial contingencies, and another quarter is completely unprepared. These findings are supported by a study from the National Foundation for Credit Counseling, which reported that well over half (64 %) of Americans don't have enough money to cover a \$1000 expense (Dickler, 2011). A recent study by the Pew Charitable Trusts (Boguslaw et al., 2013) finds that when families without personal savings encounter unexpected expenses they resort to less desirable forms of self-funding, including credit and loans with high fees and interest rates and use of money put aside for retirement or children's education.

Growing economic insecurity in Alliance households is also reflected in increased need for communal services. For example, The Louis and Goldie Chester Full Plate Kosher Food Pantry saw an upturn in 2009 in the number of households using their services each month, reaching a level that has continued consistently for the last four years (Figure 2).

Figure 2: Monthly Household Use of Food Pantry Services²

American family incomes have become more unstable in the last few decades and the problem of economic insecurity has extended to include educated middle class households (Hacker, 2008). In the decade between 1999 and 2009, a period that includes the recession of 2007-2009, almost a third of White families experienced unemployment and substantial losses in financial assets (Bogsuslaw, et al., 2013). The findings of the current study suggest

that a substantial portion of Jewish households in the state of Rhode Island as a whole face economic insecurity. Clearly those that are in poverty or near poverty face a daily struggle to meet their basic needs and require community supports. Perhaps more surprising and alarming is the sizeable portion of households that may be economically vulnerable even as they earn the median income.

The Cost of Living in Alliance Communities³

Economic insecurity isn't just a problem of the poor and uneducated, as most of us assume...Insecurity today reaches across the income spectrum, across the racial divide, across lines of geography and gender. It speaks to the common "us" rather than to the insular, marginalized "them."
(Hacker, 2008, p. 6)

Just as the Federal Poverty Guidelines do not fully capture the difference in living costs for different parts of the country it is important to acknowledge that there is variation in the median income and living costs of Rhode Island Jewish households depending on the specific community in which they reside. This section presents financial portraits for Jewish households in several diverse Alliance catchment communities – Warwick, Cranston, Providence, and Attleboro – and articulates why even households earning the median income for their community are not out of the economic “woods” and may require communal assistance.

Adapting the approach of the Economic Progress Institute of Rhode Island, each economic snapshot includes the cost of basic needs for that specific community including housing, food, transportation, childcare, and health care of a family of four, including one toddler in childcare and one school-age child. A family that does not use day care for their toddler would not incur those costs, however, it is important to note that if one parent remains at home to care for the child, there is a lower likelihood that the family earns the median income. Also presented in

each portrait is the median income for each community based on ACS 2007-2011 data on White non-Hispanics.⁴ It should be pointed out that even though each portrait presents a realistic estimate for each particular area of expense, these costs do not include many of the additional expenses that families incur month to month, or seasonally. These unaccounted expenses include property taxes, credit card debt, student loans, dental insurance, prescription medicines, medical fees and co-pays, and vision care and glasses. Also not included in expenses are school supplies and activity fees, shoes, clothing, phone and cable bills, entertainment, or vacations. Important costs associated with personal savings, retirement contributions, or college savings for children are also not included.

Community Snapshot: Warwick

According to the 2002 Jewish Community Study, 16 percent of Jewish households in Rhode Island call Warwick home (Sheskin, 2003). The ACS (2007-2011) reports the median family income in Warwick as slightly lower than the state average at \$77,523 and the unemployment rate is 8 percent (ACS).^{5,6} A family earning the median income in Warwick would bring home approximately \$4,945 each month after taxes (Figure 3)⁷ and would need approximately \$5,040 a month to cover their basic needs. In this scenario, a family of four with one toddler in full-time day care and a second child in elementary school would struggle just to meet basic needs each month.^{8,9}

Community Snapshot: Cranston

The economic picture for Jewish households living in the community of Cranston is almost identical to that for Warwick. The median family income in Cranston is slightly lower than the state average at \$78,225 and the unemployment rate is 8.8 percent.^{10,11} A family earning the median income would bring home approximately \$4987 after taxes and would need \$5,046 to cover basic needs (Figure 3).¹²

Community Snapshot: Providence (ZIP Code 02906)

The 2002 Community Study indicated that the Providence/Pawtucket area is home to the largest concentration of Jews in Rhode Island. Within this area the largest concentration of Jewish households in Providence reside in the 02906 ZIP code area. Overall, the 02906 area of Providence is much more stable compared with neighboring communities or the state at large. According to the ACS, the median family income is higher than the state average at \$117,617¹³ and the unemployment rate is 5.7 percent (U.S. Bureau of Labor Statistics, 2012).¹⁴ A family earning the median income would bring home approximately \$7089 after taxes.¹⁵ In all, a family of four living in the 02906 area of Providence needs approximately \$5,202 a month to cover these basic needs and would have a surplus each month.¹⁶ These households would be unlikely to need communal assistance since their financial situation is more stable and allows for development of an economic safety net.

Although the economic picture for many Jewish households in the 02906 zip code area is fairly stable, there is one

subpopulation, the Orthodox, whose financial picture is quite different. The 2002 Community Study indicated that households that identify as Orthodox earn, on average, less than Non-Orthodox Jewish households in the same geographic area in Rhode Island (Sheskin, 2003). In this respect, these households can also be expected to differ significantly from the income estimates of the ACS (2007-2011) for other White non-Hispanic households in the 02906 ZIP code area. The current analyses used income data from the 2002 Community Study adjusted for inflation to reflect 2010 dollars making them comparable with ACS 2007-2011 data.¹⁷ Using this approach, the median income for Orthodox households in the 02906 area is \$84,100. A family earning the median income would bring home approximately \$5,336 each month after taxes.¹⁸ A family of five (to reflect the reality of larger family sizes in the Orthodox community), needs \$4,875-\$5,528 a month to cover basic expenses.¹⁹

Community Snapshot: Attleboro, MA

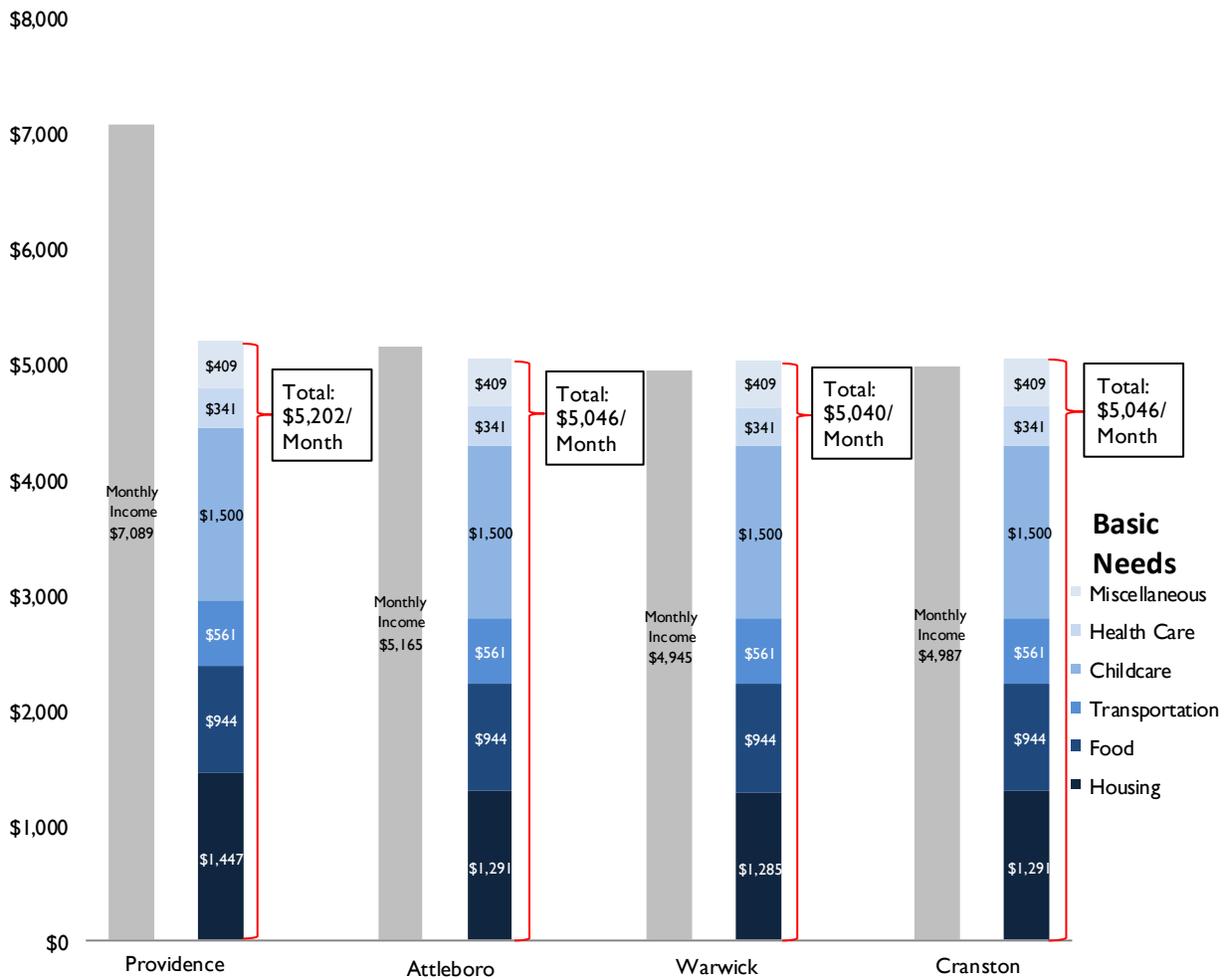
The median family income in Attleboro is nearly equivalent to the Massachusetts's state average at \$80,543 and the unemployment rate is 8.2 percent.^{20,21} A family earning the median income would bring home approximately \$5165 after taxes²² and requires approximately \$5046 a month to cover basic needs (Figure 3). A family of four with one toddler in full-time day care and a second child in elementary school would struggle to meet basic needs with at best a small surplus each month.²³

These four economic snapshots suggest that although households earning the median income in some communities, such as Providence, experience financial stability, lower median incomes in many other

Alliance communities means that many Jewish households face a tenuous economic future. These households often struggle to cover their basic needs and even modest unexpected costs may strain and derail their economic security. The typical cost to repair

a vehicle, for example, is approximately \$368 (Schmitz, 2013). The cost to repair an appliance can run just over \$200, and the average home repair cost (e.g. hire a plumber) can run more than \$300.²⁴

Figure 3: Monthly Income and Cost for Basic Needs



The Synagogue Perspective on Financial Insecurity

For affiliated Jews the synagogue and, in particular, synagogue clergy may be the first stop in their efforts to procure financial assistance. In order to gather systematic information about the types of need brought to the attention of synagogue rabbis and professional staff, the study developed and implemented an on-line data collection system. Ten congregational rabbis, representing the full spectrum of synagogues with regard to denomination, geographic location, and socio-demographic characteristics participated. This group also represents the vast majority of Alliance area congregations that have full-time ordained clergy. Each day during the month of March 2013, participating rabbis received a personalized electronic form in which to record the number and type of requests for assistance made to them or their proactive offers of help as well as the characteristics of the households involved. This aspect of

the study was very successful, with an average of over half the rabbis responding each day. Keshet social workers also completed a parallel weekly form during the same time period. The Keshet program of Jewish Family Services of Rhode Island places part-time social workers on-site at participating synagogues.

A total of 51 requests were made to rabbis (46) and Keshet social workers (5) during the target month. Two of the rabbis did not receive any requests for assistance. Half of the requests were made to Conservative synagogues and another quarter (26%) was addressed to Orthodox rabbis. One quarter of requesting households contained children and an almost equal portion (27%) were headed or included a senior aged 65 or older (Figure 4). Almost one third (31%) had a household member experiencing a chronic illness.

Figure 4: Household Composition²⁵

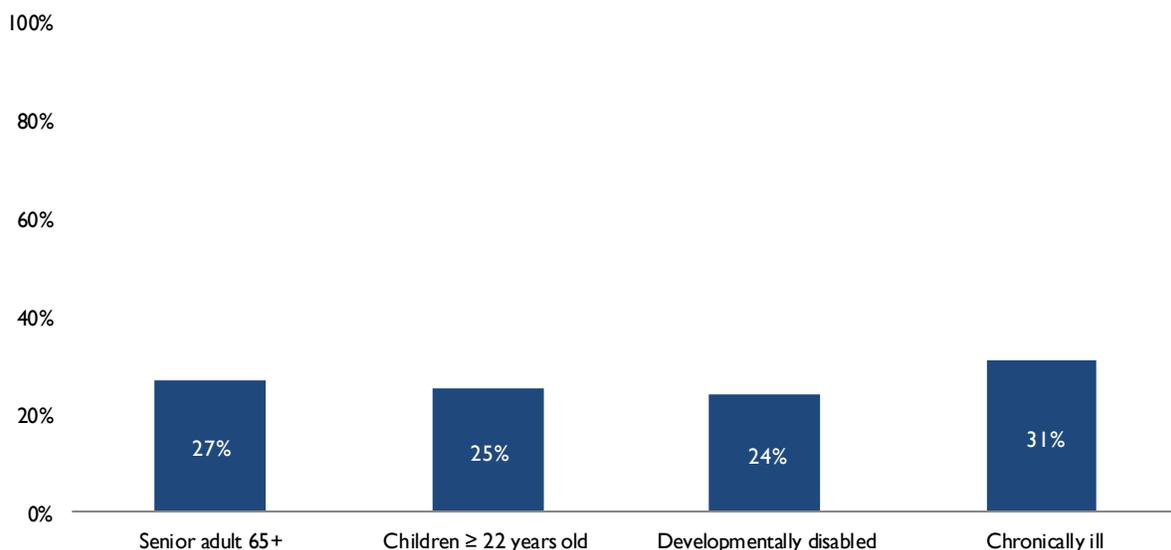
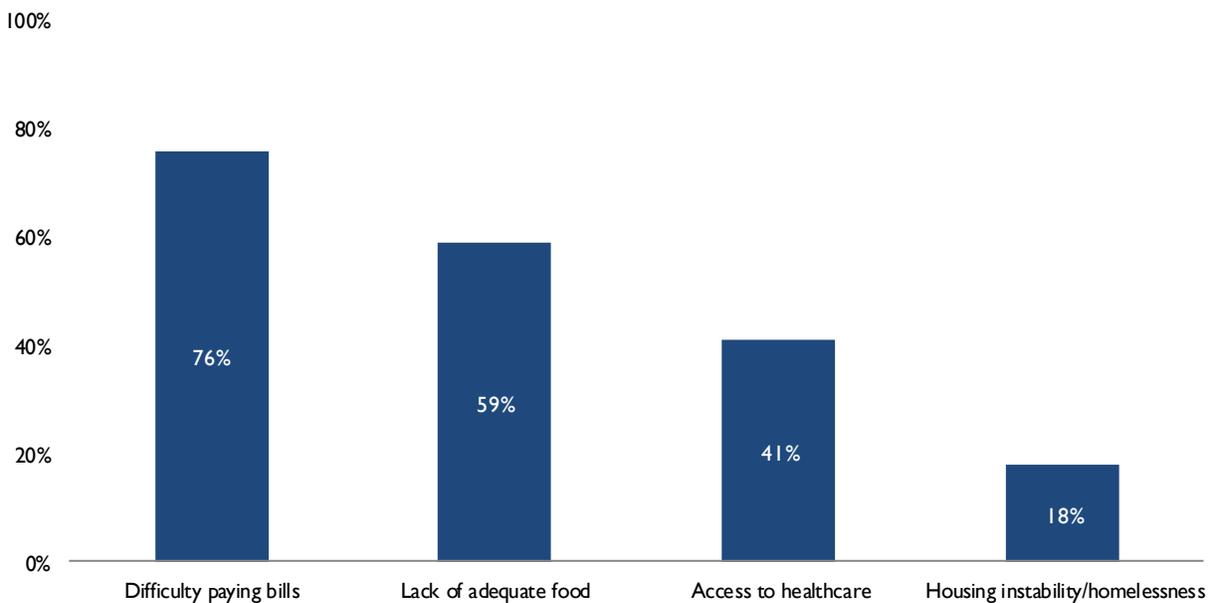


Figure 5: Financial Challenges Faced by Households Seeking Assistance



The requests made to clergy and *Kesher* social workers seem to originate with two populations in need: economically vulnerable households within the congregation and households in poverty or near poverty from outside the congregation. Just under half (49%) of the requests or offers of assistance involved households affiliated with the congregation. In most cases (51%) this was the first or second time in the preceding six months that the household had requested assistance. The second group of poor and near poor households seeking help were frequently not members of the congregation but were nonetheless in the habit of seeking assistance from the rabbi. Several rabbis noted that there was a small cadre of individuals who routinely sought aid from all the local religious organizations. For example 31% of households seeking aid, often non-members, had made six or more requests in the previous six month time period. Eighteen percent of households

seeking help, composed entirely of non-congregants, were facing loss of housing or were homeless. Whether the result of undiagnosed mental health issues and/or social isolation, this small but very needy subgroup were often described as having a very limited personal network from which to draw assistance. Clergy often noted that they felt compelled to help even if only in a modest way with the donation of a gift card for a local supermarket, but were frustrated with their inability to address or resolve the underlying issues faced by these individuals.

As shown in Figure 5 more than three-quarters (76%) of the households seeking congregational assistance were experiencing difficulty paying bills, and almost as many (59%) reported difficulty providing adequate nutrition to their family. Over half (57%) of the households contacting clergy or congregational social workers for assistance were described as underemployed and 12% had recently experienced a job loss.

One of the striking elements of the congregational data is that most of the requests made were for relatively small amounts, often to tide the household over till the next paycheck. For example, just under two-thirds (64%) of requests were for amounts less than \$100. Less common requests for over \$100 were often needed to address unexpected expenses such as house or car repairs. This finding reinforces the data presented earlier on the economic

challenges facing families earning the median income or less. Congregants seek assistance from their synagogue, often reluctantly, when their finances simply will not cover their monthly expenses. Although those seeking help from congregational clergy and social workers may be more likely to be economically vulnerable and not poor, a sizeable portion seeking synagogue assistance also come from households at the lowest rungs of the economic ladder.

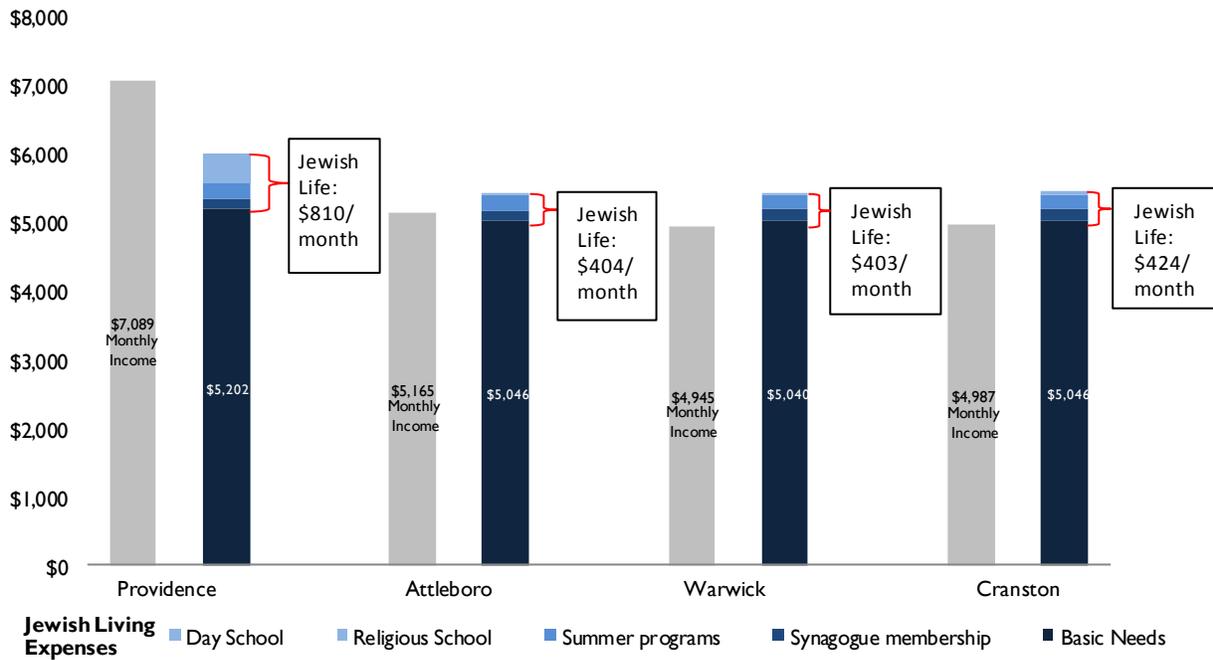
Impact on Jewish Living

Financial insecurity has obvious effects on individual households, but it also has ripple effects on the vitality and economic stability of Jewish communal organizations. To supplement the economic portraits developed for the four target communities, costs were determined to reflect the economic implications of participating in Jewish life. The costs of Jewish participation included synagogue membership as well as formal and informal Jewish education for children. Formal Jewish education costs included Sunday or Hebrew school tuition at local synagogues and informal education costs were comprised of Jewish summer day camp. For the 02906 areas of Providence day school tuition for one child was included in the expenses. For Warwick, Attleboro and Cranston day school tuition was not included since the majority of these families do not send their children to Jewish day schools. The estimates used were based on information gathered from official sources

within the Jewish community such as organization websites and key informants.

In three of the communities studied, Warwick (\$403),²⁶ Attleboro (\$404),²⁷ and Cranston (\$424),²⁸ the additional costs of participation in Jewish life represent a substantial burden to the limited economic means of families earning the median income (Figure 6). Non-Orthodox households in the 02906 area of Providence can more easily afford participation in Jewish life including day school enrollment. It is also important to note that the scenarios presented for Jewish living do not include the extra cost of preparation and celebration of many Jewish holiday meals such as Passover or Rosh Hashanah. Nor do they cover the cost of life cycle events, such as a bris or baby naming ceremonies to welcome a new child, or bar/bat mitzvahs. They also do not include membership in the JCC or financial support of the Alliance.

Figure 6: Monthly Income and Jewish Living Expenses



For Orthodox households the costs for Jewish living entail kosher food, mikvah fees, and enrollment in one of Providence's Jewish day schools. To cover the expense of Jewish living for Orthodox households a family of five will spend between \$1,162 and \$2,016 each month.²⁹ Although these families typically receive a substantial portion of tuition in aid, a family of five with two children in day school would still have anywhere between a \$701 to \$2,207 deficit each month.

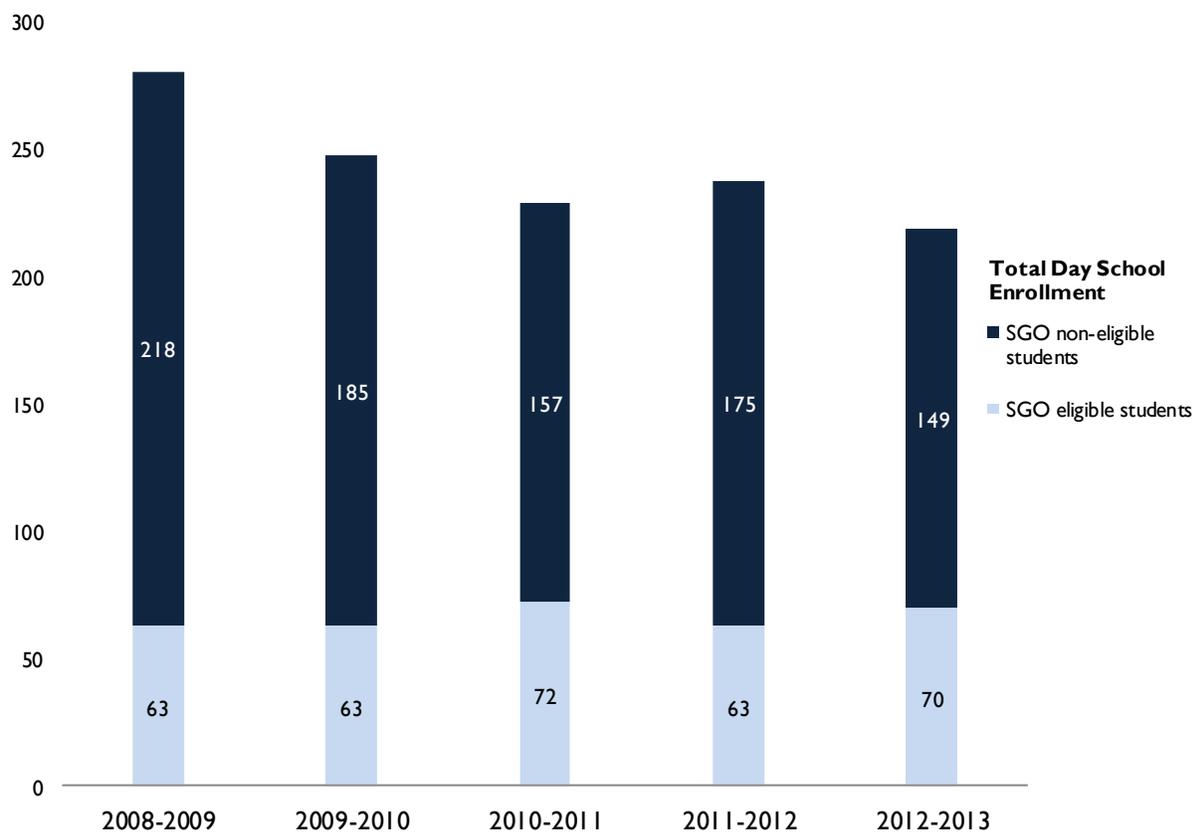
The precarious financial situation of many Jewish households has implications for the wellbeing of the larger communal enterprise and limits the resources available to local Jewish organizations and congregations. Although systematic information was not available, discussions with synagogue rabbis indicated that requests for abatements of

membership dues are increasing while at the same time supplementary school enrollments are decreasing. Jewish day schools in Rhode Island are also experiencing the effects of financial insecurity. As shown in Figure 7, the absolute number of students eligible to receive tuition assistance from the Foundation for Rhode Island Day Schools, a Scholarship Granting Organization (SGO) has not substantially changed over the past five years. SGO Eligible students live in households making at or below 2.5 FPG. However, over the same period of time, the enrollment of the two Providence day schools has dropped, meaning the percentage of households receiving scholarships is growing. This percentage is also higher than the mean for day schools nationally.

For many Jewish households living in Alliance catchment communities and making the median income or less, the costs associated with communal participation represent a significant and often untenable stretch to their financial resources. Clearly the situation is even more difficult for

households that fall into the categories of poverty or near poverty. For many of these families, the cost of Jewish engagement precludes their full or even partial participation. Loss of these households from communal organizations endangers the vitality of the communal enterprise.

Figure 7: SGO Eligible Students as Proportion of Total Day School Enrollment



Recommendations

If there is among you a poor person, one of your kinsfolk, in any of your towns within your land that the Eternal your God gives you, you shall not harden your heart or shut your hand against your neighbor, but you shall open your hand to that one, and lend this person sufficient for this one's need, whatever it may be. (Deuteronomy 15:7-8)

The picture that emerges from the current analysis is that economic insecurity is a reality for upwards of half of the Jewish households in the communities served by the Alliance. Approximately 2% of these households are in poverty, 18% experience near poverty, and 30% are economically vulnerable. The economic stability of these households can change month to month and even a modest unexpected expense or loss of hours at work can catapult a family earning the median income into hardship and the need for external assistance.

Where and whom to fund, for what purposes, and what new services are needed are all questions that Alliance decision-makers confront as they seek to address the needs of Jewish households grappling with all three levels of economic insecurity. The economic insecurity described in this report is not a uniquely Jewish problem, however, the Alliance's approach should embody Jewish values and traditions such as preserving the dignity and communal engagement of those in need. This section proposes suggestions for short and longer term action. Some of the proposals focus on establishing context, frameworks, and norms for community wide investment in addressing the economic needs of local Jewish households. Other suggestions target

services needed to meet the immediate needs of households.

Teach the “Torah” of Giving and

Receiving Help: Rabbis repeatedly told us that they knew of congregants in need who would neither ask for nor accept help even though their need was clear. One rabbi recounted that he often resorted to slipping anonymous donations of grocery gift cards into mail slots at households where he knew resources did not allow for adequate nutrition. An elderly woman told us that she would not go to the kosher food pantry unless they would accept her food stamps because she did not want to take food for free when others might have a greater need. A sense of shame and disconnection from community is often associated with being on the receiving end of financial assistance. At the same time and often in the same discussion, rabbis lamented that their congregation had lost the “habit” of giving throughout the year to support those in need. Although congregational families readily donated food items in response to a specific drive, they did not typically make monetary donations in honor of loved ones, teachers, or special events.

Synagogues, in collaboration with other communal organizations, should create a new framework for teaching the “torah” of assistance that recognizes both giving and receiving help as integral to Jewish tradition and values. This might take the form of rabbinic messages from the pulpit and educational units in supplementary and day schools. The twofold message to be conveyed is that contributing to the support of those in need is an integral and ongoing

part of Jewish life and, more importantly, that receiving help is not a source of stigma and does not make one a less valued and welcome member of the community.

Establish a “Chevre (Fellowship) Fund”:

The findings of this study make clear that even modest expenditures can be catastrophic for households teetering on the economic edge. Minor expenses such as a broken water faucet or car repairs can have major repercussion for a household’s financial stability. Currently, Jewish Family Services serves as the distributor of Alliance emergency funds, however the assistance available per household within a year is usually less than \$250. In addition, the recently formed ad hoc Helping Hands committee, funded through a single donor, is exploring how the community can respond in a timely manner to requests for goods, services, or money to meet short term needs. These efforts represent a good start to creating a larger and more broadly supported Jewish community fund. A similar initiative, Yad Chesed, has been in operation in the Boston area for several years. The hallmarks of this organization are its quick response to requests with few barriers to assistance, combined with careful maintenance of the dignity of those needing help.

We suggest the creation of a “Chevre Fund” supported through crowd funding. Crowd funding is a relatively new tool for gathering financial support from a broad community (Belleflamme et al., 2011). Crowd funds often have an online presence that allows individuals to ask for funding for projects such as film making and concert tour expenses. Crowd funding allows a large and diverse group to contribute in small amounts toward a project, in this case a community fund for meeting the immediate needs of Jewish households in need. Spreading the

costs for care of the needy has a long history in the Jewish community. The first chapter of Baba Batra instructs that anyone living in a city for as little as thirty days is obligated to contribute to the soup kitchen. The proposed Chevre fund should be structured in a manner that encourages the participation of individuals from all income levels, including those who can only contribute small dollar amounts (\$5-\$10). Spreading buy-in and ownership throughout the community is the strength of this initiative. Participation as a “donor” may also lower the psychological barriers to receipt of help as community members come to see their contributions as a reserve for themselves and others in future need.

Design a One-stop Portal for Services and Assistance:

Several of the individuals interviewed for this study recounted their unfortunate experiences spending substantial time and effort to determine which services and forms of assistance they were eligible for following the loss of a job or a major, unexpected change in their financial picture. Rabbis newer to the community also told us that they also felt ill equipped to advise congregants on what is available through the Jewish and secular communities. There is currently no single point of entry for Jewish households in Rhode Island to use as they try to navigate the services which may address their situation.

What is suggested is the design of a one stop “portal.” The on-line presence of this portal might take the form of a prominent tab on the Alliance website with links to it from all other communal organization and congregation websites. It might also be manifest in in-person information and referral services provided through an expanded community concierge role. This portal “normalizes” the experience of Jewish

households that are facing economic hardship and makes clear that helping those in need locally is core to the mission of the Jewish community. The Alliance portal would also ideally link to the full array of communal and secular services with tools to help individuals map out what services they are eligible for and how to access these resources. These might include employment and career transition services, unemployment insurance, legal services, and budget assistance.

The development of this portal will also allow identification of services currently absent from the Jewish community. For example, financial and debt counseling services for those facing economic hardship currently do not exist within the communal landscape of services.

Broker Job Search Services for the Under- and Unemployed: One of the keys to increasing the economic stability of poor, near poor, and economically vulnerable households is to increase their income. The data provided by clergy indicates that underemployment and job loss frequently precipitate requests for assistance. They also recounted stories of women needing to enter the job market due to divorce or the loss of a spouse's job. In many cases these women had only limited history of paid work and/or were returning to the job market for the first time in many years. There is a clear need for career and job search services for both the under and unemployed.

At present the Jewish Alliance of Greater Rhode Island does not fund organizations or programs with this specific mandate. Current financial realities preclude the development of a Jewish vocational agency within Rhode Island. An alternative

approach is to broker the use of these services through Jewish communal organizations in neighboring states. For example, the Jewish Vocational Services of Massachusetts offers a program called "Career Moves" which provides peer support groups, industry panels, and job search workshops as well as assistance in accessing and using social media like LinkedIn, Twitter, and blogs to enhance the job search. Jewish Family Services of Hartford offers JETS (Jewish Employment Transitions Services) which includes a workshop series, networking opportunities, resume assistance, interview preparation, job profiling, and job search coaching. Several Federations (e.g. New York, Minnesota, Cincinnati) have contracted with Parnossah Works, an online resource for job search tools such as job listings and applications, resume writing, and presentations skills. As part of its efforts to support individuals moving toward full employment, the Alliance also needs to consider expanding the economic accessibility of childcare services such as day care, after-school care and summer camp.

Identify Resources for Assisting those on the Margins: There is a sub-population of individuals that experience financial instability as a byproduct of their social marginalization. Synagogue clergy and staff often feel unprepared to deal with these individuals. Resources such as case management referral and education for synagogue staff on how best to approach individuals in these circumstances would be a valuable addition to communal approaches to the needy. These might be brokered through local branches of NAMI, the National Alliance for Mental Illness.

Establish a Forecasting Committee: The most recent economic downturn had signature impacts on housing and savings. Part of developing a system of strategies and services that are responsive to financial instability is to recognize that the “face” of the economically insecure may change and the next wave of economic turbulence may take a different shape with different implications for assistance. We suggest that the Alliance, in collaboration with other communal organizations create a committee to periodically take the economic pulse of the community and scan for new areas or populations experiencing economic hardship.

In Deuteronomy 15:4 we read that “there shall be no needy among you.” Yet, this statement is quickly followed with the following: “There will never cease to be needy ones in your land, which is why I command you to open your hand to the

poor” (Deuteronomy 15:11). Reaching out to those that are facing economic insecurity, be it poverty, near poverty or economic vulnerability, is a central task for the Jewish community.

The Jewish community knows how to mobilize quickly to address rapidly emerging and changing situations around the world, as evidenced in recent history by the communal response to rescue and resettle Soviet Jewry (Beckerman, 2010). By contrast, chronic internal issues such as economic insecurity seem to creep up on the community unawares. The Jewish community needs to be just as vigilant in safeguarding the wellbeing of local community members. The Jewish Alliance of Greater Rhode Island has taken an important first step towards developing an effective, respectful, and fundamentally Jewish approach to economic insecurity within its households.

Notes

¹Bureau of Labor Statistics, U-3 and U-6 definition, May 2013.

²Figures taken from the month of July for each year.

³In 2002, the number of people living in Jewish households in Rhode Island was estimated at 23,000. Of these, 80 percent are Jewish for a total Jewish population of 18,400. This includes 3,220 children ages 0-17 and 15,180 adults age 18 and over (Rhode Island JCS, 2002, p. 5-16). Although no follow-up study has been completed, current estimates of the Jewish community stand at approximately 21,000. Any observable change in the size of the Jewish community in Rhode Island is not significant as the estimates fall within the margins of error for each survey.

⁴Adjusted 2002 figures for the median income for the Rhode Island Jewish community looks nearly identical to the ACS 2007-2011 median income for the general White, non-Hispanic population. Median Income for Cranston and Warwick were not reported separately in the 2002 Rhode Island Jewish Community Study. They were reported in a combined geographic region labeled “West Bay”. Furthermore, because the Providence/Pawtucket figure included 02906 and surrounding ZIP Codes, the median income reported in the study is much lower than the 02906 ZIP Code alone. Therefore, the median income reported for the 02906 area is based on our own analysis of the 2002 data. Data for Attleboro was not collected in the 2002 Jewish Community Study.

Table A: Comparison of Median Income: 2002 Rhode Island Jewish Community Study and ACS 2007-2011

	Rhode Island	Providence (02906)	Cranston
Median Income (2002 RI Study)	\$67,200	\$68,300	\$64,900
2002 Income Adjusted for Inflation (2010)	\$81,453	\$82,786	\$78,665
ACS 2007-2011 Median Income for white, non-Hispanics	\$81,258	\$117,617	\$78,225

Source: 2002 Rhode Island Jewish Community Study; ACS 2007-2011

⁵2007-2011 ACS 5 year estimate, White, non-Hispanic, Family income (+/- 2022)

⁶2007-2011 ACS 5 year estimate, White, non-Hispanic as percent of civilian labor force age 16-64 (U-3)

⁷ADP. "Paycheck Calculator." 2013.

⁸Without the cost of childcare the family may fare better, but caution must be used when estimating the income in this case because it is less likely that both parents work full time which may reduce total household earnings.

⁹Figures for basic needs were adapted from the 2012 Rhode Island Standard of Need. Housing costs were taken from the 2012 Rhode Island Kids Count Factbook. The cost of daycare for a

toddler was estimated using the 2012-13 tuition costs for the Alliance JCC Early Childhood Center.

¹⁰2007-2011 ACS 5 year estimate White, non-Hispanic, Family (+/- 2022)

¹¹2007-2011 ACS 5 year estimate , White, non-Hispanic as percent of civilian labor force age 16-64 (U-3)

¹²Family Income only. Assumes married filing status for state and federal taxes plus two allowances.

¹³White, non-Hispanic for ZIP Code 02906. Margin of error for Family income +/- 13037.

¹⁴Table C23002H, White, non-Hispanic as percent of civilian labor force age 16-64 (U-3). ME are high due to small sample size at ZIP Code level.

¹⁵Family Income only. Assumes married filing status for state and federal taxes plus two allowances.

¹⁶Figures for basic needs were adapted from the 2012 Rhode Island Standard of Need. Housing costs were taken from the 2012 Rhode Island Kids Count Factbook. The cost of daycare for a toddler was estimated using the 2012-13 tuition costs for the Alliance JCC Early Childhood Center.

¹⁷Inflation was adjusted using the Bureau of Labor Statistics' CPI Inflation Calculator from <http://www.bls.gov/data/inflation_calculator.htm>

¹⁸Family Income only. <http://www.adp.com/tools-and-resources/calculators-and-tools/payroll-calculators/salary-paycheck-calculator.aspx>

¹⁹Figures for basic needs were adapted from the 2012 Rhode Island Standard of Need. Housing costs were taken from the 2012 Rhode Island Kids Count Factbook. The cost of daycare for a toddler was estimated using the 2012-13 tuition costs for the Alliance JCC Early Childhood Center.

²⁰2007-2011 ACS 5 year estimates for White, non-Hispanics only. Family income +/- 6064

²¹2007-2011 ACS 5 year estimate, White, non-Hispanic as percent of civilian labor force age 16-64 (U-3)

²²Family Income only. <http://www.adp.com/tools-and-resources/calculators-and-tools/payroll-calculators/salary-paycheck-calculator.aspx>

²³Figures for basic needs were adapted from the 2012 Rhode Island Standard of Need. Housing costs were taken from the 2000 Short Form sample data (SF3). The cost of daycare for a toddler was estimated using the 2012-13 tuition costs for the Alliance JCC Early Childhood Center.

²⁴2013 Estimate "How Much Does it Cost to Repair an Appliance?"

<http://www.homeadvisor.com/cost/kitchens/repair-an-appliance/>

²⁵Rabbis could indicate that households members belonged to more than one category.

²⁶Figures for costs of Jewish needs in Warwick were adapted from the dues for the Jewish Community Center, Temple Am David, and Camp JORi.

²⁷Figures for costs of Jewish needs in Attleboro were adapted from the dues for the Jewish Community Center, Congregation Agudas Achim, and Camp JORi.

²⁸Figures for costs of Jewish needs in Cranston were adapted from the dues for Temple Sinai, Camp JORi, and Temple Sinai's Hebrew School and Sunday School.

²⁹Figures for costs of Jewish needs in Providence were adapted from the dues for the Jewish Community Day School of Rhode Island, Rhode Island Community Mikvah, Providence Community Day School, Jewish Community Center, and Congregation Beth Shalom.

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