

## Responding with Care to Those in Need

A resource to help Jewish leaders and advocates identify community members in need and guide them toward help.



Make a bigger difference.

# Warning Signs That An Individual or Family Might Be In Financial Distress

One in eight members of our Jewish community live in or are in danger of sliding into financial distress. Signs of financial distress among these families or individuals may be a sudden or noticeable change in behavior or routine. Synagogues and schools, normally places of community, are often the first places these signs may be noticed. Synagogue dues and school tuition are often the first expenses to be cut when a family is in need. This may signal that they can no longer afford to pay rather than that they desire to leave the community.

Indications of financial struggle may exhibit in different ways, including:



### IN THE SYNAGOGUE...

Is a family attending services or social events less frequently?

Or, has their attendance increased due to a need for comfort or prayer?

Is a family falling behind on dues or submitting a sudden cancellation?



### IN THE SCHOOL...

Have you noticed a change in a child's attendance or appearance?

Is the child missing more school days?

Is their appearance more disheveled or are their clothes dirty?

Are they frequently forgetting to bring lunch or lunch money?

Is a student falling behind on payments or being withdrawn from school unexpectedly?



### BEHAVIORAL CHANGES...

The stress of dealing with a difficult financial situation can often lead to change in demeanor, which can signify distress as well.

Is a normally kind person suddenly short with you?

Is a calm person suddenly edgy?



Jewish community professionals are in the unique position to be first responders to those in need. Be aware as you may be first to notice the signs that a family or individual may be in trouble.

If you or someone you know needs help, CJP's warmline will connect you with compassionate resources and support. **1-800-257-9500** | [cjpwarmline.org](https://www.cjpwarmline.org)

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# Reaching Out to Those In Financial Distress

Once you've determined a family or individual may be in need, it's important to reach out and have a conversation, both to educate them about their options for assistance and to show your support.



### IDENTIFYING THE RIGHT PERSON TO REACH OUT

It's important to select the right person to initiate the conversation.

- Does someone at your organization have training in providing counseling on sensitive matters?
- Is there someone with a trusting personal relationship with the individual?
- In a school setting, is there a teacher or guidance counselor who has a strong relationship with a child or family?



### BEGIN CONVERSATIONS FROM A PLACE OF EMPATHY

Reaching out to a family that has stopped attending services or school and saying "We've missed seeing you!" shows them that they're still valued members of the community.

If a person has fallen behind on dues or tuition, oftentimes they expect a reprimand rather than a caring conversation. "We've noticed that you've fallen behind on your dues—is there anything we can do to help you manage your payments?" is a good way to open an empathetic discussion.



### DON'T RUSH THINGS

Some people might open up immediately, while others may be resistant to talking. An invitation to open the conversation may not lead to an immediate discussion, but if you give people space, progress may be made down the road. Let them know you understand that this is a difficult topic to discuss and lead with the acknowledgment that this must be a difficult time for them.



### ASK KEY QUESTIONS

When they're ready to open up, do your best to understand the extent of their financial situation.

- Does their spouse know the extent of their financial trouble?
- Are they in need of emergency assistance, about to be evicted or foreclosed on?
- Are they out of crisis but in danger of sliding into financial vulnerability?

Outline the help your organization can provide as they begin the process of seeking assistance (dues abatement, counseling services, scholarships) but stress that the Jewish community and its social service agencies offer a larger range of services as well. Don't feel badly if you don't have many financial resources to offer- your referral is enough to help a family get on track!

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## How To Help

After your initial conversation, the best place to refer an individual or family in need is the CJP Warmline, either by calling 1-800-CJP-9500 or via [cjpwarmline.org](http://cjpwarmline.org). It serves as the front door to all the services the Jewish community provides to those in financial distress.

### THE WARMLINE PROCESS

- 1 The person calling speaks with a sensitive, caring professional who assesses the person's needs.**
- 2 Callers are connected with case managers, programs, and services at a number of organizations, including:**
  - Jewish Family and Children's Service (JF&CS)
  - Jewish Family Services (JFS)
  - Jewish Vocational Service (JVS)
  - Jewish Community Housing for the Elderly (JCHE)
  - Yad Chessed
  - Jewish Big Brothers Big Sisters (JBBBS)
- 3 CJP's warmline helps callers access a range of services, including:**
  - Emergency cash and food assistance for such necessities as food, rent, medications, utilities and car repairs
  - Financial counseling
  - Case management services
  - Career counseling and job search coaching
  - Public benefits navigation

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## What Comes Next?

Once a family or individual is connected to the resources they need to get back on their feet, there are still a number of ways to provide support and help them through a time of financial crisis.

### **MOVING FORWARD TOGETHER**

- Check in periodically to see if the family or individual needs additional financial or emotional support. Many social service agencies provide long-term services.
- Help them create a plan to pay synagogue dues or tuition and offer to forgive past bills so that they can continue to be a member of your supportive community.
- Connect them to members of your community who offer counseling in times of crisis.

### **COMBATING POVERTY ORGANIZATION-WIDE**

In order for families to come forward and seek help early, Jewish poverty must be destigmatized for all members of the community, regardless of financial status.

### **HOW CAN YOU SUPPORT THIS PROCESS?**

- Begin a dialogue within your organization on poverty in our community and the supports that exist to combat it.
- Make fighting poverty the theme of a sermon or the focus of your Chessed committee.
- Keep information for people in need posted in places of prominence around your building.
- Provide training for staff and lay leadership on how to recognize when someone is in need and how to offer assistance.

The more people realize that poverty is an issue in our community, the more likely they will be to reach out for support without feeling shame or stigma.

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