

San Diego Jewish World

There is a Jewish story everywhere!

Demographic Study Underscores Need for Hebrew Free Loan of San Diego

December 22, 2023

By Graeme Gabriel



Graeme Gabriel

SAN DIEGO — As an active member of the San Diego Jewish community and incoming Board Chair of Hebrew Free Loan of San Diego, I am motivated by the recent rollout of the San Diego Jewish Community Study. The study offers a trove of data that will inform us about our local Jewish community in terms of who we are, the many levels of need as well as the many opportunities for engagement.

Knowing that there is a significant need in our San Diego Jewish Community and that I am fortunate to be in a position to help others, the mission of Hebrew Free Loan of San Diego resonates deeply. It is unbelievably rewarding to empower people with “a hand up” so that they can help themselves get to where they want to go.

In terms of need in our San Diego Jewish Community, the study validated concerning trends we observe through the work we started at HFLSD a couple of years ago, including:

—Fifteen percent of the approximately 56,200 Jewish households in San Diego say they cannot make ends meet or are just managing to make ends meet.

— Approximately 19-22% of Jewish households in San Diego earn under 80% of the Area Median Income, which is defined as low-income in San Diego County.

— Of the households that earn under 80% of Area Median Income, about one third (32%) cannot afford a \$400 emergency expense.

— Nearly half of these households (46%) include an individual with a limiting health condition.

— People who are financially struggling are less satisfied with their level of participation in Jewish life, compared with those who are well-off. Nineteen percent of Jewish households had to limit or change their involvement in Jewish life due to their financial situation.

Today, HFLSD offers loans for virtually every path of life, from IVF, Surrogacy and Adoption when starting a family, to helping with Education from preschool through college, to Emergency Loans, to Healthcare loans for both mental and physical ailments, to helping someone bury a loved one. We are there every step of the way!

In addition to economics, the study also informed us about the disproportionate number of older members in our San Diego Jewish community:— 17% of Jewish individuals in San Diego are ages 65 to 74. In contrast, 11% of all of San Diego County residents are ages 65 to 74, and 10% of all US Jewish individuals are ages 65 to 74.

— 14% of Jewish households with a member age 65 or older have at least one member who needs assistance with their daily activities.

Earlier this year, HFLSD preemptively saw this need in our local community and created the Elderly/Aging Care Loan program to assist this population and those that care for this population. These loans support assistance with respite care, moving costs, in home modifications, and the costs of an Expert Aging Navigator to assist family members that are often overwhelmed with all the decisions needed with this transition.

HFLSD also worked with community members in this field to create an extensive list of resources to help with referrals when asked. We are addressing the needs of the community in meaningful and powerful ways.

I'm thrilled to become Board Chair in January and lead our distinguished board in our drive to raise more funds and grant even more loans. [Please join me in supporting HFLSD](#) so we can continue supporting our community!

*

Preceding provided by Hebrew Free Loan of San Diego

PLEASE CLICK ON ANY AD BELOW TO VISIT THE ADVERTISER'S WEBSITE

This is Federation

- Ensuring a vibrant Jewish future
- Connecting with Israel & global Jewish peoplehood
- Caring for Jews in need
- Building a resilient & secure Jewish community

JEWISHINSANDIEGO.ORG
858.571.3444

 Jewish Federation
of San Diego