

THE JEWISH SAFETY NET RESPONDS TO THE ECONOMIC CRISIS:
A CASE STUDY OF GREATER LOS ANGELES

By

Jenna Fields

Capstone project submitted in partial fulfillment of the requirements for the degree of Master
of Arts in Jewish Communal Service in cooperation with the University of Southern
California School of Social Work

Hebrew Union College - Jewish Institute of Religion

April 2010

HEBREW UNION COLLEGE - JEWISH INSTITUTE OF RELIGION
LOS ANGELES SCHOOL

SCHOOL OF JEWISH COMMUNAL SERVICE

THE JEWISH SAFETY NET RESPONDS TO THE ECONOMIC CRISIS:
A CASE STUDY OF GREATER LOS ANGELES

Approved By:

Advisor(s)

Director, SJCS

Table of Contents

Abstract	4
Acknowledgements	5
Introduction	6
Network Judaism	8
Linking the silos	11
Change in Jewish communal institutions	13
Response to the current crisis in U.S. Jewish communities	14
The “new poor”	14
Los Angeles Jews	16
Learning from previous responses	17
Research Methodology	21
Los Angeles Case Study	25
Early responses	25
Spring responses	30
Cash grants	37
Jewish Family Relief Network	44
Spring and summer community events	49
Synagogues take action	58
High Holiday responses	62
New year, old crisis	67
Recommendations and Conclusion	70
Works Cited	78
Appendices	81
Appendix A. Timeline of Community-Wide Events	81
Appendix B. Resource Fair Survey	82

Abstract

This research serves as a case study of the Los Angeles Jewish community in the aftermath of the economic crisis that hit in 2008. Jewish individuals and families experienced tremendous financial and psychological challenges in the face of the recession and looked to the LA Jewish safety net including schools, social services, Jewish Federation of Los Angeles and the Jewish Community Foundation for support. This investigation follows the actions of the safety net organizations between February 2009 and February 2010 as they responded to the needs of community members through crisis-related initiatives including a small grants program, resource fairs, a crisis warm line and community meetings. Actions by engaged organizations resulted in increased assistance to families in need of vocational, financial and psychological services. Additionally, the collaboration required to implement new programs improved relationships between Jewish agencies in the area. Based on interviews with key informants and observations of major community initiatives, this study offers a timeline of events as well as critical feedback of the programs and relationship building that occurred. Using the theoretical framework of *network Judaism*, this thesis provides recommendations for enhancing the collaboration model in order to continue to serve constituents impacted by the crisis and to sustain long-term Jewish organizational networks in the region.

Acknowledgments

I dedicate this thesis to the remarkable men and women of the Jewish community I met during my research. This thesis marks the beginning of my career in Jewish communal service, and I look forward to becoming a colleague of the incredible people I interviewed whose genuine dedication I admire and hope to emulate. I am deeply touched by the passion and self-sacrifice of everyone I met during my research, and I am proud to honor their work by sharing their story.

This project also could not have been conducted without the encouragement of the loving community I have in LA. First, I want to thank my family including my dad who inspired my research question and my mom who helped me debrief after each interview. I also want to thank my boyfriend Adam who always listened, asked questions and strengthened my determination when I was discouraged. Thank you also to my wonderful aunt Merne, the Executive Director of JFCS in Portland, who serves as my greatest professional role model. I want to additionally recognize my peers and instructors in the HUC School of Jewish Communal Service for their unwavering support. Without the encouragement of my classmates, Richard, Lori and my superstar thesis advisor Sarah Benor, I would never have invested over a year in this project. As I learned from my research, a bad economy demands a good community, and I am grateful for the community I have here in LA!

Introduction

During the first week of February in 2009, I observed a West Los Angeles synagogue meeting where over 50 members of this large congregation convened to brainstorm ways that they could reach out to those suffering within their temple. The energy in the room was high as lay leaders and the Rabbi took suggestions from those sitting in the pews, filled only 30 minutes earlier with congregants observing Friday Shabbat services. Sheets of butcher paper were filled with ideas as enthusiastic participants called out suggestions. That night the community members agreed that they were not going to sit back and allow families to be swallowed up by the economic downturn. They were going to pull their financial and human capital in order to create a safety net. The rabbi of the congregation made this statement to attendees: “This is a loving, supportive, spiritual community. Some of us are feeling a lot of pain and anxiety, but some of us are in a position to help. Tonight we can brainstorm... what a caring, loving, spiritual community looks like and what we can do for each other.”

That evening was the start of my research, a journey that led me to the diverse hubs of Jewish Los Angeles. For 12 months I navigated the various responses to the economic crisis by social service agencies, synagogues, the Jewish Federation of Greater Los Angeles (Federation) and the Jewish Community Foundation of Los Angeles (Foundation). The timeline in Appendix A highlights the key community responses and acts as a guide for this research. I spoke to professional staff, lay leaders, clergy and those who suffered, and through these conversations I observed how LA Jewish organizations responded to the crisis. This case study offers a moment in time when communal leaders rose to the occasion in order to better the lives of Jewish individuals and families.

The economic crisis that hit the United States in the fall of 2008 greatly impacted the lives of all Americans, including members of the Jewish community. The collapse of the American banking system, the burst of the housing bubble and deception on Wall Street such as the pyramid scheme of Bernard Madoff, led to a severe economic recession. On April 14, 2009 President Barack Obama addressed the nation on the failing economy:

Recessions are not uncommon. Markets and economies naturally ebb and flow, as we have seen many times in our history. But this recession is different. It was caused by a perfect storm... that stretched from Wall Street to Washington to Main Street. 2009 will continue to be a difficult year for America's economy. The severity of this recession will cause more job loss, more foreclosures, and more pain before it ends (Obama, 2009).

As the effect of the great financial loss on everyday Americans unfolded, the Jewish community suffered along with the rest of the nation (Sarna, 2009).

In February 2009, at the peak of the crisis, I began a case study to investigate how Jewish institutions in Los Angeles responded to the impact of the recession on the Jewish community. My thesis uses the analytic model of *network Judaism* to examine how the economic crisis catalyzed the transformation of inter-agency relationships in Los Angeles between February 2009 and February 2010. I found that some crisis-related services developed in isolation while others were conceived and implemented through collaborative processes that allowed new relationships and channels of communication to develop. This research recounts both the efforts of individuals and the progression of networking that took place to bridge the silos of Jewish institutions in order to respond effectively and efficiently. Based on the events that took place, this paper offers recommendations for how to build on the programs that emerged during the recession as well as means to continue the network in years to come.

This thesis acknowledges, but does not delve into the tremendous deficits in funding caused by the downturn. In fact it is possible that the recommendations presented in this paper will face major roadblocks due to the lack of funding available in the community. It is my hope that the generosity of Jewish philanthropists at all giving levels, and the development departments of the institutions discussed in my research, will rise to the occasion and skillfully generate funds in the community. Instead of addressing the challenges of financial capital, this paper explores the use of human capital to creatively engage the community in new practices and partnerships that can be used to best address the needs of the community. It seeks to answer the following questions: How have synagogues, social services, the Foundation and Federation worked together to assist those in need? What creative programming has been implemented? What new partnerships have formed? Are there any individuals or agencies that took a leadership role in coordinating response efforts? This study also examines how community agencies are responding to the needs of individuals and families facing economic uncertainty. What have been the main issues facing most people and who have they gone to for help? My findings demonstrate that Jewish institutions including Federation, synagogues, schools and social services have made significant efforts to create a shared response in order to serve the needs of the new poor. However, many improvements can be made to enhance the Jewish social safety net and to create long-term organizational networks in LA.

Network Judaism

In Los Angeles the recession created a shared constituency of vulnerable Jews, prompting Jewish leadership to work across agencies in order to effectively help this new

population. Subsequently, the collaboration between Jewish institutions in response to the crisis allowed a cultural shift towards *network Judaism* to occur. *Network Judaism* describes a model of inter-organizational collaboration within the Jewish communal structure (Herring & Shrage, 2001). This framework advocates for a community of Jewish institutions that maintain autonomy and mission but commit to working with other institutions in order to better serve the needs of shared constituents. Jewish organizations include synagogues, schools, social service agencies, Federations and philanthropic bodies like Jewish foundations. *Network Judaism* entails the following tenets:

1. Consistent voluntary communication between agencies and with constituents using up-to-date electronic communications technology.
2. A healthy balance of shared purpose between agencies and maintenance of organizational autonomy.
3. Committed leadership who respond consistently to staff and constituent needs at all levels in an organization and between organizations.
4. Agreement on a shared agenda based on the values of *Torah* (Jewish law), *chesed* (kindness) and *tzedek* (justice).

In order to create this dynamic, interlinked organizations with central community-building functions like Federation must work face-to-face with Jewish institutions like synagogues, in order to organize and implement community initiatives. Notably, a Jewish network is most effective when it has a central governing body, likely a Federation, that acts as a central facilitator for partnerships but in no way acts as the sole voice of the community.

Influenced by authors Lipnack and Stamps, who theorized about collaborative partnerships in all organizational sectors, the Jewish network framework argues that successful networks must maintain five essential characteristics (Lipnack & Stamps, 1994):

1. A unifying purpose.
2. Independent members.
3. Voluntary links.
4. Multiple leaders.
5. Integrated levels of partnership.

This model requires agencies to examine internal functioning so that agencies operate at more effective and efficient levels, including utilization of more advanced marketing and technological strategies (Lipnack & Stamps, 1994). It also asks that organizations look externally at other organizations and redefine their relationships so that other agencies act as partners instead of competitors. Outreach to new Jewish individuals and families is an additional tenet of *network Judaism*, because stronger networks will allow agencies to have a broader reach and help them to identify Jews outside of institutional spaces. *Network Judaism* upholds a “mission driven, market sensitive” collaboration in which agencies unite under core values that are focused on serving the needs of their constituents; creating a seamless community requires agencies to engage face-to-face with the Jewish families they serve.

Improved relations with synagogues are a crucial component of the *network Judaism* model, because “synagogues and their congregations are the most widespread form of grassroots communal organization available to American Jews” (Herring & Shrage, 2001, 53). Houses of worship arguably are the centers of community energy, and if they partner

with other Jewish communal institutions, they will improve links between services.

Ultimately, strengthened ties will enhance shared constituents' access to services. A handbook for creating synagogue-Federation collaboration argues that partnership between the two spheres will allow both loci of communal life to fully harness the talents and the resources of the Jewish community (Saperstein, Shluker, Flexner, Fruehauf & Davidson, 1996). Collaboration will not dilute the mission or community of either institution, but rather allow for more seamless service and improved programs to families. The handbook authors posit that strengthened inter-organizational collaboration will:

1. Produce more effective responses to communal problems.
2. Ease budgets through cost-sharing.
3. Facilitate improved program planning and research.
4. Increase availability of services.

Collaboration between partners will lead to more efficient and effective programs, covering more Jewish families and produce long-term transformation in the community.

Linking the silos

Fostering partnership between the multiple spheres in communal life calls for Jewish organizations to break down their entrenched barriers to communication. Jack Wertheimer, a researcher in trends in modern Jewish organizations, published a groundbreaking study on the relationship between Jewish educational institutions that found: "The current challenge in the field of Jewish education is to link the silos, to build cooperation across institutional lines" (Wertheimer, 2005, 2). A follow-up study conducted with central Jewish agencies reported that organizations are beginning to link their programs and missions through inter-

organizational partnerships in which there is a “seamless continuum” between programs and experiences (Lippman Kanfer Institute, 2008). The report by the Lippman Kanfer Institute, a research establishment on Jewish engagement, highlights the way organizations can connect via topical issues and a targeted demographic so that the experience of a group is consistent across agencies. Although this report focuses on how to integrate various educational institutions into one seamless experience, the same lens can be used to assess the relationship between communal institutions. Linkages occur between organizations when issues addressed have cross-organizational relevancy. The economic crisis is an issue that transcends silos and touches the constituencies of all Jewish institutions; by creating cross-organizational partnerships and programs, agencies will enhance the quality of the experience for the clients. To create a seamless experience for constituents, the study recommends linking the silos through:

1. Inter-organizational partnerships.
2. Professional networks.
3. Community-wide programs.
4. Volunteer involvement.

The researchers state: “By thinking strategically together and building relationships across organizations, they are creating a seamless network to more effectively serve this population” (Lippman Kanfer Institute, 2008, 4). During the economic crisis, LA Jewish institutional leaders joined together to create interrelated programming in an effort to establish a network around an issue that touched the entire Jewish population.

Change in Jewish communal institutions

Research published during the recession predicted that the impact of the downturn will reshape the structure of Jewish organizational life. Dr. Steven Windmueller, the Dean of Hebrew Union College in Los Angeles, described this period ushered in by the financial crisis as a “third American Jewish Revolution,” in which the Jewish community must refocus its priorities on the core essentials of the Jewish communal system. He argues that efforts must be coordinated and organizations must re-focus on the safety net that serves the vulnerable. Windmueller states, “The outcome of this economic crisis will lead to a reduced, more-streamlined communal and religious system” (Windmueller, 2009). Jewish historian Jonathan Sarna also writes that the economic downturn will have a lasting effect on the state of Jewish communities that until 2008 experienced unprecedented wealth and growth (Sarna, 2009). He predicted five trends that will emerge from the current crisis:

1. Jewish organizations will merge with non-Jewish agencies.
2. Small donors will be reengaged.
3. There will be improved standards of ethics for Jewish philanthropy.
4. Interest in volunteerism will increase.
5. *Aliyah* to Israel will increase.

The research indicates that the economic crisis is a catalyst for change in which Jewish organizations and individuals must reorganize in order to remain viable. Both Windmueller and Sarna acknowledge the important shift taking place in communal life as decisions are made during this period of uncertainty. During the recession, LA emerged as one of the epicenters of organizational change.

Response to the current crisis in U.S. Jewish communities

A number of Jewish communities throughout the US implemented collaborative models in order to serve families hit by the 2008 financial crisis. For example, the Jewish Federation of Metropolitan Chicago created a special fund called “J-Help” that allotted resources to more than 100 synagogues in the region. The program allowed rabbis to distribute small cash grants at their own discretion to congregants who came to them for help. This program helped families stay within their synagogue community, without paying dues, while receiving support from the city-wide institution. Another example of the collaborative model occurred at The Jewish Federation of Greater Washington, which devised a cross-agency electronic client intake system in January 2009. The computer system improved communication between social services in order to manage the case-load that skyrocketed during the recession (Mozgovaya, 2009). In Portland, Oregon, the Jewish Family and Child Service convened a Jewish Community Task Force that formed in recognition of the growing financial insecurity of Jewish families in the region. The task force implemented a “Mensches in the Trenches” program that recruited volunteers in the Jewish community to provide pro-bono services ranging from plumbing to babysitting in order to help families across all schools and synagogues (Jewish Review, 2009). Similar programs emerged throughout the country during the crisis, highlighting the nation-wide trend of increased programs and collaboration ignited by the recession.

The “new poor”

In the Los Angeles region, many of the Jews impacted were already living at or under the poverty line before the crisis hit, but countless other families were well-off. Loss of jobs,

homes and savings hurt Jews, particularly because many Jews were employed in the financial and real estate sectors (Windmueller, 2009). “These are not people who’ve been living in a car week to week. It’s more people who never imagined they’d be in the situation they are in now,” observed a staff member from a Valley synagogue. These people who can no longer afford to pay their synagogue dues, who were once comfortable but now fear for their livelihoods are called “the new poor” (Yoffe & Blaistein, 2004). This is a new social class of upper and middle class Jews who have dropped to a lower socioeconomic status due to the financial crisis. They are the people who were laid off during company cut-backs, the people who lost their savings when Wall Street plummeted or those who lost their home equity when the housing bubble burst.

The recession has led to an increased level of vulnerable individuals in every age bracket who are making difficult life choices in order to stay financially afloat. For Millennial Jews, unemployment or loss of savings means making difficult choices about where to attend college, living with their parents or putting off marriage and children (Windmueller, 2009). For the middle-aged population, damage to investment portfolios has led to difficult choices about tuition for their children’s Jewish education, delaying retirement and tending to healthcare needs. The aging adult population, which represents a major portion of the Jewish community, is facing the decline in their retirement savings along with increases in healthcare costs, postponement of retirement and loss of jobs. For every age demographic, the additional financial expectations of living an active Jewish life, including paying for Jewish education, synagogue membership, kosher food, etc., place further demands on Jewish poor (Wertheimer, 2010; Bayme & Bubis, 2008). For most of this new poor, their poverty is relative, as they are generally not on public assistance or considered the

extreme poor (Lerner, 1976). However, many lack basic necessities and some seek assistance from the Jewish safety net in order to survive the downturn.

Los Angeles Jews

This paper defines the LA Jewish community using the geographic parameters of the *Los Angeles Jewish Population Survey of 1997* (Herman, 1998). The survey analyzed the Jewish population served by the Jewish Federation of Greater Los Angeles and found that 519,151 Jews reside in the western half of Los Angeles County (the City) and the eastern part of Ventura County (the Valley). Of this population, 9.4% of households had an income under \$10,000 and 3.4% of individuals were unemployed. The peak unemployment rate for Los Angeles County hovered around 11-13% in the final months of 2009 and continued to remain at this level as of March 2010 (Employment Development Department, 2010). Although the unemployment levels for Jews are unknown, it is likely that they rise and fall with the rates seen in the greater population.

With the increase of new poor due to the conditions of the economic crisis, more Jews are struggling financially and therefore more dependent on the Jewish social safety net. The impact of the downturn on Jewish families is best demonstrated by the spike in demand for services at all of the Jewish service agencies in the area. For example, Bet Tzedek, a Jewish legal services agency, reported dramatic increases in foreclosure and bankruptcy assistance (Bet Tzedek, 2009). In its spring 2009 newsletter, the Jewish Community Foundation of Los Angeles reported increased demand for services at some of the major social service agencies in the region. The article conveyed the following: Jewish Family Service's food bank reported a 43% hike in requests for food; Jewish Free Loan reported a 30% increase in client

intakes; Jewish Vocational Service saw a 160% increase in unemployed seeking job assistance; and the BJE, formerly known as the Bureau of Jewish Education, found unprecedented Jewish day school drop-out rates because of failure to pay tuition (Jewish Community Foundation, 2009).

Learning from previous responses

The 2008 recession is not the first financial crisis that impacted the Jewish community and research on past events in New Orleans, Argentina and the fall of the Soviet Union provide context for the investigation of the LA Jewish community's response.

New Orleans

When Hurricane Katrina decimated New Orleans in August 2005, the Jewish community of New Orleans lost one third of its population of approximately 10,000 people due to voluntary migration away from the city. This population decrease led to reduced funding and a drop in staff and lay leadership. Due to the vision of the remaining Jewish community, leadership sought new ways of strengthening their institutions despite lack of resources. In order to generate new leadership, young leaders were contributed in high numbers, offered communal leadership positions on boards and were warmly welcomed into the upper leadership strata of communal life (Abrams, 2006). Partnership between organizations was also crucial in sustaining the important programs of the communal institutions. For example, the Orthodox Congregation Beth Israel partnered with the Reform Congregation Gates of Prayer after Beth Israel's building was completely destroyed by water from the broken levees. Gates of Prayer allowed Beth Israel to use its facilities and to partner for services during holiday celebrations. The leadership viewed this to be a strong partnership

because the congregations existed pluralistically without threat of losing members due to differing movement ideology.

Fall of the Soviet Union

In another Jewish community far from New Orleans, the Jews of the Former Soviet Union were faced with a collapse of government social welfare services after the fall of the Soviet Union in 1991 and the socio-economic crisis that emerged (Mirsky, Kaufman, & Avgar, 2006). The former communist state provided adequate social services, and without this safety net many people were left with no support. In order to tackle this problem the American Jewish Joint Distribution Committee helped found a non-profit social service center named the Hesed Center for Elderly and Disabled Jews in St. Petersburg. The Hesed model provided food, medical, physical and psychological support to those in need. Each center was arranged in a campus model in which social services and recreation were provided in the same facility. The unique character of the model came from its massive volunteer base that provided the majority of services to those in need. When individuals first came to the center for service intake, it was the community volunteer who consulted the client. Furthermore, those in need also served others in a pay-it-forward partnership that generated mutually beneficial community support. The concept caught on quickly, and Hesed Centers slowly emerged in communities throughout Russia (Avgar et al., 2001).

Argentina

A similar community center model was established in Argentina when a new poor arose after the collapse of their economy in 2001. Much like the Jewish Federations of North America, Fundación Tzedaká was the leading fundraiser for Jewish education and culture that sustained the Jewish communities' ties during the 20th century. When the economy was

falling, the Fundación partnered with the American Jewish Joint Distribution Committee to establish Centers of Community Social Service that were positioned in synagogues, community centers and other local institutions to reach out to those in need. Due to the accurate forecast of the economy's crash, seven centers were opened by the start of the crisis in December 2001 (Yoffe & Blaistein, 2004). The purpose of the centers was to use diverse alliances in order to outreach to the greatest number of families. Indeed the cross-denominational diversity of the partnerships led some to believe there was a change in the institutional culture of Jewish organizations. The use of volunteers to access families also played a large role in the success of this program that functions to this day in Argentina. The partnership between laypersons and professional staff allowed the Centers to place their services into the community as quickly as possible.

Lessons from history

In each response, the Jewish institutions emerged from their silos and worked together in order to offer support to individuals and families in the community. With their combined efforts, agencies utilized the help of volunteers and the financial generosity of other communities to instigate a rebuilding effort. It should be noted that a great amount of the fiscal support for the reestablishment of these various communities came from national American Jewish institutions. With the Hesed Center movement in the Former Soviet Union and the Centers of Community Social Service in Argentina, the organization and implementation was carried out by the American Jewish Joint Distribution Committee. In the New Orleans effort, financial support came from the United Jewish Communities, the Jewish Community Center Association, the Orthodox Union, the Union of Reform Judaism, Chabad

and the Association of Jewish Family and Children's Agencies. Without the finances and the vision of the greater community, none of these efforts would have been successful.

Research Methodology

My research began on February 1, 2009 when I attended a meeting at a Westside synagogue early one Sunday morning for a school assignment. The meeting was a discussion for congregants about how they could better communicate the financial and emotional loss generated by the economic collapse. I was shocked by the number of attendees, but even more impressed that the meeting was facilitated by the senior rabbi of the synagogue and two mental health professionals, who were also temple members. The rabbi's prioritization of the issue, as demonstrated by her inspirational words that morning, motivated me to pursue the Jewish response in more detail. When I approached her after the meeting, she invited me to the town hall meeting described earlier and became my first contact who guided me towards the institutional responses that were beginning to surface.

I chose a diverse array of research methods in order to implement an ethnographic study from February 2009 through the end of February 2010 (Appendix A). I live, study and work within the Los Angeles Jewish community, allowing me develop easy access and direct contact with the information and people involved with the response. My supportive thesis advisor, the Director of the School of Jewish Communal Service and my classmates also provided the connections I needed to strategically study the community. In those 12 months, I immersed myself in the actions of the organizations that played an instrumental role in coordinating efforts including the Jewish Federation of Greater Los Angeles, the Jewish Community Foundation of Los Angeles and various Jewish agencies and synagogues.

My primary method of data collection was interviews and I interviewed 17 individuals in total including agency staff, synagogue staff, synagogue lay leaders and two recipients of services. I interviewed individuals from every major Jewish movement

(Conservative, Reform, Orthodox, and Reconstructionist) and took great care in finding people with diverse levels of education and experience. Each interview lasted between 45 minutes and one hour. Interview questions contained similar themes, but many questions were tailored to fit the particular person being interviewed. Most interviews were conducted face-to-face, but four were carried out by telephone. Almost all interviews were recorded, and I took notes during every conversation. Every interviewee was informed about the purpose of the research prior to the interview and signed a consent form. All interviewees remain confidential except for those gave consent to have their names printed in this research.

The second method of collection was a participant-observation approach that I used when attending community events related to the economic crisis. I observed seven events: three Federation-sponsored events, the Hunger Summit, Valley Resource Fair, Community Roundtable, and four synagogue-sponsored events related to the crisis. At these events, I collected additional testimonials from panelists' presentations, community dialogue and informal conversations with attendees. I brought my tape recorder to these events and took many notes. For all events, I informed at least one of the facilitators about my research, but not all panelists were aware of my presence.

The third method of data collection coincided with my participation in one of the community events. Prior to my attendance at the May 2009 Federation Resource Fair at the Milken JCC, I contacted the Federation professionals coordinating the event. I informed them about my study and requested a booth so that I could conduct research with individuals impacted by the crisis. From my booth I distributed brief written questionnaires to attendees in order to collect data on the individual impact of the crisis and what type of safety net help

they needed (Appendix B). 15 people responded to my survey and all respondents filled out an informed consent form before completion of the survey.

In order to remain updated on the continued vacillation of the economy throughout my case study, I read secular and Jewish periodicals relentlessly, including *The New York Times*, *The Wall Street Journal*, *The Jewish Daily Forward* and *The Jewish Journal*. Most importantly, I credit my devoted relationship with *National Public Radio's* program "Morning Edition" for providing the most informative, up-to-date, details on the state of the global financial market. The *Berman Jewish Policy Archive* and the Hebrew Union College library also provided the historic and more recent Jewish communal studies on Jewish responses to crises. I attempted to approach my research with an objective eye and sought to create demographic and organizational balance in my research. No people or institutions instructed me to analyze the data from a specific perspective.

There are certain aspects regarding the impact of the economic crisis that are beyond the scope of my research. No demographic study of the LA Jewish community has been conducted since 1997, and so some of the information regarding LA Jews was outdated. Additionally, no survey has been conducted to assess the impact of the economic crisis on the population of Jews in LA. However, findings from the Board of Rabbis and BJE surveys offered great insight into the spread and severity of the crisis. My Resource Fair questionnaire and my informal conversations with individuals additionally provided some understanding of the impact on individuals. Even more, my personal friendships with people who were laid-off, lost savings or were impacted in some way offered further insight into the severity of the situation.

Despite its limited scope, my year-long research reflects an attempt to provide the most accurate and complete data collection on the topic. Ultimately, my research is only a piece of the wide-spread responses that occurred in the Southern California region between 2009 and 2010 and only a snapshot of the many American Jewish communities that rose to the occasion to serve the needs of their vulnerable members. It was beyond my scope to address every research question related to the Jewish response to the economic crisis. Still, my findings provide significant insight into the responses of key informants and institutions in the LA region.

Los Angeles Case Study

Early responses

When the global banking system collapsed in fall 2008, leaders in Jewish agencies noticed subtle shifts in the behavior of their constituents. A senior rabbi at a large Westside congregation stated, “The talk around the *oneg* table [changed]... You used to say ‘how are you?’ and it used to be ‘I’m great, thank God it’s Friday.’ And now it’s ‘wow, what a week. The stress is killing me and I’m so glad to be here.’” There was a sense that the crisis was going to impact people in a big way, but professionals were still gathering information. During this time, rabbis reported that some members came to them for support. However, most indicators of financial stress were revealed when congregants across the region requested membership dues relief from their congregation. This early phase was still a reactive period for most LA organizations. One temple lay leader shared her experience with the early phases of the crisis:

My first instinct was I didn’t want us to start losing members because they couldn’t pay dues. At this time in somebody’s life is when they potentially need a synagogue more than ever. I didn’t want people to start dropping out when they needed to stay. My first thought was that somebody needed to do something. .. I went to the rabbi and I said ‘what are we doing about people who are suffering?’

As stories of hardship began trickling in, leadership bodies took notice. The Southern California Board of Rabbis (BOR) initiated an informal telephone survey on what City and Valley congregations of all denominations were experiencing. A manager at the BOR said that the purpose of the survey was, “To get the pulse of the community back in the fall on the economic crisis and what rabbis were seeing and hearing in their synagogues about people losing their jobs and tuition and scholarships.” The October 2008 survey included responses from 24 congregational rabbis from synagogues of various sizes affiliated with the

Conservative, Orthodox, Reconstructionist and Reform movements. Important data was collected regarding the economy's impact on synagogues and their members in the LA area. Congregations from both the Valley and City reported some or all of the following findings: a decrease in membership, a jump in applications for dues relief and education scholarships, a decrease in revenue from dues and fundraising appeals and a rise in rabbinic counseling for economic issues. The survey also found a widespread belief that worse times were ahead for congregants as the crisis was still unfolding. All of the dramatic changes in congregants' behavior were reflections of families struggling financially and making cuts in daily spending. There was a feeling by rabbis that they did not have a true sense of the impact on members as most of their information was from "anecdotal evidence."

The BJE also conducted a survey of its day school affiliates in November 2008 in order to "get a handle on what the impact has been. To try and really see what they were doing to address these issues," stated a BJE professional. The survey, which was repeated in March 2009, found that among the 22 Jewish day schools and *yeshivot* (Orthodox centers of Jewish learning) that responded, over 170 families reported extreme economic hardship because of the recession. This resulted in increased demand for financial aid, a rise in interest free loans for families and major cut-backs in school budgets, which impact students and faculty. As a result of the first survey the BJE conducted, the manager at the agency released a series of recommendations for professional school staff to address financial aid challenges and other fiscal issues with their boards. In a statement issued to Jewish day schools and *yeshivot* in November 2008, the BJE stated:

While clearly some of the needs are real, we are also seeing a great deal of psychological panic. Thanksgiving, Hanukkah, and winter break are critical times when families are together and begin to reassess their children's current school experience and plans for the coming year. These are key times to send parents a

carefully worded letter acknowledging the difficult situation and encouraging families in need to contact the administration.

When the effects of the crisis became more apparent in the synagogues and the schools, the overall response by synagogues was to send a letter written by clergy, directors and/or board presidents addressed to their members. The majority of these letters were sent via newsletters, electronic or paper mail at the beginning of 2009. The themes of these letters included assurances that the synagogue recognized their hardship, Judaism and the synagogue could be a source of comfort to members, the clergy and staff were available for counsel and the community was a resource for social services. Some temples shared referrals to Jewish safety net agencies while others incorporated statements about dues relief. In addition, some of the letters proposed congregational task-forces or members-helping-members programs. However, in early 2009 economic crisis committees were mostly in their early stages. Below are samples from congregations' letters:

We want to know what difficulties you may be encountering, and we want to do what we can to be helpful. The clergy are here for you in any way we can. Through thick and thin, we want you to know that you are part of our Temple family and we genuinely care about you. – Temple Israel of Long Beach

This is a hard time for many within our community. The economic situation is more challenging than many of us have ever experienced. Some of our own congregants were among the 2.6 million people who lost their jobs in 2008... We also know that our congregants can help each other. We have tremendous human resources within this congregation and members who can share their skills, wisdom and experience. – Temple Emanuel of Beverly Hills

This is the place we turn to for solace during difficult times. What a privilege it is to have the opportunity to ensure that those around us can find some solace... The temple is a world in itself, our extended Jewish family, and our community of friends. It is a world small enough to allow each of us to exercise a measure of influence, unlike the outside world, which sometimes seems to be spinning out of control. – Temple Isaiah of West Los Angeles

When the letters went out, the general sense reported by temple leaders was that congregants were grateful for the outreach. “I think that when this letter came, a lot of people were really surprised and proud of their temple. They hadn’t expected us to respond to what they’re going through,” stated a rabbi of a large congregation in early February. She added, “I got a lot of letters, a lot of phone calls from people saying how grateful they were that the temple was stepping up in that way, and how proud they were to be a part of it. And people sent money.” One rabbi reported that the letter encouraged some who were suffering privately to seek help from the synagogue and that there were “some letters that actually said ‘I’m in trouble’ ... people actually responded.” A lay leader from a large City temple stated, “Every time a letter goes out we get more people calling in. It has been overwhelming and amazing. Everything we do has more people than the last time.”

A theme during this period was that synagogue leaders wanted to be proactive, but also felt overwhelmed by the situation at hand. The data from the BOR and BJE surveys, in addition to findings from interviews with rabbis, demonstrated that people were in need and were searching for help from their community. Anecdotal evidence became more frequent and the prevalent sense was that more action needed to be taken. In February 2009 a rabbi stated, “Once the effect of the letter wears off and we go to the next place, how do we encourage people to talk more? And to share with us?” One Westside rabbi spoke about the significance of this moment on the future of Jewish organizational life and the opportunity this moment offered to enhance the community building within her synagogue:

Either we’re going to figure it out or we should all quit. So in spite of the fact that it’s a horrible time and people are in great distress, I’m actually a little excited. Because I think it could be a significant turning point in the life of the congregation. We’re here for you at this moment when you need it and in five years from now when you don’t need it any more you really are a part of this community? How do you make a

community out of a big metropolitan synagogue? This is that moment. And it's interesting how it's affecting everything.

A main theme in the early months of the recession was that leaders questioned how the recession would impact their community and organizational life. Another rabbi stated in February, "Now we have to figure out those next steps, because it's gonna be a long road. It's not gonna end soon." Many leaders shared the feeling that this was an important moment in communal life, but also felt unsure of what the change in organizational structure would look like. Stated a professional at the BOR in early 2009, "We're all kind of searching, we're struggling here. In our lifetime this is unprecedented... We've only begun to explore what this means for synagogues, for Federations, for other Jewish institutions." Leaders struggled to figure out their next move during this period; exploring the internal changes that should be made within their institution and the opportunities to shift their relationships with the external Jewish communal structure.

When synagogue professionals focused inward during this time, professionals at the BOR and the BJE acted to help the greater Jewish network. The surveys produced by both institutions were intended as fact-finding studies, but at the same time they opened up early communication between synagogues, schools and their umbrella institutions. After completing the November 2008 survey, the BJE immediately issued a report to its affiliates, demonstrating the early leadership of the agency in coordinating a response with schools. On the other hand, the BOR did not distribute helpful resources to synagogues early in the process, resulting in a missed opportunity for the BOR to use valuable information in an effective manner. Nonetheless, the early actions of the two agencies demonstrated how roots of Jewish networking were already in place prior to the crisis.

Spring responses

During the spring months agencies and synagogues began to develop a stronger understanding of the depth of impact in their own communities, and new initiatives blossomed in response to the growing need. A lay leader of a large congregation stated, “Anything we did we were just trying to stay ahead of the flood. We just wanted to get things started, put them together and learn as much as we can. Because at some point it might get worse before it gets better.” In an attempt to monitor the downpour, the BJE reissued their survey in February thru March 2009 and found the situation had intensified since the first fall survey. Among the 27 LA Jewish day schools and *yeshivot* surveyed, over 500 families were identified as suffering from extreme financial hardship which was a 293% rise from the fall BJE report. Schools reported that families left for public school and moved out of town despite school attempts to defer tuition and increase financial aid. During this period, the BJE again worked to support schools by providing recommendations and resources. The BJE professional who led the survey stated why it was important to help the schools:

When a family is going through an economic crisis, trying to keep afloat, stability is key. If one of the outcomes is that kids have to be displaced from their community and school, that’s huge for a child. [The BJE helped] work with the schools to give stability to the children when everything else was falling apart.

Other Jewish institutions began to recognize the need for networking to help the Jewish poor during this period. In mid-March, the Federation held a Hunger Summit to launch a food insecurity awareness campaign. John Fishel, then Federation President, stated at the event, “The goal is to hear about best practices, to brainstorm, to address the issue together.” With over 100 synagogue, day school and communal service professionals in attendance, the event became the first large-scale meeting of Jewish leaders at the peak of the recession. To a large extent, the attention of the day focused on the increased demand from

constituents for support, specifically hunger needs, because of the crisis. Panelists at the event called on synagogues, schools and agencies to assist families suffering from the crisis and shared their own experiences in order to inspire others to join in aiding families. Leonard Fein, the founder of MAZON: The Jewish Response to Hunger, stated at the event that although food-insecurity had always been present in the Jewish community, “The power of this recession is that we’re suddenly hearing the names... In the world we inhabit it is not enough to be the last responder. You need to be the first responder.” Event panelist Rabbi Marvin Gross of Union Station Homeless Services challenged synagogue leaders to become more involved in helping families suffering under their watch:

Does your congregation have a mechanism in place to know if people need help? Would you know if one of your members was hungry? How do you know when people need help? If someone turns to your congregation, do you have a list of resources to refer them to? Do you know how to refer people? There are many resources in the community, and I suggest you become aware of them so that we can help more people in need.

Another panelist, Rabbi Laura Geller of Temple Emanuel, a Reform synagogue in Beverly Hills, shed light on the struggle to serve congregants’ needs during the economic crisis:

The question for this moment is: how can congregations become those ‘good communities?’ How can congregations work within themselves? Work with each other? And work with the agencies of our community, and of our Federation and of other faith communities to turn this crisis into an opportunity? Every single congregation is trying to figure this out... The challenge is how can we be more strategic in our thinking about working with these agencies?

The sense in the space was that leaders were interested in collaborating during the crisis but were unsure of how to go about it. Informal conversations with leaders around the room revealed that most synagogues were still figuring out their role in assisting those in the crisis; they wanted to move forward, but they were not sure how to begin. The summit revealed that the various Jewish institutions were still deciding what their role was in the

response effort and what resources other institutions offered in the community. There was a positive dialogue at the meeting regarding a Jewish network, but no singular vision for how to proceed as a unified community emerged.

After the summit, some synagogues began to mobilize. In March 2009, a lay leader described her temple's progress in responding to the crisis: "They want to flesh out a timetable. Right now there's a lot of ideas and energy. They need to go through things in a more systematic way and keep moving forward." During this early phase, some synagogues were holding meetings about how the congregants could help each other and about identifying lay leaders who were ready to get involved; capturing the energy of the congregation was critical for synagogues interested in mobilizing. The board of a West LA temple developed a task-force called "In Difficult Times" after requests for dues relief skyrocketed in their community. The taskforce sent out a letter with resources and phone numbers including a suicide hotline. A senior rabbi discussed the progress of the committee in March 2009:

We put together two nights [to offer job help], but we've only had a few people RSVP for that to talk about resume and job search. But we'll keep putting it out there... I hired a business psychologist to come speak to the clergy and staff in terms of how to speak to people who are facing job loss [so that staff will ask], what kind of language do you use when someone says 'I cannot pay my dues?' Is that symbolic of something else going on in their lives and what do you do with that?

Temple Emanuel in Beverly Hills responded in early 2009 with a town hall meeting for over 60 attendees to brainstorm ways that the community could work together. The synagogue population included many mental health professionals, so they decided to organize psychosocial group sessions for families in need of support. Rabbi Geller, the senior rabbi of the synagogue, discussed Temple Emanuel's outreach in an interview:

We organized a special meeting on how to talk to your kids about economic uncertainty. The teenagers then had a discussion about their own uncertainty. And then they asked to have a meeting with their parents. How do you tell your kid he can't go to private school anymore? Et cetera.... And then the final program of the semester we invited Jewish Family Service and Jewish Vocational Service to come and talk about what kind of resources were available.

Another idea that emerged from the town hall meeting organized by Temple Emanuel was a congregational time bank where members could exchange free services facilitated by the synagogue. Similar to a barter bank, this program allows congregants to donate an hour of a service that could be "cashed in" for an hour of service provided from someone else in the time bank. Rabbi Geller discussed the time bank:

What's terrific about this is that each activity is worth an equal amount of time. The great thing is that my congregants will be in each others' homes and in their lives in trading these services. I think this has incredible transformational abilities. This economic crisis will someday be over and when it's over, if we were there in each others' houses and each others' lives, imagine how that will change my congregation.

The time bank idea was widely supported by members, but the social action committee already established at the temple was left to shoulder the responsibility of implementing the program. Dependence on a few involved members or employees was a wide-spread trend during the response effort. Nonetheless, lay leaders and staff appeared committed to their task-forces and most of the successes throughout the year were achieved by small groups within the community. It was also common for synagogues to use the organizational structure already in place to implement responses to the crisis. In another effort to create synagogue-based support through existing channels, a staff member at West LA temple discussed how brainstorming led to utilization of the synagogue business network to assist congregants who lost their jobs:

All of the clergy come to senior staff meetings every week with another anonymous story with a congregant who is in danger of losing their house or job. Filing chapter 11 or talking to their kids... We talked for a few months, talked about ideas like job

seeker meetings. Should we create some kind of job board? At the same time, our business network was kind of having an identity crisis... They wanted to have a bigger and broader reach. We saw an opportunity.

Jeff Bernhardt, Community of Caring Director at Temple Aliyah in the Valley, described how his job description changed when the recession struck:

This new piece of the puzzle is a different position, to what my portfolio of responsibilities has been, specifically with dealing with how this economic crisis is impacting the community and providing resources... In March, the Rabbi and President of the synagogue sent a letter to every member of the congregation acknowledging the economic crisis and launched the “CHAI” program, the Congregation Help and Information Program, which was to offer a confidential contact in the synagogue that the congregants could call, share concerns, request resources, and be guided towards organizations as well as fellow congregants with particular expertise that they could trust.

Jeff went on to describe the success the program has had so far. He shared that as people called him, he matched them with congregants who could meet their needs and he provided referrals for community resources. At the time of the interview, 15 congregants had contacted the CHAI program.

One theme that continued to arise was the question of whether or not neighboring synagogues should build response initiatives together or keep programming within the confines of their own temple communities. One rabbi shared that she heard a neighboring synagogue was planning networking events for members in need of jobs: “I want to figure out how to do that. But do we need to have our own or should we do it together? Maybe we should be working more together as a Westside consortium? Maybe this could be better done if we do it together?” Another rabbi added, “What kinds of partnerships can there be? Is it enough to post this stuff on our website? ... Should all the agencies sit down together and come up with a strategic plan?” When asked if he was sharing ideas with neighboring synagogues, a manager at a Valley temple said that he wanted to but had not attempted yet:

I think it's important for the Jewish congregations to share their ideas and kind of network with each other and share their resources, etc. And network with other communities too. We are neighbors with a church across the street. There's no reason that we can't collaborate.

Another common trend in synagogues was the creation of a resource guide for congregants in need of referrals. "We put together a brochure that summarizes community resources that we make available to congregants who request it and call," said a staff member at a Valley synagogue. Many synagogues also posted resources on their websites in order to reach a broader audience. One synagogue lay leader stated, "All of the community resources are on their website. Online people can access resources lists, information, etc., and they can do that on their own. Each area on the website had over 200 hits." Despite similar activities, congregations did not swap resources and job lists. Temples instead relied on volunteers or staff to collect information, such as a lay leader at a West LA synagogue who conducted her own online research to create a resource packet for members.

By the end of spring, the landscape of responses looked much different than in the start of 2009. During spring 2009, agencies, synagogues and schools shifted their focus from reactive statements to proactive programs. A manager at BJE commented that synagogues had stepped forward to create some members-helping-members initiatives, particularly when the synagogues were connected to a school. A rabbi of Westside synagogue explained excitedly, "We're seeing some really creative kinds of things, creating a safe space in the synagogue and trying to network and make sure people know this is a good place to be." Recognizing the needs of their families, Jewish leadership sought to turn around the suffering that emerged in the community. They wanted to make sure that everyone was getting the help they needed but also sought to create more services to satisfy that need. Still, networking

with other institutions remained a challenge, and many establishments “reinvented the wheel” instead of identifying opportunities to collaborate on programs and share information.

Cash grants

During spring 2009, a period of synagogue action, communication improved between synagogue leaders, and more congregants came forward in need of support. “I just got off the phone with someone who volunteers with one of my programs and she said her husband might be losing his job. He’s in IT, and they’re not bringing in much money,” stated a synagogue professional in February 2009. He added, “So that’s the kind of thing I hear you know... I’ve gotten lots of calls.” The Executive Director of a social service agency commented, “There are more calls for emergency housing... also losing insurance for those not on Medicare. People who can’t get prescriptions.”

The sudden loss of income resulted in families who found they were unable to keep up with their bills including medical insurance, electricity and mortgages. A professional at Jewish Free Loan stated, “We’ve seen more clients and more requests. There is increased need in terms of folks who are looking for loans specifically within the emergency piece.” Yet many of those in need of loans did not qualify because they could not get a co-signer or their need was too immediate. When new poor individuals approached rabbis, educators and communal service workers for assistance, the most common need of these individuals was emergency cash. But the problem was that “many of the people who are need of emergency cash needed the money yesterday,” explained a manager at Jewish Family Service.

Desperate individuals and families sought help from their Jewish safety net, but the challenge was that synagogues and social service agencies were not in the financial position to pay peoples’ emergency financial needs. The failed economy impacted everyone, and Jewish institutions were no exception. The Executive Director of a small Jewish charity stated:

Nonprofits get damaged twice. The people who are in need are going to be more in need. And the people who were donating to us are going to give us less donations. So we have a double whammy in our hand. The ones who were successful, now are not giving us enough money. And the ones who were not successful are getting worse. Because we can't help them their situation gets worse. So we're really squeezed when the economy is bad.

The additional challenge was that many organizations could not programmatically address the financial needs of their congregants because they did not have the infrastructure in place to more effectively help families. A professional at Federation stated, "Everyone was just scrambling. No one has enough staff, resources, or an extra pot of money. It had to be created to meet the need." The other challenge was stated best by a synagogue lay leader in February 2009: "What we don't want to do is reinvent the wheel."

The tremendous demand for financial assistance from families inspired Michelle Wolf, the Director of the Serving the Vulnerable Pillar at the Jewish Federation. In 2008, she attended a Federation conference where the Jewish Federation of Montreal presented on the success of their emergency cash grants program for low income Jewish families. "I'd been harboring this idea of cash grants for a long time," stated Michelle. She shared the idea with her supervisors who really liked it, and as the recession was deepening, the cash grants suggestion evolved into a program that was tied into the crisis. She continued, "Yes [families] could use some counseling, yes they could use some support. But really what they need is cash. They need to pay off their debts. So often we do loans, we do scholarships. But what we don't have is cash for what people need the most on an individual basis."

In order to respond to families who needed quick financial support, the Federation created its emergency cash grants program in March 2009. Another Federation professional who spearheaded the project embraced Federation's leadership on the grant allocation because, "I think it is the Federation's role as the central convener. Because it's too hard to

ask individualized agencies to fundraise for this on top of everything else they're doing." The Federation and the Jewish Community Foundation allocated a total of \$500,000 to be used specifically for small cash grants to individuals and families in need of immediate financial aid. Those eligible were required to be Jewish, residents of LA county, demonstrate that their situation was impacted by the financial crisis and confirm financial need. The quantity of the grant allocated to individuals depended on the need and size of their family, but the average gift was \$1,350.

Locating Jews in need of the services required Federation to reach out to new organizations that had become the first responders to families. "We took into account that we needed a lot of different community partners," said a Federation professional who assisted with the initiative. Recognizing that synagogues, the BJE and social service agencies were most connected to the new poor, the Federation united over 20 partners who helped funnel families to the program. Michelle Wolf discussed the benefit of collaborating with other institutions in order to make the experience easier for the client: "Why not capture that time and that person and pull out this form? Capture them at the moment when they walk into the agency and have that need. 'While you're here for career coaching let's grab you.' I think it has been much more efficient to have multiple community partners."

Community partners were quick to collaborate with Federation, and instantly applications for the grants poured in. A Jewish Family Service professional involved with the process reflected on the importance of the program, "The fact that the Federation came up with the emergency grant opportunity was extraordinary. And I think no one was prepared for how amazingly in-need everyone was going to be." In mid-March, a rabbi offered a story about one of her congregants "whose hot water had been shut off and the congregant had

been taking her kid to a neighbor's to shower." The synagogue could not help with the water bill until the Federation grant opportunity came along. The rabbi discussed the impact of the grant program on the six congregants who received grants: "We have people whose gas is being turned off... not to mention temple dues or school dues. So thank God for the money that's coming in through Federation. It's really keeping people in their homes, or tying them over."

Soon after the creation of the program, professionals involved in the process noticed that over 50% of the grant requests were coming in through Jewish Family Service. The JFS professional overseeing the project commented that the biggest difficulty was, "Now hundreds of people are coming to us to do emergency grants... we weren't able to hire additional people. So the challenge for us was, how do we do this most respectfully, most efficiently with existing staff without adding to their existing case load? There was no way." Leaders at JFS acted quickly and managed to use their recently-launched central intake line to function as a "warm line" for Jews in need of rapid financial assistance. The central intake program established in 2008 was intended to be the main referral system for clients in need of services within JFS and other local agencies but immediately changed when the crisis hit. The principal JFS employee on this project shared the experience of adapting the central intake line to the cash grants program:

It was redefined overnight by the crisis because the number of calls quadrupled. The level of need. And then behind it came this option for us to do emergency grants and it largely fell to that department. So we had to redefine our purpose quickly. .. What happened was, the people who were in the department who were going to do one thing quickly retrained to do something else. They have become so skilled at the emergency grants. Because all of the emergency grants throughout the agency require a lot of information gathering... But they all ultimately filter through central access.

The Federation cash grants program ran throughout 2009 and, as of December 2009, secured funding through early 2010. Due to immense demand, Federation allocated an additional \$500,000 to the budget, making a total of \$1 million available for families in need. Additionally, one Federation professional took this program on as one of her main duties. Since its inception, she had reviewed every application submitted. In early July the number of families who received a grant totaled 235, but that number more than doubled to 650 by December 2009. “There’s been waves when they’re pouring in and when they level off. There’s still a lot of demand but not as crazy,” said the Federation professional reviewing the grants. She added, “The most needed category is people who are close to getting evicted or foreclosure. Rental or mortgage assistance or utility assistance like the power is going to be cut off. And there’s been a lot of dental because it’s almost all out of pocket.”

The feedback from recipients of the program had been extremely positive. The Federation professional discussed: “At the end of the summer we did a client survey to see how it was working on their end. Some of them said ‘well I wish you could give me more money.’ But overall they were very happy with the process.” The most common concern from grant recipients was that synagogue leaders who referred people did not always know about other services for the families. She added, “If they come through a rabbi especially it’s a little harder. Some rabbis are really good... but it’s much more inconsistent.” Despite frustration with some leadership, there was also a sense that this type of outreach allowed organizations to communicate to Jewish families that the Jewish community was a viable safety net. Reflected a manager at JFS:

The amount of money from the Federation, it’s not something that’s life changing. But it’s a sense from the recipient’s standpoint of somebody understanding they need something. So I think there’s a symbolic quality to it. We’re not going to save someone’s life, but if [the money] keeps them in their apartment for another month,

and if they feel like ‘I went to the Jewish community and the Jewish community helped me. I think that’s very powerful.

The program also accessed Jewish families who normally do not seek assistance outside of their synagogues but are in need of help. Stated a manager at the Foundation:

If you ask any rabbi who now has access to a new pot of dollars, that’s amazing. This emergency cash grant thing is huge. And it’s a lot of money, and it’s wide and it gets into the synagogues. It’s not like [Federation] is the only building. If you’re Jewish and you feel like somebody has a kind ear to hear your story you’re not going to drive to [Federation]. You’re going to go to some place that has a Jewish star on it.

The community partners were also impressed with the initiative and many noted that the cash grants program impacted the way synagogues, Federation and social service agencies shared resources to help Jews. Some of the social service agencies that teamed up with Federation during the cash grant initiative had never collaborated with Federation before, signifying a shift in relationships between groups. The Executive Director of a small nonprofit offered feedback on the partnership with Federation:

This is absolutely a win-win situation for everybody. There are organizations that have strengths, other avenues, that we don’t have and vice versa. Why can’t we help each other? Ultimately we want to help families who are in need, that’s our purpose.

There was a sense that this collaboration between the different institutions demonstrated a paradigm shift in the way organizations networked. Federation professional Michelle Wolf stated, “We’ve already been moving to more program collaborative models... I think we’re just going to keep pushing that model where our dollars can bring together different program partners, both within our traditional partners and other groups.” Added a professional at the BOR:

Historically there has been a synagogue/Federation divide. This is the secular or civil Judaism and that’s the so-called religious Judaism. That’s beginning to change. Rabbis are more open than ever because of the rough economic times of looking to some creative partnerships that they wouldn’t be open to in the past.

The cash grants program facilitated the creation of Jewish networking because the initiative required organizational interdependence in order to identify the most vulnerable families. Silos broke down under a shared need and programming, such as the JFS intake line, redefined itself in order to serve a higher need in the community. The network also demonstrated how many synagogue and school leaders struggled with referring individuals and families to support services; they knew about the cash grants program because of the linkages created for the initiative, but some were unaware of what else was available. This situation demonstrates how improved communication pathways through Jewish networks can impact the access and knowledge clients have to other services.

Jewish Family Relief Network

When the cash grants initiative emerged in March 2009, the Jewish leadership recognized that providing one-time monetary assistance was not enough to support families in deep financial distress. A manager from the BJE discussed her observations about the needs of families:

The best help that families can get is not getting a one-time cash grant, but really being connected to a network of services. Not getting help with a band-aid, but really more systemically with trying to pull the family out with any needs they have. And that's more what I'd like to see and what I think a community is more positioned to do in terms of relationships.

The Jewish Community Foundation of Los Angeles (Foundation) recognized the stress put on local Jewish agencies to meet the needs of the growing clientele. "This year was different from any other year. So we have to respond," stated a staff member of the Foundation. In early 2009 the lay and professional leadership at the Foundation convened the CEOs of five Jewish social service organizations to begin a conversation about how to strategically meet the financial resource needs of the agencies. The five agencies were: Jewish Family Service (JFS), Jewish Vocational Service (JVS), Jewish Free Loan (JFLA), the BJE and Jewish Big Brothers Big Sisters (JBBBS). A manager from the BJE described the initial collaboration under the Foundation's leadership:

The Foundation brought the agencies together and said, 'We realize this is not time as usual. We have a crisis that's happening in the community. What are needs that you guys have? What are you seeing and how can we help you address them?' So every agency sort of figured out what their needs were. In the case of BJE we felt that the greatest need was more financial aid to the schools.

Open conversation between the five agency leaders was facilitated by the Foundation in order to brainstorm the best approach for helping Jews. Sincere dialogue and mutual concern produced a collaborative initiative funded by the Foundation called the Jewish

Family Relief Network (JFRN) that was launched in March 2009. The JFRN was a multi-pronged initiative to address the needs of Jewish individuals suffering because of the economic crisis. The major piece of the project was the disbursement of \$750,000 in funding to the five agencies that were allocated specifically for case management services, individualized job-seeking assistance and special loan funds, Jewish education tuition assistance and college scholarships. The Foundation reported the conditions of the funding in their spring 2009 newsletter: “The grants will be used to deliver services to first-time Jewish clients who have been recently impacted by layoffs, reduction of hours, changes in family finances or other situations directly related to the economic downturn.”

The main collaborative feature of the JFRN was the creation of an inter-agency computer network that allowed the five organizations to track clients as they moved between agencies for various types of assistance. The Foundation manager explained that the database “allows the agencies to communicate in a more in depth and faster way because a lot of times people come to this building and have two, three, five appointments.” From the database, staff could glean how many resources per client they used, how many case management sessions they received, etc. The JFRN was limited in its reach but allowed the five agencies to provide effective wrap-around support for Jewish families. A manager at JFLA said, “We’re giving slightly larger loans and expanding the parameters of what the need is. [JFLA] can be a little more flexible on the amount of money we’re able to give because of the Jewish Community Foundation.” The manager said that JFRN funds allowed JFLA to increase their loan disbursement to \$20,000-\$25,000 in total on a weekly basis and helped the agency support people in new ways. For example, the JFLA manager reported expanding loans to include Jewish day school tuition.

The needs of Jewish families were extensive and included everything from the shock of unemployment to the loss of a home, resulting in the struggle of juggling multiple financial and psychological challenges at once. Funding from the JFRN allowed these families to receive multiple forms of support through subsidizing the therapy and case management sessions. If it were not for the JFRN funding, clients may not have been able to pay for case management services. A JFS professional talked about the dramatic benefits of the JFRN funding:

Clients normally would participate substantially in that fee. These people can't. They can't pay \$10, most of them. They try and they do. But basically we can't charge the typical fee. This isn't to make money but this is to cover your costs. The JFRN said, here's what we can do. We can do around 20 sessions of case management so that you can help these people become more self sufficient.... It allows us to say to the client, 'you can see a clinician for three months.' That has made an enormous difference.

This system allowed Jewish organizations to assist families in more efficient and collaborative ways than in years past. Before, an individual would float around between agencies as new referrals were made. The JFRN helped the five agencies connect and track the progress of the clients as they flowed through a system that could feel overwhelming. "This allows a greater freedom of information," exclaimed a manager at the Foundation. "I think this is one of the cool parts of this network, it really makes it a network."

The Federation cash grants program and the JFRN were created as separate initiatives. However, after the programs were launched, the agency leadership recognized the significant relationship between the cash grants program and the JFRN. With its 20 community partners, the cash grants program reached out individuals in a way that social service agencies could not; people who were ashamed to seek case management were much more likely to start with the cash grants program. But when people applied to the cash grants

program, they were referred to the JFRN to continue receiving support. The cash grants program and the JFRN informally evolved into a Jewish safety net that caught more families in crisis than ever before. A manager from JFS explained how the network improved the experience for clients:

If somebody comes into you, a family, they're losing a home, they're not working and they're coming to you in severe distress. And you're gonna fill out the emergency grant, which is a small amount of money relative to their need. And then what? So the Jewish Family Relief Network really provided that assistance ... We can connect you to other resources. We can ease you into other kinds of assistance. So that has had a huge positive impact.

In partnership with the Federation cash grants program, the JFRN was able to continue to help families after they came in for services the first time.

Even with the far-reaching impact of the JFRN, the network excluded many regional agencies. Jewish social service institutions left out from the process including Bet Tzedek, National Council for Jewish Women, Global Kindness and Touch of Kindness. A manager from a Jewish agency not affiliated with the network disclosed:

I don't know much about it. We were never asked to be a part of it. Part of the dilemma we face is that we're not a Federation organization. Sometimes they forget we exist. We try and let them know we exist. This has its positives and negatives. For something like this it would have been nice if they reached out more into the community, those of us that do other things.

It is possible the impact of the JFRN was inhibited because it did not include all of the Jewish service agencies in the area. On the other hand, limiting the number of agencies allowed for efficient and effective impact that may have been hindered if the network spread itself too thin. Additionally, because some of the excluded organizations serve many non-Jewish clients, their programs diverge from the unifying purpose to support Jewish people. The challenge with the JFRN was that it was designated specifically for Jewish clients and most Jewish agencies serve both. A professional from a non-network agency added, "We don't

just reach out to the Jewish community, we reach out to the Los Angeles community. So it limits us as far as certain funding opportunities and certain relationships.” Still, agencies excluded from the JFRN were included in the cash grants program. When people received the cash grants, they were always referred to the JFRN for additional services if-needed. Consequently, the organizations beyond the core five were connected to the overall campaign to support Jews during the crisis in a more distant but connected relationship.

The five agencies in the JFRN reported that the inter-agency partnership increased feelings of camaraderie and partnership with each other. While this was not the first time the senior leaders of the five agencies came together, there was a sense that this project allowed agencies to be more collaborative and open than in years past. A manager at the Foundation stated, “The CEOs of those agencies talk to each other with or without a network. They have to.” Yet due to multiple meetings with the five CEOs facilitated by the Foundation, he added that there was “lots of sharing, lots of open dialogue.” The communication also improved between middle-managers, as the network allowed for integrated communication at every level. A professional from one of the five agencies stated, “Rather than saying we’re competing with each other, it’s ‘we’re working together to address some serious needs in our community.’ And I thought that that was an amazing statement.” The creation of the JFRN involved the multiple elements of a Jewish network including a collaborative planning process, a clear unifying purpose, organization through technology and strong leadership. Under the supervision of a forward-thinking funder, the JFRN facilitated the growth of a solid model of Jewish networking.

Spring and summer community events

In late April and early May 2009, the Federation held two “Community Resource Fairs” in order to bring together in one room multiple Jewish service agencies and people who were looking for help. The concept was modeled after government job fairs but included only a few agencies: the JFRN, Bet Tzedek legal services, By Design Financial Solutions credit counseling service (a non-Jewish, for-profit firm) and National Council of Jewish Women, which offers mental health services. The Federation professional who implemented the fair discussed what inspired the idea:

This came out of one of the JFS social workers who said: Every time a client comes in for counseling about depression the economy comes up. Whatever you’re trying to talk about, marital problems, etc., there’s the economy. Why don’t we do something to help our clients with that issue so they can work on these deep rooted problems?

The event was the first time a collection of agencies came together in a fair setting to reach a large number of recession-impacted people seeking assistance. “They asked us to convene it,” described Federation professional Michelle Wolf. “The agencies don’t have a few extra thousand dollars to put on this kind of event themselves. They don’t have the extra time or resources. And we rather quickly pulled together the Valley and the City resource fairs.” This was also the first time, in the memory of most attendees, that Federation had hosted an open community event targeted at assisting the middle and lower socioeconomic strata. The support from the “central convener” of the Jewish community was welcomed by attendees. An event attendee commented, “Sometimes at Federation events, unless you give money, you’re not important in the community.”

Those in attendance at the Valley event were mainly middle class professionals and appeared to be mostly middle aged. “They look like people my parents would be friends with,” observed a young student at the event. An informal survey conducted at the fair with

15 out of the 85 attendees shed light on the demographic of people seeking help from the Jewish community. All of those surveyed were Jewish and the majority reported job loss as a result of the failing economy. The most common needs were employment and legal assistance, but others reported the downsizing of their job, loss of investments and loss of social security. The majority of those surveyed wished there was more information about jobs at the fair. One key finding was that this was the first time almost all respondents had accessed services other than unemployment benefits. Below are comments people wrote on the survey that illustrate the disheartened attitudes of individuals during the downturn:

I feel burned out. Obsolete.

I'm trying to figure out how to decide what to do.

I've lost my investments, my job, my life insurance. What do I do when my unemployment compensation ends this month?

First I need to know where I want to go... right now I don't even know what I want to do in the next 24 hours.

I just need to win the lottery and my troubles will be over.

The first event on the Westside had a small showing of around 30 people but the second fair in the Valley at the Milken JCC in West Hills hosted over 85 people. The reactions from attendees were extremely supportive. “We had some of the most positive program evaluations I’ve ever seen. The fact that you could get so many resources in one place. It was really dignified. And everyone was in a similar boat,” commented Michelle. She added, “They felt like they were being really valued by the Federation for being a member of the community who didn’t need a hand-out but a hand-up.” Another Federation professional reflected on the success of the communal importance of the event: “People just really needed

the actual pragmatic information but they also needed to feel like the community is there for them.”

The Federation resource fair was a first for the Jewish community in multiple ways. This was the first time that many individuals sought support services due to the downturn and the first event that brought together the Jewish safety net into one venue in order to outreach to clients. Clearly, a need for this type of event existed, as supported by the strong attendance at the second session. The event also proved to serve the needs of agencies staff. Federation professional Michelle Wolf discussed that when planning the fair she realized, “A lot of the programmatic directors hadn’t necessarily met each other. They kind of knew who the other one was and with some of them they’ve definitely spoke. But getting them all around the table, they created relationships they didn’t have before.” She observed that even professionals within the JFRN had not had the opportunity to connect in person until the fair. In some instances, they learned about resources they had never heard of before.

Despite positive feedback from attendees and agencies, criticisms of the event were centered on the issue of shame in the Jewish community. A professional whose organization attended the fair criticized, “People are looking for help but they don’t know where to go to for help. And the people that need help don’t always want to go to a fair.” The fair forced people suffering to publically recognize their troubles and the professional believed the issue of shame hindered attendance. “There is a much larger population in need than those in attendance,” the same woman commented. A social service professional added that the location of the first fair within the Federation building repelled people who wanted a supportive and anonymous setting. He stated, “The one [at the Federation building], I think partially because it was in the building, was not so crowded. I understand why you do it in

the building but I think there are other places it could have been. Like Pico/Robertson, a heavily concentrated Jewish neighborhood.” In July, Michelle addressed some of these concerns:

It was interesting that the reviews that we got from individuals gave us the best reviews of any kind of program we’ve ever seen. ‘What you did for me was life-transforming.’ ‘What you did made it easier for me during a time that’s hard.’ So on the one hand, there’s obviously the dynamic of people who are not going to these things that feel very ashamed but on the other hand, we seem to be meeting the needs of people who choose to come. So we have to kind of balance our resources... we can certainly do that again or do it in partnership with other groups.

Navigating clients’ fear and embarrassment over poverty was a major challenge at the fair and throughout the year. “The psychological barrier is huge,” commented an interviewee about the process of coming to terms with her drop in socioeconomic status. A staff member at the BOR stated, “We’re still seeing that embarrassment factor. There’s a psychological issue we still need to deal with.” Getting clients through the door and then creating an environment that feels safe and welcoming was one of the major challenges for all programs introduced by community leaders during this time. The fair demonstrated that an uninviting location like the West LA Federation building – a 12-story office building with an intimidating security checkpoint at the front – can keep people from attending. On the other hand, creating a welcoming space filled with people in similar situations like the Valley fair can draw people in. Creating the right environment for individuals made a huge difference for seeking help during this crisis.

The stigma surrounding poverty was just one of many challenges facing leaders during the summer, and leaders expressed the need for a meeting to discuss with their peers the major challenges of the crisis. When community leaders at the Hunger Summit in March called for organizations to come together and share best practices, little formal action was

taken to bring Jewish communal professionals together to create a community action plan. After the Summit, leaders still wanted a meeting to share their concerns about the crisis. A Federation professional reflected: “The idea originally came from a lay leader who said that synagogues were doing things and said, when are you guys gonna do something?” As a result, the Federation convened more than 30 synagogue, school and social service leaders in July 2009 to share what they were doing in their small circles to respond to the crisis. A Federation professional who opened the event stated: “The purpose of our dialogue today... is to reinforce our capacity to solve these problems, to work together to do it, and to give the opportunity to hear about best practices that are happening all over town.”

This was the first time that LA Jewish professionals beyond the JFRN gathered to speak specifically on how to cohesively address the needs of families in crisis. Representatives from the JFRN, JFLA and JFS spoke about the loans and case management services within the network. Many of the attendees had not heard the specifics about the JFRN program, and this allowed the professionals to advertise the resources available to families. For example, JVS had a job site called Parnossah Works, a site specifically for people in the Jewish community, which grew in significance after the onset of the crisis. Many temples had developed their own job boards, but JVS encouraged people to use one central employment site. “We were getting calls from synagogues that wanted to set up job posting sites but JVS has that and can provide a supportive environment so synagogues don’t have to do that,” the JVS professional stated. In addition, a panel of synagogue representatives discussed the specific members-helping-members initiatives in their synagogues. A rabbi from the City discussed her experience collaborating with both a service agency and her congregants:

We've been working with Jewish Free Loan, recognizing that some of our folks want to apply for a loan but needed someone to co-sign, so we've raised a small amount of money as a fund. So in theory a congregant can go to JFLA and say 'I would like my synagogue to be a cosigner' and we can do it up to the amount of money we've raised.

One notable theme in the dialogue from that day was that community leaders were eager to connect with other agencies and wanted to learn more about what each was doing. When the crisis began, agencies including most synagogues, responded with internal programs and communication and did not partner with other institutions that were implementing similar responses. By the July meeting, there had been a clear shift in leaders' interest in opening communication with other organizations. At the meeting a rabbi from the Westside stated her desire to collaborate: "I think we should talk about what we can do together. I don't think we should be recreating work but talking about what can proximate synagogues do together." A newsletter distributed to all synagogues had already been set up in the Valley, facilitated by Federation, which shared information about other congregations' recession-related programs. One attendee commented, "In the Valley they found that synagogues were duplicating services so they came up with a model for a newsletter that shows what's going on in different places which synagogues distribute to their congregants."

However, most of the attendees at the roundtable were not part of this information sharing network because they were geographically located in the City's Jewish neighborhoods and thus were unaware of the activities in other institutions. A rabbi in attendance commented on this issue of information sharing: "There's a natural sense of connection in the Valley that we haven't been able to do on the Westside. That we ought to do. Because we're all doing similar stuff. The thing that would be really helpful is for us to know what each other is doing. To have a way so we can put out what all of the synagogues

are doing.” Asked another attendee, “Is there something coming out of this meeting that Federation will take the lead on to try and coordinate different synagogues in the City?” Responded a senior Federation professional, “Yes, we’re taking that charge on. The Valley is just ahead of us in the curve.”

Information sharing emerged as the primary expressed need of organizational leaders during the economic crisis. For those outside of the JFRN and specifically in synagogues and schools, the silos appeared to hinder collaboration and efficient communication. This meeting presented an opportunity for Federation to develop a stronger network of communication between agencies. Nonetheless, since this first meeting was held in July 2009, no formal information system was established so that community leaders can better communicate the recession-related activities occurring in LA Jewish religious institutions. Furthermore, there has not been a follow-up roundtable to continue the dialogue between leaders in responding as a unified safety-net. In December 2009 a Federation employee reflected on the roundtable:

Most synagogues are kinda doing their own thing. You know, members helping members. And I think that people just aren’t that comfortable going to other synagogue members. It’s tough enough to do it within a synagogue. We’re here if they need us but it seems to have organically developed different from what we thought about in July. Which is better, rather than a top-down kind of thing it’s been bottom-up.

Of all the attempts to coordinate the Jewish safety net in LA, the roundtable received the most criticism and proved the least effective. Critiqued one agency professional, “Some of it is lip service and not a real desire to bring all the stakeholders together. It has to be an honest effort. If you want stakeholders, if you want to have a conversation then you have to have an honest desire to hear what other people are saying.” Another professional stated, “I thought it was worthwhile...We were preaching to the choir. Those folks should know what

we do. I don't think we came out with a big plan for fixing the economic crisis in Los Angeles." Despite the negative feedback, the meeting was a helpful opportunity for leaders who needed to touch-base and feel supported by their peers. In her presentation to the panel one rabbi reflected, "The level of pain is unbelievable. And I want to say one of the things we might do for each other is get support from my friends." Reasoned another professional, "It's through community and through learning through each other that we can get through these difficult times." It is evident that a desire for a loose network exists, and yet neither Federation nor any other organization has taken action to improve communication between synagogues, schools and other safety net institutions.

Despite little follow-up, the roundtable in itself was an excellent opportunity to gather information on what was occurring in the field. A Federation employee reflected later on the event: "The main goal was a chance to share best practices and a chance to hear what each other were doing and to see where we could potentially work together. Bringing the agencies there was very important so everyone has a full understanding of what's out there. And possible pitfalls." One of the panelists commented after the meeting:

I think the most positive aspect of something like that is hearing from each other what you're doing and potentially figuring out a way to partner with something. It was good to get everybody in a room together. But I don't remember anything coming of it other than having us all around the table... there wasn't any follow-up as I remember.

This gathering was successful in that leaders voluntarily came together under a shared desire to serve their communities and to bridge silos in the hope of collaborating on ideas and programs. In this case, intent did not lead to action, either because the Federation did not follow through or attendees did not feel motivated enough to change their current relationships with other institutions. Another possibility is that collaboration needed to

happen in a more organic setting where participants could establish natural links instead of larger and more forced environment like the roundtable. If the Federation, or a different leadership body, hosts another roundtable, they should consider including opportunities for smaller break-out sessions for attendees that may lead to more intimate relationship-building conversations. They should also follow through on commitments and sustain communication after the meeting. The roundtable demonstrates that the potential to create a stronger network exists in LA, but key leaders are not facilitating on-going dialogue between potential network members.

Synagogues take action

One area of activity that emerged during the spring and summer of 2009 was the partnership between social service and temple professionals that transpired within the walls of LA synagogues. During this period, many mental health, vocational, and financial counselors volunteered their time to outreach in individual synagogue communities. As part of a business network, a social action committee or merely through the initiative of a few leaders, many synagogues in the area invited professionals to hold meetings for individuals suffering from the economic crisis. Some of the professionals were members of the synagogue such as a Westside temple that had a licensed Family Therapist and an adolescent psychiatrist co-lead a session for congregants on how to talk to their children about the crisis.

A few professionals who visited synagogues were leaders from agencies within the JFRN, offering their services at temples in order to identify new clients. One JFS social worker described her own experience of conducting outreach to synagogues:

My first visit was in San Pedro because I have a relationship with a synagogue there. I sat on a panel there, but it was early in the crisis. After that I did two more. And now it has become a thing. What I do now is that I bring the manager of central access with me so she can speak to the more concrete sessions and I can do the overall thing.

She went on to describe that each synagogue visit had a different tone and purpose. At some visits she spoke about the psychological effects on people, and at other events she focused on agency referrals. “You cannot assume who is going to be coming to these. You have no way of knowing. So you have to be responsive in whatever way you can,” she said. At one workshop intended to focus on referrals, “There were 30 people and it was a mixed group. People opened up about the psychological effects. There was some real open sharing in there. And there was one man who stood up and spoke about his experience. He spoke so eloquently about how he could so safely explore how devastating it was for him.” The same JFS professional went on to

describe how some synagogue visits were extremely painful. She said, “It’s very hard because these are times that make people very on edge. It’s a very hard time for people. Many have sent 150 resumes and there’s nothing coming. And they keep waiting for things to come around. They’re upset, they’re angry. And understandably so.”

A professional representing JVS within the JFRN network also went above and beyond, acting as a “roving counselor” at various synagogues. He shared how he and people at his agency attended Friday night services and offered themselves as a resource to synagogue sisterhood and brotherhood groups. He described one occurrence with a temple where congregants wanted to make their own networking group, so he brought in JVS employees to coach a few members in how train others to network. A rabbi of a West LA temple described her experience working with JFRN agencies:

It was very interesting... At this meeting after the agencies spoke about what they were doing, some of the people spoke about what was going on in their home lives. The pain in the room was so overwhelming, we were just blown away. We couldn’t contain the pain. I actually had to leave with one woman who was sobbing uncontrollably, and we weren’t prepared for it.

Hosting gatherings in this safe setting addressed the concern that congregants would not seek services outside their comfort zone and that shame paralyzes people in need. As one rabbi put it, bringing a social worker into the synagogue allowed her, “to carve out a place where it’s okay to be here and not be joyful and relieved all the time, but actually bring your pain and work it out here.” A lay leader at another temple stated:

Here people look at the Jewish agencies as charity. They look at them as places where poor people go. It’s not in the ordinary to think of people going to JFS or JFL. So first we needed to educate the people who might have been donors that they were also welcomed as clients, and they had no reason to feel ashamed. Where they may not walk in the door to JVS on their own, I felt that if we presented JVS in a different setting we can take away some of the stigma.

Despite the creation of a safe space for congregants, many synagogue leaders shared that deep-felt embarrassment prevented many from attending synagogue events. A rabbi who hosted many group events at her temple, including a group counseling session, described how shame impacted attendance at the events:

We pushed really hard with advertising to get people to come to this and very few people came. Maybe about 25. And we assumed way more people would come. We didn't make individual calls. I think I need to work on my community organizing. But people called later saying 'I couldn't come. I didn't want to be public.' Which is interesting. Because here we are thinking we're all about helping people make this public but there's still so much shame. People don't want to admit. So I know what's going on in people's lives but they're not wanting to share publically.

In other instances, synagogue members were disappointed that their leaders were not doing enough to address the crisis in their institutions. In a conversation with a synagogue lay leader as late as February 2010, she criticized her rabbi who had done little to bring resources to the synagogue for those suffering. Although her rabbi had made empathetic statements from the *bimah*, nobody had visited the temple to speak about services in the community. She said, "I think just for someone to get up and talk about resources available is important. It'd be great to have someone verbally acknowledge what's available. Someone to say 'there's a wider community out there.' At our Orthodox synagogue, you have an audience because we're 250 every *Shabbos*."

It appeared that there was inconsistency in the level of aid available in the synagogue setting for families in crisis. While some synagogues in LA supported their members, others allowed congregants to suffer in silence and seek help on their own. The JFRN professionals who outreached to synagogues agreed that this action made a difference because it brings information and a listening ear to the people. Since she started visiting synagogues, one JFS professional said that she had received many follow-up calls from people requesting the cash

grants and ongoing counseling. She said, “I’ve been gratified that I’ve gone to these things at the synagogues... The fact that we’re represented is important and that people know what the resources are. And that you put a face to it.”

High Holiday responses

When the 2009 High Holiday season came upon the LA Jewish community in the fall, many Jews recalled this time a year earlier when the stock market plummeted, company downsizing reigned and Bernard Madoff became a household name. In order to prepare rabbis for facing their pulpits, the Board of Rabbis held its annual New Year seminar in August titled *Faith and Hope in Difficult Times*. The seminar trained rabbis in the region on crises in the Jewish tradition and the historical context of this. A member of the BOR discussed what he believed was the role of the BOR during the recession: “We want workshops to focus on what the spiritual aspect of this crisis means. What can we give to our rabbis in terms of text, teaching materials, etc?”

While the BOR was preparing the clergy for evoking spiritual enrichment, the Federation was prepping for the *Fed up with Hunger* campaign it hoped to launch on Rosh Hashanah. The initiative was part of the food insecurity fundraising campaign the Federation first discussed at the March 2009 Hunger Summit, but the condition of the economy gave the campaign added significance. One aspect of promoting the campaign was to distribute reusable grocery bags with a *Fed up with Hunger* logo at synagogues throughout the Valley and City on Rosh Hashanah. The Federation staff members who directed the cash grants program decided to include a resource guide that listed the Jewish community services available for people looking for support. The guide was limited to only Jewish programs but offered information to families reticent about their struggles. This period was the most populated time of year for synagogues, allowing for extensive distribution. A Federation staff member discussed the strategy behind distributing the guide during the High Holidays:

The High Holidays reaches more congregants a year than the other 51 weeks. It got pretty wide distribution. We estimated about 40,000 bags. It was every-other seat in most

congregations. We had a pretty big estimate of how many people were actually exposed to the bags over the High Holidays. It was higher than the actual number of bags. Because a whole family gets a bag. So we estimated that 100,000 saw the bags.

The distribution of the resource guide was so far-reaching the Federation plans to publish an updated version in 2010.

Another high impact High Holidays initiative was the community-wide *We Care Job Fair* hosted by the Pacific Palisades Reconstructionist synagogue Kehillat Israel. Every year the temple rents out a theater from Rosh Hashanah through Yom Kippur, but there's a whole period between the holidays where they have the space but it is not being used. At the same time congregants were experiencing unprecedented job loss and the temple business network was struggling to make an impact. The synagogue Program Director Matt Davidson and the temple's business network realized using the space for a job fair during the 10 days between Rosh Hashanah and Yom Kippur was the perfect solution. Matt researched other secular job fairs to get a better idea of what was being offered in the community. He said, "I found them to be quite frustrating. They tended to be places that had five or six companies that had jobs and the rest were all opportunities to go back to school. So we really wanted to create a fair that every employer there had at least one job." However, finding businesses with open positions proved to be a difficult task and Matt said, "It was a combination of a lot of cold calling." He created a sub-committee within their business network to help plan, and fortunately one of the members on the committee had a son who is a recruiter.

During the planning process, Matt realized that this opportunity was a moment to bring a myriad of Jewish institutions together in order to benefit the population in need of jobs and support. He described the process of collaborating for the fair:

I wanted this to be the job fair for the Jewish community and having it on neutral ground was the best way to do that. I sent messages, called or emailed rabbis at synagogues that

either I knew or were the main ones on the Westside. Most were responsive. Some were less so... Some were territorial. Some have been doing their own thing already. Others were much more eager to partner. But another way we connected with them was through the Board of Rabbis. The BOR was a co-sponsor themselves. This gave an air of legitimacy. Then people came to us.

Matt went on to describe the ways in which collaboration with other synagogues eased the process:

When we asked other synagogues to partner with us, we didn't ask for any money or planning help. We asked for two things: One, spread the word about the event. And two, each congregation should send at least two employers in their community. In theory that was a great idea but we only got three employers... From a few of them I had an actual representative to help before or at the event. The biggest coup was from [a large Westside temple]. I got a call from one of their congregants who'd been meeting with a small group of co-congregants who had talked about a job fair but hadn't gotten off the ground. She was an event planner who gave us free signage and gave her nine staff people.

In addition to employer and synagogue representation, he felt it was important to have social service agencies represented. "The other component I wanted to make sure we had was a resource booth section," Matt stated. They had eight social service agencies and other nonprofits within the Jewish community at the event. The fair also boasted a resume workshop and a workshop with a psychologist, with approximately 30 participants at each meeting.

Matt and the Kehillat Israel Business Network also collaborated with Federation on bringing social service agencies to the fair. "Our junior rabbi has worked with the Federation from the beginning of the emergency cash grant program. We've given over 20 grants," said Matt. Because they had an established relationship with Federation, it was a smooth process for getting Federation's help with the fair. Federation employee Michelle Wolf, who worked with Kehillat on the cash grants program, stated, "We advised them about who they should have on site. It was originally going to be about jobs, but we agreed that this was a great opportunity to get people information about resources. We made sure to get the other agencies in," said another Federation employee. The relationship with the JFRN network also proved fruitful when a donor

at the Foundation stepped up to cover all of the parking costs. Matt added, “Someone from Foundation said they’d be happy to cover the parking costs in the future.”

The *We Care Job Fair* demonstrated that the efforts created throughout 2009 could lead to a positive outcome. At this event, institutions from the many corners of Jewish LA came together to produce a major community event in response to the economic crisis. Over 500 people attended the free fair which hosted 43 employers and eight social service agencies. As of January 2010, six people had found jobs from the fair and countless developed new contacts. “We changed lives that way,” said Matt. An additional coup for the fair was the successful attempt at bridging the institutional silos. Matt reflected on the experience:

Did it bring congregations together? Without a doubt. We had never been able to connect with Sinai Temple before. This was a nondenominational event open to every congregation. I think it was a good-will event. It may have made breaking ice happen so if I want to collaborate again, there’s a connection there... That’s definitely the feeling we walked away with. We tried to collaborate with as many temples and agencies as we could. We really tried to reach out and do something to help the people in our community.

The reaction from attendees was similar to the feedback for the Federation Resource Fair. People were deeply appreciative that the Jewish community pooled resources for the new poor, which they felt had been underappreciated. Matt reported some of the feedback he received:

People were overwhelmingly grateful. There were a few complaints because they had to park on the lawn. And some people wish there were even more jobs... One guy stopped me and said this is the best event the Jewish community has done in a long time. One guy from Orange County went back and said ‘how come were not doing this here?’ So now they have their own job fair coming up.

Even the employers were appreciative of the fair. Matt commented, “A number of employers said this was the highest quality of candidates they’ve seen throughout the year. [Some] people were engaged in conversations at the booths for the entire three hours.”

When interviewed about the fair, most people stated that a large-scale job fair directed at the Jewish community should be held again. This collaborative model proved to be rewarding and the demand for jobs continues to exist. But who would plan the next one? Said the coordinator of the fair, “Lots of people who attended the fair asked if we’re going to do it again... I lived and breathed that fair all summer. So I don’t know.” Another professional added, “I guess it should be Federation that is a one-stop-shop, and I’m not sure that’s always so clear to people in the community. That they know where to go when they need help... They could bring together anyone from the Jewish community that has something to offer. And that’d be a different take on things. It would serve multiple purposes. I’d love that to happen.”

Another recommendation was to have more combination job and resource fairs in different geographic locations in the community in order to reach families throughout the county.

A JFRN professional said:

It can be on a small scale. We don’t have to have every agency represented. It can be out with a bunch of flyers. There are different ways to do it. And there are different options for a resource fair that might be worthwhile. And we should be trying to let people know and be out in neighborhoods. And do something in Venice and do something in Pico and do something in Santa Monica. And advertise in places where we don’t usually advertise.

While some were relying on the Federation to take a leadership role in future events, as of December 2009 the Federation staff were not planning to have another fair. A Federation professional discussed potential 2010 crisis-related programming, “We’ll have to see how the new year is and if jobs are being created. We need jobs out there for people. So I think everyone is just kinda waiting for stimulus money so the jobs can be created. And then there will be something out there to advertise... Unfortunately as much as we want to be proactive, we have to be reactive right now.”

New year, old crisis

At the end of 2009, no additional major community-wide events emerged, but collaboration continued to remain strong within and between institutions. Institutions that implemented response initiatives during the year continued to carry out and refine their programs. For example, Aish Hatorah's *Frum Business Network*, which began a monthly networking group open to members of different congregations over the summer, launched a networking website for observant Jews in early November. The site facilitated electronic and face-to-face networking for *Shomer Shabbat* Jews from different temples and the networking meetings moved from one *shul* to another each month. In another instance, Temple Emanuel of Beverly Hills launched its complex and creative time bank program, called *(H)our Time Bank*. The program developed its own website and has had some significant foot traffic since its creation.

By December 2009, the Federation cash grants program had administered 665 grants, but the successful program's future was still up in the air during a conversation in December. "We want to continue to 2010 and make it electronic. But the funding for next year is still being decided," said the Federation coordinator of the project. This feeling of uncertainty in terms of expanding programs and continuing funding for the coming year was felt by people within the JFRN as well. The JFRN funding was allocated for an 18th month period that began in March 2009, but what happens when the funding period ends but the conditions are still bleak? When asked what she would like to see happen with the JFRN in the new year, a manager from JFS stated:

I would want to be able to extend the support for families. Not just the financial but the ongoing counseling. ... And to really help people to be able to launch and get back into the world takes a little longer. So I'd like to extend the services. From my standpoint that'd make a huge difference.

It is vital to recognize that despite the tremendous efforts of Jewish institutions in Los Angeles, the conditions of many individuals and families continued to deteriorate in 2010. In February 2010, I checked in with a 72 year old woman I had met at the Federation Resource Fair in May 2009 who had been laid-off from her job for over a year and was in desperate need of employment. She first learned about JVS at the May fair and was hopeful their assistance would lead to a job. She discussed her current situation:

This past Monday, I celebrated two years of unemployment and I still continue to go to the JVS.... If it weren't for the extended unemployment checks, (I have one more small check, and then I am done) I would be living under the freeway. It is so difficult to even get an interview regarding a job, and it's still the age factor.

She added that she needed to start looking for senior housing and considered asking for food stamp assistance from JFS and she worried about depending on her meager social security. She felt optimistic about services though because, "I do know the Jewish community will take care of their own." Still, two years of unemployment resulted in disappointment. She concluded:

At this stage of my life, when do I stop looking for a job and try to find happiness? I'm still optimistic, and I'm not depressed, but I am tired of all this. I'm on the downhill slide of life, so when is it my turn? The last resort would be to live with my daughters... and then I would lose my independence.

In February 2010, I had another sobering conversation with a lay leader from a West LA Orthodox congregation. I contacted her in order to learn more about the members-helping-members response at her synagogue which she had initiated. But during our conversation about her synagogue I learned she had been experiencing her own financial hardships. Her husband lost his job in summer 2008 and had yet to find employment to support his wife and two young children. The conditions forced her to go back to work full-time in order to support her household, yet her efforts were barely keeping the family afloat. The lay leader shared that her house was flooded from recent rains, their mortgage would be up for reassessment in July and

they did not qualify for loans. She said, “We’re assessing our whole financial situation right now and we’re up in the air about what we need to do... I looked at the emergency loans from Federation, but we don’t qualify.” The most challenging situation was the cost of Jewish living, including the tuition of Jewish day school for her children. “Our biggest problem is we’re draining our savings which we were going to save for our children’s education.” She offered more about her story:

I think for myself and other people, the tuition issue is huge. If you end up having to pay full tuition, that’s huge. We’ve delayed having a third child because of the finances. We just can’t afford tuition for another kid... How do you live a Jewish life? Pay dues? You can’t host people for Shabbat. We haven’t traveled to visit family in two years.

She finished our conversation with this statement, “It’s hard. You want to follow your dreams. God willing we can make it work. But for us, as long as the kids are happy and they don’t know what’s going on, it’s okay.”

Recommendations and Conclusion

Between February 2009 and February 2010, I observed Jewish institutions in Los Angeles slowly evolve from mostly isolated silos into Jewish networks. The economic crisis created an environment in which a population of new poor emerged in the Jewish community, forcing Jewish organizations to create new programs and relationships. During the year I observed strong and weak attempts to bring Jewish organizations together, and within these attempts the Federation, Foundation, synagogues, schools and social service agencies developed a stronger sense of shared purpose. This model of community organization called *network Judaism* should continue to be implemented in the LA Jewish community around the economic crisis as well as other unifying purposes. If Jewish institutional leaders reinforce a collaborative model, then the relationships between organizations will be strengthened and the complex needs of the diverse community will be fully addressed (Herring & Shrage, 2001). Based on my research and analysis, I offer a series of recommendations for how to strengthen the network during this crisis and how to sustain the network in the uncertain years ahead.

Recommendations to all Jewish communal institutions

Uphold shared commitment and vision. A key reason for the success of the JFRN is that key players and funders met from the onset in order to swiftly implement a new program with a broad and impactful reach. Getting all of the stakeholders on board allowed for the quick and successful launch of the network. The same successful collaboration was found in the Kehillat Israel *We Care Job Fair* where synagogues and social service agencies that do not normally work together joined forces under one vision. When leaders find a common purpose and a selfless agenda, successful collaboration is

possible. When community leaders reconvene to address the crisis, they should reinforce this shared vision while including more voices in the conversation.

Cast a wide net in order to reach the greatest amount of people. The Federation cash grants program included over 20 synagogues, schools and agencies. Collaborating with geographic and organizationally diverse partners helped identify families in need who reside in diverse corners of the LA community. This also strengthened the relationships between organizations that normally did not encounter each other in their spheres of outreach and operations. As the impact of the recession persists, Federations as well as other institutions should reach out to as many Jewish agencies as possible when appropriate.

Design a method in institutions to disseminate resources. It was evident during this study that many individuals and families do not know about the social services available in the Jewish community. Institutions cannot assume that people know about a program, and they should place more resources in promoting their services. Information regarding types of programs available for individuals and families cannot just go out in one email or flyer. There is no single method to disseminate information, and agencies should utilize all forms of communication and relationships in order to spread the word about initiatives that will help families in need. Institutions, particularly synagogues and schools, should make the information continuously available on their websites, monthly newsletters or other forms of social media. Not only will this ensure that more families learn where to find services, but it will also reframe the Jewish community as a safe environment in which people can ask for help.

Address the stigma surrounding Jewish poverty. Findings demonstrate that outreach to individuals and families proved difficult because the social stigma surrounding poverty continues to be a major issue in the Jewish culture. Synagogues, schools and Federation should address the stigma surrounding Jewish poverty by validating the struggles of the new poor. Recognizing the crisis in sermons and newsletters, having congregants publically discuss their own experiences, and creating a climate where “poor people” is not synonymous with “not us” is critical in making those secretly suffering feel welcome and comfortable in their communities. People are only going to seek assistance if they feel like they have a support system, and therefore it is critical for leaders to create that inclusive environment.

Train Jewish professionals in how to support families. One major theme from the findings was that many school and synagogue professionals did not have a complete understanding of where to refer individuals or families in need of financial, vocational or service support. Additionally, some professionals reported struggling to provide psychosocial counseling. It is recommended that the Board of Rabbis or Jewish Family Service provide agencies with a single day seminar for professionals to learn more about how to support families coping with economic uncertainty. Attendees including clergy, educators and communal service professionals could learn about the needs of this population and how best to refer them in the safety net.

Host another community job fair. The *We Care Job Fair* hosted by Kehillat Israel brought together employers, synagogues, social service agencies and people in need. With a strong leader from Kehillat Israel committed to the success of this event and the creation of new partnerships, Jewish organizations were able to reach more people face-

to-face than any other event in LA since the crisis started. However, the process was too much responsibility for a single synagogue. Unfortunately, when the fair was held in September 2009 there were few jobs available in the market and only six people were hired after the event. Now that employers are gradually hiring again, the fair should be repeated in fall 2010, in the same space with the generous donation of the synagogue. However, instead of placing the planning burden on one individual, organizations should come together to form a committee of leaders responsible for particular elements of the event. A repeat event will once again convene LA institutions in order to make an impact on their shared Jewish constituents.

Reinforce partnerships created during crisis. Relationships were made and reinforced by professionals and leaders seeking support for responding to the crisis; shared concern brought people together, but will they remain united when this crisis is over? When this crisis subsides, community leaders should continue this strong coalition and reinforce the partnerships they built. These new pipelines of communication create a feeling of unity and also allow for more effective communication and implementation of programming.

Define agency roles in the community. A continuous theme throughout the year was a feeling that leaders were protective of their sub-community in LA. There is competition for people and resources, a challenge which inhibits many from collaborating. When I asked one Executive Director of a social service agency what would help resolve the fears of competition she said, "The magic wand" would be to figure out whose niche is where and support those niches." The reason many organizations were able to come together in this crisis was because they each played a unique role. Defining roles allows

agencies and their leaders to navigate the larger Jewish community in Los Angeles and should continue as a practice in future collaborative projects.

Utilize volunteers. Multiple interviewees reported seeing increased volunteer participation in agency and synagogue settings. Institutions should utilize those eager to get involved in a manner which is effective and builds community engagement. For example, synagogues holding job fairs or networking events should encourage those who are weathering the crisis to help run a program or provide one-on-one job counseling to a congregant. Modeled after the JDC Hesed Centers created after the fall of the former Soviet Union, synagogues and schools can train volunteers to outreach to individuals in need, offering them confidential assistance in getting access to food assistance, housing and education needs.

Thank staff. Many of the recession-related programs required current staff to go above and beyond their job descriptions and time commitments. Those in the trenches rose to the occasion to meet the needs of their agency, and most agencies are in critical need of more staff in order to further their commitment to helping families. Institutions should recognize the immense expectations placed on employees during the downturn because it was through their efforts that many organizations and families survived the crisis.

Recommendations to the Jewish Federation of Greater Los Angeles

Convene more community leaders. The Jewish network model posits that face-to-face discussion about creating a singular vision is critical to implementing effective collaborative programs, but this requires all parties to be present in the conversation (Herring & Shrage, 2001). Even though the Federation held community meetings, a few

professionals reported feeling like their agency was an after-thought in the collaborative process and even worse, some Jewish agencies with relevant programming were excluding from the proceedings altogether. As the crisis moves forward, another meeting should be held that incorporates all LA leadership who have Jewish constituents impacted by the crisis. Including Jewish communal professionals, clergy, educators and lay leaders will ensure that the full spectrum of Jewish institutions are included – not just the ones that receive funding from Federation and the Jewish Family Relief Network.

Follow-through with commitments. When synagogue, agency and education leaders brainstormed collaboration at the Community Roundtable in July 2009, there was conversation about follow-up meetings and future collaboration. However, no action took place after the meeting to unite the attendees under the Federation leadership. At future meetings, the Federation should map out an action plan with leaders before the end of the conversation. If a clearly outlined blueprint was formed before the end of the meeting, attendees would have had more commitment and improved follow-through.

Improve community resource guide. The Federation's resource guide, distributed in the *Fed Up With Hunger* bags during Rosh Hashanah, offered helpful information for how to get in touch with social services. This resource guide should be reprinted and distributed more widely and consistently than the one-time circulation in the hunger bags. The flyers should be made available during Shabbat Services, distributed with synagogue online newsletters and posted on the Federation website. The same consistent information should also be displayed on synagogue and school websites so that families can easily locate the information and learn about services without needing to ask for help.

Recommendation to the Jewish Community Foundation

Continue funding for the safety net. The Federation Cash Grants program and the Jewish Family Relief Network provided immense relief to Jewish families in desperate need of support. Without their generosity, the 2009 initiatives would not have happened. It is clear that the philanthropic community was in tune with the unique needs of the moment and was able to make real change with their financial support. Continuing the funding will ensure that more Jewish families receive support from their own community instead of forcing them to rely on themselves and other secular agencies with overburdened caseloads.

Recommendation to the Board of Rabbis

Create a mechanism where synagogues can swap programmatic ideas. This should occur within the Board of Rabbis leadership whereby ideas for creative programs are shared so that synagogues can learn from the successes and mistakes of their peers. For example, Temple Emanuel's Time Bank program should be shared and recreated. It is important to create a space for temples to learn from and contribute to each others' successes.

One year after I began my investigation of the LA Jewish community amid an economic crisis, there were some signs of recovery. In LA, these included modest increases in consumer spending, home sales and job growth. In his 2010 State of the Union address President Obama stated: "One year ago, I took office amid... an economy rocked by severe recession, a financial system on the verge of collapse, and a government deeply in debt... And one year later, the

worst of the storm has passed. But the devastation remains” (Obama, 2010). Despite the slow recovery, the wounds are still open in LA where countless people continue to suffer from unemployment, liquidated retirement accounts and lost dreams.

Recent reports found that although industry is growing in LA, the unemployment rate will continue at its current levels for much of 2010 (Hsu, 2010). This translates to continued demand on social services as families struggle to make ends meet. A JFS manager stated, “For a lot of people they’re just beginning to address the impact this has had on their sense of self and the ability to be effective in their own lives.” Another interviewee shared, “I know three or four people who are still going through transitions with their work. There’s just so much up in the air for people. The government is saying things are getting better but here I still see people suffering.” Tremendous work lays ahead for communal institutions within the Jewish safety net as families continue to seek support from their Jewish community. If the agencies in LA follow the Jewish networking model and uphold collaborative strategies for supporting Jews, then suffering Jewish individuals and families will receive the support needed to recover from economic devastation. The recommendations outlined in this research offer guidelines for strengthening the Jewish safety net and providing assistance to the new Jewish poor.

Works Cited

- Abrams, A. (2007). *After the storm: Re-envisioning New Orleans' Jewish community following hurricane Katrina*. Unpublished MAJCS thesis. Hebrew Union College-Jewish Institute of Religion, Los Angeles, CA.
- Avgar, A., Barasch, M., Kol-Fogelson, A., Mirsky, Kaufman, R., Iecovich, E. and Kolton, L. (2001). The Hesed model: Jewish community welfare centers in the Former Soviet Union. *Journal of Jewish Communal Service*, 78, 49-55. Retrieved 5 May 2009, from <http://www.policyarchive.org/handle/10207/9865>.
- Bayme, S. & Bubis, G.B. (2008). The costs of Jewish living: Revisiting Jewish involvement and barriers. *American Jewish Committee*. Retrieved 12 April 2010, from <http://www.bjpa.org/Publications/details.cfm?PublicationID=322>.
- Diamond, M.S. (2008, 6 November) *Synagogue survey: Economic crisis fall 2008 preliminary results*. Unpublished study by the Board of Rabbis of Southern California, Los Angeles, CA.
- Employment Development Department. (5 March 2010). Untitled. *Los Angeles – Long Beach – Glendale Metropolitan Division (Los Angeles County)*. Retrieved 12 March 2010 from [http://www.calmis.ca.gov/file/lfmonth/la\\$pds.pdf](http://www.calmis.ca.gov/file/lfmonth/la$pds.pdf).
- Fowler, L. (2008, 18 November). Economic crisis affecting all strata of Jewish community. *Jewish Journal*. Retrieved 5 June 2009, from http://www.jewishjournal.com/philanthropy/article/economic_crisis_affecting_all_strata_in_community_20081118/.
- Herman, P. (1998). Los Angeles Jewish Population Survey '97. *The Jewish Federation of Greater Los Angeles*. Los Angeles, CA: 1-22. Retrieved 15 May 2009, from <http://www.jewishdatabank.org/study.asp?sid=18042&tp=2>.

- Herman, R. (1998). Los Angeles Jewish Population Survey '97: Needs Report. *The Jewish Federation of Greater Los Angeles*. Los Angeles, CA: 1-36. Retrieved 15 May 2009, from <http://www.jewishdatabank.org/study.asp?sid=18042&tp=2>.
- Herring, H. & Shrage, B. (2001). Jewish networking: Linking people, institutions, community. Z. I. Heller, (Ed.). *The Susan & David Wilstein Institute of Jewish Policy Studies*. Boston, MA.
- Hsu, T. (2010, 17 February). Southern California economic recovery is forecast. *Los Angeles Times*. Retrieved on 27 March 2010 from <http://articles.latimes.com/2010/feb/17/business/la-fi-cal-econ17-2010feb17>.
- Jewish Review. (2009, 1 February). JFCS recruits mensches to share resources. *Jewish Review*. Retrieved 28 February 2010, from <http://www.jewishreview.org/local/jfcs-recruits-mensches-to-share-resources>,
- Lerner, S. (1976) The Jewish family agency and the problem of poverty among Jews. *The Journal of Jewish Communal Service*. 52, 293-300. Retrieved 15 May 2009. from <http://www.policyarchive.org/handle/10207/15142>.
- Lipnack, J. & Stamps, J. (1994). *The Age of the Network: Organizational Principals in the 21st Century*. Wiley, John & Sons, Inc.
- Lippman Kanfer Institute. (2008). Linking the silos: Reports from the field: How central agencies are building connections and engaging consumers. *Jewish Education Service of North America*, 1-26. Retrieved 28 February 2010, from <http://www.policyarchive.org/handle/10207/14581>.
- Mozgovaya, N. (2009, 16 April). Can U.S. Jewish organizations survive the economic crisis? *Haaretz*. Retrieved 10 March 2010, from <http://www.haaretz.com/hasen/spages/1078130>.

html.

Mirsky, J., Kaufman, R. & Avgar, A. (Eds.) (2006). *Social disaster as opportunity: The Hesed model*. London: University Press of America, Inc.

Obama, B.H. (2009, 14 April). *Remarks of President Barak Obama: A new foundation*. Georgetown University, Washington, D.C

Obama, B.H. (2010, 27 January). *Address before a joint session of Congress on the state of the union*. United States Capitol, Washington, DC.

Saperstein, D., Shluker, D., Flexner, P.A., Fruehauf, N., & Davidson, J. (1996). *Planning for Jewish Continuity: Synagogue-Federation Collaboration, A Handbook*. New York, NY: Jewish Education Service of North America, Inc

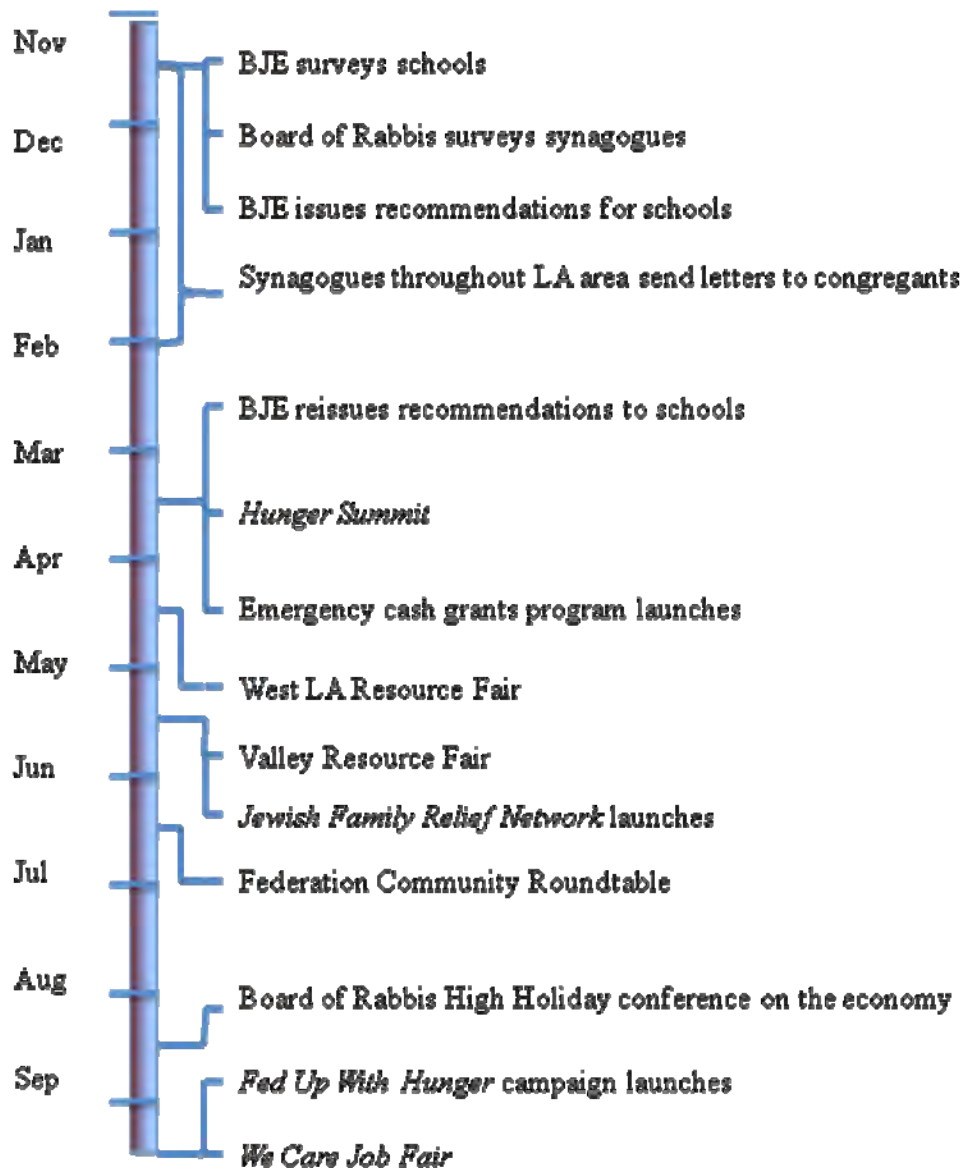
Windmueller, S. (2009, March 31). New economic challenges, new opportunities: The unfolding of the third American Jewish revolution. *E- Jewish Philanthropy*. Retrieved 5 May2009, from <http://ejewishphilanthropy.com/new-economic-challenges-new-opportunities-the-unfolding-of-the-third-american-jewish-revolution/>.

Wertheimer, J. (2005). Linking the silos: How to accelerate the momentum in Jewish education today. *Avi Chai Foundation*. New York: 1-38. Retrieved 28 February 2010, from <http://www.bjpa.org/Publications/details.cfm?PublicationID=2818>.

Wetheimer, J. (2010). The high cost of Jewish living. *Commentary Magazine*. Retrieved 12 April 2010, from <http://www.commentarymagazine.com/viewarticle.cfm/the-high-cost-of-jewish-living-15372?page=all>.

Yoffe, D. & Blaistein, N. (2004). The eruption of poverty in argentine Jewish community: Strategies and reflections. *Journal of Jewish Communal Service* 79, 117-120.

Appendix A. 2008-2009 Timeline of Community-Wide Events Addressing the Crisis



Appendix B. Resource Fair Survey Questions

1. Did the current economic crisis lead you to coming here today?
Circle one: Yes No
2. Can you describe how you got into your current situation? What factors influenced you coming here today?
3. Are you Jewish?
4. What information and assistance do you need to help you with your current situation?
5. What information and/or organization were most helpful for you today and why?
6. What information/services do you wish there was more of today and why? (ie. Credit counseling, job search, etc)
7. How did you find about today's fair and other recent sources of social support?
8. What *other* sources of support have you heard about or made use of? (ie. Other job fairs, government assistance, etc)
9. Do you think the Jewish community has done a good job of responding to your needs?
What do you think they can do better?