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OF GREATER METROWEST NJ

2020 Greater MetroWest NJ Jewish Community Study



Financial Well-Being

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The Cohen Center for Modern Jewish Studies (CMJS), founded in 1980, is dedicated to providing independent, high-quality research on issues related to contemporary Jewish life.

The Cohen Center is also the home of the Steinhardt Social Research Institute (SSRI). Established in 2005, SSRI uses innovative research methods to collect and analyze sociodemographic data on the Jewish community.

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INTRODUCTION

The 2020 Greater MetroWest Jewish Community Study, conducted by the Cohen Center for Modern Jewish Studies (CMJS) at Brandeis University, employed innovative state-of-the-art methods to create a comprehensive portrait of the characteristics, attitudes, and behaviors of the Jewish community in Greater MetroWest New Jersey (GMW). The principal goal of this study is to highlight data and findings that will be useful for the Greater MetroWest Jewish Federation and other community organizations and funders for communal planning. This study is intended to promote an understanding of the community and to aid strategic planning, program development, and policies to support and enhance Jewish life.

The study overview report¹ serves as an introduction to all of the topic reports. It provides key findings, terminology, and a summary of the methodology used in the study.

This topic report focuses on the financial well-being and challenges experienced by Jewish households in Greater MetroWest. Related reports cover:

- Community connections
- Geography
- Israel
- Jewish children
- Jewish engagement
- Philanthropy/Volunteering
- Seniors/Health and disability

More details about each item are available in the report appendix and through analysis of the dataset.

Greater MetroWest Jewish Population, 2020

Total Jewish households	56,800
Total people in Jewish households	155,000
Total Jews	122,300
Adults	
Jewish	96,900
Non-Jewish	26,600
Children	
Jewish	25,400
Non-Jewish	4,300

Numbers do not add up to total due to rounding.

The present study provides a portrait of the Greater MetroWest Jewish community as it was in the fall of 2020, six months into the COVID-19 pandemic. Although some survey responses were likely

¹ View at <<https://www.brandeis.edu/cmjs/community-studies/greater-metrowest-nj-report.html>>

to be influenced by the special circumstances of the pandemic, the questions were designed to provide a demographic and attitudinal portrait of the stable characteristics of the community. The survey questionnaire was developed by CMJS in consultation with the Jewish Federation of Greater MetroWest NJ. As necessary, questions were modified to account for changes in usual patterns of behavior during the pandemic.

In total, 3,295 eligible households completed surveys between October 1 and December 11, 2020. The response rate for the primary sample, which was designed to be representative of the entire community, was 33.4% (AAPOR RR4²).

Notes on this report:

- In order to extrapolate respondent data to the entire community, individual respondents were assigned a “survey weight” so that their survey responses represent the proportion of the overall community that has similar demographic characteristics. Unless otherwise specified, this report presents weighted survey data in the form of percentages or proportions. Accordingly, these data should be read not as the percentage or proportion of respondents who answered each question in a given way, but as the percentage or proportion of the population that we estimate would answer each question in that way if each member of the population had been surveyed.
- Because estimates are based on a probability survey, no one estimate should be considered an exact measurement. As a guideline, the reader should assume that all estimates have a range of plus or minus five points; therefore, reported differences between any two numbers of less than 10 percentage points may not necessarily reflect true differences in the population.
- When a percentage is between 0% and 0.5% and would otherwise round down to 0%, the number is denoted as < 1%. When there are insufficient respondents in a particular subgroup for reporting reliable information, the estimate is shown as “—”.
- Comparisons across subgroups: When there is a statistically significant difference among subgroups, we are 95% confident that at least some of the differences in estimates reflect actual differences and are not just the result of random chance. In the tables in this report, we designate these differences by shading them light gray. Findings that are not statistically significant are not shaded. Even in cases where there are statistically significant differences in a full set of responses, it is unlikely that there are statistically significant differences between every pair of numbers. As noted above, even when a table is statistically significant, differences between any two numbers of less than 10 percentage points may not reflect true differences in the population.
- When reporting qualitative or open-ended data, sample verbatim quotes from respondents appear in italics. These responses are not representative of the views of all community members but add context and depth to the representative quantitative data included in the report. Comments may have been edited for clarity and to remove any identifying information. When the number of respondents who mentioned a particular theme is shown, that number indicated the actual number of respondents and not the weighted share of the population they represent.

² American Association for Public Opinion Research (AAPOR) is a professional organization that sets standards for survey research.

- Comparisons across surveys: As part of the goal to assess trends, we made comparisons of answers to data from national studies (in particular, the CMJS/SSRI American Jewish Population Project (ajpp.brandeis.edu) and the Pew Research Center report, “Jewish Americans in 2020.”³

³ Pew Research Center, “Jewish Americans in 2020” (Washington DC: Pew Research Center, 2021). <https://www.pewforum.org/2021/05/11/jewish-americans-in-2020/>

KEY FINDINGS: FINANCIAL WELL-BEING

- The largest share of GMW Jewish households described their standard of living as “have enough money” (41%).
- Nearly one-in-five Jewish households (17%) described themselves as unable to make ends meet or just managing to make ends meet. The same share of Jewish households (17%) described themselves as well-off. Over the past three years, half of financially struggling households (50%) were unable to afford necessities.
- Two thirds (68%) of GMW Jewish households reported that their financial situation is about the same now as it was just before the COVID-19 crisis.
- Financially struggling Jewish households were hit hardest by the economic impact of the COVID-19 pandemic in terms of employment.
- Among all GMW Jewish adults, only 3% were unemployed and looking for work at the time of the survey. However, 23% experienced a pay or hours cut, furlough, closed business, or job loss since the start of the pandemic.
- Fifteen percent of GMW Jewish households changed their Jewish life in some way due to financial constraints. A significantly greater proportion of struggling Jewish households (32%) made changes to their Jewish life due to financial constraints, with 19% reducing their donations to Jewish causes. Among struggling Jewish households that were synagogue members, 9% needed financial assistance to maintain their synagogue memberships. Very few Jewish households suspended their synagogue memberships.
- Younger Jewish households as well as Jewish households without a married/partnered couple are less likely to be well-off than other households. Couples without children have the highest standard of living.
- All regions of GMW have a similar share of well-off households, between 17% and 19%, but East Morris has a smaller share of struggling households.
- Well-off Jewish adults feel a stronger sense of connection to the local Jewish community (25% very connected), compared to the groups with less secure finances (13% very connected).
- Jewish charitable giving is prevalent in GMW regardless of financial situation, but Federation giving is highest among well-off Jewish households.

FINANCIAL WELL-BEING

This chapter illustrates the financial state of Jewish households of GMW, including self-reported standard of living, assets, income, and measures of employment and poverty. We explore some of the most pressing financial challenges experienced by households over the past three years and more specifically during the COVID-19 pandemic crisis. Jewish households that described their standard of living as financially “struggling” were hit hardest by the economic impact of the COVID-19 pandemic in terms of financial stability and employment status. In general, each financial challenge weighs most heavily on the least financially secure.

Standard of living, assets, and income

Respondents were asked to describe their own standard of living, using the options listed in Table 1, column 2. Throughout this report, we refer to these financial situation categories using the labels in column 1. The largest group for self-described standard of living in GMW is Jewish households with “enough” money (41%). Seventeen percent of Jewish households are “struggling” financially, including 2% that cannot make ends meet and 15% that are just managing to make ends meet.

Table 1. Self-described standard of living

Report category	Response option	All Jewish households (%)
Struggling	Cannot make ends meet	2
	Just managing to make ends meet	15
Enough	Have enough money	41
Extra	Have some extra money	24
Well-off	Well-off	17
	Total	100

Roughly one-in-four GMW Jewish households (23%) have at least \$1 million in assets (Table 2). The remaining Jewish households include 25% that have less than \$1 million in assets and 19% that were not asked about their household’s assets. Financially struggling Jewish households are included in the “not asked” category. Household assets are not known for 28% of Jewish households that preferred not to answer this question and for 4% of Jewish households that do not know whether their assets are above or below \$1 million.

Table 2. Assets

	All Jewish households (%)
Less than \$1 million	25
\$1 million or more	23
Not asked (struggling/managing)	19
Prefer not to answer	28
Don't know	4
Total	100

In addition to household assets, respondents were asked to report on their household’s yearly pre-tax income for 2019, as shown in Table 3. Categories in the income questions differed depending on number of people in the household. To better compare standard of living between Jewish households of varying sizes, lower incomes were grouped based on their relation to the federal poverty level (FPL). With few Jewish households below 100% of FPL and from 150% to 250% FPL, this report describes all three FPL categories as a single group of less than 250% of FPL.

More than one in three Jewish households in GMS (37%) report that their household income is over 250% of FPL to \$149,999. Eleven percent have incomes greater than \$300,000. Five percent of Jewish households have incomes below 250% of the federal poverty level.

Table 3. Pre-tax income in 2019

All Jewish households (%)	
<100% FPL	1
100-149% FPL	1
150-250% FPL	3
250% FPL-\$149,999	37
\$150,000-199,999	12
\$200,000-249,999	8
\$250,000-299,999	2
\$300,000 or more	11
Prefer not to answer	23
Don't know	2
Total	100

Nearly one quarter (23%) of financially struggling Jewish households have incomes below 250% of the federal poverty level (Table 4). Though important in representing financial well-being and poverty, assets and income do not tell the full story of the real financial challenges and worries that GMW Jewish households face, particularly during the COVID-19 pandemic. Households who declined to provide the income (prefer not to answer and don’t know) span all levels of financial situation.

Table 4. Financial status and household income

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
<250% FPL	5	23	3	1	< 1
250% FPL-\$149,999	37	45	48	26	16
\$150,000-199,999	12	11	9	11	12
\$200,000-249,999	8	5	7	11	9
\$250,000-299,999	2	1	2	8	6
\$300,000 or more	11	1	3	17	34
Prefer not to answer	23	12	27	23	22
Don't know	2	2	2	4	2
Total	100	100	100	100	100

Changes in financial situation

Approximately two thirds (68%) of GMW Jewish households reported that their financial situation is about the same now as it was just before the start of the COVID-19 crisis (January 2020) (Table 5). Eighteen percent of Jewish households reported their financial situation is somewhat worse now. There are few responses at each of the extremes: 2% of Jewish households are faring much better than before, and 4% are struggling much worse than before. In this report, these marginal responses are combined with the “somewhat” responses to make three categories: “worse than before,” “about the same as before,” and “better than before.”

Table 5. Change in financial situation since January 2020

	All Jewish households (%)
Much worse than before	4
Somewhat worse than before	18
About the same as before	68
Somewhat better than before	9
Much better than before	1
Total	100

Just over half of struggling Jewish households reported that they are now faring worse financially compared to before the pandemic (56%) (Table 6). In contrast, over two thirds of each of the more financially secure Jewish households reported that their finances are about the same as before. This pattern is consistent with similar research conducted during the pandemic.⁴ Of Jewish households

⁴ Janet Krasner Aronson et al., “The Impact of the 2020 COVID-19 Pandemic on US Jewry: A Preliminary Assessment,” in *American Jewish Year Book 2020*, vol. 120 (Switzerland: Springer International Publishing, Forthcoming).

that were financially secure (“enough,” “extra,” or “well-off”), 10% reported that in the past three years, there were times that they were struggling financially (not shown in table).

Table 6. Financial status and economic impact of the COVID-19 pandemic

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Worse than before	23	56	24	13	7
About the same as before	68	36	67	70	80
Better than before	10	7	9	18	13
Total	100	100	100	100	100

Employment

Approximately half of Jewish adults in GMW are employed full time (49%), and an additional 16% work in one or more part-time jobs (Table 7). Twenty-one percent of Jewish adults are currently retired. Those not working include 2% who are unemployed but expect to return to their previous job (furloughed) and 3% who are unemployed and looking for work.

Table 7. Current employment status

	All Jewish adults (%)
Working full-time	49
Working part-time	16
Retired	21
Not working	14
Unemployed but expect to return to job (furloughed)	2
Unemployed and looking for work	3
Full-time student	3
On medical leave or disability	1
Not working by choice	5
Total	100

Among all GMW Jewish adults, 23% experienced a cut in pay or hours, furlough, closed business, or job loss since January 2020 (Table 8). Pay reduction and reduced hours were the most prevalent negative employment changes, with 10% experiencing a reduction in hours and 7% a reduction in pay.

Table 8. Employment changes since January 2020

All Jewish adults (%)	
Any loss or reduction in employment	23
Lost job	4
Furloughed	3
Close business	1
Pay cut	7
Hours cut	10
Stopped working	5
Other job changes	
Hours increased	7
Work from home	33
New job	7
Other job change	11

Since January 2020, financially struggling Jewish households have experienced significantly more negative employment changes, compared to other standard of living groups. About one third (33%) of financially struggling Jewish households experienced a loss or reduction in employment (Table 9).

Table 9. Financial status and negative employment changes

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Any loss or reduction in employment	23	33	26	18	14
No loss or reduction	77	67	74	82	86
Total	100	100	100	100	100

Financial concerns

Expenses and savings

GMW residents answered several questions intended as indicators of financial difficulties and poverty, including affordability of necessities, excessive housing expenditures, and ability to cover unexpected expenses. Of these, being able to cover three months of expenses with current savings is the most common challenge facing Jewish households of GMW (19%).

Over the past three years, half of the least financially secure Jewish households of GMW struggled to afford necessities, as shown in Table 10. One-in-three financially struggling Jewish households noted that in the past year, they did not have enough money to cover either food, housing costs, utility bills, or medical or dental care (34%). Struggling Jewish households also have the highest rate of excessive housing spending (47%), and 58% of these households do not have three months of savings set aside to cover unexpected expenses.

Table 10. Financial status and ability to cover necessities

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Cannot afford a necessity, past year	7	34	3	1	0
Cannot afford a necessity, past three years	10	50	6	1	0
>30% of income spent on housing	15	47	17	7	2
Cannot cover unexpected \$400 expense	3	15	1	<1	<1
Cannot cover three months of expenses	19	58	14	6	9
Received government benefit	26	51	31	18	0

Among the 10% of Jewish households that could not afford a necessity within the past three years, medical and dental care and rent/mortgage payments are the most common unaffordable expenses (Table 11).

Table 11. Unaffordable necessity category (for the 10% of Jewish households that could not afford a necessity in past three years)

	Could not afford in past year (%)	Could not afford in past three years (including past year) (%)
Any necessity	63	100
Rent or mortgage	39	54
Medical and dental care	38	68
Utility bill	17	29
Food	17	28

Of the various financial expenses and savings goals displayed in Table 12, Jewish adults in GMW are least worried about affording basic living expenses, with 58% not at all worried about living expenses. Jewish adults are more worried about keeping their current savings and investments—only one quarter (27%) of Jewish adults are not worried about their savings. Parents are most worried about saving for college, with 31% somewhat worried and 22% very worried.

Table 12. Degree of concern about financial expenses

	Not at all worried (%)	Not too worried (%)	Somewhat worried (%)	Very worried (%)	Total (%)
Living expenses	58	22	15	4	100
Healthcare	53	27	12	8	100
Standard of living	37	30	24	9	100
Retirement (of age >40 years)	31	26	26	16	100
Savings	27	32	28	14	100
Children’s Jewish school or camp (of parents)	52	18	18	13	100
Synagogue membership (of members)	54	23	15	8	100
College for children (of parents)	14	33	31	22	100

Nearly all (94%) financially struggling Jewish adults report that they are somewhat or very worried about affording at least one of the following financial expenses and savings goals: living expenses, healthcare, maintaining their standard of living, savings, and where relevant, affording retirement,

college for their children, Jewish education, and synagogue membership (Table 13). For each item, 47% or more of struggling Jewish adults reported they are somewhat or very worried.

Financially struggling Jewish adults worry at significantly higher rates than other financial categories of adults for all items. For some of the items, Jewish adults who have “enough” money are also significantly more worried, compared to more financially secure adults. For example, worries about affording their children’s college education are significantly higher for both “struggling” and “enough” financial categories (81% and 75%, respectively). College affordability is a notable worry for even financially secure Jewish adults, with just more half of those who have “extra” money worrying about affording college (55%).

Table 13. Financial status and worry about financial expenses (somewhat/very worried)

	All Jewish adults (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Any worry	59	94	68	45	27
Living expenses	20	60	20	2	1
Healthcare	20	47	20	11	5
Standard of living	33	72	34	14	10
Retirement	43	87	53	27	10
Savings	41	76	52	25	10
Children’s Jewish school or camp	31	75	41	32	1
Synagogue membership	23	62	19	16	1
College for children	53	81	75	55	18

Changes in Jewish life due to financial constraints

Over the course of the pandemic, financial constraints have directly impacted decisions regarding Jewish life, including those about participation and the need for financial aid. Jewish households identified a range of changes brought on by financial constraints: not enrolling children in or requiring financial assistance for Jewish education or camp, discontinuing or requiring financial assistance for synagogue membership, reducing Jewish charitable contributions, and reducing participation in Jewish activities. Fifteen percent of Jewish households in GMW made at least one change in their Jewish lives due to financial constraints (Table 14). Among financially struggling Jewish households, nearly one third (32%) made a change in their Jewish lives due to financial constraints.

Table 14. Financial status and changes to Jewish life due to financial constraints

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Any change in Jewish life due to financial constraints	15	32	16	7	4
Stop Jewish education (of parents)	7	10	7	6	4
Need financial aid for Jewish education (of parents)	3	9	2	1	1
Stop synagogue membership (of nonmembers)	1	4	1	< 1	< 1
Need financial aid for synagogue membership (of members)	4	9	3	1	< 1
Donations to Jewish causes	8	19	7	3	1
Participation in Jewish activities	5	12	6	1	2
Other	1	3	2	1	< 1

Demographics of financial hardship

Age and marital status

Younger households and households without a married/partnered couple reported the greatest degree of financial difficulty. Among Jewish households in which the respondent is between ages 18-34, 38% reported that they are financially struggling, compared to 19% or fewer households among the other age groups (Table 15). Similarly, 9% of the Jewish households with the youngest age group described themselves as well-off, compared to at least 16% of all other age groups. Couples without children reported a higher standard of living than did other households, with 24% describing themselves as well-off and 9% describing themselves as struggling. (Table 16).

Table 15. Financial status by respondent age

	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)	Total (%)
All Jewish households	17	41	24	17	100
18-34	38	44	9	9	100
35-49	19	38	23	21	100
50-64	19	35	29	17	100
65-74	17	43	22	20	100
75+	11	53	20	16	100
Total	17	41	24	17	100

Table 16. Financial status by household composition

	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)	Total (%)
All Jewish households	17	41	24	17	100
Households with minor children	20	38	23	18	100
Couples without children	9	40	26	24	100
Singles without children	20	40	29	11	100
Multiple adults without children	21	43	22	14	100
Total	17	41	24	17	100

Geography

All regions of GMW have a similar share of well-off Jewish households, between 17% and 19%, but East Morris has a smaller share of struggling Jewish households (Table 17). Nine percent of East Morris’s Jewish households are financially struggling, compared to 19% to 21% of the other areas. East Morris has a larger share of households in the “enough” standard of living category than do the other regions.

Table 17. Financial status by region

	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)	Total (%)
All Jewish households	17	41	24	17	100
Essex	21	33	27	18	100
Union	19	37	26	17	100
East Morris	9	55	18	18	100
Western GMW	20	34	27	19	100
Total	17	41	24	17	100

Jewish engagement and Jewish connections

Jewish engagement categories

In GMW, Jewish engagement as represented by the Index of Jewish Engagement categories (see Jewish engagement chapter) are not correlated with standard of living (Table 18).

Table 18. Financial status and Jewish engagement

	All Jewish adults (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Minimally Involved	16	9	17	19	12
Familial	27	26	27	28	23
Personal	27	38	28	25	29
Involved	15	12	13	17	18
Immersed	14	15	16	12	18
Total	100	100	100	100	100

Synagogue affiliation

Among Jewish households in the lower three financial status categories, there is little difference in membership rates to a Jewish congregation, such as a synagogue, temple, minyan, havurah, or High Holiday congregation, with about one-in-four of each group reporting synagogue membership. Among well-off Jewish households, a significantly higher share, 44% belong to a Jewish congregation (Table 19).

Rates of 2020 High Holiday service attendance, in person or virtual, is not significantly different between financial situation groups.

Table 19. Financial status and congregational membership/service attendance

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Someone in household belongs to a Jewish congregation	29	27	26	25	44
Attended a High Holiday service in 2020 (Jewish adults)	37	39	46	36	49

Local Jewish community connection

A feeling of connection to the GMW Jewish community is related to financial status. Well-off Jewish adults feel a stronger sense of belonging (25%) to the local Jewish community, compared to others with less secure finances (13% to 18%) (Table 20). Over one third of Jewish adults in each of the middle groups—those who have “enough” and those who have “extra”—feel no connection to the GMW Jewish community (34% and 41% respectively).

Table 20. Financial status and connection to the local Jewish community

	All Jewish adults (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
Not at all connected	32	25	34	41	21
A little connected	27	34	24	18	29
Somewhat connected	24	28	25	23	25
Very much connected	17	13	16	18	25
Total	100	100	100	100	100

Jewish charitable and Federation giving

Regardless of financial situation, 52% to 59% of Jewish households of each category donated to non-Federation Jewish organizations or causes in the past year, representing 55% of all Jewish households (Table 21). Federation giving, however, is associated with financial situation. Well-off Jewish households donated to Federation at the highest rate (17%), compared to 4% for those that are struggling financially.

Table 21. Financial status and charitable giving

	All Jewish households (%)	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)
No donations/Don't know	15	28	15	8	13
Only to non-Jewish org.	19	13	23	21	13
Jewish org., but not federation	55	56	52	59	57
Federation donor	10	4	9	11	17
Total	100	100	100	100	100

Although well-off Jewish households have the highest *rate* of donation to Federation, they do not constitute the majority of Federation donors since they represent only 17% of all households. The largest *share* (37%) of Federation donors describe their financial situation as “enough” money, despite a significantly lower rate of giving (Table 22).

Table 22. Financial status of Federation donors

	Struggling (%)	Enough (%)	Extra (%)	Well-off (%)	Total (%)
All Jewish households	17	41	24	11	100
Federation-donor Jewish household	7	37	26	30	100

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