

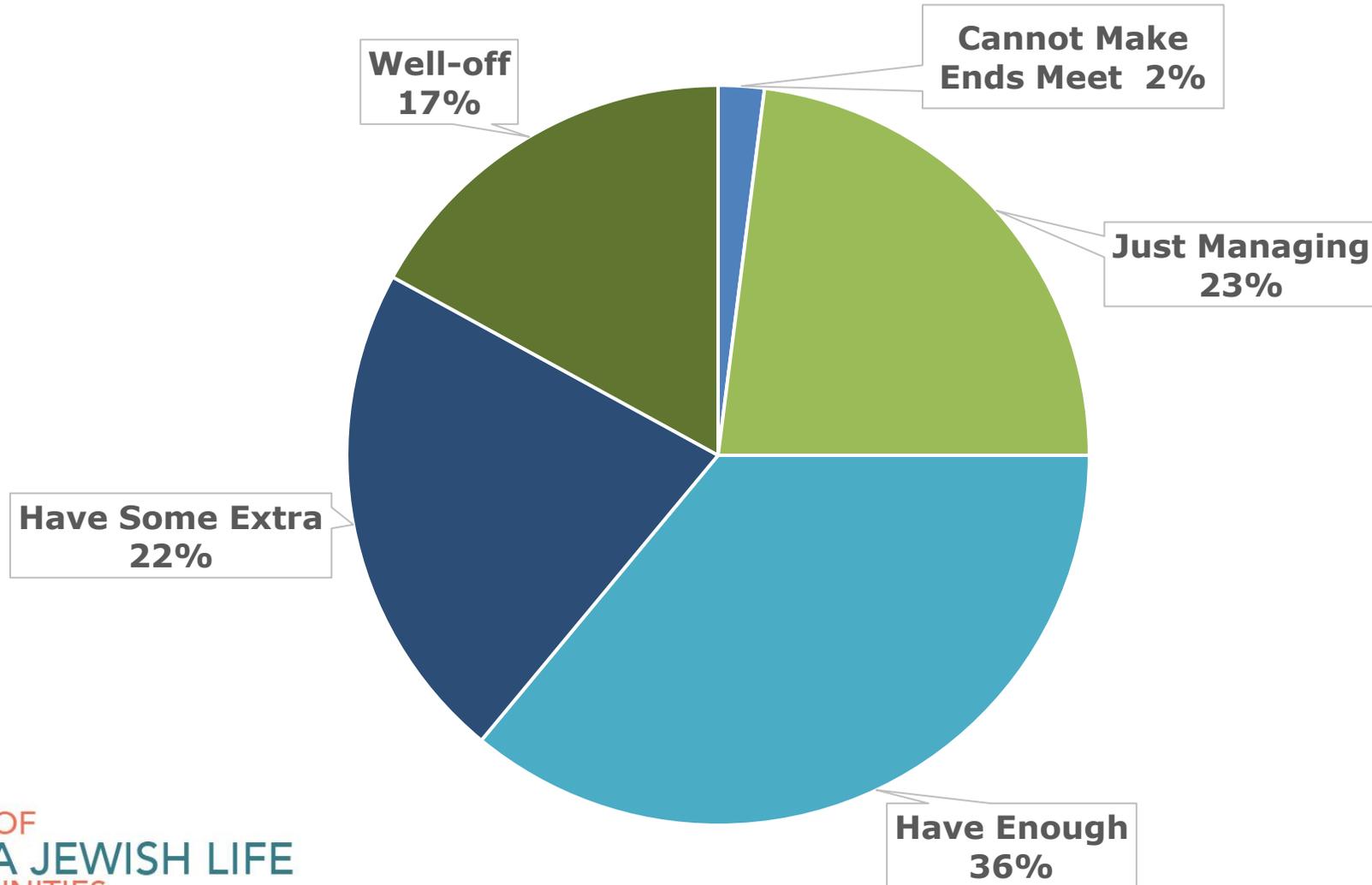
# Economic Vulnerability and Human Services

The Bay Area Jewish population is, in most measurable ways, at the peak of success and stability.

But pockets of poverty, need, and economic vulnerability exist in the midst of affluence. The Jewish population is not immune to issues that plague the entire Bay Area, like growing income inequality, rising housing costs, and increasing demands of caring for family who are aging, facing mental illness, or have special needs.

This specific data set takes a deeper dive into what our community study found about various kinds of vulnerability experienced by Bay Area Jews.

**Among Bay Area Jewish households, 2% “cannot make ends meet” and 23% are “just managing”: A total of 25% are defined as “financially vulnerable.”**



## Note about data methodology with this deck

When the Federation decided to produce a deeper dive into economic vulnerability, we realized that the “*Community Study Highlights*” report and “A Portrait of Bay Area Jewish Life and Communities” slide deck, both previously posted, mistakenly reported 22% of households as financially vulnerable. 22% represents the share of *respondents* who reported financial vulnerability. Those 22% of respondents live in 25% of households, and it is the household percentage, 25%, that is used in this slide deck.

These slides better reflect the actual state of economic vulnerability among Jewish households in the Bay Area. We recommend that data from this deck not be mixed with data and analysis from our previous decks.

## Federal Standards of Poverty: Inappropriate for the Bay Area

The 2019 Federal Poverty Guidelines, which are national and undifferentiated by local cost of living, stipulate an annual income below:

- \$12,000 for an individual
- \$25,750 for a family of four

HUD's "extremely low income" qualification for Section 8 in SF/Marin/San Mateo is:

- \$33,850 for an individual
- \$48,350 for a family of four

# The “Real Cost Measure”: More Appropriate for the Bay Area

According to the California Real Cost Measure (2018), 25% of households living in the Bay Area struggle to make ends meet, which matches what we found in the Jewish population.

The Real Cost Measure takes into account local costs—inclusive of housing, food, transportation, health care, taxes and childcare—to arrive at estimated income levels, by family size, required to “stay afloat.” By county, the yearly incomes needed are:

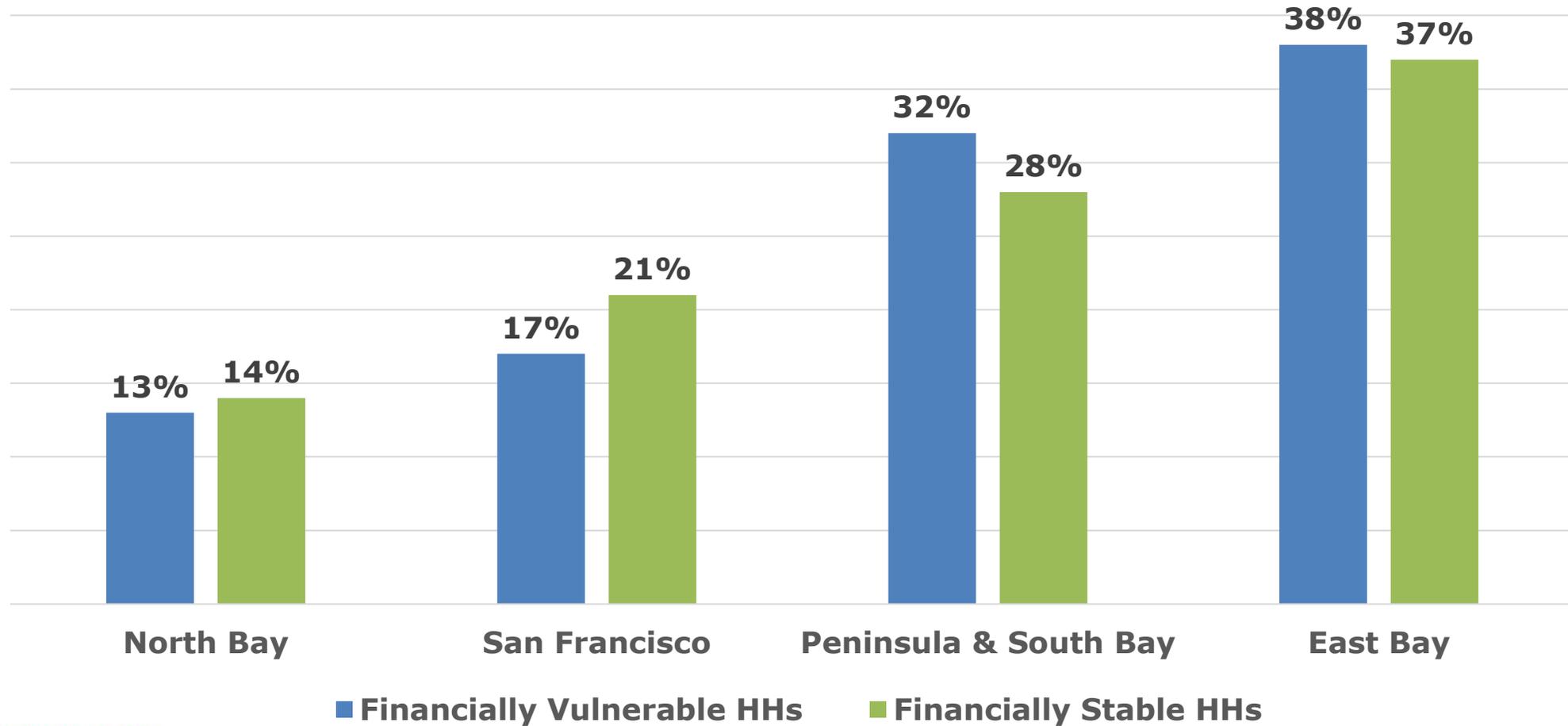
For 2 Adults, 1 Infant, and 1 School-Age Child:

Alameda:	\$89,665
Contra Costa:	\$87,623
Marin:	\$97,369

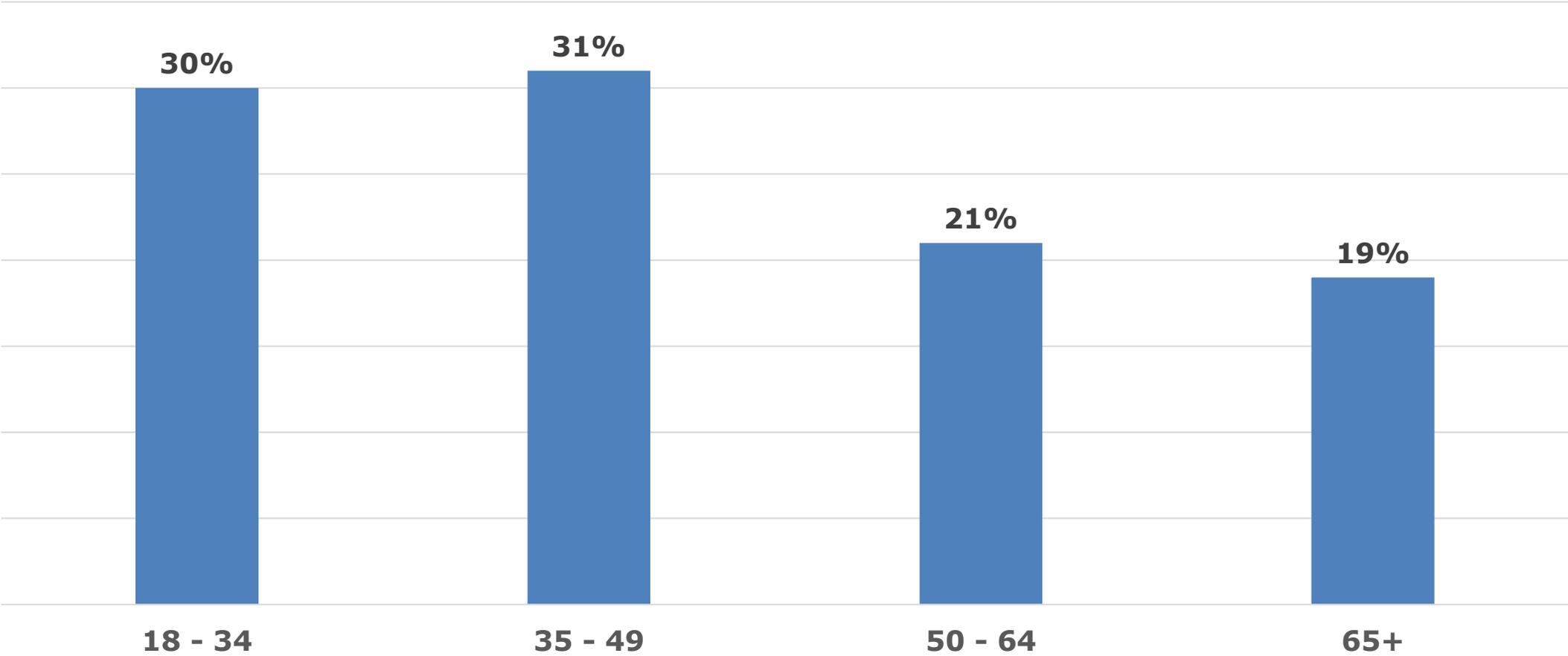
San Francisco:	\$101,464
San Mateo:	\$97,108
Santa Clara:	\$92,084

The following seven slides give greater demographic detail to financially vulnerable Bay Area Jews, respondents—living in approximately 31,750 or 25% of households—who reported being unable to “make ends meet” or “just managing.”

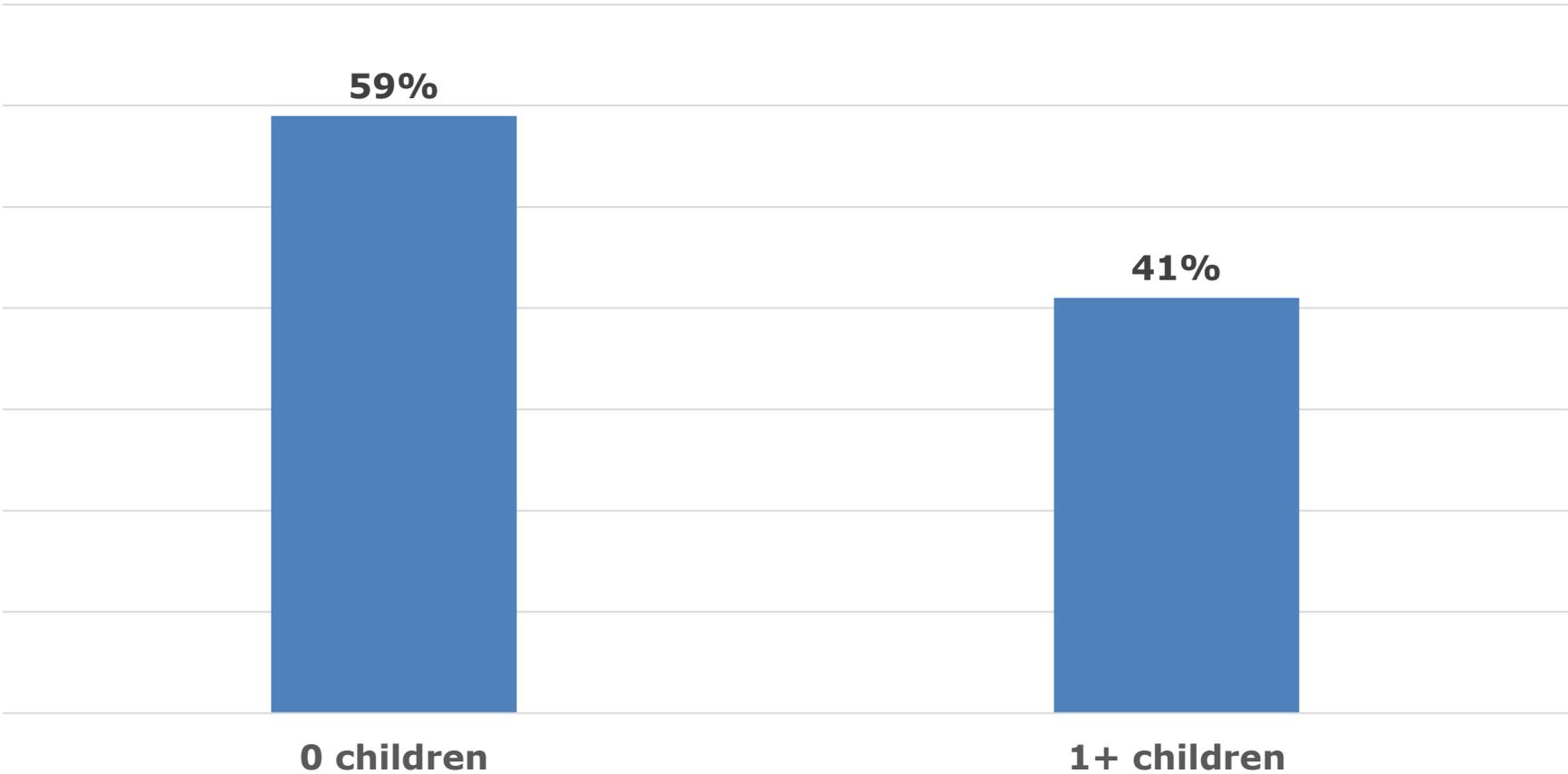
**The distributions of financially vulnerable and financially stable households across Bay Area regions are very similar to each other. No region is immune from financial vulnerability.**



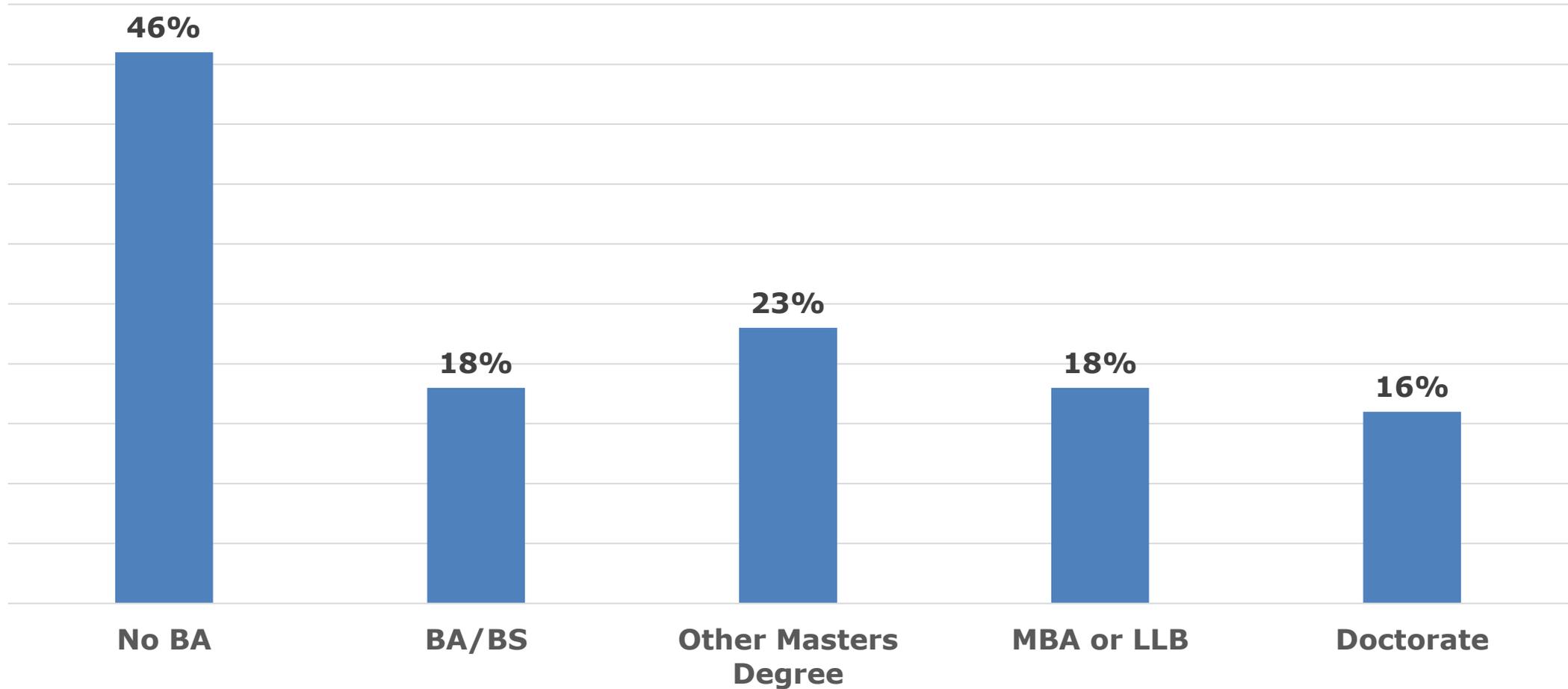
# Adults 18-49 are more likely to report financial vulnerability than adults 50 and over.



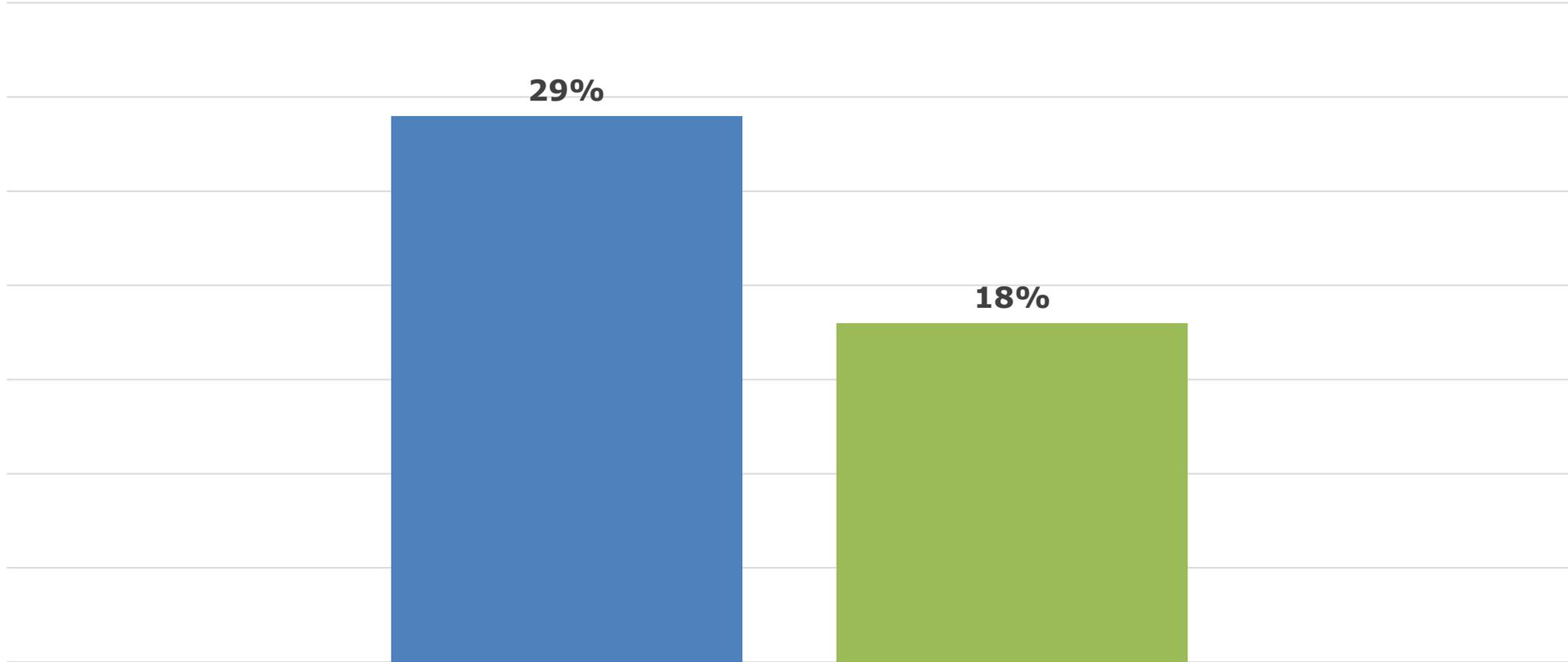
# The majority of financially vulnerable households are households without children.



# Households with no BA holder are more likely to report financial vulnerability.

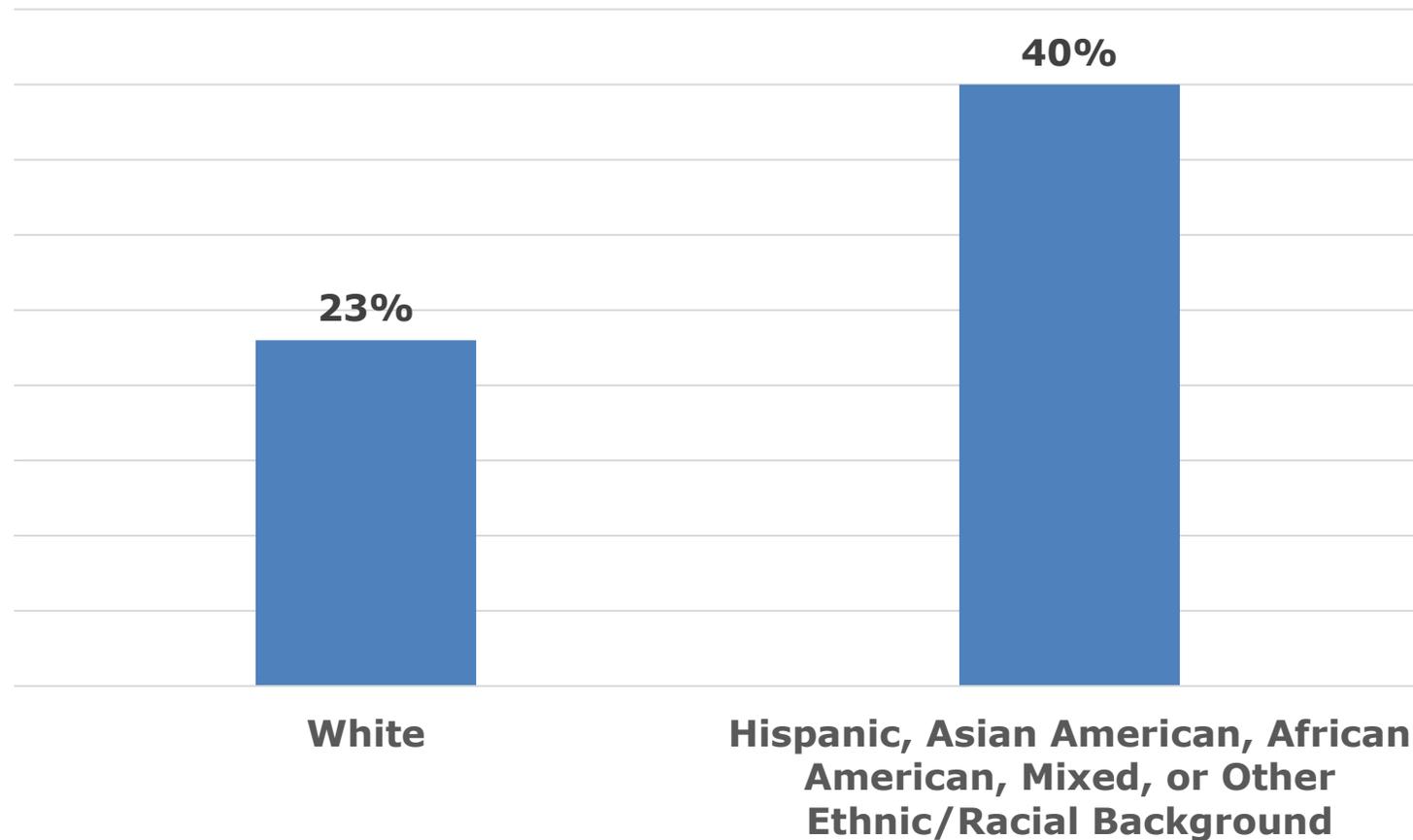


**Jews of Color make up 18% of our adult population but disproportionately 29% of financially vulnerable adults.**

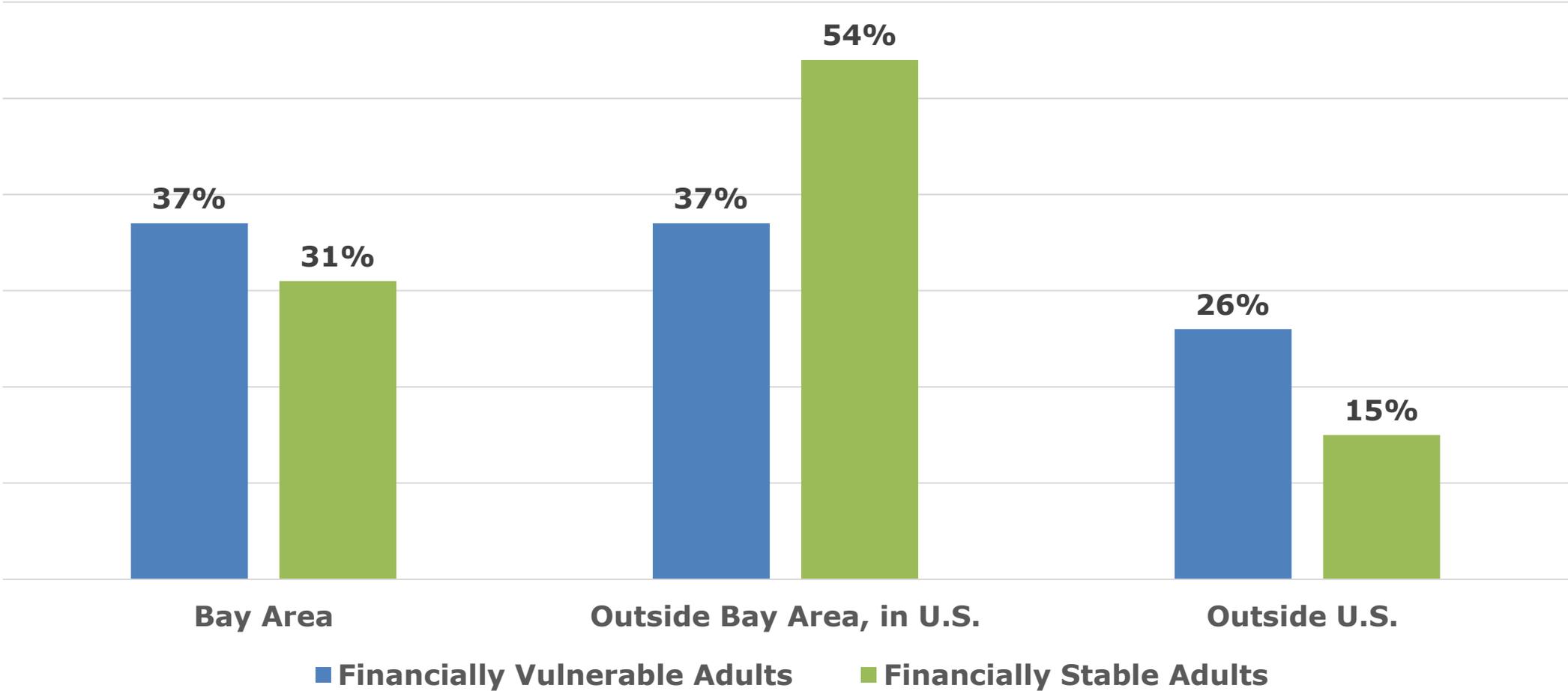


■ Of Financially Vulnerable Adults    ■ Of All Adults

**And 40% of adult Jews of Color are financially vulnerable, compared with 23% of adult Jews who are white.**

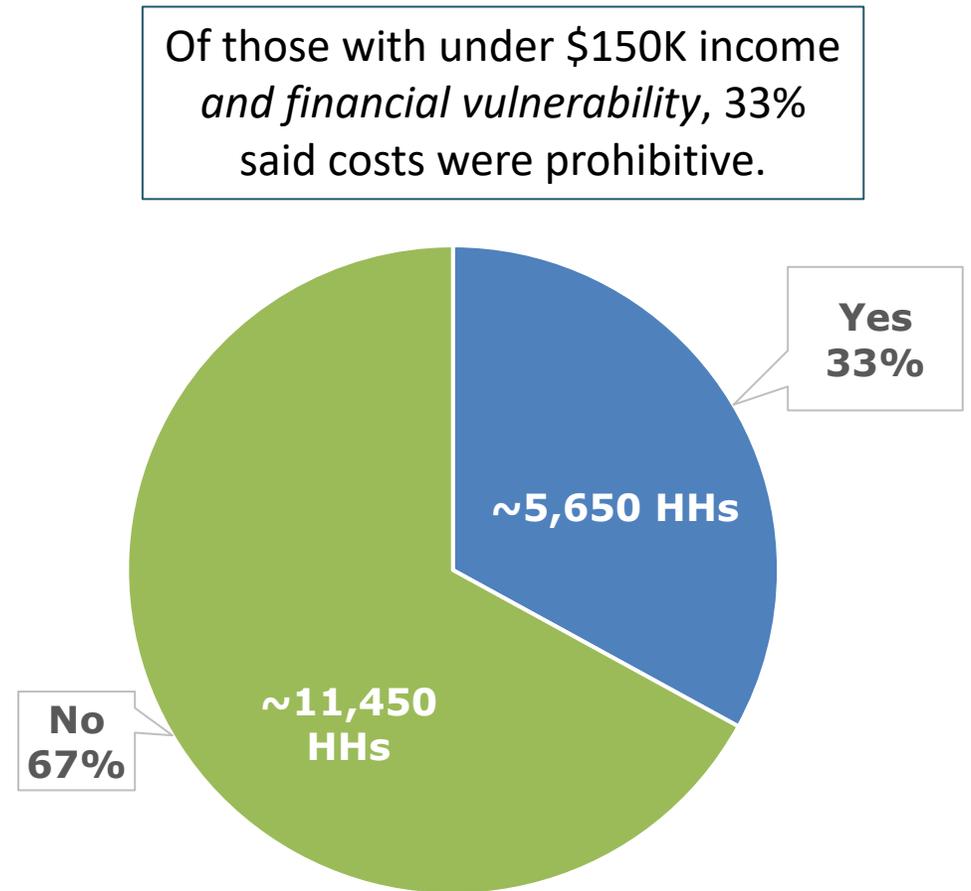
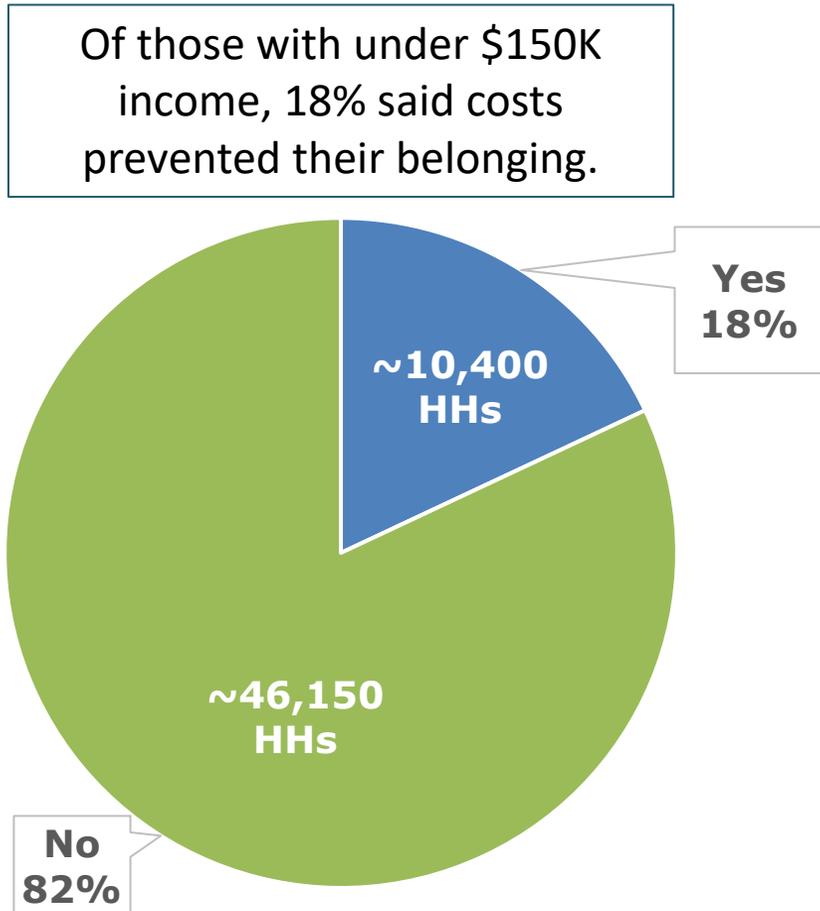


# Jews born outside the U.S. make up approximately a quarter of those reporting financial vulnerability.



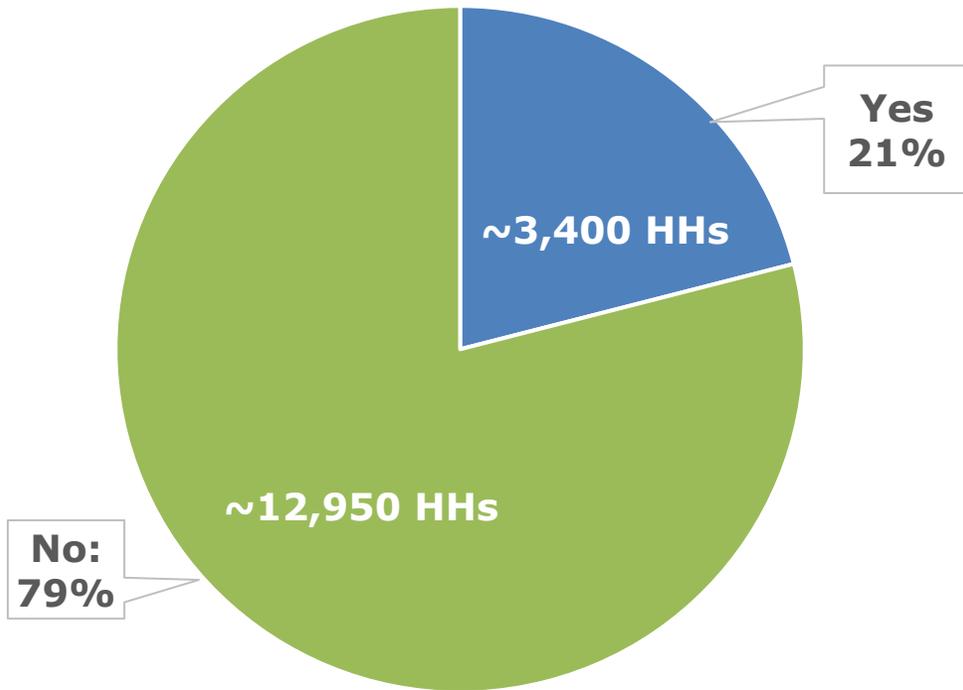
While financial vulnerability doesn't preclude involvement in Jewish life, it does affect Bay Area Jews' impressions of their ability to participate in experiences that typically cost money.

# Financial vulnerability makes paying to belong to a synagogue almost twice as difficult for families.

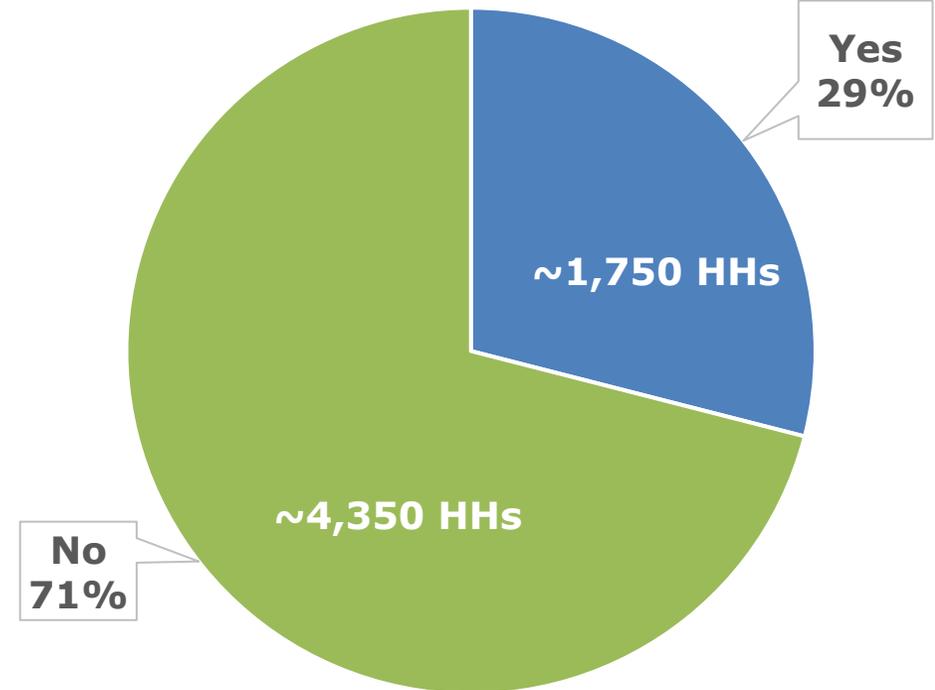


# Financial vulnerability makes paying for overnight Jewish summer camp more difficult for families.

Of those with under \$150K income, 21% reported camp costs as prohibitive.



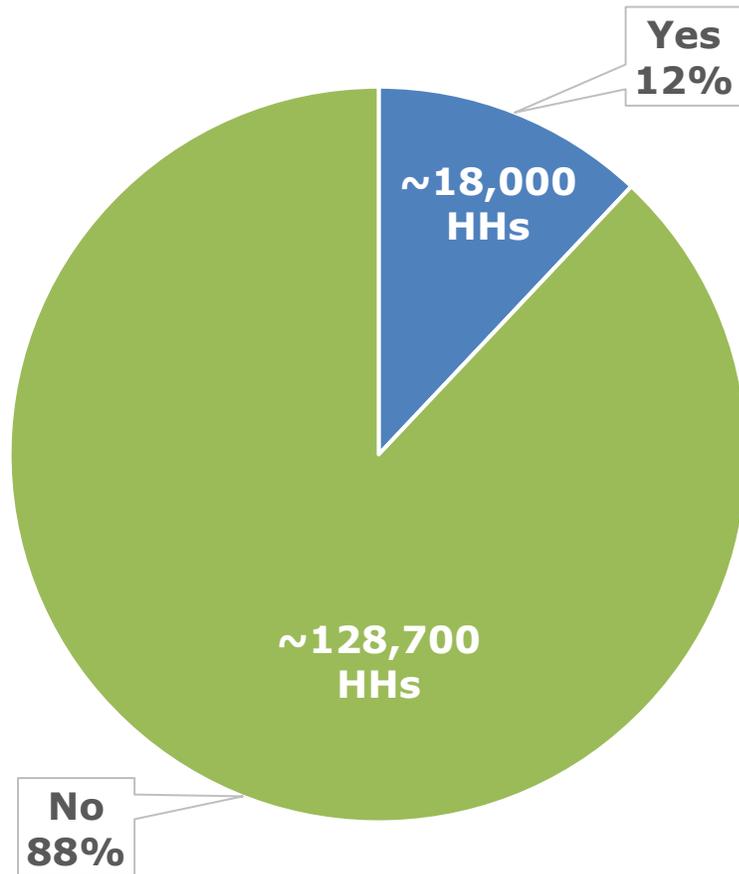
Of those with under \$150K income *and financial vulnerability*, 29% said costs were prohibitive.



The next slides show services or types of assistance sought by all populations, as well as the ease with which those services were obtained.

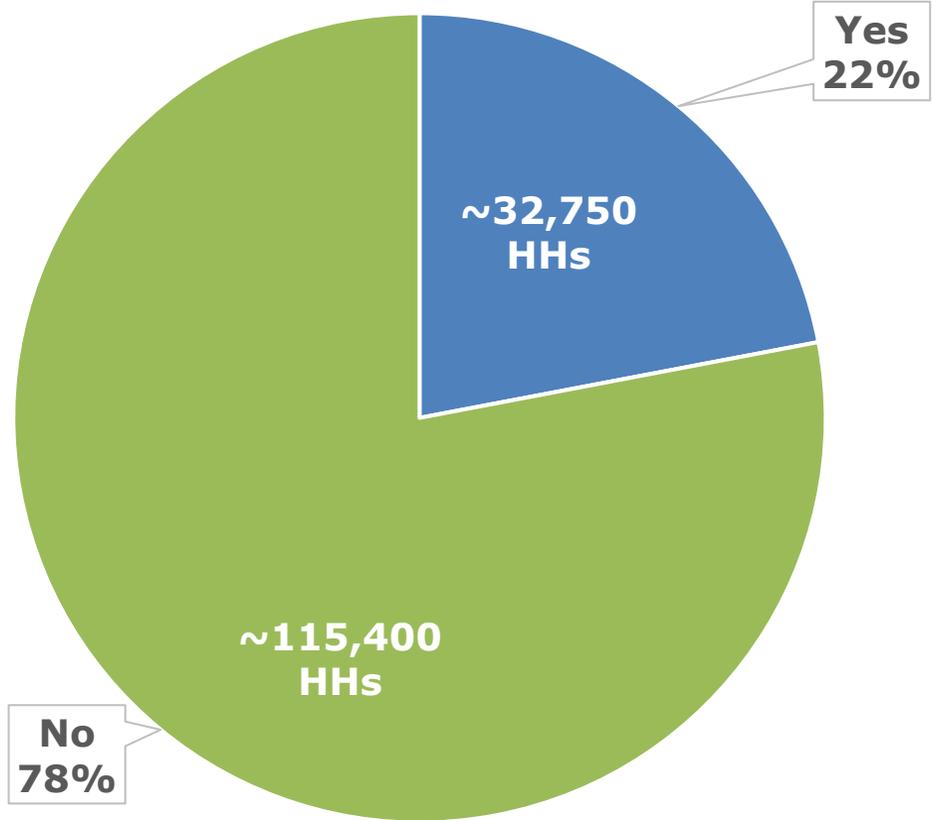
Where meeting household and individual needs is a greater stressor for the financially vulnerable, it is noted with supplemental data.

# 12% of all households have someone who needs help with daily activities.



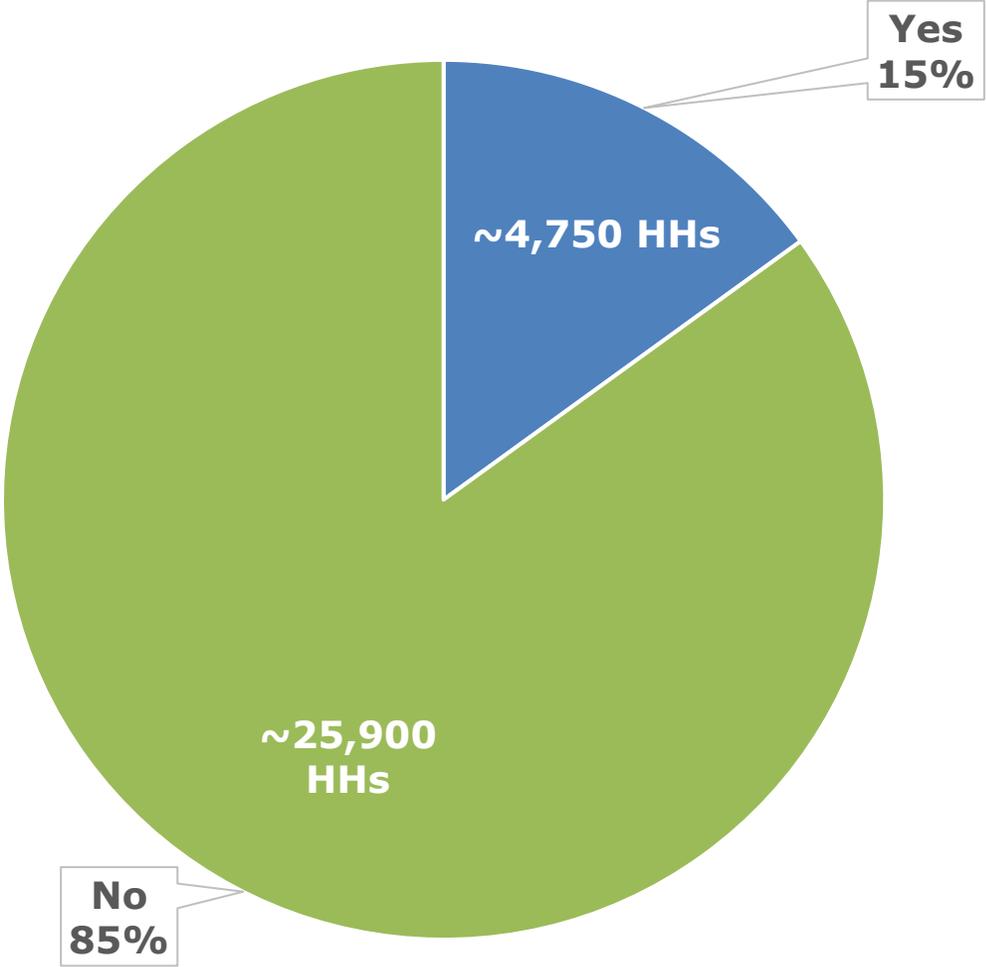
20% of Financially Vulnerable households need help with daily activities.

# 22% of all households have someone who manages or provides care for an aging family member or friend.

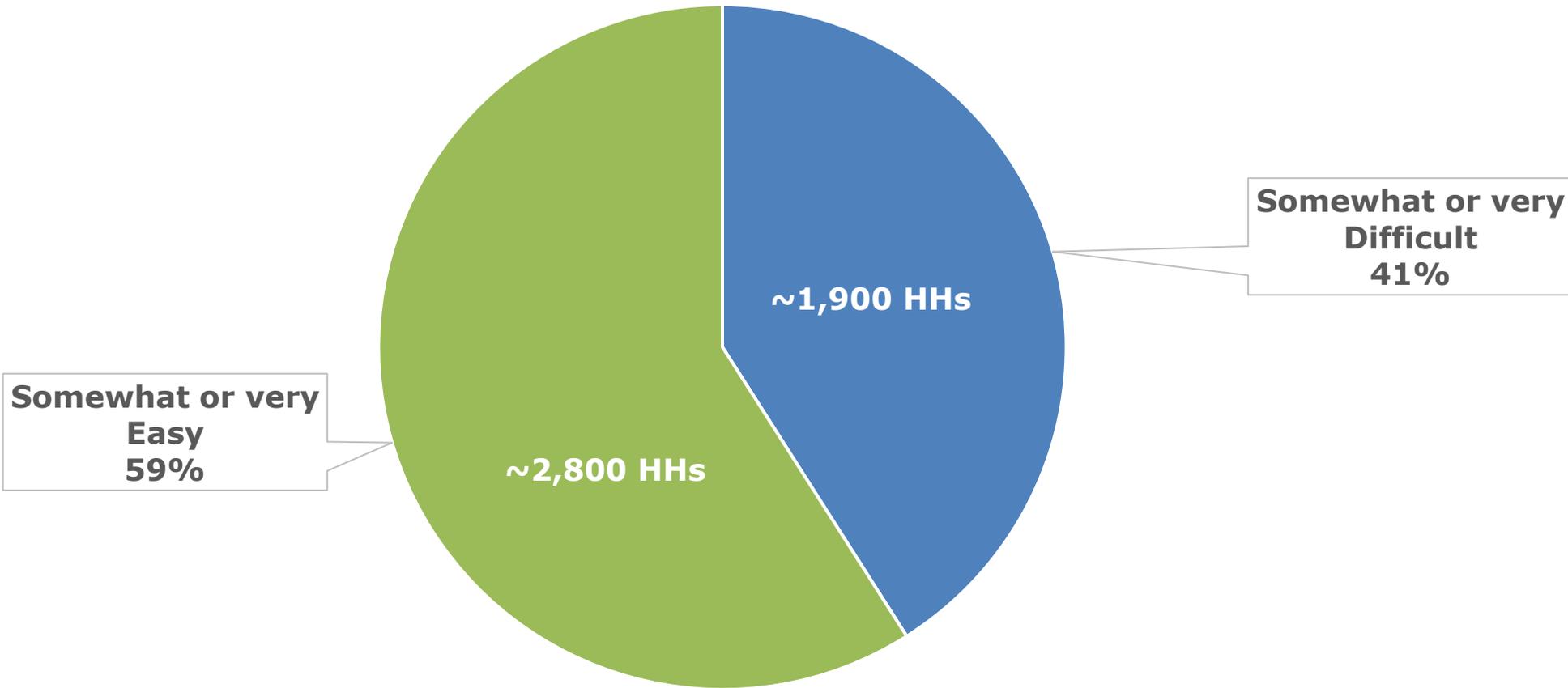


29% of Financially Vulnerable households reported having someone who manages or provides care for an aging family member or friend.

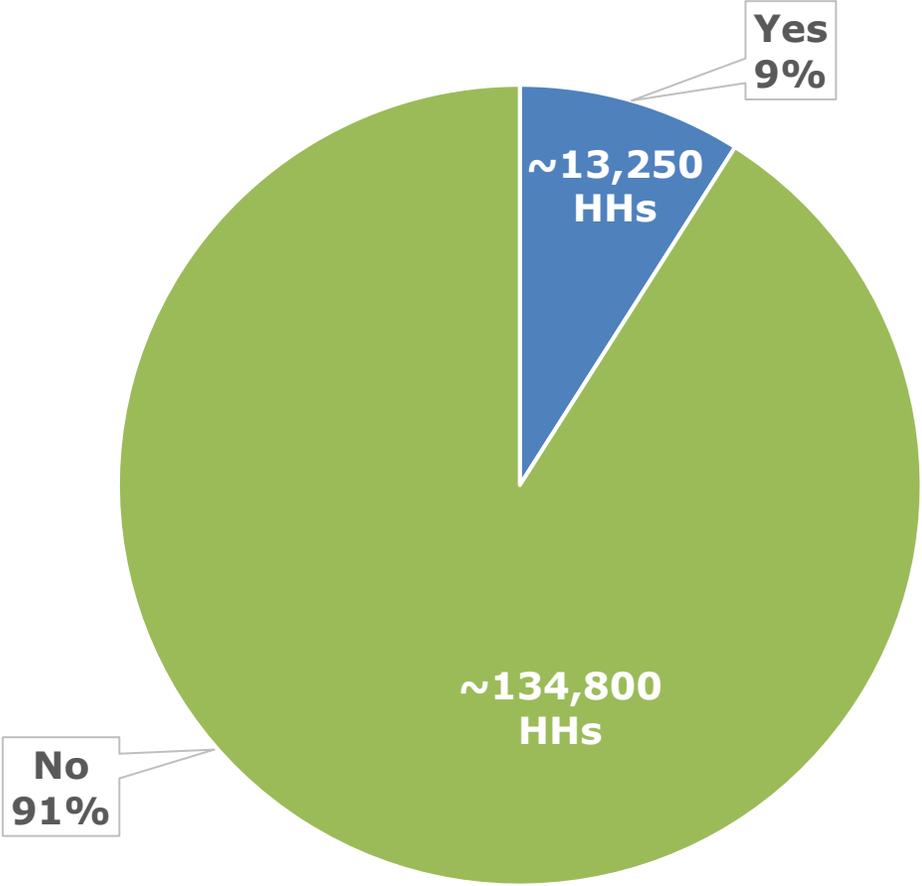
**15% of all households with seniors sought senior-related services within the previous year.**



**Of those households seeking services for a senior, 41% found the search somewhat or very difficult.**

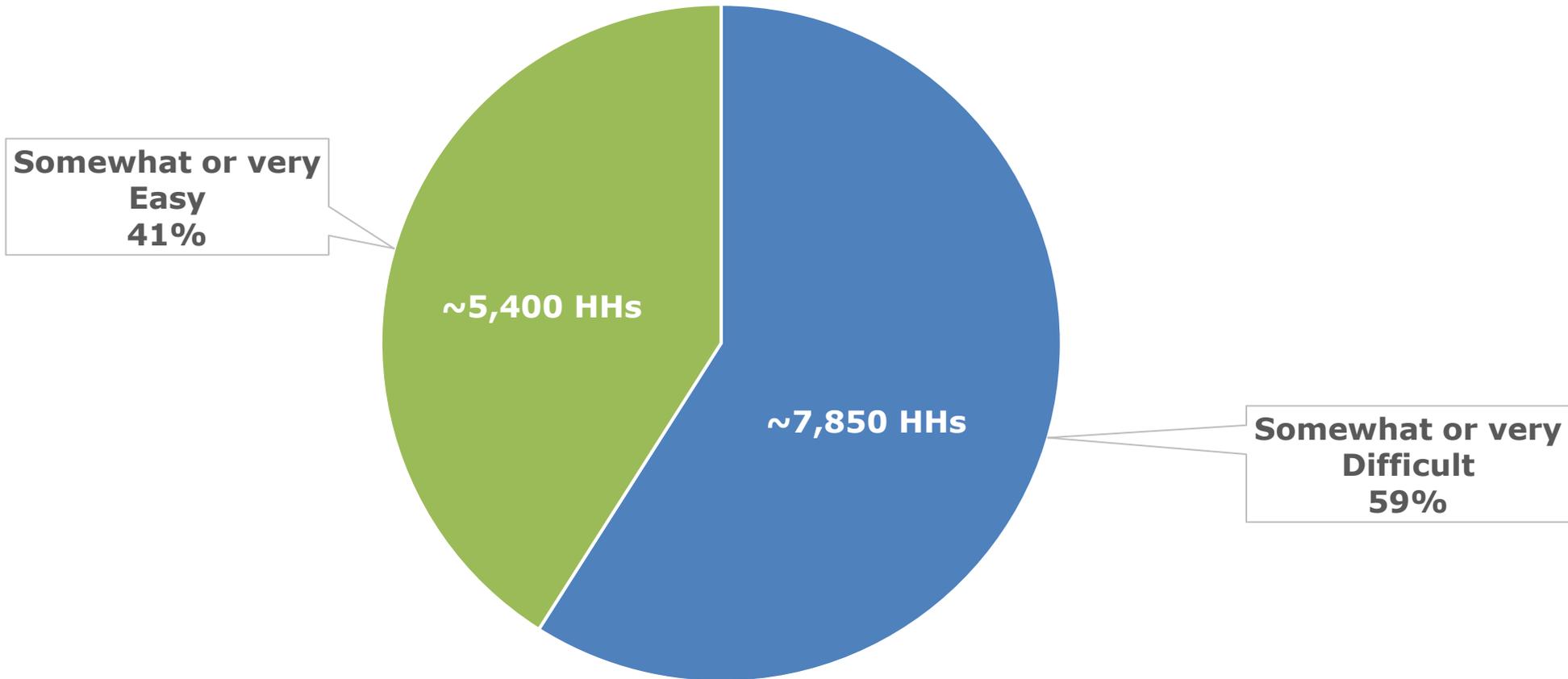


**9% of all households sought services for an adult with a disability, including Alzheimer's, within the previous year.**

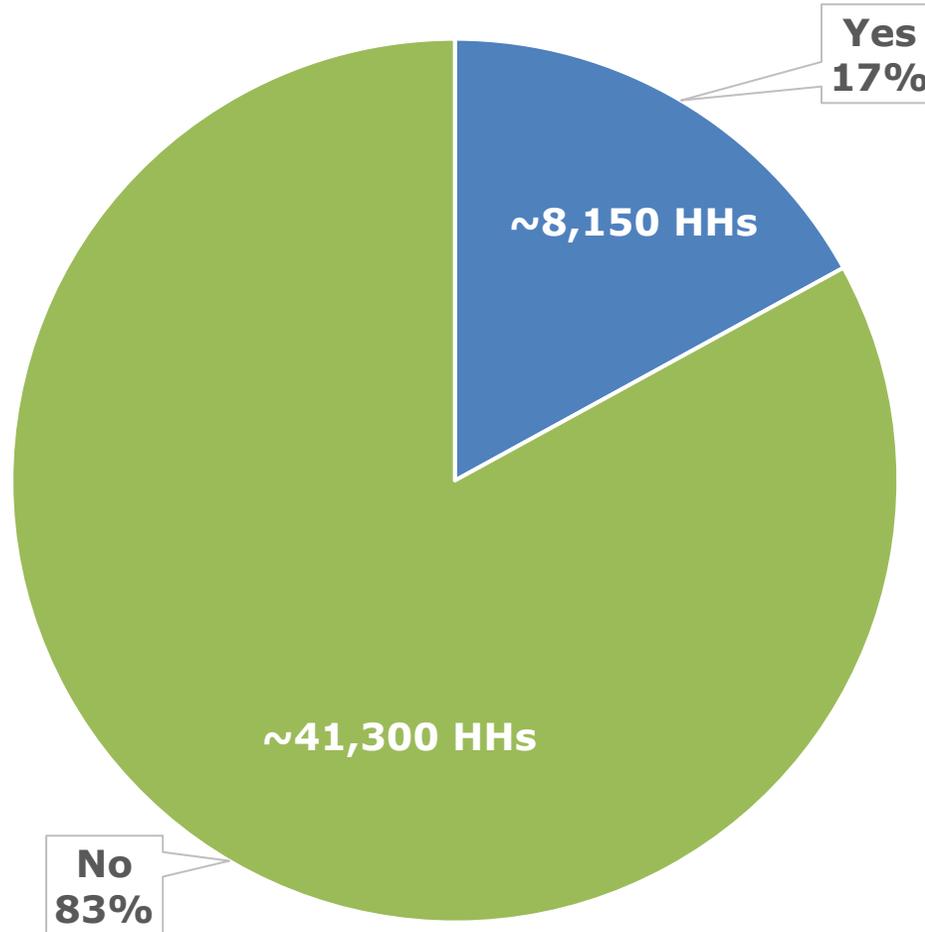


15% of Financially Vulnerable HHs sought services for an adult with a disability.

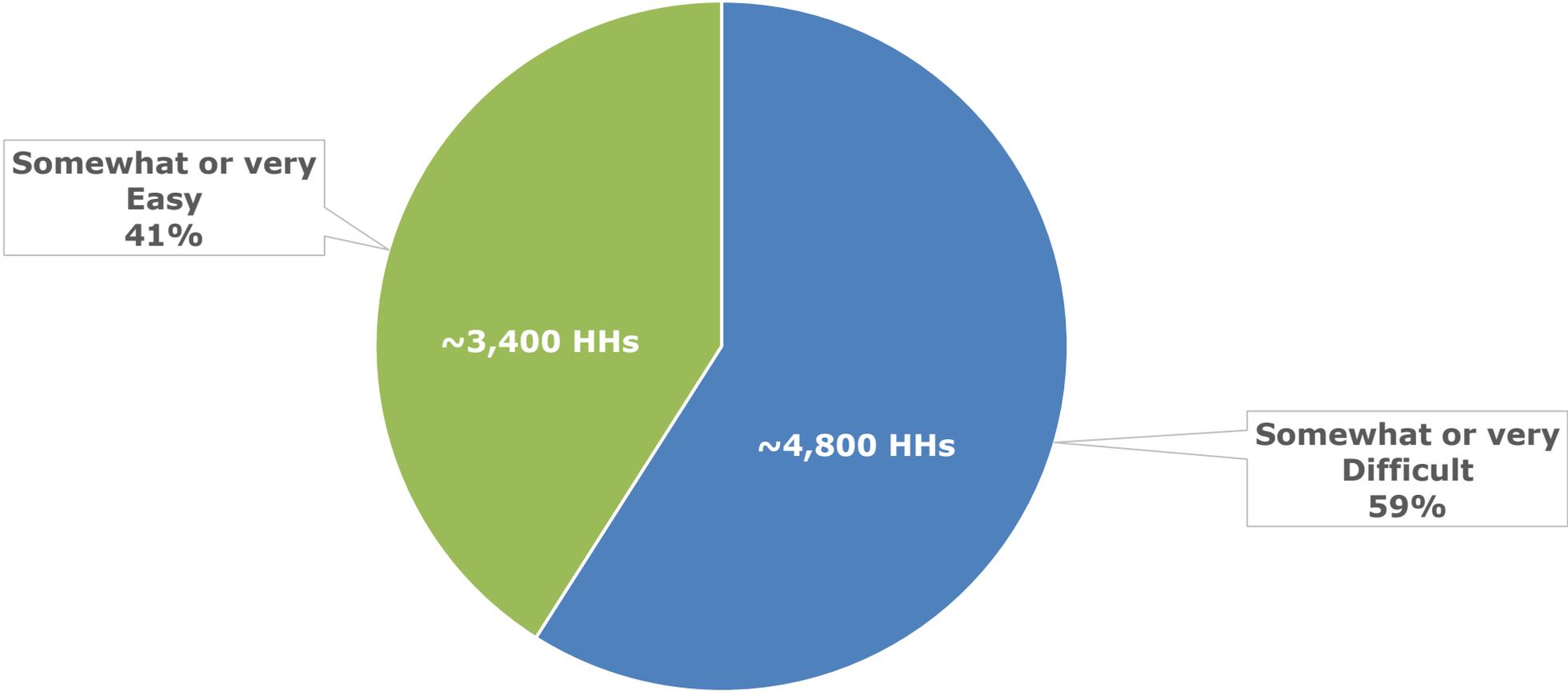
**Of those households seeking assistance for an adult with a disability, 59% found the search somewhat or very difficult.**



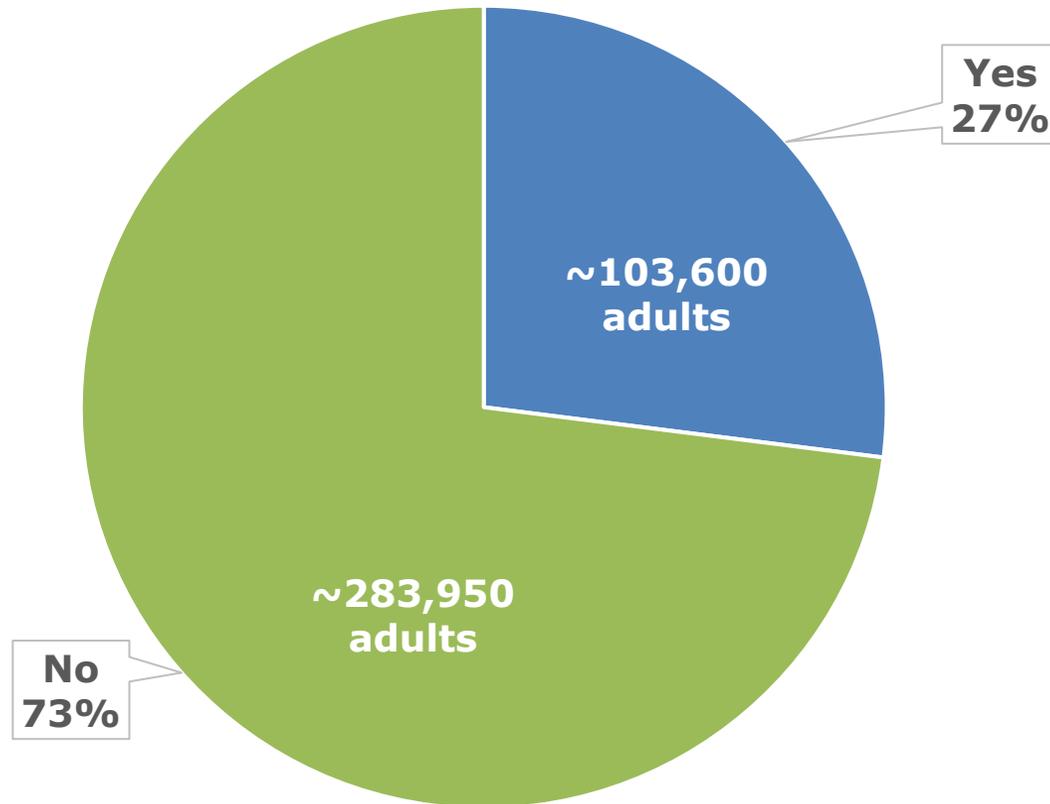
# 17% of households with children sought services for a child with special needs within the previous year.



**Of those households seeking assistance for a child with special needs, 59% found the search somewhat or very difficult.**

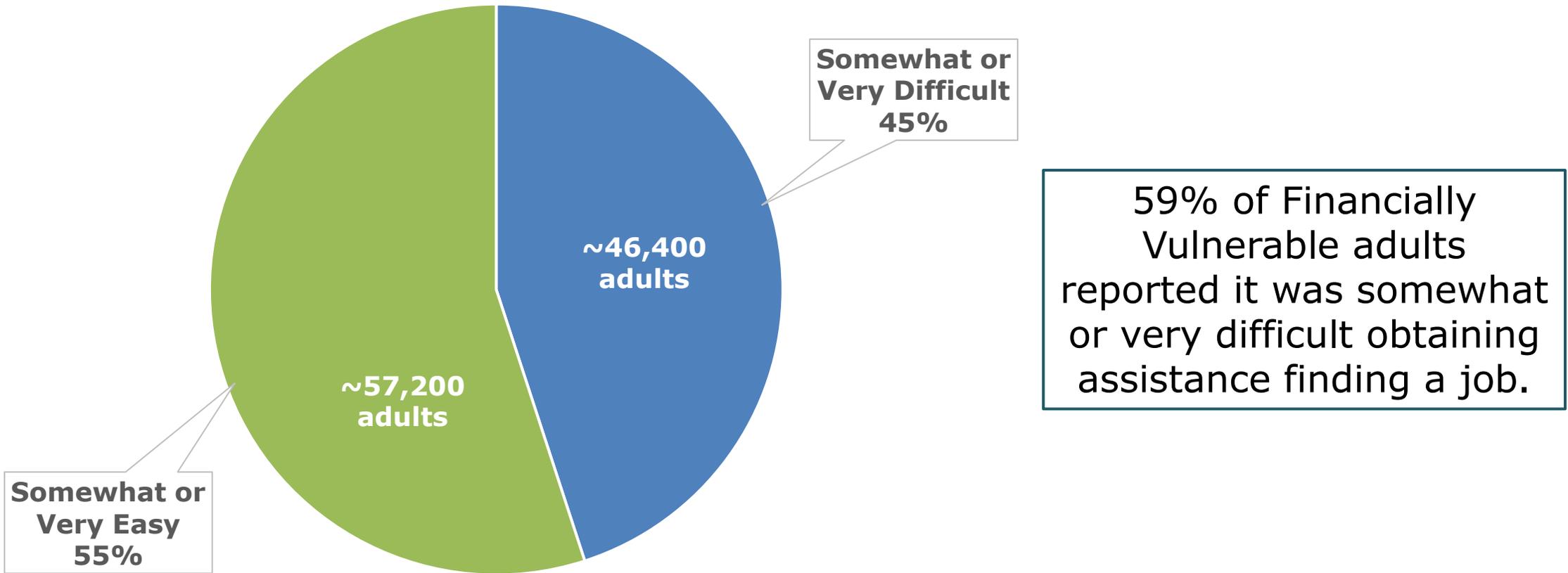


# 27% of all adults sought assistance finding a job or choosing an occupation within the previous year.

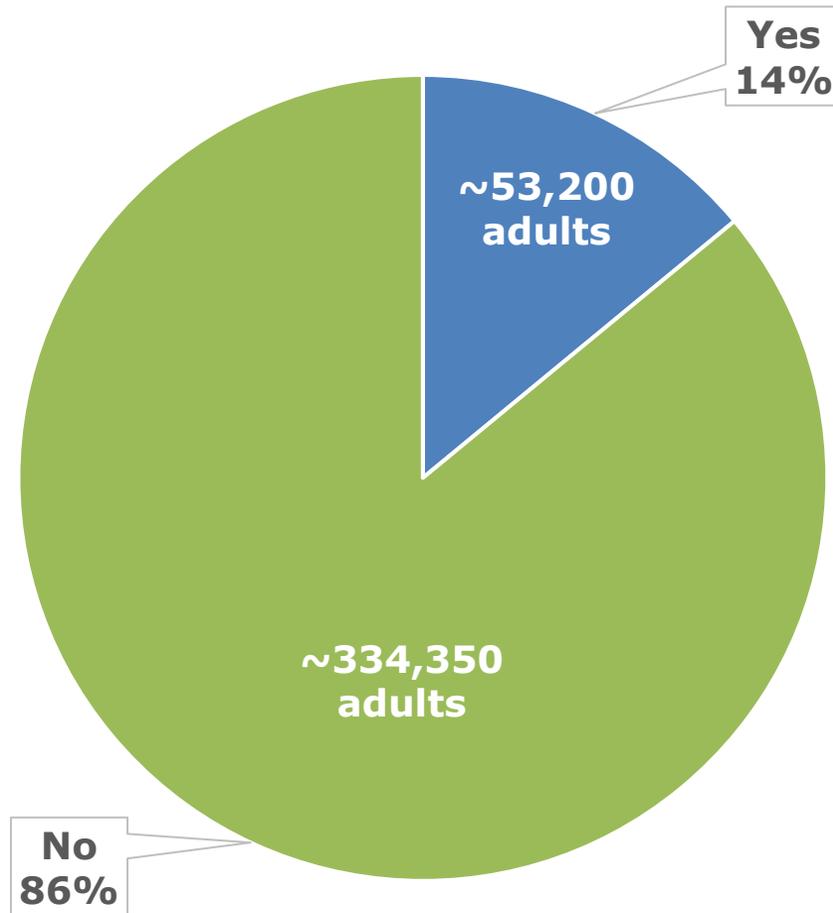


33% of Financially Vulnerable adults sought assistance with finding a job or choosing an occupation.

# Of those adults seeking assistance finding a job, 45% found the search for help somewhat or very difficult.

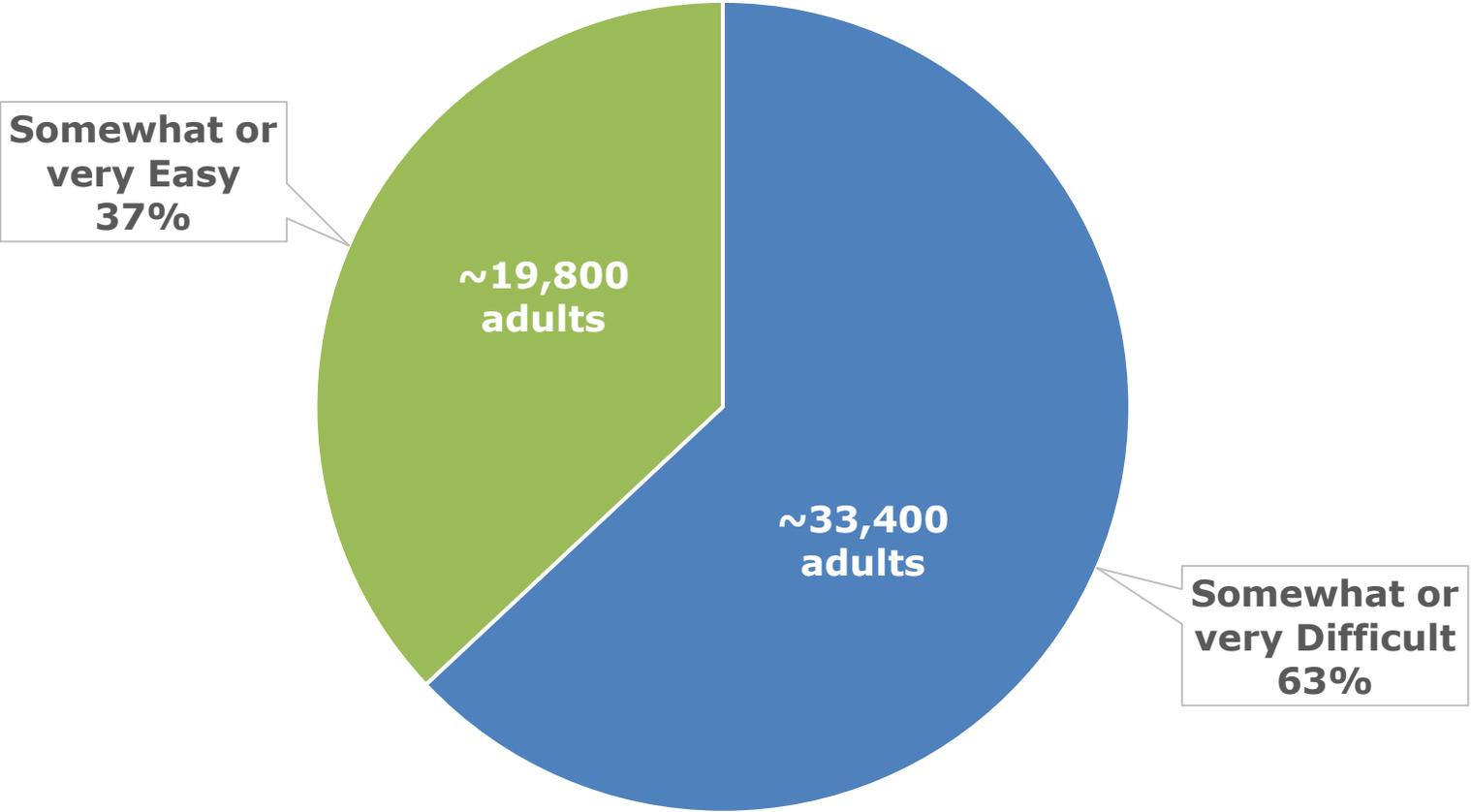


# The percentage of financially vulnerable adults seeking help with housing or finances was more than double the rate of all adults.



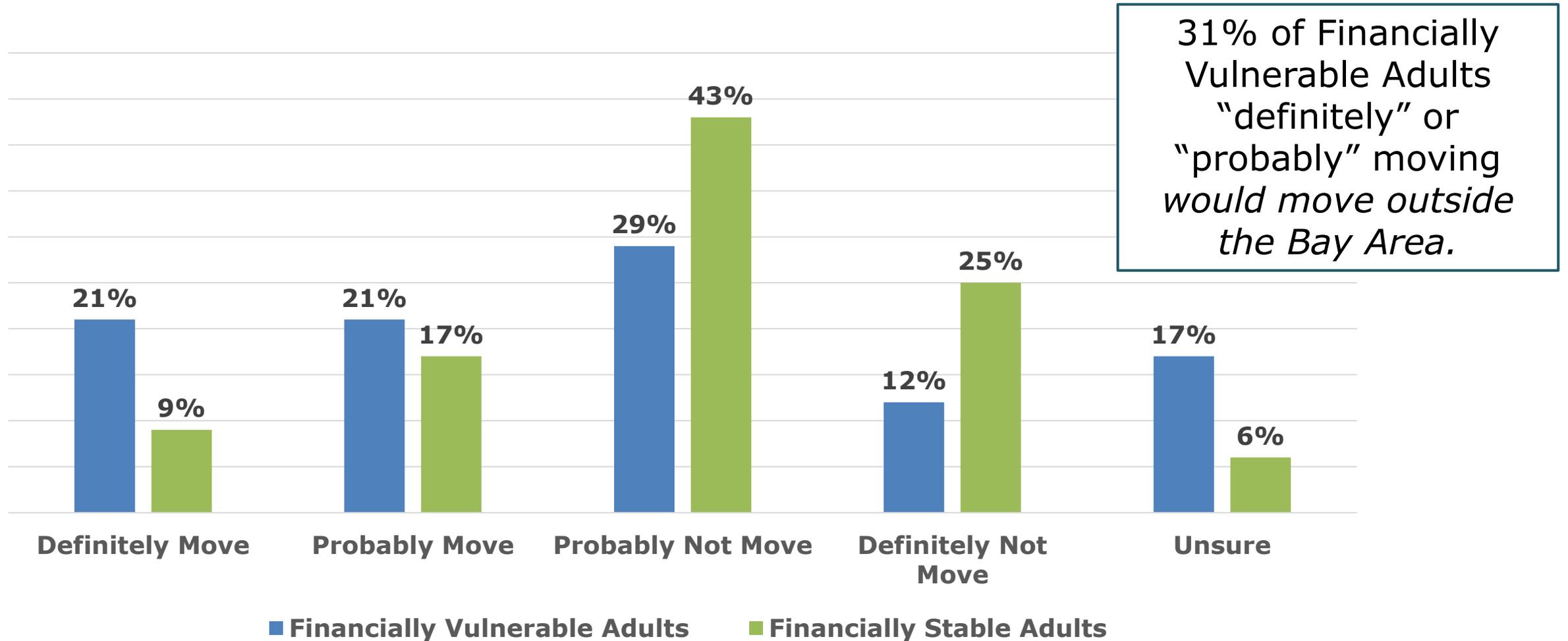
31% of Financially Vulnerable adults sought help with housing or financial assistance.

# Respondents who reported searching for assistance with housing or financial services overwhelmingly reported difficulty.

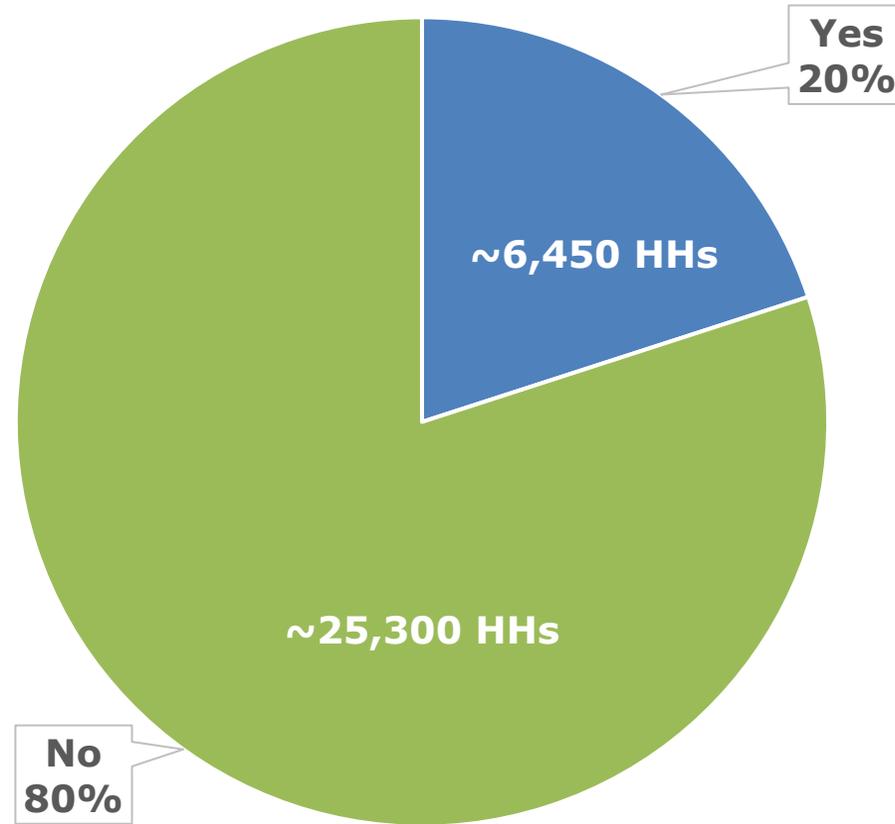


76% of Financially Vulnerable adults reported that it was somewhat or very difficult obtaining assistance with housing or financial services.

# Financially vulnerable adults were more likely to report a housing change as probable or definite.



# 20% of financially vulnerable households reported meal skipping for financial reasons in the previous year.



## Conclusions:

Our Bay Area Jewish population is not immune from issues that affect the Bay Area population in general:

The percentages facing financial vulnerability are the same: 25%.

Younger adults, adults without four-year college degrees, and Jews of color are more likely to be financially vulnerable.

Financial vulnerability affects whether households can easily access services and whether those same households feel they can afford to participate in Jewish experiences.

Service area needs most identified by the Portrait study include housing, financial case management, career services, and assistance for adults with disability and children with special needs. These needs are exacerbated by financial vulnerability.

To access the original study, datasets, and other presentations, go to:  
[jewishfed.org/community-study](http://jewishfed.org/community-study).