

THE EFFECT OF THE GREAT RECESSION OF 2008 ON JEWS IN
THEIR 20S AND 30S IN THE UNITED STATES

SCOTT FOX

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Hebrew Union College-Jewish Institute of Religion
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Advisor: Dr. Jonathan Krasner

Introduction

September of 2008 was a momentous month in the financial world. The housing bubble that had been growing for years across the United States finally burst, leaving a number of major financial institutions in dire straits. Lehman Brothers filed for bankruptcy with the highest debt in American history, Merrill Lynch was bought by Bank of America, and the federal government seized control of Fannie Mae and Freddie Mac.¹ The following month the DOW Jones Industrial average fell below 10,000 points for the first time in four years. The end of 2008 marked the beginning of a financial recession that has greatly impacted the American community and the world economy in recent years.

While there has been a great deal on how the recession has changed the American community, and effected people across the country, relatively little has been written on it with regards to the Jewish community in the United States. This thesis aims to examine its impact on the American Jewish community. In order to try and get a snapshot of the downturn's effects on the Jewish community, I chose to hone in on the experience of progressive Jews in their 20s and 30s in the midst of the recession and the economic downturn. On a national level, people who fall into that age category were most heavily impacted by the economic downturn, and had the greatest number of unemployed people of any of the age brackets.²

The first chapter of this thesis will explore rabbinic texts that deal with the challenges of famine and scarcity. It is meant to be an exploration of how rabbinic literature has han-

dled the challenge of scarcity. This chapter is meant to provide a backbone for understanding some of the issues that arise during economic downturns. Furthermore, some of the solutions in rabbinic literature may be applicable to the challenges faced today in the economic downturn. The chapter will examine how a set of key rabbinic texts define famine, its causes, and conditions. The chapter goes on to explore who the texts deem responsible for feeding the poor in a community during a famine, and who is responsible in a community for putting an end to a famine. To help bring contemporary relevance to these texts, the chapter will conclude with some modern applications for the rabbinic models outlined in the chapter.

Chapter 2 will review the secondary source material that is available on how the economic decline has affected the Jewish community in America. The goal of this chapter is to include background on the topic of this thesis. This chapter delves into some of the details of the events that lead to the economic downturn. The main focus of this chapter however, is the affects of the downturn on the Jewish community. The chapter reviews literature that exposes a great class divide among Jews in the wake of the recession brought on by this crisis. It also examines the affect of the downturn on Jewish non-profits, including a discussion of the effects of the Bernard Madoff scandal on a number of Jewish institutions. This chapter also looks at a decline in institutional affiliation, along with the drop in national funds. The chapter also explores the fear of a rise in anti-Semitism among some Jews as a result of the financial decline. The chapter includes a special focus on material that explains the effects of this decline on the progressive Jew-

ish population in their 20s and 30s, material that will be both verified and challenged in the findings of the following chapter.

The third chapter makes up the bulk of this thesis. It consists of information drawn from interviews with 25 Jews, aged 21-39 done specifically for this thesis. This chapter contains a discussion of the information discovered in these interviews, explaining the details of the findings and the major themes therein. Among these themes are trends of affiliation with synagogues, independent minyanim and Jewish federations among young Jews in the wake of the financial crisis. Other themes are the living situations of Jews during this decline, patterns and challenges in employment, responses to the Madoff scandal, anti-Semitism, and trends of donating money and volunteering time.

The fourth and final chapter draws conclusions from the findings primarily in the third chapter. It covers the impressions that the young Jews in the study had of the major institutions in the Jewish community given their financial troubles brought on by the downturn and what specifically synagogues and Jewish federations can learn from the findings. The chapter also examines the information about the living situations of the participants and explores what might be learned from it. This chapter draws conclusions on the experiences of interviewees around searching for jobs as well as participants' perceptions of wealth in the Jewish community. Next, the chapter explores the interviewees' responses to the Madoff scandal and anti-Semitism. Finally, the chapter concludes with thoughts on the overall experience of the economic downturn as experienced among Jews in their 20s and 30s in the progressive Jewish community.

A word is in order about some of the terms used in this thesis. In the first chapter I use the terms "famine" and "scarcity" in similar ways. While they are not the same things, "scarcity" is a more broad term than "famine," I will use them interchangeably because they refer to the same thing within the context of the first chapter of this thesis. I use "economic downturn," "recession," and "economic crisis" interchangeably throughout this thesis. Each is meant to refer to the negative changes in the economy primarily brought on by the housing crisis that hit the United States towards the end of 2008. Sometimes I, or people I quote, will refer to a synagogue as a "shul" or a "temple." Each word is meant to be used interchangeably except where it is noted in Chapter 1 where "temple" refers to the historical Temple in Jerusalem. I will use the term "federation" to refer to the groups that are a part of the Jewish Federations of North America; they are also sometimes called community foundations. I use the terms tzedakah, philanthropy, and charity interchangeably.

This thesis focuses on Jews who are in the progressive movements of Judaism: Reform, Conservative, Reconstructionist, Renewal, and "Just Jewish" as well as Jews who are not active with the Jewish world or their Jewish practice. When I refer to the Jewish community, I will be referring to this broad group of people, unless I denote otherwise.

Chapter 1:

The Rabbinic Approach to Economic Scarcity and Famine

Regardless of the cause, famine is not taken lightly in rabbinic literature. To try and take an exhaustive approach to the subject would be difficult at best given the breadth of rabbinic work and the depth to which the subject is addressed. This chapter will focus on some of the highlights of rabbinic literature's response to one of the most deadly challenges to face the Jewish community in any era. It will largely focus on the response to famine outlined in the Talmud. The texts of the Mishnah show keen awareness of the issues thereof as the people codifying the Mishnah also faced an economic decline.³

Where available and appropriate, I will discuss some of the contemporary implications of the insights of the rabbinic world. Indeed, the challenges that Jews faced hundreds and thousands of years ago, are not unlike the economic crisis now faced in the United States. Later chapters will deal with the recent economic downturn, or the "Great Recession of 2008" as it is sometimes called. This chapter will give the rabbinic backdrop of a Jewish response to the trials of economic scarcity and famine.

Definitions of Famine

In order to discuss famine in these texts, we first have to understand what the rabbis understand famine to be. For the most part, famine is indicated by a shortage of food.

There are two ways for this to happen, and they are each labeled differently. The first is

what the rabbis call *batzoret*, which translates literally as a "drought." The rabbis see *batzoret* as a moderate shortage of food. As such, we might see *batzoret* as a "little famine." This is a shortage of food caused by issues in the distribution of foodstuffs. For example, Ta'anit 19b explains that when grain has to be transported from one city to another by river, then there is *batzoret* in the land. This is distinguished by the fact that if grain is brought from one place to another simply by transporting it via a river, then the situation is less severe. It indicates that there is a food supply nearby, just not in a particular area. Grain is used particularly in this instance as grain was likely the first thing to run short on in the land of Israel, and the country often imported grains from other places.⁴ Grain was also easier to transport and does not rot the way other produce does, making it a very worthwhile crop and purchase to feed a family with.

This leads us to the second kind of famine described by the rabbis. In contrast to a *batzoret*, the rabbis describe a *kafnah* as a more severe famine. *Kafnah* is translated in the Jastrow Dictionary as "hunger or famine."⁵ The rabbis also explain in Ta'anit 19b, that a *Kafnah* occurs when the same grain has to be brought from another land to feed a country's inhabitants. *Kafnah* is distinguished from *batzoret* in that it implies that in order to get grain, a group of people have to bring it from a faraway place. In this latter instance of *kafnah*, the area of people who are without grain is much larger than in the scenario of *batzoret*. It is possible that this is a more severe scenario because in order to feed themselves, the people experiencing *kafnah* have to rely on outside groups for their support. It might also be the case that if a group of people has to travel far, and import grain from a distant land, that there is less grain total in all of the lands of the area and therefore there

is a greater chance of national starvation. Given this, a *kafnah* is a more severe kind of famine than *batzoret*.

It is not without reason that the lesser of these definitions of famine translates literally to a drought. In rabbinic literature, lack of rain leads to famine. Earlier in Ta'anit, on page 18b, the rabbis discuss when to sound an alarm to announce when there is a national problem of food scarcity. According to the rabbis, when 40 days have passed without rainfall, an alarm is sounded alerting the entire population of the area that there is a food shortage. This seems odd as the indicator for this is rain, not food, and they may likely have food stored to eat for many weeks ahead. The reason for the alarm is twofold. First, there is the concern over the immediate need for water. While wells may supply people with water for the time being, cisterns were also relied upon for a proper water supply for the community, and these cisterns were filled by rain. Without rain for these cisterns they may face a water shortage. People cannot survive more than a few days without water. The body needs water more often than food. Second, water is needed for plant growth. Without rainfall, the crops will wither and die, and the people will be left without a food source. It is not surprising then that the same section explains that if "the crops change [for the worse], you sound the alarm immediately."¹⁶ It is worth mentioning that change in crops calls for an even more immediate alarm than a lack of rainfall. Perhaps this points to the cause for alarm when there is a lack of rain, specifically that the rain is needed for crop growth. It then follows that one cause of famine is a lack of water, and furthermore that drought is an indicator of future famine.

I Please note: Translations from the Babylonian Talmud are adapted from the Soncino English Translation of the Babylonian Talmud, included in the Bibliography

The rabbis are keen to point out that famine emerges from more than a mere natural whim, unknown and unpredictable. For the rabbis, rain is a direct blessing from God, and the lack of rain a deliberate punishment. For example, Shabbat 32b reads "As a punishment for the neglect of *terumot* and tithes the heavens are shut up from pouring down dew and rain." It is no surprise then that the rabbis announce that an alarm should be sounded when there is a lack of rain. Not only do people then have the opportunity to start saving their food and eat it more sparingly, but they also have the option to act in ways that would please God so that God would bless them with more rain. For the rabbis, what pleases God is very straightforward—to appease the Creator, one does the commandments outlined in the Jewish tradition. Roman Ohrenstein and Barry Gordon put it very clearly in their book *Economic Analysis in Talmudic Literature* by saying "The best way of dealing with the problem of scarcity on an individual basis is to take care to attain knowledge of the Law, and to be careful in its observance."⁷ Alyssa Gray points out that the rabbis also believed that loss of wealth might be a sign that a person has sinned.⁸ As such, the rabbis take on the belief that famine is a direct result of God's disapproval. The reverse is also true—an abundance of food reflects God's blessing. This understanding did not originate with the rabbinic tradition however. It is also present in the Bible. For example, Deuteronomy 11:13-15 reads

If, then, you obey the commandments that I enjoin upon you this day, loving Adonai and serving God with all your heart and soul, I will grant the rain for your land in season, the early rain and the late. You shall gather in your new grain and

wine and oil—I will also provide grass in the fields for your cattle—and thus you shall eat your fill.¹¹

As we see from the above passages from the Talmud and the Bible, both rabbinic and biblical texts teach that famine is caused directly by God's response to human actions.

Conditions of Famine

The rabbinic tradition is free of the asceticism that might glorify a famine. Famine, for the rabbis, is an affliction by God in retribution for the wrongdoing of a community. Edward Zipperstein writes in his book *Business Ethics in Jewish Law* that "scarcity is not the road to sanctity."⁹ Rava rules in the Babylonian Talmud that "famine is worse than war."¹⁰ This is no surprise, as famine leads to horrible conditions for a community.

One of the first things that the rabbis observe in a famine is that the price of food becomes unstable. The same section from Shabbat 32b quoted above states: "As a punishment for the neglect of *terumot* and tithes the heavens are shut up from pouring down dew and rain, high prices are prevalent, wages are lost, and people pursue a livelihood but cannot attain it." Inflation is the most common instability, and is associated with *batzoret*, the more moderate type of famine. In a *batzoret*, food might be available to sell, but very expensive because the supply is limited. Taanit 19b reads "If a *se'ah* [unit] of grain costs one *sela'* [large amount of money] and is obtainable it is *batzoret*." Inflation is problematic because it causes the community more distress. Aaron Levine writes "Unanticipated

¹¹ Adapted from the New Jewish Publication Society translation

and unbalanced inflation carries with it the potential to drag the economy down into a recession."¹¹ Here Levine puts into modern economic terms what the rabbis described above, explaining that the conditions of *batzoret* can lead to a more severe famine of *kaf-nah*.

Another difficulty that arises from famine is the inability to pay workers' wages. This comes from an overall lack of resources. The rabbis address this issue in Gittin 12a, debating over an employer's responsibilities to her employee. The rabbis argue among themselves whether it is better for a worker to remain employed even if he does not receive remuneration for his work, or for him to be let go in order to fend for himself in the world. Rabban Shimon ben Gamliel holds that the worker has the right to turn to his employer and say to her, "Either pay me my salary or release me."¹² The argument is that if a person is freed from his employer, he will be able to beg for food more easily because people will have greater compassion for him in his unemployment. The majority disagree with Shimon ben Gamliel however, maintaining that people are as compassionate with employed beggars as they are with the unemployed. It is possible then, that during times of famine there were many people who were employed, but nonetheless had no means to acquire food for themselves, and suffered hunger and starvation the same as those with no work opportunities at all.

Opportunities were indeed scarce during the times of famine for the rabbis. As a part of the challenge of providing for the populace during these times, new life was prohibited.

Ta'anit 11a reads "Resh Lakish said: A man may not have marital relations during years of

famine." This seems to make sense, as another child in the community means another mouth to feed, but this also highlights the dire nature of a famine. When famine strikes, the people move to extreme measures to protect the population from starvation and possibly annihilation. This is not without some compassion, as the same page later reads "A Tanna taught: Childless people may have marital relations in years of famine." Given this, the law of not having children during a famine is not so extreme as to say that there should be no new life in the community, but simply that the society needs to be selective in how they bring in these new lives. Additionally, the rabbis may have been faced with a dilemma just in the two lines above. On the one hand, when a famine comes to a community they need to be as selective as possible in who and how they feed the community, as there are scarce resources. Limiting childbirth is a very controllable way to limit the number of mouths to feed in the national household. On the other hand, the rabbis firmly believe that famine is the direct result of God's disfavor, and the way to gain God's favor is by doing the commandments. The very first commandment in the Bible is to "be fruitful and multiply."¹³ The policy above finds a compromise between these conflicting priorities.

The trouble of a famine is so severe that the rabbis take to comparing it to the worst of things. Among them, the rabbis compare famine to the situation of a siege during war. Not only is it an imminent threat, but it affects the entire populace leaving everyone in the throes of death. It is no wonder that they choose this comparison, as many of the descriptions of famine in rabbinic literature are also stories of siege. Josephus describes the conditions of famine during the siege of Jerusalem.

Now of those perished by famine in the city, the number was prodigious, and the miseries they underwent were unspeakable...their hunger was so intolerable, that it obliged them to chew everything, while they gathered such things as the most sordid animals would not touch, and endured to eat them; nor did they at length abstain from girdles and shoes; and the very leather which belonged to their shields they pulled off and gnawed.¹⁴

The hunger in his description is palpable, and shows that the people at that time went to extreme measures to feed themselves. Many people in this siege seem to have lost their minds in the hunger brought on by famine. He describes one woman who resorts to cannibalism, eating her own son. "She slew her son; and then roasted him, and ate the one half of him."¹⁵ The famine was unbearable and in it, death was preferred to life. "So those that were thus distressed by the famine were very desirous to die; and those already dead were esteemed happy, because they had not lived long enough either to hear or to see such miseries."¹⁶ This was not unique to famines brought on by war either. Famine alone also brought cannibalism and infanticide "And one shall snatch on the right hand, and be hungry, and he shall eat on the left hand, and they shall not be satisfied; they shall eat every man the flesh of his own arm. Read not, the flesh of his own arm [*zero'o*], but, the flesh of his own seed [*zar'o*]."¹⁷ Famine is among the worst things that can happen to a society. Not only do the rules of society break down in a famine, but the natural law that moves parents to protect their children is also shattered.

Those Responsible for Feeding the Poor During Famine

Dire circumstances require special measures, and the rabbis are keen to outline how people should behave given the emergence of a famine. The most immediate need is for support to be given to those who are without food. The rabbis examine the difficulties of giving *tzedakah* during a famine. The main issue is that famine implies that the whole society is bereft of foodstuffs, so how can one person give to another when he has nothing to give? This is wrapped up in the dilemma similar to that of childbirth discussed above. Giving *tzedakah* is a commandment, so giving *tzedakah* might influence God to provide more for the community that is in trouble. Alyssa Gray points out that "almsgiving is redemptive."¹⁸ In order to give that *tzedakah* however, the community needs to have the means to give it. This is a Catch 22. In order to end the famine, people have to give *tzedakah* to the poor, but because there is a famine, people do not have food to give to *tzedakah*. Regardless, the people are told to give what they can during a famine in order to further appease God. Maimonides writes in his Mishnah Torah "If the poor asks of charity of you and you have nothing in your hand, then at least comfort him with words."¹⁹

There is even the idea in rabbinic literature that a poor person is helping a wealthy person by giving him the opportunity to fulfill the commandment of *tzedakah*. For example, Leviticus Rabbah reads "Rabbi Joshua taught: More than what a householder does for the poor man, the poor man does for the householder, as is said, 'The man's name whom I helped today is Boaz'"²⁰. Ruth said not, "Who helped me," but, "Whom I helped."²¹ Great rewards are also given from on high for providing *tzedakah* for the poor. In the

Palestinian Talmud, two students of Rabbi Haninna are saved from death because they give *tzedakah*.²² Given this great focus on *tzedakah* in the rabbinic tradition, it is no surprise that the rabbis do not believe that the market will take care of the poor in a community.²³ It is up to the people in the society to actively engage in *tzedakah* and provide for the needy in their community.

The rabbis also imply that people will act with a great deal of kindness toward the needy in their community. Their belief in the kind actions of individuals is based on the idea of *imitatio Dei*, the notion that people copy the actions of God.²⁴ According to Aaron Levine, the rabbis believed that people would naturally copy the compassionate actions of God.²⁵ The main part of this is the understanding that people are obligated to give *tzedakah* in the same way that God provides for people with rain. This extends to other needs as well, however. Jewish law insists that the public has the obligation to employ every person, so that they can feel satisfied in their work.²⁶ This is in the hopes of acting with compassion toward individuals in the community. Every person is provided a job, in the same way that God has given every person in the world a place and role in it. The rabbis go so far as to insist that there never has been and never will be economic equality among all people because that would negate the unique role of each individual human being.²⁷ Similarly, as discussed above, people may not have marital relations during the time of a famine. This is not the case for people who have not had children. They are permitted to have relations. This policy is compassionate in the same way that God is compassionate with Abraham, who had no son with Sarah until his late age, then at the blessing of God.

In the midst of a famine, despite the meager resources available to everyone in the society, people are still obligated to feed the poor. Some of this responsibility falls onto the individuals in the community. The rabbis go to some length to describe how the practices of the individual must be regulated in order to help the poor of the community. To begin with, the rabbis explain that people may not hoard food during a time of famine. We read: "In years of famine one must not hoard even a *kav* of carobs because thereby one brings a curse on the market prices."²⁸ Ze'ev Safrai points out that "The use of the word 'even' [in the above passage from Bava Batra] shows that carobs, for all intents and purposes, were considered fit for human consumption only during famines."²⁹ This shows how severe this decree is, showing that even types a food that are not normally consumed, must be carefully managed during a time of famine so as not to upset the market. Aaron Levine points out that the rabbis place a limit of one year's supply on a person's individual food storage during a time of famine.³⁰

A person is also forbidden to profit greatly during a time of famine. This implies that the responsibility of feeding the hungry during a famine falls on every individual. Meir Tamari writes that what likely motivates most people to take advantage of the market, and make an unfair profit, is that they are saving ahead in case there is a time of scarcity in the future.³¹ It seems as though maintaining high profits are even acceptable to the rabbis at times other than famine. The rabbis place constraints on profiteering during times of famine, but do not extend these same regulations to the times when the economy is more

stable. The regulations that the rabbis do place on the marketplace hinge on a particular section in Leviticus:

If your kinsman, being in straits, comes under your authority, and you hold him as though a resident alien, let him live by your side: do not exact from him advance or accrued interest, but fear your God. Let him live by your side as your kinsman. Do not lend him your money at advance interest, or give him your food at accrued interest."³²

Specifically, the rabbis take care so that all people in the community can "live by your side."³³ In order to do this, prices of food must be accessible to the poor in the community. This is important all of the time, but during times of scarcity this becomes an even greater issue given the rapid inflation characteristic at times of famine. Keeping inflation at a reasonable level is critical, so that the poor in the community can afford to eat. The Talmud restricts items essential to living to being sold at, or under, a specific profit margin. A handful of later commentators weigh in on this: "R. Jacob ben Asher...R. Joseph Caro...and R. Jehiel Michel Epstein...regard the role of the court with respect to this ordinance [the prohibition of making large profits on items essential to living] to consist of the enforcement of the one-sixth profit-rate constraint on individual vendors."³⁴ It is important to note that Levine also mentions that if the market price rises above the one-sixth profit margin, vendors are permitted to make the sale at the market price, regardless of the extra profit. This is notable however, in that it does not allow a seller to make a great deal of profit for himself at the expense of other members of the community when there is a famine. This also possibly implies that economic scarcity brings people together in a community for a common cause: that is, the ending of the famine. Regardless, it also de-

notes the individual responsibility of members of the community to feed the hungry in their midst.

Individuals are further noted as having a responsibility toward feeding the hungry in their community. "Our Rabbis have taught: When Israel is in trouble and one of them separates himself from them, then the two ministering angels who accompany every man come and place their hands upon his head and say, So-and-so who separated himself from the community shall not behold the consolation of the community."³⁵ This section is reminiscent of the worst of rabbinic punishments: excommunication, or *herem*. For the rabbis, when the community is in trouble, it is the responsibility of each individual in the community to make an effort to alleviate the troubles of the whole. For the person who removes himself from the work that the community does together, he will be void of the reward that comes from the redemption of the community. The rabbis continue to discuss this sense of collective responsibility. "Another [Baraita] taught: When the community is in trouble let not a man say, I will go to my house and I will eat and drink and all will be well with me."³⁶ The rabbis here show that when the community faces major issues, the entire populace is needed in order to fix them. This may be more of a fair warning to members of the community anyway, as issues, especially famine, will affect every member of the society eventually even if it seems unlikely or remote. The rabbis continue,

[A] man should share in the distress of the community, for so we find that Moses, our teacher, shared in the distress of the community, as it is said, But Moses' hands were heavy; and they took a stone and put it under him, and he sat thereon. Did not then Moses have a bolster or a cushion to sit on? This is then what Moses

meant [to convey], as Israel are in distress I too will share with them. He who shares in the distress of the community will merit to behold its consolation.³⁷

Here we see the rabbis placing Moses as a role model for the individuals of the community. Moses was a great man, who had the privilege to talk to God "face to face."³⁸ He also is deeply connected to the distress of the population at large. Following his example, the common individual of rabbinic society should also be mindful of the greater population's troubles. Similarly, the sage who might see himself as above the need to interact and help the needy in the community might be humbled by the reminder that Moses, the greatest teacher of all, was so involved himself in the troubles of the community. It is worth noting that this viewpoint likely shifted during the time of the writing of the Amoraim. Alyssa Gray notes that during the time of the Tannaim the wealthy left the poor to deal with their poverty, while during the time of the Ammoraim the wealthy began to see it as their own responsibility to help the needy.³⁹ "The presence in Palestinian Amoraic literature of the idea that the poor are a special concern of God's, as well as references to redemptive almsgiving that refer to actual poor people, may be explained on the basis of the Amoraim's involvement in organized charitable activity and their different attitude toward poverty."⁴⁰

The individuals in a society are not the only ones responsible for aiding the poor when famine arises. There is also talk in rabbinic literature about the corporate responsibility of the society as a whole. Roman Ohrenstein and Barry Gordon write that the rabbis understand that "[f]luctuations in supply can be so serious as to demand intervention to prevent market outcomes from spelling social disaster."⁴¹ The rabbis understood that without

aid on a societal level, famine is an insurmountable obstacle. As such, they call for intervention in the marketplace on a societal level to help provide for the needy in their community. Aaron Levine echoes this sentiment, noting that Jewish law says the market should be regulated for the sake of "social welfare" and "the preservation of religious practices."⁴² Again, in Levine's comment we see the double need of the rabbis, both to provide for the poor in their community through immediate and long term means, and to preserve religious practice, which will lead to an end of the famine. In another book, Levine also notes that there are societal incentives to aid the poor in a community. He writes, "Judaism's obligation of giving has both a public and a private component. In Talmudic times the public component consisted of a variety of coercive levies for the purpose of attending to the full range of needs of the poor."⁴³ Again, the public has taken steps to ensure the aid of the poor in their community. Levine also notes that the public has the obligation to take care of the poor because of the principle of *imitatio Dei*, that the community aims to replicate the actions of God, who is merciful to the poor.⁴⁴ Levine is keen to point out that "[t]his behavioral imperative applies to the government as well as to the private citizen."⁴⁵ Similarly, the public has the responsibility to keep inflation to a minimum in order to fend off economic scarcity for the entire population. "Given the possibility that inflation can induce recession, it becomes the duty of the public sector of the Torah society to take timely action to ensure that an inflationary condition does not work to drive the economy into a recession"⁴⁶

Parties Responsible for Ending Famine

The responsibility to provide *tzedakah* for the poor in a community during a famine helps maintain the health of the people in a community, but it is a short term solution. If the problem of famine persists, then no one will be able to perform *tzedakah* because there will be no food left for any member of the community. The rabbis are mindful of the fact that the real solution to the problem of a famine is to end it, not provide stopgaps by offering *tzedakah* to the poor. The most famous example of dealing with such scarcity is the story of Honi the Circle Maker. In this story we learn of a man named Honi who performs a ritual at the request of the people of Jerusalem, asking God to bring rain. Interestingly, Honi says "Master of the Universe, your children have turned to me because they believe me to be a member of your household; I swear by Your Great Name that I will not move from here until you have mercy upon your children. Rain then began to drip."⁴⁷ Honi makes the claim that the people of Jerusalem go to him for help because he is "a member of [God's] household."⁴⁸ One of the ways that the rabbis understand to end a famine, in this case by bringing rain, is to have an especially holy person pray on behalf of the community. Moreover, when Honi makes this request, it immediately begins to rain, although possibly because his brazen attitude in making his request he has to ask three times before God will grant the kind of rain he wants. Later in the story, Honi is likened to a son of God. "What can I do to you who importune God and God accedes to your request as a son that importunes his father and he accedes to his request?"⁴⁹ Honi is not the only example of an especially holy person praying to God on behalf of the community to end famine. Later in the same section of Talmud a similar story is related

about a man named Nakdimon, who similarly asks God to bring rain for the support of the community.

Nakdimon entered the Temple depressed. He wrapped himself in his cloak and stood up to pray. He said, 'Master of the Universe! It is revealed and known before You that I have not done this for my honor nor for the honor of my father's house, but for Your honor have I done this in order that water be available for the pilgrims' [who had gone to Jerusalem to offer sacrifices]. Immediately the sky became covered with clouds and rain fell until the twelve wells were filled with water and there was much over"⁵⁰

A similar story is told about Rav Yehudah.

Once Rav Yehudah saw two men using bread wastefully and he exclaimed: it seems that there is plenty in the world. He gave an angry look and a famine arose. Thereupon the Rabbis said to R. Kahana the son of R. Nehunia, his attendant, "You who are so constantly with him, endeavor to persuade him to go out by the door near the market place." He prevailed upon him and he went out to the market place and seeing there a large crowd he [Rav Yehudah] asked: What is the matter? He was told, "They stand around a mass of ground dates which is on sale [likely because it is one of the few food items offered in the market]." Whereupon he [Rav Yehudah] exclaimed: It seems that there is famine in the world. He then said to his disciple: Take off my shoes. As soon as he had taken off one shoe rain fell."⁵¹

The overwhelming theme in these stories is that the righteous have a great power in appeasing God to bring rain. This is one of the ways that the rabbis describe how famine is abated.

The especially righteous are not the only ones capable of reaching out to God and asking God to end a famine. Every person in a community has some measure of ability to bring salvation. The rabbis understand this as coming from every person's ability to do the divine commandments. When the situation is especially bleak, the rabbis call for people in the community to fast. Fasting in some ways is a way of enacting a very intense and immediate prayer worship, and is meant to please God. "Rav Yehudah said in the name of Rav: He who starves himself in years of famine escapes unnatural death, as it is said, In famine He will redeem thee from death.⁵² [Scripture should have said] from famine."⁵³ When individual fasting is not successful, the rabbis call for a national fast.⁵⁴ It is interesting that a unified fast is called when individual fasting does not work to end a famine. On the one hand, it is reasonable that more people fasting would have a greater impact on God. That said, perhaps the rabbis are also suggesting that there is special power in the coordination of the community. Especially given the laws that individuals have to follow in order to let their neighbors and relatives "live by their side," there seems to be a collective sense of responsibility when facing a famine. Indeed, in a true famine all people in society are without food regardless of their status, and that unifies the community. This may also suggest that in the scenario above, when a righteous person prays on behalf of the community, he may be chosen because a majority of the community can relate to that person, so he represents the community as a whole.

Concluding Thoughts

The rabbis do not take the prospect of famine lightly. As discussed above, famine has the potential to wipe out an entire population. Accordingly, the rabbis have gone to great lengths to discuss the problems that arise in famine, and their solutions. There are different levels of famine, *batzoret* and *kafnah*. The community understands famine as resulting from the disapproval of God, and that immoral behavior, as well as neglecting the commandments, can lead to scarcity. The conditions of famine are horrendous, and the rabbis see it as one of the worst things that can happen to a community. Entire populations can be wiped out from a lack of food and the madness that ensues from hunger can lead to extreme actions, such as those described by Josephus. Inflation is rampant during times of famine, further exacerbating the issues that come up when foodstuffs are scarce. In order to try and accommodate for the especially needy during times of famine, the rabbis place all kinds of regulations on the populace, including the limiting of childbirth. The responsibilities of feeding the poor during a famine fall both on the individual and the community as a whole. Individuals in the community who have special holy status are turned to during times of famine to pray to God for sustenance. The holy are seen as having special powers to convince God to rain blessings on a community. Additionally, each individual in a community has the capability of helping to end famine when he fasts and prays on his own, or when he fasts along with the community.

The rabbis maintained a keen eye on the troubles that famine can bring. Understanding the way that these rabbis addressed the issues of famine can help us today in our search to find a way out of our economic recession. The following chapters will bring more of the issues today into new light. The final chapter will attempt to collect all that can be learned from these pages into a plan for the community at large. The rabbis must have seen many famines in order to have such knowledge of their troubles. They made it through them, and so can we, if only we look ahead, and keep an eye to the ways that we can bring God's blessings into this world, and redeem it from the terrible throes of scarcity.

Chapter 2:

Survey of the Economic Crisis in the Jewish Community

The economic downturn of 2008 is one of the most impactful events in the United States in the past quarter of a century, at the least. As a result of this Great Recession, there are large numbers of people out of work. The change in economy has shifted the way people think, and the way people live their lives. It has displaced them, thrown them into poverty and shattered their understandings of what to expect from their jobs and careers. There has been a significant psychological impact of this downturn as well, damaging the confidence and emotional stability of people who have weathered this national crisis without a steady job. These psychological effects are sure to have a lasting impact on the generation looking to enter the workforce during these difficult times, as well as on everyone who has had their jobs and financial stability threatened. Such an important event could not help but also make a great impact on the Jewish community in America, as it is a part of the greater American community. In this chapter, I will explore how the downturn has affected the American population, delving mostly into how the Jewish community has been impacted, and share the bit of information available on how American Jews in their 20s and 30s have been changed by these dramatic events. Finally, I will explore some of the ways these issues can be addressed.

The Economic Downturn of 2008

There was a period of affluence that immediately preceded the Great Recession. Despite the tech bubble bursting in the early 2000s, and wages stagnating, the economy remained afloat and Americans lived fairly comfortable lives.⁵⁵ The Jewish community was no exception to this. Jonathan Sarna writes "this recession followed an almost twenty-year period of unprecedented economic advancement, from which Jews greatly benefited."⁵⁶

The Great Recession was caused by a perfect storm of circumstances. The most notable, and visible, of these circumstances was high risk loans offered to Americans for housing, at great profits to the banks and lenders. Joseph Stiglitz, a Pulitzer Prize winning economist, in what is the definitive book on the subject, writes:

The basic outlines of the story are well known and often told. The United States had a housing bubble. When that bubble broke and housing prices fell from their stratospheric levels, more and more homeowners found themselves "underwater." They owed more on their mortgages than what their homes were valued. As they lost their homes, many also lost their life savings and their dreams for a future—a college education for their children, a retirement in comfort. Americans had, in a sense, been living in a dream.⁵⁷

Stiglitz further explains: "That those policies [that led to the housing crisis] had been shaped by special interests—of the financial markets—is obvious."⁵⁸ By the end of the crisis, countless Americans across the country had lost their homes to false promises and poor decisions.

In short, America's financial markets had failed to perform their essential societal functions of managing risk, allocating capital, and mobilizing savings while

keeping transaction costs low. Instead, they had created risk, misallocated capital, and encouraged excessive indebtedness while imposing high transaction costs. At their peak in the years before the crisis: the bloated financial markets absorbed 40 percent of profits in the corporate sector.⁵⁹

This housing crisis led to one further challenge after another. In what would become the definitive month in the economic crisis, September 2008, Lehman Brothers filed for bankruptcy with the highest amount of debt in American history, the federal government took over control of previously only government backed Fannie Mae and Freddie Mac, and Bank of America purchased Merrill Lynch, a major investment firm that fell in the midst of the crisis.^{60 61 62} The effects of that downturn were severe. Unemployment reached a peak of 10.2 percent in October 2009 and a record 2.8 million people lost their homes in 2009.^{63 64} Already by February of 2009 it was declared the worst financial crisis since the Great Depression.⁶⁵

Effects of the Economic Downturn

One of the major effects of the economic downturn on the American people is that it has caused a general loss of faith in the economic system.

When the world economy went into freefall in 2008, so too did our beliefs. Long-standing views about economics, about America, and about our heroes have also been in freefall. In the aftermath of the last great financial crisis, Time magazine on February 15th 1999, ran a cover picture of Federal Reserve Chairman Alan

Greenspan and Treasury Secretary Robert Rubin, who were long given credit for the boom in the 1990s, together with their protégé Larry Summers. They were labeled the "Committee to Save the World," and in the popular mindset they were thought of as supergods...As a society, we have now lost respect for our long-standing economic gurus. In recent years, we had turned to Wall Street as a whole—not just the demigods like Rubin and Greenspan—for advice on how to run the complex system that is our economy. Now, who is there to turn to?"⁶⁶

This loss of faith in the economic system, has caused Americans to lose faith in the non-profit sector as well as we will explore below.

The downturn also caused tremendous unemployment to hit the American workplace. As I mentioned above, unemployment reached its peak of 10.2 percent in October 2009.⁶⁷ This downturn brought a loss of income for many families. "From 2007 to 2010 the number of Americans living below the poverty line increased from 44.4 million to 47.3 million."⁶⁸ Stress increased among the populace as homes and jobs disappeared, and people lost their sense of security. Young people in the work force are clinging to jobs more closely because of it:

Asked in 2010 to rate the importance of various career priorities—high pay, intellectual stimulation, creative opportunities, the chance to make a difference in society, and more—Millenials put “job security” above everything else. And when offered a hypothetical choice between the prospect of a long-term job with a single company and the opportunity to change employers throughout their career, only a third chose the latter.⁶⁹

The downturn has also led to an important and sobering discovery. The split between the wealthy and the poor in the United States has expanded in the past decades.⁷⁰ This shows that those who are dealing with poverty today will increasingly have a harder time getting back on their feet. "This crisis has exposed fissures in our society, between Wall Street and Main Street, between America's rich and the rest of our society...while the top [of society] has been doing very well over the last three decades, incomes of most Americans have stagnated or fallen."⁷¹

Now in 2013, over 4 years after the downturn began, many attitudes have remained the same. In some cases Americans have become more dubious of institutions and their financial stability. For example, one study shows: "The share of Americans saying they have hardly any confidence in banks and financial institutions did jump quite sharply, from about 15 percent in 2006 to nearly 45 percent in 2010."⁷² Another finds that "younger Americans are less confident in the value of homeownership following personal experience of real estate loss during the Great Recession."⁷³ In other areas things have improved however, for example unemployment reached its peak in October of 2009 at 10.2 percent, by October of 2012 it was back down to 7.9 percent.^{74 75}

The American Jewish community shares many of the same issues as the greater United States populace. Given this backdrop, it is interesting to see how the Jewish community at times mirrors, and at times diverges from the circumstances and responses of the rest of the country.

The Effect of the Economic Downturn on the American Jewish Community

The Jewish community has also seen a shocking economic divide. Jack Wertheimer writes

Of all the factors dividing New York's Jews, perhaps the most disturbing is the apparent widening of an income gap. The report [conducted by the New York Jewish Federation on Jews in New York in 2011] counts more than a half million Jews it calls "poor" or "near poor"—i.e. whose earnings are under 250 percent of the federal poverty guidelines, or \$41,000 for a family of three.⁷⁶

While so many of New York's Jews are poor, many other Jews across the country celebrate great wealth, seemingly with poorer Jews in the ultra-orthodox communities and more wealthy Jews in the progressive communities.⁷⁷ The Jewish community has long been associated with wealth. We have no shortage of mega-donors that help support the community, and the cost of membership to many of the institutions and functions that are central to Jewish life in the United States carry a hefty price tag, one that only a wealthy community could afford. Jonathan Sarna writes,

The number of billionaires (a reasonable measure of wealth in a capitalist society) practically quintupled in the United States during these years [the 1990s and the 2000s] (there were, according to Forbes Magazine, 99 billionaires in the USA in 1990 and 469 in 2008.) Worldwide, the number of billionaires grew at a similar pace, almost tripling just in the last twelve years (423 billionaires in 1996 and 1125 in 2008.) How many of these billionaires were Jewish is disputed – one can

find numbers ranging from 24 per cent to 44 per cent in the USA; up to 38 per cent worldwide.⁷⁸

Perhaps because of this wealth in the community, the institutions have become used to a wealthy membership base that has developed over the many decades before this recession. Indeed, Reform Judaism emerges as the wealthiest religion in the United States,

The most affluent of the major religions — including secularism — is Reform Judaism. Sixty-seven percent of Reform Jewish households made more than \$75,000 a year at the time the Pew Forum on Religion and Public Life collected the data, compared with only 31 percent of the population as a whole. Hindus were second, at 65 percent, and Conservative Jews were third, at 57 percent.⁷⁹

It is not surprising then that those in the Jewish community who are well off feel the most connected to the Jewish community. In a major study on the Jewish community of New York conducted by the Jewish Federation, researchers discovered that "feelings of being part of a Jewish community in New York rise with household income, from 19% of the poor and near poor who answer "a lot" to 36% of the affluent group."⁸⁰ This is not unique to the aftermath of the economic crisis, even before researchers found "We find a positive relationship between both religious and ethnic Jewish identity factors and occupational attainment for men. Attaining a "higher" occupation is positively related to the ethnic factors of organizational involvement and personal tribalism, and the private religious factor."⁸¹ This may be simply because they are able to afford the many programs and offerings provided by the Jewish establishment.

The reason why the wealthy score so high on affiliation and involvement may be clearer by looking at the other side of the community as well. Steven Windmueller writes that "A new class of "near-poor and new poor" Jews is one of the outcomes of this economic crisis."⁸² With the number of Jews that fall under the category of some kind of "poor" growing, more research and information has become available about them. Surprisingly, some reports write about the poor in the Jewish community as if they are a new demographic. "Through this study, we have learned that we are a growing community that has not been spared the devastation of poverty."⁸³ This is not the case, but new attention has been given to them as their numbers widen and their concerns become more severe because of the recession.

Jewish Poverty [in the New York area] Has Increased Since 2002...Nearly 1 in 5 Jewish households is poor today, with incomes under 150% of the federal poverty guideline, and the proportion of poor Jewish households is higher than it was 10 years ago. The relative increase has been especially dramatic in the suburbs, where 10 years ago there was very little Jewish poverty.⁸⁴

The numbers of members of the Jewish community who are poor is staggering. The same study notes "As many as 11% of Jewish households (79,000) report receiving assistance from the Supplemental Nutritional Assistance Program, or SNAP (formerly the food stamp program)."⁸⁵ This economic divide, between the haves and the have-nots in our community is significant in the way that Jews feel about their community and how they act in it.

Amanda Kott wrote a cover-piece for *Lilith* in the summer of 2012 about her experiences living as a poor Jew in a community of affluent coreligionists. She wrote "I had always connected being Jewish with material wealth and privilege."⁸⁶ Given the numbers of the wealthy members of the Jewish community, this is no surprise. For Kott, and others as well, the visibility of affluence in the Jewish community not only became a contrast to their poverty, but a sign that they somehow did not belong in the Jewish community. "By blood I was Jewish. In my mind, however, I was an imposter: a low-class, white-trash welfare kid who had never learned enough about Judaism to claim it as a birthright."⁸⁷ Kott found herself an alien in the Jewish community and left for many years. She eventually got involved again in the community, like many others, by joining a synagogue when she wanted to send her kids to religious school. Again, her experience only served to exacerbate her feelings of otherness because of her income.

I expected this new involvement to give me the feeling of legitimacy I had longed for, and I waited for my newly adopted Jewishness to become a second skin. Instead, it gave me feeling of *déjà vu*: Here I was again, unable to afford a full-price temple membership. The temple's offer of a special financial "arrangement," rather than making me feel valued, rekindled the shame I felt watching my mother collect food stamps and government cheese. And even though the temple assured us that we were not the only low-income members, the diamond-clad women who filled the sanctuary on Friday nights made me feel otherwise; like I could never be worthy of the tribe."⁸⁸

This is just one experience of many. Through Kott's description, it is increasingly clear how there is not only an income gap within the Jewish community, that has been greatly

widened by the economic crisis, but that this gap serves to deter lower income Jews from involvement in the organized Jewish community and established institutions.

This is not to say however, that the Jewish non-profits in the United States are flush with wealthy donors and participants. They too were hit hard by the economic downturn. One survey found that among all non-profits in the United States, Jewish and non-Jewish, "21% Froze or Reduced Salaries...11% reduced staff benefits" and "10% cut staff hours" in the past year [2012]."⁸⁹ Additionally, the same research found that "organizations [are] feeling distant from their funders and boards, and staffers [are] facing more work with less money and fewer benefits to take home."⁹⁰ Across the board, non-profits have been challenged to find ways to cope with the difficult financial situation.

Jewish non-profits are no exception to this. Many are facing significant budget cuts brought on by the decrease in donations coming from individuals who are dealing with their own financial woes in the recession. Jack Wertheimer writes that "virtually every major Jewish institution and agency has cut its budget by 20 to 30 percent over the past year [of 2010]."⁹¹ Synagogues are a part of this, facing tough decisions of how to balance budgets and often affecting the payroll of synagogue employees. "Nearly 30 percent of congregations resorted to layoffs or furloughs, and about 60 percent cut or froze congregational staff salaries. Staff cuts were deepest in large congregations of 750 families or more. Since the largest Jewish congregations tend to be Reform, those congregations bore the brunt of the cutbacks."⁹²

Not surprisingly, at the heart of the financial difficulties facing the non-profits in the Jewish world is the clearing house for the funds sent to those places, the federations. Federations were hit especially hard in this crisis. Steven Windmueller writes,

On 11 March this year [2009], the UJA-Federation of New York announced an 11% reduction of its workforce (fifty-three positions); the same day, the Atlanta Jewish Federation laid off fourteen employees, leading to a 19% reduction in its operating budget. One week earlier, the Jewish Federation of Greater Cleveland had laid off twenty-five staff members. Facing a \$3 million budget shortfall, that federation sought to trim its expenses by some \$600,000. Cleveland's annual campaign results were down \$5 million, and its endowment funds' portfolio values had decreased by 29%.⁹³

The challenge of the federations to make ends meet is indicative of the financial status of the Jewish nonprofit world as a whole. The lack of funds at the central level is telling.

Many Jewish non-profits are dealing with more than furloughs and salary freezes. While the exact number is difficult to determine, a large number of Jewish non-profits have had to completely close their doors as a result of the economic downturn.^{94 95 96} Jonathan Sarna writes, "What we know so far is that [Jewish] organizations that were weak or undercapitalized before the recession are the least likely to survive."⁹⁷ Some of the worst hit non-profits are Jewish day schools. One person writes, "Plainly put, our most effective form of Jewish education is financially unsustainable."⁹⁸ Day schools are running at a loss, and unable to incur donations large enough or fast enough to stay afloat. This has become worse in the years of the economic crisis. "2009/10 brought a 3% decline in

[non-haredi] day school enrollments nationally."⁹⁹ In addition to the decline seen among day schools nationally, the trend becomes even worse among the day schools in the mainstream progressive community. "Schools under Conservative, Reform, and general-community auspices therefore have seen enrollment declines of 5 to 7 percent over the past year of financial turmoil."¹⁰⁰ In the end this does not bode well for many of the Jewish day schools across the country. Ultimately, "the weaker Jewish day schools – those that barely scraped by in good times – are unlikely to survive this recession."¹⁰¹

Rather than closing their doors, many non-profits have taken to other measures to stay open. One of these has been merging with other non-profits so that they can pool their resources. In Los Angeles, the Federation has taken to pairing up with synagogues. "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."¹⁰² Additionally, many synagogues have merged. Many of the synagogues involved in placement with the Central Conference of American Rabbis and the Hebrew Union College-Jewish Institute of Religion this year are hybrid communities consisting of multiple synagogues housed under the same roof, and sharing a rabbi and staff. Still other Jewish non-profits have taken to joining with Christian, and other non-Jewish, organizations. For example the Baltimore Hebrew University and Towson University, as well as the Philadelphia Jewish Archives Center and Temple University have joined together. "None of this could have happened during the Great Depression in the 1930s, when antisemitism was so rampant. But today Jews

seem confident — maybe too confident — that deals can be made with secular non-Jewish or even avowedly Christian organizations without Jewish identity being lost."¹⁰³ The extent to which a Jewish organization can join forces with other faith groups, permanently, and still maintain a Jewish identity is an interesting question. This helps suggest that perhaps the boundaries of Jewish identity have been pushed with the Great Recession, if by no other example than this.

Given the difficulties that Jewish non-profits have faced, it comes as no surprise that research shows that Jewish philanthropy has declined since the economic downturn. Jewish organizations are not the only ones to face this regression, all non-profits across the United States have experienced a decline in donor revenue. "“2008 and 2009 saw the largest drops in giving in more than 40 years as a result of the Great Recession,” and that after a drop of 13% in 2008 and 2009, giving rose by just 2.1% in 2010.”¹⁰⁴ Again, Jewish non-profits have also faced these challenges.

Private Jewish foundations are reputedly down by roughly 30 per cent (the more aggressive they were, the harder they fell.) More conservative Jewish communal and institutional endowments generally lost less, in the range of 15-20 per cent. Some mega-donors, of course, lost far more...two particularly generous contributors to Jewish causes, Sheldon Adelson and Lev Leviev, lost the major part of their fortunes. Adelson, a prime contributor to Birthright Israel and many Israeli causes, reputedly lost \$24 billion in 2008. Leviev, a key funder of Chabad, reputedly lost two-thirds of his \$4.5 billion fortune. Both men, understandably, have drastically cut back on their philanthropic contributions."¹⁰⁵

The Federations again serve as an indicator for these trends. Wertheimer writes that "According to one report not even 300,000 contributions were received in 2009 [by Jewish Federations across the country], and the overall charitable take declined by a staggering \$100 million compared with the previous year."¹⁰⁶

Exploring the impact of the Great Recession on this area of the Jewish world can help us see the full system at work. As a result of the decreased donations given to the Jewish non-profits, the Jewish non-profits then had fewer resources to turn around and allocate to the needy. To make matters worse, and as could be expected, the same economic crisis that depleted their donor base raised the number of people who were in need of financial assistance. These circumstances affected the entire American nonprofit community. "In 2008, 35% of all these agencies faced decreased giving but encountered a 64% increase in demand for services and assistance."¹⁰⁷ The Jewish community encountered similar troubles. "The sheer scale of needs associated with being poor or near poor dwarfs the resources of even the largest Jewish community in the United States [New York City]."¹⁰⁸ This suggests that perhaps the organizations did not adequately prepare for a crisis such as this by saving for such a crisis, although in the nonprofit setting finding additional resources to allocate to non-immediate projects is surely very difficult.

The economic downturn also led to a decrease in confidence and trust in the Jewish non-profits in the United States. Amidst all of the trouble with donor money and increased need, the Madoff scandal threw doubt onto the Jewish non-profits in the eyes of the general populace. Bernard Madoff was an investment advisor who was able to establish ac-

counts with a number of high profile Jews and Jewish non-profits such as the Jewish Community Foundation of Los Angeles, Steven Spielberg, Yeshiva University, Hadassah, and Elie Wiesel.¹⁰⁹ In December of 2008 he was charged for securities fraud for what amounted to a Ponzi scheme.¹¹⁰ Windmuller writes: "The Madoff affair has caused a loss of confidence and trust in the management of philanthropic institutions."¹¹¹ In an issue of *Sh'ma* dedicated to the Madoff scandal, editor Susan Berrin writes that "Money is about trust—it's about a relationship between two people, or within a group, a lender and a borrower, a seller and a buyer. Over the past months, we've learned that this relationship of trust has been abused."¹¹² For many Jews the fact that so much of their hard earned donations were invested with someone so untrustworthy also caused them to doubt the trustworthiness of the organizations they helped fund. While distrust rose among the donor base, the organizations themselves were hit with the overwhelming impact of Madoff's Ponzi scheme. "The loss to Jewish philanthropy as a whole from the Madoff fraud has been estimated from \$600 million to \$1 billion."¹¹³ "[P]erhaps the largest financial scandal in all of Jewish history – is the Bernard Madoff Ponzi scheme. It wiped out 51 foundations entirely."¹¹⁴

Finances were not the only thing to decline in the aftermath of the crisis. Affiliation rates have dropped in the past few years. In many cases this is simply due to finances. "As a general rule, [in the New York area] indicators of formal affiliation with Jewish institutions are income-sensitive."¹¹⁵ Day schools have been hit especially hard, in "spring 2009...the BJE, formerly known as the Bureau of Jewish Education [in Los Angeles], found unprecedented Jewish day school drop-out rates because of failure to pay

tuition."¹¹⁶ To make things worse, because of the culture of affluence in the Jewish community, many Jews are not affiliating because they are embarrassed by their finances. "The impetus is on the financially-challenged to ask for assistance. It is safe to assume that for every individual who does ask, there are many more that don't, either out of shame or simply because they were unaware it was even an option."¹¹⁷ In addition to financial reasons, there has been a general shift in the Jewish ethic and culture of affiliation. According to Lawrence Hoffman, Jews do not have the same sense of obligation toward synagogues today that their progenitors had in the past. "The civic sense of obligation to belong has dropped along with ethnicity and anti-Semitism, while intermarriage and openness to the full gamut of options beyond the traditional ones have increased," he argues.¹¹⁸ This drop in affiliation means that Jewish non-profits have even fewer member dues as a resource for their expenses, and an even smaller donor base to draw from, amidst the rest of the challenges during the economic decline.

Another possible change that has taken place for the Jewish community as a result of the economic downturn is a rise in anti-Semitism. Steven Windmuller points out that "Historically, in such periods of economic dislocation, there has been a corollary rise in anti-Semitism. This typically includes an acceleration of hate crimes and the emergence and growth of anti-Semitic organizations."¹¹⁹ He continues to explain that "The impact of this economic dislocation has already generated a significant increase in anti-Semitism globally, and it may now be evident in the United States as well."¹²⁰ Others disagree. In fact some say that a lack of anti-Semitism is partially responsible for the low rates of affiliation today. According to the statistics published by the Anti-Defamation League, anti-

Semitic incidents in the United States have declined significantly in the years surrounding the economic crisis. In 2007 they report 1,460 incidents, in 2008 they report 1,352 incidents, in 2009 they report 1,211 incidents, in 2010 they report 1,239 incidents, and in 2011 they report 1,080 incidents.^{121 122 123 124} The change from 2007, before the economic downfall, to 2009, in the midst of the downfall marks a 17 percent decrease in anti-Semitic incidents, from 2007 to 2011 that decrease is 26 percent. As we read above, Lawrence Hoffman believes that "[t]he civic sense of obligation to belong has dropped along with ethnicity and anti-Semitism."¹²⁵ Similarly, another person writes that "Today's challenges [of affiliation] flow from good things, like a sharp decline in anti-Semitism and the full integration of Jews into North American society. It is only natural that a sea change in the Jewish condition should require an entirely new approach to Jewish living."¹²⁶ These people argue that anti-Semitism kept the Jewish community tightly knit. Simply because Jews were barred from everywhere else, Jews stuck together and formed their own clubs and organizations. With a decline in anti-Semitism, Jews found themselves welcome in clubs, universities, and organizations they were once kept from, and no longer feel the need to band together because of it, which may be one explanation for the decrease in affiliation.

Focus on the 20s and 30s Population of the American Jewish Community

Just as the Jewish community has faced many of the same challenges that that the overall American community has encountered, so too have American Jews in their 20s and 30s

faced many of the same challenges as the greater population. What is surprising however, is that in many cases the 20s and 30s population has experienced the challenges that the greater Jewish population has, but more severely. As a result of the severity to which this population has experienced the challenges of the Great Recession, this thesis will examine the effects of the economic downturn on this group with more detail than some of the other age cohorts in the American Jewish community. This population is discussed more in depth in Chapter 3. There is actually little information available about the impact on the 20s and 30s population, which is part of the drive behind the research done for third chapter of this thesis.

The 20s and 30s population also saw decreased levels of philanthropy after the economic downturn. This is an age cohort that often has little money to begin with, and the recession surely frustrated their employment efforts. This group has little money to give.

"The unsustainable economic structure of North American Jewish life as we have known it is falling apart quickly, a process that will accelerate because younger Jews do not give as much – and certainly not to large and established organizations – as did their parents and grandparents."¹²⁷ If this age cohort does donate, they are not likely to donate to large organizations, and especially not large Jewish organizations. "Among the non-Orthodox, fewer [Jewish] young people [in the New York area] are donors at all, and more of them give exclusively to non-Jewish causes."¹²⁸ Given this, it is not surprising then that this population also is very unlikely to give to the Jewish federations. "From old to young, UJA-Federation's share of all philanthropy drops with every transition to a younger age [in the New York area]" which means that Jews in their 20s and 30s give the least amount

of money to the New York Federation of any of the age cohorts, with the exception of teenagers and children.¹²⁹

Jews in their 20s and 30s may have a different ethic than their predecessors. Few Jews in this age cohort feel the same allegiance to Jewish institutions that their parents and grandparents did. "Jewish philanthropy attract some in the younger demographic but appeal only to a minority because they are seen as rigid, doctrinaire, and unwelcoming of fresh blood."¹³⁰ Jews in their 20s and 30s may also not donate simply because that is not a part of their culture, not all, or even many, Jews in their 20s and 30s even know what a Jewish federation is, or that there are other Jewish organizations that serve the community. "One way or another, the bill for this eclectic adventurousness [of 20s and 30s rootlessness] is footed by parents or, for the best and brightest, by various institutions and sinecures. Certainly, in opting out of synagogue life, most young Jews become unaccustomed to supporting Jewish institutions financially."¹³¹ Young Jews today are not used to donating money to Jewish institutions like their parents. Many of the programs planned for Jews in their 20s and 30s are subsidized by institutions that get funding from older dues paying members and donors. As a result, young Jews are not mindful of the costs that go into Jewish programming, and because they are not used to it, they are not willing to pay for Jewish programming. Much like free computer software or free Smartphone apps, this generation expects receive services for free, despite the background cost. It is also worth noting that it is unclear whether young Jews also donate less to non-Jewish causes than older Jews do, although it would seem from the information gathered in the next chapter of this thesis that young Jews do donate, just not always to Jewish causes.

In addition to not donating to Jewish causes, Jews in their 20s and 30s have very low rates of affiliation, even lower than earlier generations of Jews who were in their 20s and 30s. Among congregations this cohort represents a very small portion of the overall community. "[Y]oung people between the ages of 18 and 34 represent a scant 8 percent of Reform and Conservative congregations."¹³² There is a great amount of speculation and research as to why this cohort does not affiliate. One understanding is that this group simply does not have the money needed to be a part of a synagogue or any number of other Jewish organizations. "Most institutions have come to recognize that young adults in their 20s can't join at the same financial level as their parents."¹³³ This is only furthered by the difficulties this cohort is having from the aftermath of the economic downturn. Money is a big problem for this group, they simply do not have it. Another likely reason why this cohort does not affiliate is that they have no peers in the Jewish institutions. "A friend of mine reports that when she goes to the synagogue of her childhood, "No one can remember if I'm in college or grad school, if I'm me or my sister—and everyone is either 15 years older or 15."¹³⁴ Similarly, many people in this age bracket feel that the Jewish institutions, especially synagogues, simply do not understand them. There is a generational divide that is so wide, that people in their 20s and 30s are left thinking that there is absolutely nothing that a synagogue could offer them. "As with the members of havurot, many members of my generation of under-30 Jews say they feel excluded from Jewish life. Justifiably so: the suburban mausoleum that is the liberal synagogue was, at best, built for a sociological reality decades out of date."¹³⁵ As such, Jews in their 20s and 30s simply are not coming in the door, a trend that has been growing for some

time. A number of projects have been started to try and address this issue, but the challenges that keep this age group away: lack of funds, lack of peers, and lack of 20s and 30s centered programming, are each made worse by the economic downturn. Jews in their 20s and 30s have even less money to spend on membership. This keeps more of their peers away from the synagogue, and struggling financially themselves many synagogues have trouble providing the extra manpower needed to support 20s and 30s programming. That said, many synagogues have made great leaps toward serving the 20s and 30s community, even in the past year. Time will tell what kind of an impact they have on affiliation with Jews of this cohort.

Another challenge that this age cohort faces from the impact of the economic downturn is rampant unemployment. This is where this group has been hit the worst. Many Jews, as well as non-Jews, are leaving college to find a market flooded with people out of work. Entry level jobs that would normally go to these young and energetic 20-somethings are filled with well seasoned workers with decades of experience under their belt, themselves counting their blessings that they have any work at all. Additionally, the baby boomer population has decided to retire later. This keeps jobs from opening up for younger people down the line, and again keeps the young college grads out of work. The numbers are staggering, "While "only" 5% of [Jewish] adults [in the New York area] under 65 are unemployed, a more detailed examination of the data uncovers relatively high unemployment rates of about 15% among those [Jews of the New York area] ages 18 to 24, and 8% among those ages 25 to 34 [in 2010]."¹³⁶ By comparison, the national average unemployment rate for all Americans ages 20-24 in 2010 was 15.9 percent.¹³⁷ This may indicate

that there were higher rates of unemployment for Jews outside of New York, or that Jews had higher employment than non-Jews, but the number is much higher than the average for all ages which was 9.5 percent.¹³⁸ Presumably all of these numbers have lessened since 2010, along with the total national rate of unemployment.¹³⁹ That said, these unemployment rates were devastating for this young community, and the effects on anxiety over job loss and poverty are sure to linger..

Finally, this age group is decidedly unmarried. While in previous generations many young people would get married shortly after college, this age cohort waits much longer to get married. This is the case both for the Jewish, as well as the non-Jewish American population of people in their 20s and 30s. "For the first time since the US began tracking marriage statistics in 1880, unmarried people of prime marrying age, 25-34, outnumbered those who are married [information for 2010]."¹⁴⁰ This very likely contributes to the lack of affiliation in synagogues, as many people who join a synagogue, do so after they are married and have kids, specifically because they want to enroll their children in the religious school at the synagogue. It is also possible that people are waiting to get married later because they are looking to be financially stable before they settle down, something that is hard to do in your 20s, and especially difficult after the economic downturn. It is important to note however that this has been part of a larger trend happening for decades. For example, according to a recent study in 2011, "Today, just 20% of adults ages 18 to 29 are married, compared with 59% in 1960."¹⁴¹

Some Responses to the Great Recession

In many ways we are still greatly challenged by the lasting effects of the economic downturn. That said, some Jewish groups have begun to try and address the issues that have come up in the crisis, using them even to try and make the Jewish world a better place because of it. One person writes, "I am optimistic right now. Given all the awfulness, why should that be? It's no secret that the most resonant art comes from pain. I suspect we are in for an unusually creative period."¹⁴²

One such call is for the Jewish establishment to change the Jewish institutional world so that it is more affordable. "The high cost of being Jewish appears to be a significant barrier for people of modest means. This situation has generated much hand-wringing in the organized Jewish community, but solutions have not been obvious; at the same time, this issue is too important to ignore."¹⁴³ Similarly, "Our real hope lies in skating to where the puck is going to be: the development of an entirely new approach to Judaism and Jewish living that can once again be sustained without expensive physical structures and that can thrive without Jewish professionals (or at least with a much lower ratio of professionals to citizens)."¹⁴⁴ Some institutions are already taking on this model, although not all of them voluntarily. The economic downturn forced cuts in a number of Jewish organizations, some of the largest cuts taking place in the Union for Reform Judaism, which in 2009 cut 25 percent of its staff.¹⁴⁵

One popular approach to this is to change the dues structure of synagogues to a pay-for-service model. One person writes that "some Jews may fear this system will "turn synagogue attendance into an economic transaction, where Jews would come to synagogue asking whether they will get their money's worth.""¹⁴⁶ The author goes on to argue that people are already asking for a pay-for-service model for synagogues, and resistance to it will not hold up in the long run. Steven Windmuller also writes, "Related to the generational patterns of change, a set of lifestyle choices and altered consumer practices that were underway before the current economic situation have also fostered different forms of communal participation and affiliation." Synagogues are currently experimenting with this model, only time will tell of its success or failure.

Many people have drawn a parallel between the Great Recession and the Great Depression, and it is clear that some of the changes happening as a result of the Great Recession also took place in the Jewish community as a result of the Great Depression. We can expect a stayed decline in affiliation, much in the same way the Great Depression saw a long-term decline in education: "Looking back to the 1930s, we know that the Great Depression inaugurated far-reaching changes in Jewish life. For several years, Jewish education drastically declined, in some places by 20-30 per cent, with devastating long-term impacts."¹⁴⁷ Similarly, there was a strong growth in synagogues prior to the Great Depression, followed by a stagnation in their development once the economy failed: "The period before the Depression was marked by unprecedented synagogue growth. From 1916 to 1926, for example, the number of congregations in the United States doubled."¹⁴⁸

The Jewish community in America can likely expect the same in the years following the Great Recession.

Despite the wealth of information available about the effects of the Great Recession on the Jewish American community, there is still a lot that is not known. Ultimately, we need a deeper look into the effects of this momentous event. By examining the effects of the downturn on the lives of Jews in their 20s and 30s, which was hit the hardest with the economic downturn, we can reveal both more details about the crisis for the greater Jewish community, as well as learn better how to serve the people in this cohort in their challenges after this collapse of the economy. The next chapter will explore what they have experienced and learned from the economic crisis, and what that tells about the Jewish community today, and the Jewish community of the future.

Chapter 3:
The Affects of the Economic Downturn
on the Jewish Practice of Jews in their 20s and 30s in the United States

When the economy began to plummet in 2008 it was all over the newspapers. It seemed like in every single home there was a story of an extended family member or friend who was shut out of their job and looking for even the most basic of work to make ends meet. Those who had jobs were constantly anxious they might lose them. Many were putting in longer hours to fill in for the work that was once done by a colleague now looking for another job. Companies, as well as non-profit organizations, were closing and families were turned out of their homes because they defaulted on their mortgages. This was a major event in the recent history of the United States. It was no surprise that many studies and books have come out on the topic of the downturn. As part of this general trend, a number of articles were published charting these changes in the Jewish world. While these articles had a great deal of useful information, and while many of them presented the bulk of the information in the previous chapter, I found that there was a dearth of material on the impact that this event has had on the population of young Jews in their 20s and 30s.

This was a population already in flux in the Jewish world and often had needs that were not met or addressed in the greater Jewish community, as evidenced by the lack of material on their experience during the Great Recession. This age group also suffered the worst unemployment of any adult cohort in the years of the downturn.^{149 150 151} I believed

that success in meeting the spiritual and religious needs people in their 20s and 30s was critical to the vibrancy of Judaism in the United States. Jews in their 20s and 30s were faced with a myriad of options for finding meaning in their lives. Unlike in previous generations, this group did not feel an inherent kinship with Judaism and organized Jewish religion, as we will see below. That was why it was essential to better understand the events that have greatly impacted this segment of the Jewish community and learn about ways that we could both relate to, and serve, them on their Jewish journeys.

That was why I took on the task of setting up a series of interviews to do qualitative research on Jews in their 20s and 30s across the country. I wanted to gain a better understanding of how the economic downturn affected them, and how they saw their Judaism fitting into that. The first set of questions I asked centered on the participant's affiliation with various Jewish institutions. I asked these questions hoping to find out if there was any relationship between the decline in affiliation that took place with this age group, and the financial concerns brought on by the economic recession. The answers of participants revealed great insight into this age cohort's relationship with major Jewish institutions. In this section there was a particular focus on young Jew's relationships with the Jewish federations. Next I asked questions about what effect the economic downturn has had on the participant's home life. This section focused on questions surrounding living situations, marriage, and children. Their answers to these questions helped us understand the effects of the downturn on how young Jews lived at home and how that affected their ability to act Jewishly.

The questions then shifted to patterns of employment for the participants, who had a wide range of experiences looking for a job, or maintaining a job, during the recession. Their struggles revealed what young Jews needed, and how the Jewish community was helpful to them during the economic downturn. The next section asked questions that aimed at charting young Jews experiences with anti-Semitism and the Bernard Madoff scandal. Their responses helped a great deal in understanding how this age cohort responded to the threat of anti-Semitism during this downturn. The final section dealt with the donation and volunteer practices of the participants. This section showed the giving practices of young Jews during the economic recession.

Methodology

To conduct the interviews I used an interview guide that had a series of questions that were meant to open up discussion. Some of the questions were closed ended, in order to gather some basic information on Jews in this age cohort, but most were open ended and received a variety of different responses indicative of the religious plurality of the participants in this study. Regardless of how they were phrased, the questions were asked consistently of each participant for the sake of comparing the information from one interview to another. The names written in this chapter were pseudonyms. No real names have been used in order to protect the identity of the subjects.

Basic Information

To gather information for this study I conducted interviews with 25 Jews in their 20s and 30s. The ages of the participants spanned 21 to 39 and averaged in the late 20s. 14 of the participants were male, 10 were female, and one was transgender. The participants were from a wide variety of Jewish urban areas spanning the West coast, East coast, Midwest and South: San Diego, California; San Francisco, California; Charlotte, North Carolina; Brooklyn, New York; Santa Cruz, California; Denver, Colorado; Cleveland, Ohio; Boston, Massachusetts; Portland, Oregon; Chapel Hill, North Carolina; Keene, New York; Greensboro, North Carolina; Washington, DC; Cambridge, Massachusetts; Goshen, New York; Riverdale, New York; Berkeley, California; New York, New York; Beachwood, Ohio and Phoenix, Arizona. Nine of the participants were married and seven had children. 24 of the 25 had a Bachelor's degree and eight had graduate degrees. They were employed and unemployed and included: Jewish professionals, teachers, business owners, project managers, nannies, attorneys, nurses and musicians. Their Jewish backgrounds spanned from rabbinic ordination to no formal Jewish education or affiliation at all. They all fell into the inactive/unaffiliated, or progressive Jewish worlds.

Affiliation

Eight of the participants identified themselves as Reform Jews, four identified themselves as Conservative Jews, and 13 stated that they did not identify themselves with a denomi-

nation. This already was an indicator of where Jews in their 20s and 30s were at Jewishly in the wake of the recession. Many of the participants who did not identify with a denomination, were in fact very actively involved Jews. Active Jewish involvement no longer implied affiliation with a denomination. For example, six of the participants that answered that they did not identify with a denomination have sought out and joined synagogues. One participant, Rebecca, used the terms "post-denominational" or "trans-denominational" to describe herself. Even the use of these terms implied a strong knowledge of the goings on of the Jewish world, as she undoubtedly had, although she herself did not identify with a movement. Others, such as Nathan, explained that they would be closest to Reform, but they did not consider themselves as having a denomination. This seemed to indicate that while these Jews did not identify with a denomination, their Jewish practice still was similar to those of the denominations. One interviewee, Marah, further explained that "I'm part of the post-college and pre-family Jewish population, I'm not a congregation centered Jew. This is a kind of denomination." Affiliation with a denomination was less common with young Jews today, and part of this may have had to do with affiliation rates with synagogues. It was less common for Jews this age to join a synagogue and this had only decreased in the wake of the Great Recession. It may have been that without the confines of a synagogue affiliation, young Jews felt more comfortable floating between Jewish institutions and denominations in a way that they had not in the past. Many of the participants that were active in Jewish life, were involved in multiple organizations.

Synagogues

One concern noted in some of the literature reviewed for the second chapter of this thesis was a decline in affiliation with synagogues by Jews in their 20s and 30s. I wanted to see if young Jews viewed institutions as moneyed places, and see if young Jews felt they did not belong in synagogues because they made less money than older Jews. As younger people generally had lower incomes, I thought that might be a separate indicator of why these affiliations continue to decline. To attempt to map this, I asked participants about their impressions of the synagogues in their area.

A surprisingly high number of participants were members of synagogues given the demographic, 14 out of 25. This was likely largely due to the particular pool of people I drew from. Another part of this however, was a shifting understanding of synagogues, and for the purpose of this study I have included in the 14, one Jew who was a dues paying member of the Moishe House in his city, and another Jew who was a dues paying member of minyan in his city. Without these two, the number came to about half of the participants as members of synagogues.

Despite the high rates of synagogue membership among my participants, it was common for young Jews to hold off on affiliating with a synagogue until they had children.¹⁵² Additionally, membership to synagogues has gone down with the increased intensity of the poor economy.¹⁵³ People have been having trouble affording membership dues.¹⁵⁴ As such, I wanted to chart young Jews' affiliation with institutions and what their impressions and connections with them were during this time of economic difficulty and see if

the decline in affiliation exacerbated by the recession was reflected in their impressions of the institutions.

There were actually many young Jews who had very positive impressions of synagogues, despite the lower number of them who were dues paying members. One interviewee, Jeremy, said that his shul was "fantastic." Another, Roger, explained that he had "a very positive impression" of the shul in his area, despite the fact that he was not a member. Rachel, who was a member of a synagogue stated simply "it's the right place for us [she and her husband]." Michael, after talking about many things that he wished the synagogue nearby him did, followed up with "it has a good vibe though." There were a lot of positive comments about synagogues, and many young Jews had good feelings about the communities from experiences that they had at them. This suggested that these young Jews did not feel alienated from these synagogues and at least for these participants, that the further decline in affiliation brought on by the economic downturn did not affect a negative impression of synagogues.

Not all of this cohort's impressions of synagogues were positive however. Some participants described negative impressions of the synagogues in their area. Some even went so far as to question the importance of synagogues today at all. Leah stated that "synagogues are dying out in terms of their relevance." A number of participants noted that they felt like the synagogues in their area simply were not for them. Either they felt like the synagogue was catering to a different age bracket, or that the style of the community and the people in it did not appeal to them. Susan explained that she was put off by the

synagogue in her community because it was very "mainstream" and that most of its members were middle to upper middle class with children. Susan was alienated from the synagogue in her area because she did not make the same amount as she perceived the average member did. While part of this income difference could be due to her age, it was also possible that the economic downturn kept Susan at a lower income, with which she did not feel comfortable with the other members of the congregation.

Other young Jews in my study asserted that there was a generational difference between themselves and synagogues that kept them away from the synagogue doors. When they did enter, they found something that was completely out of touch with who they were and what their needs were. Samuelson, who was himself an active member of a synagogue noted "our age group is not the focus demographic" for synagogues. Further he said "I question whether synagogues are relevant to our generation." Marah explained that synagogues are "a good place for families and older adults, but there are not a lot of people my age there." When there were programs for people her age, they were mostly singles events, which did not appeal to her as she was married. "There's not a lot of programming for couples post college...I don't want to go bowling [a common singles event]." She also pointed out the value of having a Jewish community of people who were a similar age to her "its more powerful to be a Jew when there are other people who are trying to answer the same questions that you are trying to answer." Another interviewee, Michael, said that there simply were no people his age at the synagogue he attended infrequently, "[it] had a lot of adults and children but not a lot in between." When Michael did make the effort to go to special events for Jews in their 20s and 30s in his very large

city Jewish community he still had trouble finding people his age: "while it says 20s and 30s, it skews toward the 30s...there is not much participation amidst the early 20 some-things." One of the difficulties for Jews in this age bracket was that they felt that the synagogue was not a place for young people, rather that the place was a home for Jews older than them. Even in special events geared toward this age bracket, the participants in Michael's community were mostly people older than him (he is 26). This suggested that rather than financial differences brought on by the financial crisis, age differences were keeping young Jews away from synagogues.

I next asked participants about what kinds of things they wished that synagogues did, or did more of, hoping to gain some insight into what this age cohort was both interested in, and what kinds of needs they had that were not met by synagogues. Many of these things were financially related. I have shared these findings as they told us more about the needs of young Jews who were struggling after the economy turned.

The first thing that many of the participants pointed out in their responses to this question was that they wanted more programming from synagogues specifically for young adult Jews. Rebecca, mentioned that she would love to have classes offered at her synagogue geared toward young Jews. She asserted that she and her peers would be willing to pay for it, but "not a lot" as many people in this age bracket did not have much disposable income. Nonetheless, she explained that she thinks that she and her peers would appreciate it. Some synagogues started programs for young Jews in their 20s and 30s that were subsidized by the dues paid by the larger synagogue community or philanthropists' gifts in

order to keep costs down. I was involved in a project in Brooklyn for Jews in their 20s and 30s that had a learning component, and very successful. Another part of our success in Brooklyn was that we did not charge for the programs, the leaders were volunteers, and synagogue sponsorship covered the rent.

Aaron pointed out that his main draw to being involved at his synagogue was in order to have a place that he felt comfortable and connected to for the High Holy Days. Aaron chose to attend services at a local synagogue for the High Holy Days when he discovered that he would be unable to travel to his family for the High Holy Days. High Holy Days at this synagogue was his avenue into the synagogue as a place where he could belong. As the High Holy Days were such a key time for synagogues and Jews, it may have been worthwhile for synagogues to provide special, and low cost, offerings for Jews in their 20s and 30s for Rosh Hashanah and Yom Kippur as a way of showing them that their involvement in the synagogue community was welcome and appreciated.

One thing that many participants described as a draw for them to synagogues came as a surprise to me. A number of people talked about being involved with the synagogue because of job opportunities. Many synagogues offered part time teaching jobs to people and for young Jews this could be a financial lifeline. When Jews in their 20s and 30s were looking for work, they could find decent paying part-time opportunities teaching religious school, tutoring, and doing clerical work for synagogues. More than once this brought young Jews in the door to the synagogue and was the gateway for them to become more involved in the community as time progressed. Later in this chapter I will

discuss in greater detail how young Jews utilized part-time employment at synagogues, but it was important to note that it was one factor that drew these young Jews to get involved.

For young Jews in their 20s and 30s, involvement in a synagogue did not imply that they were also dues paying members. Membership was a key element of our conversations together, and as the economic downturn has made it harder for many Jews in their 20s and 30s to find work, the expense of paying dues to a synagogue was an especially valuable subject to learn about this cohort. The economic downturn contributed to a rapid decline in the number of people joining synagogues in North America.¹⁵⁵ While this trend began before the economic downturn, many of the participants in this study, as well as other young Jews in the United States, were faced with more difficult economic challenges than they had before the recession. The same challenges that kept young Jews from being able to afford membership to a synagogue before the recession were made worse from the employment challenges brought on by the downturn. It was possible that this was an indicator of a future trend, or a reflection of a new set of values in the Jewish community.

To explore some of these changes, I asked the participants in this study to explain what reasons would cause them to join a synagogue. For some of the participants, the financial aspect of joining a synagogue simply did not factor into their decision because they were not interested in joining a synagogue in the first place. Jacob stated "probably not much would compel me" to join a synagogue. When exploring the reasons, many people gave

different explanations of why they were not interested in joining. One interviewee, Leah, explained that there was not much for her at the synagogue in her area, so it did not make sense for her to join and support it, when it was not geared for her. She responded that "synagogues seem very family oriented, and so I don't see much benefit to joining." For Leah, it did not make sense to pay dues to an institution that was oriented toward a different group of people. Others explained that they might have been interested in joining a synagogue in the future, but that they were in a time in their lives where they did not feel the need to join. For example, Michael explained "I'm at a time in my life where it doesn't make a whole lot of sense to join a synagogue."

While there were many interviewees that were not interested in joining a synagogue, a surprising number of the people in this study had become members of a synagogue and gave a variety of reasons why they wanted to be a dues paying member of these institutions. One of the most popular reasons was that they were already active in the community they joined. For many of the interviewees, they chose to become members only after they found themselves getting heavily involved with things that the synagogue had to offer. Sarah, for example, became a member of her synagogue after she started attending services there regularly. She found Shabbat morning services meaningful at the congregation, and decided to become an official member of the community. Charlie, who was not himself a member of a synagogue, remarked that if he joined a synagogue it "would have to be someplace I [already] go a lot to."

Michael, brought up an element of this that offered another insight into the general life of young Jews in the United States. He said that he would join a synagogue "if I felt like I'm going to be somewhere for a significant amount of time." Many of the people who I interviewed for this study had either just moved or were about to move to another city. Many other interviewees had only lived where they were for a year or two. For many young Jews, they did not bother joining synagogues because they were not in one place for long enough to set down roots. Many of the people who were members of synagogues, had lived in their cities for an extended period of time, and were likely going to stay for a while longer. The Jews interviewed for this study were mostly moving because of new job prospects. In these cases, the participants needed to move because there were too few opportunities in their area after the recession eliminated many of the positions they would otherwise have applied for. By creating a national search for jobs they not only increased their likelihood of getting a job, but made it harder for them to settle in an area for long enough to establish strong ties to a community there. It is possible that Jews in their 20s and 30s were reluctant to join synagogues because they did not stay in one place for long enough.

One 20s and 30s Jewish community has caught onto to this. The Kitchen, a young Jewish group in the San Francisco area, offered a month to month membership option, where Jews could join their community for a month or two, and then cancel their membership, like any number of the other services offered to them, for example, Netflix or a newspaper subscription. This membership model may have been more conducive to this cohort, which was highly mobile. One interviewee even offered a model similar to this, although

she explained that she would not be able to offer very much each month because of her salary. Albeit for a minyan, Leah explained that she would pay for membership to a minyan, but not more than \$20 a month, and only if it was a place she went to for a while. She explained that she has not lived in one place long enough to have that happen.

Another major barrier for many young Jews with joining synagogues was the challenge of paying for the dues. Few young Jews had the kind of disposable income that would let them pay the \$2000-\$3000 for membership to a synagogue, and while most synagogues offered greatly reduced dues to younger and less affluent members, even the decreased dues could be difficult to cover with their diminished salaries post-recession. Sarah explained that she was able to become a member of her synagogue because she could "pay what was meaningful for me" for dues. Another interviewee, Deborah, stated that she would join a synagogue if she could find one that she wanted to be a part of, but she was not sure that she could pay for the dues of the synagogue. Katherine commented that "it's a lot of money to join a synagogue." Another issue that some participants raised was that they were not sure of what they would be getting for the money that they paid to a synagogue. They were interested in specifically how the money would be spent. In a remarkably similar response to Leah's above, and again albeit about a minyan, Claire remarked that she would join if there was "a clear pay structure, for example pay \$20 a month and get Shabbat dinner for the month."

A recurring theme in talking about membership to synagogues with participants in this study was the desire for a change in the way dues were handled in synagogues, either by

lowering the regular dues costs, changing to a pay-for-service model, or moving to a monthly membership model. In a similar vein, some responded that they wished that there were ways to give to the synagogue other than with money. For example Marah, who was a member of a synagogue, suggested "I know that the money gets used, but I wish that there was a system to barter my skills and expertise instead of writing a fat check." Again, another suggestion for a revamping of the dues structure in synagogues. While this trend likely began before the recession, the anxiety that the recession brought over spending was sure to make this concern more present.

Independent Minyanim

Falling somewhere in between the institutions and totally unaffiliated Jewish groups, independent minyanim have become a strong presence in the Jewish 20s and 30s community. Response and affiliation with independent minyanim have been mixed, but in many ways were an opportunity for young Jews to get involved in the Jewish world without the confines of the synagogue, and often without the price tag as well. Having a place for young Jews that did not cost as much as synagogue membership was invaluable to young Jews looking to be involved in Jewish life but who did not have the income to join synagogues. As more young Jews look for alternatives to affiliation with synagogues, independent minyanim will rise in popularity. Many of these groups already served as the meeting place for young Jews in vibrant Jewish areas such as San Francisco and Brooklyn. To clarify, an independent minyan was a prayer group that meets but has no official

space of their own, and rarely has paid leadership. Minyanim was marked by their lay leadership, often younger contingency and often more traditional liturgy. Rabbi Elie Kaunfer, founder and head of Kehilat Hadar, a very successful minyan in New York City, defined a minyan as meeting three criteria: 1. volunteer-led and organized with no paid clergy, 2. no denomination/movement affiliation, and 3. founded in the past 10 years.¹⁵⁶ That said, there can be a fine line between a minyan and a smaller synagogue, and sometimes minyanim grew into synagogues, or spun off from them.

There were a number of things that allowed the minyan to distinguish itself as a place of belonging for young Jews today. Minyanim had the advantage of more rarely asking for dues from their members. Many minyanim functioned on a very low budget, meeting in member's apartments and organizing through volunteer leadership. This was a draw for many young Jews as well. Sarah, explained that she appreciated that the issue of dues did "not come up in minyans." She could attend and not have to feel like she owed any money to anyone for participating. When talking about what drew her to get involved in a minyan, Leah explained that "they was free and there was no membership dues, and people in their 20s and 30s care about not paying for membership." Especially during this economic downturn, Jews in their 20s and 30s sought out ways to be involved Jewishly without having to pay, and minyanim provided them with those options.

Minyanim also had problems however, and there were things that keep young Jews from involving themselves with them. Susan pointed out that there could be a good deal of peer pressure at the minyanim. When she attended services at minyanim she worried "am

"I cool and popular enough?...am I going to make friends?" One of the minyanim that Susan attended met regularly in members' apartments, a common practice for minyanim that rarely have a building of their own. Susan found herself embarrassed by how nice these apartments were in comparison to her own and stopped attending the minyan because of the discrepancy in wealth she felt in the minyan. While Susan was struggling to get by in the midst of the economic downturn, the other members of the minyan seemed to be getting by just fine. This was difficult for her.

Both with their pros and cons, minyanim provided a framework for a lot of the involvement of young Jews in the United States today. Especially given their low overhead costs, they were a prime choice for young Jews pulling out of the challenges of a depressed economy post-2008. They were an essential part of the Jewish community for this age cohort and are sure to continue to rise in popularity given both their current appeal to young Jews and their small cost.

Federations

One of the most interesting discoveries of my research, was learning about young Jews' relationship to the Jewish Federations in North America. In many cases young Jews today have little to no knowledge of federations. While these institutions may have a great deal of power, their influence was little known to Jews in their 20s and 30s. There were many reasons for this, which we will explore below. The lessening affect of these institu-

tions in the minds of young Jews marked a shift in the consciousness of these young people away from the established Jewish institutions, and their appointed umbrella organizations, the Jewish federations.

When asked directly, about half, 12 of the 25 participants, either did not know what the federation was (6 participants), or had heard of it but didn't know what the federation did (6 participants). This could be understood for many reasons, one of which was that younger Jews skew to the lower end of the income spectrum. After the economic downturn, young Jews only skewed farther this way. Many people learned about the federation in their area, and the services they provided, when they were asked to contribute to the communal fund organized by the federation for the institutions in their community.

Of the interviewees who did know about the federation however, and possibly had interacted with it, their impressions of it were mostly negative. Many of the young Jews who did know of the federation in their area, knew of it as a place that had considerable financial resources. Richard responded that the federation in his area was "well funded."

Charlie remarked that not only did the federation in his area have a good deal of financial resources, but that he disagreed with the way that they spent those resources. "My impression was that they have a lot of money, also that they spend it on silly things."

Samuelson, in another community knew his federation as "a heavy hitter with fundraising." He went on further to say that the federation "raises a lot of money that was hopefully used for good things." This theme of distrust toward the federation continued in other reflections as well.

This sentiment continued as interviewees described the kind of people involved in the federations in their areas. Many young Jews saw their federation as an exclusive club, of which they were not a member. This may have been true in some senses, as the federations often focused on members of the community who were able to make significant financial contributions to the needs of society. Michael explained that the federation in his area "focuses on people who have a lot of money, and less on people like me...I'm not blaming them, but I don't seem to be in their field of view." Charlotte suggested that, "there would be a benefit for the federation to reach out to people who don't have as much money." Charlotte went on to state that there tended to be "cliques" at the federation in her area. While the tightness of the federation community may have been a wonderful blessing to deepen the bonds of the people involved with it, Charlotte felt kept out from that group. Young Jews only fell further from the focus of federations as their incomes were smaller from the onset of the Great Recession.

Other young Jews described the federations in their communities as being out of touch with their generation. This was likely because of their focus on the wealthier, and so older community members. Sarah, herself very involved in her Jewish community, explained simply that the federation was "not really what I'm interested in Jewishly." Charlie remarked that the federation in his area decided that they would reach out to the 20s and 30s Jewish population by offering programming centered around "technology" and "Israel education." "It sounds like things that people not in their 20s and 30s would think of." Charlie went on to say "that's my impression of federations, they were a little bit

clueless...out of touch." Nathan, who was also very involved in the Jewish community, as were many of the people who knew what the federation was, stated similarly that the federations "have antiquated notions about how to involve the younger generations."

Samuelson also stated that there were few people his age who were involved with the federation in his community, he described it as "an [older] adult lined place."

There did seem to be a divide between younger Jews and the Jewish federations. Some of the participants explained that they did not choose to donate to the federation in their area. Claire explained that "I don't have additional funds to contribute to federation." Karen, stated that while she did donate some money to the federation she did it reluctantly because she has other places that she would rather support. "I don't give as much to the federation because of my own personal priorities of where to donate to." Nathan explained that his position pressured him to donate, "I wouldn't give money to the federation if I wasn't in the position that I am in, in the Jewish world." It seemed as though for some young Jews, their interests were not aligned with the federations in their area. They were reluctant to support it because they, in some respects, did not agree with the practices of the federation. Sara Benor, an associate professor at the Hebrew Union College-Jewish Institute of Religion wrote that this may have to do more with a difference in salary than with age, noting that those who made more money in the Jewish world lean toward federations and other "mainstream" organizations.¹⁵⁷ Indeed, the majority of participants that spoke poorly of the federations made less than \$40,000 a year. This however continues not to bode well for the federation's prospects of engaging young Jews af-

ter the recession, as the downturn has caused them to earn lower salaries in the workplace.

Nowhere was this opposition more apparent than when participants talked about the political views of the federations in their area. For Sarah, who was active in a number of liberal social action groups, the federation was "[politically] conservative." The view that the federations were politically conservative was most commonly expressed with interviewees' views of the federation's activity around Israeli Politics. For example, Harry stated that "The main issues I have with them [the federation] surround Israeli politics, I disagree with excluding groups from participating in the Israel discussion." Richard remarked, "I wish they advocated for more room for debate regarding Israeli policy, American Jewry was monolithic to an unfortunate extent [on Israel] and that doesn't parallel even Israeli society." Others only knew the federation through their Israel programming, they did not express their political views around Israel and the federation but instead described the federation's involvement in Israel activities and their disinterest with them. Roger described that "the only interaction I have had with the federation was that they sent an Israeli Shaliach to the Moishe House...I also know that they had an Israeli Independence Day event but I didn't go." Jeff remarked that "I've seen them sponsor social and Israel events, I've never had any interaction with them." Charlie was more explicit in his opinions, expressing his frustration that the federation in his community had "too much Israel programming, Israel was a country not a value." These sentiments were confirmed by Peter Beinart, who wrote in 2012:

For one thing, it is difficult to teach Jewish students to defend the Jewish state when they have not been taught to care much about Judaism itself. Second, it is intellectually insulting to tell young Jews who have been raised to think for themselves that they should start with the assumption that Israeli policy is justified, and then work backward to figure out why. Third, since young American Jews-more than their elders-take Jewish power for granted, the victimhood narrative simply doesn't conform to what they see in their own lives or in the Middle East.¹⁵⁸

Nevertheless, not all of the sentiment towards the federation was negative. Many people had positive things to say about the federations in their area. One interviewee, Rachel, stated that "the federation is wonderful." She saw first hand some of the ways that the federation supported the organizations she cared so deeply about in her community. Some of the participants this study also really appreciated the help that the federation in their community gave to the Jewish organizations that they were involved with and cared about. This support was really where the federation shined in the eyes of the Jews in this study. Harry made sure to mention in his interview that "I appreciate the money they give to Moishe House." Moishe House was an organization that he cared deeply about, and their support helped keep the doors open when their mostly 20s and 30s participants could not help financially given their depressed salaries after the recession. Charlotte pointed out that "they do, do a tremendous job of raising and distributing funds to organizations and people who need it."

When asked what they wished the federation did or did more of, many people responded that they wished the federation in their community would help them pay for involvement with organizations that they cared about. Money was a barrier for some people in their involvement in the community and participants related that they would like help paying for events. Again, with the post-recession economy, many young Jews could afford the Jewish activities they would have liked to have been a part of. Perhaps assistance could be found in the form of a scholarship or voucher system. Many wished that the federation would help them pay for programs they wanted to be a part of, most specifically for the High Holy Days. Katherine noted "I wish they sponsored High Holy Day services so that people who want to go to services could afford it. I wish they could help bring competitive services prices." Michael similarly stated "help in getting High Holy Day tickets would be helpful, I don't want to be shut out [of services] for financial reasons."

Living Situations

When asked if the economic downturn affected them, many respondents said that it did not affect them, but then would go on to explain how the poor economy has made life difficult for them over the past four years. It was possible that the participants did not identify the events in their lives with the effects of the downturn. In fact, more than one participant mentioned that talking about their experiences in the past few years made them realize that they were affected by the recession. It may be that participants imagined more drastic effects of the recession than those that impacted their lives and so they did

not identify with them. The effects of the downturn were more subtle on the participants in this study. To chart these changes, I began by asking about the living situation of the interviewees. Many of the interviewees told stories of having trouble paying rent on their apartments shortly after the downturn in 2008. One interviewee, Harry, lived at his parent's home for a year after he graduated college because he could not find work that would support rent in the city he lived in. Another participant, Adam, lived with his parents for 14 months after he graduated college, similarly because he could not find full time work that would support paying rent. Both Harry and Adam graduated shortly after the economy collapsed in 2008. Rebecca, another participant, said that she spent 55% of her income on a shared apartment in her city. With grad school tuition and expenses on top of that she had difficulty making ends meet. Another participant, Leah, could only afford living in group houses for the past year and a half because she had been underemployed for that time and could not afford to pay rent on her own apartment, or even a shared apartment with a roommate.

While many of the participants described the economic downturn as leading to many challenges in their living situations, a surprising number of participants who were more stable financially, were able to use the economic downturn as an opportunity. Eight interviewees purchased homes after the housing crisis hit, taking advantage of cheap house prices and low interest rates. For example, Richard explained that "we couldn't have afforded the place that we live before the [housing] meltdown." Similarly Jeff mentioned, "in a sense the downturn helped us because interest rates plummeted and we were able to afford to buy an apartment." While some young Jews were struggling to make ends meet,

others were more stable financially and able to take advantage of the drop in house prices that came as a result of the housing crisis. This pointed out that various Jews in their 20s and 30s fared differently in the challenges of the economic downturn. For some there were opportunities to step into homeownership, for others, like those mentioned in the previous paragraph, the recession brought on financial challenges that forced them to return to their parent's homes.

The poor economy also factored into decisions around getting married and having children for some of the interviewees. For Susan, the economic downturn caused her to lose the opportunity of a higher salary, and provided a challenge for her in her relationship with her boyfriend who made considerably more than she. This made the prospect of marriage significantly more complicated. For Rebecca, the prospect of throwing a wedding was daunting in this economy: "A wedding costs a lot of money and it's difficult to think of getting married when you don't have a job." Jeff described his marriage celebration: "We had to be very discerning when we were planning for our wedding."

Others described concerns about the prospect of having children, or more children after the economic downfall. Rebecca described the challenges of having a lower paying job: "I also can't have kids on my salary, I can't even afford a dog." Adam reflected that, "I don't have a 401K and couldn't imagine having kids [with the amount he makes]." For people who had children, the desire to have more children had to hold out against the challenge of financially supporting each child when jobs and employers were less predictable. Rachel explained that the downturn made it difficult for she and her husband to

decide to have their first child, and she wanted to make sure that her husband had a stable job before they began talking about having another. Charlotte shared a similar situation, where she and her husband would have liked to have another child, but had decided not to until they were more stable financially. Nathan commented similarly about he and his wife's desire to have another child. Regardless of the degree, the economic downturn has affected the way that young Jews live their lives in a number of ways, including living situations, home ownership, marriage and children.

Employment

One of the hardest challenges for any person in their 20s and 30s was facing a difficult job market. Many of the young Jews I interviewed found themselves competing for entry level jobs with people who had 10 and 20 years of experience in the field. Rebecca reflected on her experience after college: "I couldn't get a full time job." Harry remarked that when he was looking for a job he experienced fierce competition, "there were about 100 applicants for each position I applied to." Adam described the challenges of moving up and building a resume in his field in the depths of the poor economy, "there were fewer jobs so I had to bounce through a series of internships to get a steady job." Charlie faced trying to join the public school system as a teacher when a hiring freeze was put into effect in his city. The freeze precluded him from getting a job coming out of college. Happily however, Charlie credited his inability to get a job coming out of school with his push or inspiration to start his own non-profit organization. Leah, another participant, ex-

plained that she had to work a series of odd jobs to piece together a living after she left school because she could not find any full time work. Leah, like so many others, discovered that the places she applied to for jobs "were hiring people who already had experience." Claire had a very similar experience, applying for jobs in her field and finding that the positions were being offered to people who had 10 and 15 years of experience already.

One of the many challenges that came from extended job searches was a loss of confidence and heightened anxiety in the participants in this study. Some interviewees were hurt on a very deep level emotionally by the trials of their fruitless job searches. Rebecca described struggling with a great deal of anxiety during her job search. This only added to the challenges of looking for a job in a difficult economy. Rachel described that her husband "used to be a very confident person" before he lost his job in 2008. The loss of his job, and the extended job search afterward hurt his confidence deeply and led him to seek professional counseling to help him cope with the experience. Michael also described looking for a job in a troubled economy: "It hurt my confidence, it hurt my self esteem." It was possible that the Jewish community could lend more support to young Jews by providing avenues for them to get emotional support during their difficult job searches.

For many of the interviewees who were active in a Jewish community, that community informally provided them with a great deal of emotional support during their job search. Sarah described the kiddish luncheon at her synagogue as being a time when she found a

lot of support from the community while she was looking for a job. Having a community of people that she could share her experience with, helped bolster her and support her during her job search. Deborah had a similar experience at her havurah. Whenever the group got together they would ask her about her job search. They shared in her successes and her disappointments and their sharing helped her weather the challenges of the search. Similarly, Susan found comfort in talking to the regulars in her Shabbat group about her job search. Harry and Jeremy described very similar experiences. Charlotte simply stated: "I always feel supported at temple."

The length of time that participants took to find jobs varied widely in these interviews. The shortest amount of time for a job search among participants was 8 days, the longest amount of time was a year and half. For some of the participants the Jewish community was a major part of their job search, for others the Jewish community did not aid or affect their search at all. One interesting discovery of this research was that some of the participants found part time work in the Jewish community that helped support them financially while they were looking for more permanent work. Both Rebecca and Sarah took on teaching jobs at their synagogue when they were searching for a job. Their work both gave them a small paycheck to then use for basic living expenses and provided a place for them to work, and feel validated. Amidst the constant rejection of searching for a job, and the anxiety that ensued from not working, they found an outlet for their need to give to society and to the community through this part-time work. Jeremy had a similar experience; members of the Jewish community provided him with part time legal work while

he was looking for a full time position. This helped him financially and gave him "a place to go every day."

The Jewish community has established institutions to help people in times of need, such as was prevalent for young Jews during this recession. Perhaps the most directly applicable institution for Jews looking for a job was Jewish Vocational Services. While Jewish Vocational Services had an office in each of the areas my interviewees lived, few had heard of it, and those that had heard of it did not find it helpful. Rebecca explained that she reached out to Jewish Vocational Services when she was looking for work, but that they did not get back to her until months later, and after she had already found an internship. Harry reflected that "I went to one [Jewish Vocational Services] event. It wasn't helpful." Nathan said that he reached out to Jewish Vocational Services but "they never got back to me." Similarly, Michael stated "I spoke to one of the people there, but I didn't use any of their services."

Even though none of the participants took advantage of Jewish Vocational Services, many of them still networked in the Jewish community to find a job. For Susan, the rabbi of her synagogue helped her network for a job. Harry utilized many of the contacts he had in the Jewish world to try and find a job, although none of the connections that he made in that way panned out. Adam found a job through networking in the Jewish environmental community. Jordan found a job out of college by networking with friends in the Jewish community of his college. Charlie was able to find a job on the website JewishJobs.com, and simultaneously had friends in the Jewish community putting the

word out that he was looking. Marah was able to utilize the connectedness of the Jewish community to kickstart her new business, and calculated that 75% of her first set of orders were from members of her Jewish community. Charlotte, a consultant, also noted that word of mouth was really helpful in finding new jobs.

Some participants even noted that they felt they had an advantage in looking for a job because they were Jewish or members of the Jewish community. This might be one reason why Jews of this age cohort had lower unemployment rates than others of their same age across the country.¹⁵⁹ Leah stated that, "As a nanny people tend to feel better about hiring me because I am Jewish." Michael described his experience looking for a new job as a Jew,

When we decided to move to [one city] from [another], I put in a lot of inquiries to Jewish organizations in the [area], and even though all of them didn't have open positions, many of them gave me hour long conversations talking to me about opportunities and giving me names and phone numbers of people to connect with, none of those things ended up coming to fruition, but none of them had to do that. They were trying to help me out.

The yearly incomes of participants ranged widely from \$10,000 a year to \$100,000 a year, or \$210,000 a year for a joint household income. When I asked if the participant was comfortable with the amount they made, their answer was most often yes. Some of the interviewees who made below \$20,000 a year and who did not have children, and par-

ticipants who made closer to \$120,000 as a joint household income and who did have kids answered that they were not comfortable with the amount that they were making.

I wanted to understand better how young Jews felt they fit financially in the larger Jewish community, so I asked them how they felt their salaries compared with other Jews. Their answers varied widely. Of those who felt that they made more than others in the Jewish community, their salaries were closer to the middle of the range, \$30,000 a year to \$83,000 a year, but their ages fell more toward the bottom of the spectrum of interviewees, the oldest being 30 years old. Of those who felt that they made less than other Jews in the community, their salaries varied more widely, from \$10,000 a year to \$100,000 a year. The ages of this group fell into the older age brackets of people interviewed and ranged up to 39 years old. Some of these people also had children, and possibly compared themselves with other people who were in a similar stage of life as they were and figured that they made less. For example, one participant was 23 years old and made \$72,000 a year and felt that he made more than others in the Jewish community, while another participant was 37 years old and made \$74,000 a year and felt that he made much less than other Jews in the community.

The majority of participants felt that they made less than others in the Jewish community, 13 as opposed to the 8 who answered that they made more. This may be an indicator that it was more prevalent for young Jews to believe that they make less than others in the Jewish community. This may have caused these Jews to become embarrassed and not look for the help they need. The Jewish community can possibly help these Jews by

reaching out to them and understanding that they may feel like they were alone. Many young Jews were struggling financially, 20% of the interviewees made less than \$20,000 a year.

The Madoff Scandal and Anti-Semitism

Another major event in the economic downturn was the crumbling and exposure of Bernard Madoff's Ponzi scheme, which stole a great deal of money from many Jews and Jewish non-profits. I also asked my participants about this scandal, hoping to gain some insight into how this event might have affected them. Few of the interviewees had much to say about the event. Those that did, help reveal the way that this event may have impacted the young Jewish community. A few interviewees responded that the prominence of the Madoff scandal in the media points to a latent anti-Semitism in America. Sarah stated that "Jews get blamed" for problems in the financial world. Some were worried that it was bad for the image of Jews around the world. Aaron noted that he was frustrated that "it was just another thing for people generalize Judaism with as a whole." Karen stated that it "makes our group [the Jews] look bad." Charlotte was concerned that the scandal "furthers some stereotypes about Jews being money hungry."

Still others were angry or frustrated at the Jewish non-profits that invested money with Madoff. Deborah stated that she was "angry that so many people in the Jewish community put their money in with him." She explained that Jews' willingness to invest with

Madoff made the Jewish community look bad, even more than the actions of Madoff himself. For Deborah, these institutions should have been more careful with their money. Their willingness to invest with him implies that they were somehow complicit in the scheme, or at the very least irresponsible. Rebecca also was angry that "Jewish institutions trusted someone like that." Given this age cohort's reluctance to put their money into synagogues and federations, it may be that young Jews generally distrust the Jewish community when faced with money. In this case, the Madoff scandal either caused this distrust, or exacerbated it.

Many of the interviewees were actually indifferent to the Madoff scandal. Jeremy stated that it "didn't impact anyone I know personally." Jordan explained that he felt similarly to the scandal as he would have had Bernard Madoff not been a Jew. Leah expressed her feelings that this was "yet another person in the financial world that was doing shady things."

The fact that there was little thought given to it by many younger Jews shows a great deal about the state of young Jews today. There was little concern for anti-Semitism among them. When asked directly, only one out of the 25 interviewees responded that the Madoff scandal caused him or her concern for a rise in anti-Semitism. Happily, not a single participant had claimed they experienced anti-Semitism personally. This was a generation that had not had trouble directly with hatred towards Jews and none of the participants in this survey have had any encounter with anti-Semitism. There was very little concern over it among this age cohort.

Tzedakah and Volunteering

Another prevalent practice in the Jewish community was that of giving money to non-profits and taking the time to volunteer for the needy. Also in an attempt to map out the affects of the economic decline on the population of Jews in the United States in their 20s and 30s, I asked questions centered around their giving and volunteering practices. 18 out of the 25 Jews interviewed donate money to causes. The causes these participants donate to was remarkably diverse, and not limited to specifically Jewish causes. The majority of the causes they donated to were not Jewish. Additionally, seven participants added to this list that they would commonly donate to a cause that a friend might be promoting, often by doing a bike ride or walk fundraiser. The median amount of money given was \$200-\$300 a year, with a slight correlation of bigger donations to more income. Some participants skewed significantly off of this however, giving 10% and more of their overall income to causes they cared about.

Different participants donated for different reasons. Some recognized a moral obligation to help. Isaac for example, explained that he gave partially because he acknowledged that he was much better off than many people in our world and he had an obligation to make the world a better place. Susan gave because "there is change that I want to see in the world." Harry felt like the money belonged to the people who needed it: "I don't feel like it's all my money." Another participant, Sarah, stated that she donated out of a con-

cern for the funding sources of non-profits: "It's important that non-profits not just depend on foundations." Rebecca felt that because she could not donate her time, she should donate money. Rebecca also pointed out that she would often donate to places that she had volunteered at, because she knew more about how the organization runs and had a greater confidence that they needed the money and would use it well. Similarly, Charlie noted that if he felt like an organization would not use the money wisely, he would not donate to them. This ties into the distrust many Jews have felt toward Jewish institutions after the economic downturn. Young Jews were more likely to donate to causes they trust.

Finally, many of the participants also volunteered for various organizations, although not as many as that donated money, 14, as opposed to 18, out of 25. For some, the term volunteering was a difficult thing to define. Many young Jews put their time and energy into things that helped others, such as joining the board of an organization, but they were not sure if this constituted volunteering or not. Many volunteer organizations have found ways to make volunteering fun and socially based. This blurred the line between social events and volunteering. As such, some participants responded that they did not volunteer, while they may have also been involved in a group that did social justice work or the like.

Most of the people who responded that they volunteered said that they did it because it felt right and because it was enjoyable. Others however explained that they volunteered because they were unable to help with organizations financially. For example Charlotte

stated "I want to volunteer partially because I can't give money." As more Jews continue to struggle financially in the wake of the economic crisis, more will likely look for volunteer opportunities in order to give back to their communities.

There were many ways that the economic downturn in 2008 has affected the Jewish practice of Jews in their 20s and 30s in the United States. In order to have space to explore possible conclusions in greater depth, they will be reviewed and written about in the following chapter.

Chapter 4: Conclusion

Reviewing the findings in Chapter 3, we can draw a number of conclusions about some of the ways that the economic downturn has affected Jews in the United States in their 20s and 30s. Some of the findings are more drastic than others; hopefully all of them will be helpful in understanding the lives and Jewish practices of these young Jews.

Firstly, young Jews have strong impressions of many of the major institutions that are in the organized Jewish world. Synagogues are viewed by this group as expensive.

Whether or not they would like to be involved, and whether or not they themselves are members, synagogue dues are a prominent piece of the image of synagogues in the eyes of young Jews. For some, this prohibits them from joining and paying dues to the synagogues. Given the economic climate after the recession, many young Jews have even less of the disposable income that dues require. It is also important to note that there are other factors that contribute to their lack of involvement as well. We will explore those further below.

Due to the tough job market created by the recession, many young Jews have lower incomes than they might have wanted or expected. This has caused them to be more discerning in how they choose to donate their money. Surprisingly, many young Jews have not heard of the Jewish federation, and know nothing of the Jewish federation in their community. This has caused the amount that young Jews give to the Jewish federation to drop. Additionally, the young Jews I spoke with who do know of the federation in their

community, mostly have negative impressions of it. They see these places as out of touch with their generation. This attitude, along with lower donations as a result of the economic downturn has caused young Jews to separate themselves from the missions of the federations. Theirs is a generation that donates directly to the organizations that they care deeply about. What is more is that the corruption of the Madoff scandal has caused young Jews to doubt the integrity of the federations, and major Jewish institutions. This has also caused a decline in activity with, and donation to, these organizations.

Another characteristic of this generation is its mobility. Many of the people I interviewed for the third chapter of this thesis had either moved in the past year, or were going to move in the coming year. One interviewee had to reschedule his interview because he was moving that very day. In his case, as well as many others, the interviewee was moving because of a job opportunity. In today's economy, which still harbors difficult competition for young people to get jobs, many young people have to be flexible and willing to move. As a result, few find themselves in one place long enough to set down roots.

Many young Jews actually do seem like they would like to become more active in the Jewish community, and join a synagogue. Unfortunately, they do not stay in any place long enough to really feel like they belong, and this belonging is a major force in becoming a dues paying member of a synagogue. Many young Jews who do become involved in a synagogue or other institution only remain involved for a year or so until they move for another job opportunity. It can take some time to find the right Jewish community, especially given the plethora of Jewish options and organizations in many of the cities these interviewees live in, including Boston, New York, and San Francisco. Many interviewees

had recently attended events at a number of organizations in their area. This transient lifestyle brings with it not only a number of living places, but also a number of different Jewish communities. It is not uncommon for a young Jew to regularly attend services or holiday events with 2 or 3 different communities. Again, this is because many of these young Jews are new to the area and not ready to settle down with one community yet. It may also be the case that once they feel they have found a Jewish home in an area, they have to move because of graduate school or job opportunities.

Another result of this transience is that most of the Jews of this age do not feel any kind of allegiance to a national movement. For example the majority of participants interviewed for this thesis did not identify with a movement. It is worth saying that this is a missed opportunity. For many of the young Jews that travel from one city to another, having a connection with a national movement, that could transcend those various cities, might be helpful in establishing a sense of Jewish belonging in a new place. Regardless, the majority of the young Jews interviewed stated that they do not identify with a Jewish denomination. Some mentioned that they grew up Reform or Conservative, but that now they do not identify with it. Part of this may be that they are still connecting with different organizations in their community, and do not feel an allegiance to a national movement because of the diversity of affiliations that the synagogues and organizations have. This also indicates that young Jews do not want these labels. Some interviewees said that they would be closest to Conservative or Reform, but that they did not want to be identified as such.

Some of the young interviewees who were adversely affected by the downturn not only found emotional support from their Jewish communities during the economic downturn, but also found employment. Hillel International has taken on a model of getting college students active in Jewish campus life by paying them to help get others involved. This has been a successful model in getting young Jews involved and seems to have unofficially taken place post-college as well. Some of the interviewees found teaching jobs at synagogues to tide them over while they looked for full time work. This not only caused them to become more involved with their Jewish community, but provided them with valuable financial support while they weathered the recession. This is a model that synagogues and other Jewish organizations could look at to help young Jews.

Another thing that could help young Jews is assistance from the Jewish Federation in their area to pay for the events and activities that they would like to attend. A number of people in the study mentioned that they would find it especially helpful if they could receive help paying for High Holy Day tickets. While all of the participants who wanted to attend High Holy Day services were able to in the past few years, many were not able to attend where they would have liked. Some went to Chabad for services, others attended services at their parents' synagogue, and still more squeaked by to pay for their tickets. Many synagogues are not open to young people who do not have tickets for these services, and if they are, the participants did not get that impression. Understandably, the revenue of the High Holy Days is important in the overall budget of synagogues. Meanwhile, federations are paying for events designed for Jews in their 20s and 30s, when the

population is already attending events elsewhere. That money could go far in aiding young Jews' entrance fees to the programming and services provided by other institutions.

As was discussed in the previous chapter, paying for High Holy Day tickets is not the only challenge faced by this population. Many of the people interviewed for this study were impacted indirectly by the recession, but in a big way. Some of the participants were forced to live with their parents after college because they were unable to find steady work that could support their paying rent. One participant is working three jobs because her parents are unable to take her in, and so she has to rent her own apartment without a single steady job. Many other participants described financial hardships during the recession: looking for work, facing underemployment, and dealing with the constant anxiety of job loss. This anxiety is sure to be a lasting effect of the recession on this generation. While many who were scrambling a few years ago for work now have jobs, the fear of job loss lingers, as is shown in Don Peck's study of this age group.¹⁶⁰

While there were plenty of participants who struggled with job loss, plenty maintained their jobs, and were able to take advantage of the depressed housing market to buy homes at a small cost and low interest rates. This is an important note, because while many did face challenges with the troubled economy, there were still many young Jews who were financially stable throughout the crisis.

Even while many were financially stable through the economic crisis, because there were fewer job opportunities many young people took positions that were less ideal for them,

and at a lower pay, than if there were better opportunities available in the market. Due to the lower income across the board, many of the participants spoke of anxieties around getting married and having children with the salaries they were, or were not, earning. For those that decided not to have children because of their finances, they may have also been less interested in joining a synagogue because they did not have children they were looking to educate Jewishly.

For those who were involved in the Jewish community during the recession, many found networking among other Jews very helpful in finding work. Interestingly enough, this was mostly informal networking, as not one participant mentioned that Jewish Vocational Services was helpful to them at all in their search. These Jews also found a lot of help from the emotional support lent to them by the Jewish community. Again, informally, and during kiddish luncheons and Jewish events, many of these Jews found comfort in sharing the stories of their financial struggles with other Jews in the community. It may be possible to utilize these opportunities and train the general community in how to reach out to each other, creating a group that supports one another informally, but with some small training.

At the same time, these participants were less likely to seek out support more formally from the clergy at their synagogues and Jewish groups. Few of the participants had anything that they were interested in talking about with the clergy they were closest to, and most had not talked one-on-one with a clergyperson in many years. One participant mentioned something that may have indicated a larger sentiment: he felt that his rabbi was a

very busy person and that he did not feel good about taking his time. It is possible that this younger generation of Jews does not feel entitled to the time and attention of clergy. This may also be fed by feelings of belonging centering on their contributions to synagogues and other Jewish institutions. Some of the participants felt somewhat guilty for being involved in Jewish events put on by a synagogue in their area because they were not dues paying members of the congregation. It may be that young Jews are less willing to seek out help from clergy because they feel guilty about not paying for their services, in the same way they might with a counselor or therapist.

The community as a whole has had a great impact on the individual young Jew throughout this process in other ways as well. The majority of the participants reflected that they felt that most of the members of the Jewish community made more than they did. This may mean that the majority of young Jews feel that other members of the Jewish community should be responsible for paying for the events and activities that take place in the Jewish community, because they have greater financial resources. That said, many of the people interviewed do donate to causes, but they donate indiscriminately to both Jewish and non-Jewish non-profits.

In addition to possible affects on donations, the fact that many of the young Jews interviewed felt that other Jews in the community made more than them may indicate that these young Jews feel alone in their troubles. While many of the people interviewed described difficulties getting a job and meeting their expenses, few saw their troubles as connected directly to the economic downturn. This may keep them from feeling a part of

the larger difficulties in the economy, and also lead to their feeling alone in their challenges. This may be an opportunity to find ways to support young Jews in their experiences. Young Jews may need help from friends, family and clergy to better understand their problems as connected to the greater economy, and that many are dealing with similar issues. While some communities offer support groups, there may be an opportunity for communities to offer support groups specifically for young Jews to share their experiences with each other.

Another shared experience among the young Jews in this study was the experience of safety from anti-Semitism. While many of the secondary materials available on the effect of the economic downturn, and especially on the Madoff scandal, that were reviewed in the second chapter of this thesis described a concern over a rise of anti-Semitism in the United States as a result of the recession, only one interviewee expressed any kind of concern over such a rise. None of the participants in this study had ever experienced anti-Semitism first hand. Furthermore, the statistics gathered by the Anti-Defamation league show a significant decrease in anti-Semitic incidents in the United States.^{161 162 163}

¹⁶⁴ Young Jews today are much less familiar with anti-Semitism.

Despite some concerns in the literature reviewed for Chapter 2, most of the young Jews interviewed for this thesis did donate money. This generation donates indiscriminately to both Jewish and non-Jewish causes, and feels no greater allegiance to supporting Jewish non-profits than other non-profits. In many cases, their donations are fueled by Jewish values, but presented to organizations that more directly fight for the causes they care for.

For example, one participant explained that she would rather donate money directly to groups fighting for the rights of gay, lesbian, bisexual, transgender, and queer people than to donate to the Jewish federation, because she is not sure who they will in turn give the money to.

Ultimately, the economic downturn has both moderate and powerful effects on the Jewish population in their 20s and 30s. Many of the same trends that were taking place before the downturn: lack of affiliation, getting married later, independent minyans and alternative Jewish practice continue, some now at a greater pace. The Jews in this age cohort have weathered the challenges of the crisis and come out. Many of the participants that had trouble getting jobs in 2009 and 2010 now have steady work. The few effects the recession has had on their home life and Jewish practice were temporary. Just recently, it was announced that the DOW Jones Industrial Average reached a record high and the unemployment rate in the United States has come back down to 7.7 percent.^{165 166} The recession was a major event for the people of the United States and of the world. The anxieties that this downturn caused for young people over job loss and self worth are sure to carry on for years, and there is no telling what the economy brings for the future, but for now in the early part of 2013, things are looking bright for the future and the Jewish community has much to celebrate.

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