



## **Guide to assisting the Unemployed through Congregational Job Banks, Networks and Legislative Advocacy**

The recession officially ended in December 2009, but we still haven't recovered much of the millions of jobs lost. As a result, many Americans who have never before experienced joblessness are struggling to find work and finding themselves out of work for long periods of time. Others who have found full-time minimum wage work cannot afford necessities for their families including food, clothing and health care.

We must live up to the responsibility laid before us in the Torah, "You shall not abuse a needy and destitute laborer, whether a fellow countryman or a stranger in one of the communities of your land" (Deuteronomy 24:12). Thus we advocate for the right of all human beings to fair wages and attempt to assist our fellow citizens in finding work.

This packet, updated to reflect new statistics and proposed legislation, contains information about the problems of poverty and unemployment in the United States and outlines a project for congregations to engage in to help those in need in their communities. Additionally, relevant advocacy opportunities, Jewish texts, and Reform movement resolutions are highlighted for further study.

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## I. Background on Poverty in America

### *What Defines Poverty?*

How many people are living in poverty in this country? If poverty is determined by the number of people living under the official poverty line and counted by the Census Bureau, then the answer is 43.6 million people. However, the poverty threshold for a single person between the ages of 18 and 65 is \$11,161 and the threshold for a family of four is \$21,954. Thus, the official number of poor people living in America does not capture the difficult reality faced by individuals and families attempting to scrape by on incomes just over these minimal amounts without the assistance of the many government benefits for which they are ineligible.

### *The Working Poor*

Millions of families with one or two working adults are struggling to survive. At \$7.25 an hour, a minimum wage employee working 40 hours a week, 52 weeks a year, earns only \$15,080.00, less than the \$16,000 needed to lift a family of three out of poverty. To reach the purchasing power it had in 1968 (when the minimum wage was at its highest value), the minimum wage today would have to be around \$9.50 an hour.<sup>1</sup> Among full-time, year-round workers, poverty has doubled since the late 1970s, it is estimated that 40 million Americans live in poverty, including more than 1 in 6 children—an unacceptably low minimum wage is a key part of the problem.<sup>2</sup>

The working poor need government assistance, and some are eligible for social safety net programs even if their incomes are slightly above the federal poverty threshold. The services provided by such programs include day-care, education and training, employment services, transportation assistance and a wide spectrum of other support services. Unfortunately, the money allotted to these programs has been cut consistently in the last few years, leaving many families under-served.

### *The Unemployed*

As of July 2011, more than 14 million Americans are jobless (9.2% of the total work force), 6.3 million of whom have been out of work for more than six months.<sup>3</sup> A fuller picture of unemployment includes workers who are underemployed—working part-time jobs when they would like to be working full-time—and those who are “marginally attached” to the workforce—workers who want to work but have given up on finding a job. According to the Economic Policy Institute, when these workers are included, the underemployment rate was 16.2% in June 2011, affecting 25.3 million workers<sup>4</sup>

The unemployment rate has remained basically steady for several months because economic growth is so anemic. Those people who have lost jobs or who are new to the workforce face longer job searches because of actual job scarcity. The average length of unemployment is up to 40 weeks, from 13 weeks in the 1990s. For those who were in professional or “white collar” jobs, the actual period of unemployment can stretch for over a year as firms attempt to eliminate middle management positions and no longer look to backfill personnel. In many cases, professionals who are now unemployed end up looking at new careers in new fields; the marketing, legal or financial positions they occupied have often disappeared, and new jobs may well be at lower wages and benefits due to business climate structural changes.

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<sup>1</sup> <http://www.letjusticeroll.org/pressroom/ljrpressrelease-5-25-07.html>

<sup>2</sup> [http://www.americanprogress.org/issues/2007/04/poverty\\_numbers.html](http://www.americanprogress.org/issues/2007/04/poverty_numbers.html)

<sup>3</sup> [Employment Situation Summary](#), Bureau of Labor Statistics, July 8, 2011.

<sup>4</sup> [Labor Market in Full Retreat](#), Heidi Shierholz, Economic Policy Institute, July 8, 2011.

## **II. Congregational Initiative: Networking Groups and Job Banks**

You may be able to provide much-needed support and resources for those members of your congregation and community who have been impacted by the economic downturn by assisting those out of work in finding jobs. One way to bring real positive change into these people's lives is by helping them find jobs and make connections with potential employers. In fact, the highest level of *tzedakah* according to Maimonides is providing someone with a means to be self-sufficient.

Many synagogues have already instituted job banks and networks for congregants and community members. Below, you will find an example of one such congregation as well as instructions to assist you in creating a job bank and networking program.

### *Temple Sinai's experience*

The San Francisco Bay Area was one of America's hardest hit regions during the recession and resulting job cuts. Area congregations saw their members leaving for less expensive locations, and in many cases those who were out of work were forced to reduce their dues commitments. In response to the difficult situation faced by unemployed, highly educated congregants who had little or no experience with joblessness, a number of area congregations developed job networking groups and job banks. One of those synagogues, Temple Sinai of Oakland, initiated a professional networking group in conjunction with a local Conservative synagogue.

After experiencing job loss in the technology sector and recognizing a common need among synagogue members and others in the Jewish community, a long-time congregant and board member of Temple Sinai organized a group closely modeled after partnerships between other congregations in the Silicon Valley that had started the previous year. The group focuses on providing a supportive environment for participants who face challenging times; serving as a window to community resources and practical information (e.g. interviewing skills, networking tips, resume reviews); and raising awareness among hundreds of congregants about how they can help others in the community locate employment opportunities.

Through regular meetings, the networking group has provided a forum where professionals facing a job search can speak with one another. Meetings often feature lectures by recognized career experts and employment professionals who volunteer their time to share information with participants. Lecture topics include honing interviewing skills, finding health insurance for the unemployed, dealing with the emotional challenges of being unemployed, tuning up your resume, etc. Members of the group or other synagogue members with expertise about building a business, profession-specific trends and job networking facilitate the sessions. The final and most significant element of the program is the job-search assistance. Congregants are asked to share information about jobs they learn about through their own places of employment or beyond. That information is immediately made available to all group members via a group e-mail. The extra "eyes and ears" of other congregants significantly increases the pool of potential opportunities for members connected to that information.

### **SAMPLE BULLETIN ARTICLE**

**Temple Sinai Newsletter November 20, 2002**

#### **Help a Fellow Congregant Find Work**

Many seasoned and successful professionals in our community are unemployed as a result of the current economic downturn. First and foremost, unemployment affects these individuals and their families. It is not just hard on their incomes. It affects their sense of well-being, too.

It also impacts our congregation; because when member family incomes decline, membership dues, volunteer activity and other support are likely not far behind. To help stem this tide, Temple Sinai, in conjunction with Temple Beth Am, has launched a professional networking and job search support group, aptly titled Operation Full Employment.

One of a job seeker's most important assets is his or her community. Our community has a long history of helping its own in times of trouble. There are some easy ways you can help:

- **First, become a resource:** Most jobs today are filled via networking. Can you make yourself available to congregants who are looking for work in your field or industry and who need advice, ideas and contacts? Our community is filled with highly educated and experienced people who would certainly be an asset to any company, be it a flower shop or a brokerage firm.
- **Second,** if you or your company are hiring, or looking for a contractor or consultant, maybe the ideal candidate is in our community. We've put together a database of people looking for work along with a list of jobs that need filling. Post your job. Maybe you can refer a congregant to someone you know who is hiring. Check out the database for candidates. If you know others who are hiring, please let us know or encourage them to contact us as well.

This stuff works, and it is pretty straightforward. Let me share with you one of our first success stories. Just last month, a member of a cooperating congregation in Palo Alto introduced a member of our community to his company. He landed the job and started work last week. Here's what the man who stepped forward had to say about it:

*"When you first started organizing, I thought 'that's great, wish I could help, but I really can't.' My corporate HQ is in Toronto. I have no possibility to help anyone find a job. After Yom Kippur, I reconsidered. The only thing we can be sure of is the result of nonaction. So I went to my company website, found a couple of openings that did not require relocation, and sent them in. It was nothing – a few minutes out of my day. "It didn't take me more than 30 minutes. I was sure it would come to nothing. Probably there was a 1 in 50 chance anything would come of it. But I was sure there was a 0 in 50 chance anything would come of my doing nothing. So I spent a half-hour and hit the jackpot. I lucked out. A half-hour investment and I get to feel good about helping someone fill an opportunity. I hope others will do the same."*

Please join your fellow congregants who have already stepped forward to help. If you're willing to network with members of the professional networking group or have a job to post, please contact \_\_\_\_\_. When you volunteer to network with our group, we promise to limit the number of people who contact you to two per month. Introductions, referrals, advice and feedback can make a huge difference. The connection you make could be the one that puts a member of our community back on the payroll!

### **HOW TO REPLICATE THIS PROGRAM IN YOUR COMMUNITY**

This project can easily be tailored to meet the needs of your congregation and community. You can develop an open networking and support group or a confidential job bank administered by the rabbi or another synagogue professional. After initiating the project, you may find that there is a demand for both elements. Outlined below are steps for creating a network and job bank.

#### *Planning the Program:*

1. Investigate whether similar job banks and networks exist in your community. If other congregations or community groups have initiated the process of creating a networking group

or job bank, you may wish to join forces. If no one has instigated this process within the local community, you may choose to meet with members of the broader community to discuss the creation of a community group.

2. To determine the needs specific to your congregation, survey your clergy and synagogue administrators to estimate how many congregants are affected by job losses and assess what professional fields have been hardest hit (for example, reductions to dues commitments and families leaving the area for more affordable areas could indicate possible job losses).
3. Contact Jewish Vocational Service or other employment-related professionals in the area to find out what programs they already have in place or could adapt for your local group. Don't reinvent the wheel; partner with professionals who already are established in this work and would value access to a wider community of clients or recipients of their services.
4. Consider whether there are human resources professionals, job coaches or other career transition professionals in the congregation or broader community who might be resources for this initiative.
5. Identify a leadership team willing to take on the commitment of facilitating the group—this may be paid synagogue staff or congregants who are themselves in job transitions and would value networking opportunities. It will be important to create transition plans to keep things going as members join and leave the group when they successfully find new employment.

*Beginning to Implement:*

1. Make participation in the program easy for synagogue and community members who have job referrals and/or are willing to mentor someone interested in their field. Give congregants a single contact point (be it the synagogue office or e-mail address of the group facilitator), so connections can be made in timely and efficient manner.
2. Use the pulpit and synagogue media (e.g. newsletter articles, weekly announcements, emails) and broader community publicity to get the word out about the networking group and raise congregational awareness of the issues. A rabbinic presence at group meetings can also be comforting to participants.

*Keep in Mind:*

1. You may wish to maintain a Jewish component; there are many secular resources in the community for people looking for work, but your project will provide critical spiritual support that others will lack. Housing a networking group at your synagogue will provide a different environment, one where people participating or serving as resources to the group will know that those involved are part of a very special *chavurah*.
2. Recognize that while things may improve for some group members, the problem of underemployed and unemployed community members will persist. Extending a culture of congregational caring and support for those in job transitions will remain valuable in the future.

### **III. Legislative Update and Advocacy Opportunities**

Reauthorize Temporary Assistance for Needy Families (TANF): TANF is the U.S. welfare program, providing cash assistance and other social services to some of our country's poorest residents. The Union for Reform Judaism has argued that there are several components that must be included in any welfare program. These include a dramatic increase in funding for child care, increased access to education and training programs and the ability to count postsecondary education as work. Treatment for barriers to work including substance abuse, mental health problems, and domestic violence must be more accessible and count toward the work requirement for as long as it is needed. TANF must be reauthorized by September 30, 2011. Once a reauthorization bill is introduced in Congress, check the

[RAC's Chai Impact Action Center](#) to see what you can do to preserve and strengthen this important program.

Extend Unemployment Insurance: People receive unemployment benefits when they lose their jobs involuntarily. In most states, a jobless person can receive a maximum of 26 weeks of benefits. Who is eligible to receive benefits varies by state. There are also two federal unemployment insurance programs, Emergency Unemployment Compensation (EUC) and Extended Benefits (EB). EUC is a temporary program that was initiated in mid-2008 and extended by the economic stimulus bill passed in February 2009. As of now, the EUC will pay for an additional 20 weeks of benefits for workers in all states (known as Tier I benefits) and an additional 99 weeks of benefits for workers in "high unemployment states" (Tier II). The Union for Reform Judaism was instrumental in advocating for previous extensions of unemployment benefits. The latest extension will run out in January 2012, so there will likely be a huge battle over unemployment benefits then. Check the [RAC's Chai Impact Action Center](#) to see what you can do to preserve this important program.

Make the Debt Ceiling Compromise a Fair One: In August, President Obama reached a compromise with congressional leaders to increase the borrowing limit of the United States (view a statement from the leaders of the Reform Jewish Movement on the debt ceiling compromise [here](#)). The compromise averted a default in exchange for hundreds of billions of dollars in non-entitlement, immediate spending cuts (from which low-income programs would be exempt) and the establishment of a bipartisan committee to achieve \$1.5 trillion in additional savings from entitlement and tax reform. As such, the compromise delays debate over cuts to entitlement programs like Social Security, Medicaid, Medicare, and the Supplemental Nutrition Assistance Program (SNAP). The compromise will only be a fair one if, during the committee deliberation process, Congress achieves the mandated spending cuts in a manner that preserves essential social safety net programs and if tax reform occurs in addition to entitlement reform. Click [here](#) to send a message on this issue to your Member of Congress through the RAC's Chai Impact Action Center.

#### **IV. Additional Resources**

##### **A. Jewish Texts and Sermon starters**

###### *Jewish Texts*

If... there is a needy person among you... do not harden your heart and shut your hand against your kin. Rather, you must open your hand and lend whatever is sufficient. (Deuteronomy 15:7-11)

You shall not abuse a needy and destitute laborer, whether a fellow countryman or a stranger in one of the communities of your land. You must pay your workers their wages on the same day, before the sun sets, for the worker is needy and depends on it; else the laborer will cry to God against you and you will incur guilt. (Deuteronomy 24:12-15)

Speak up, judge righteously, champion the poor and the needy. (Proverbs 31:9)

R. Abba said in the name of R. Simeon ben Lakish: the person who lends money [to a poor person] is greater than the person who gives charity; and the one who throws money into a common purse [to form a partnership with the poor person] is greater than either. (B. Shabbat 63b)

###### *Sermon Starters*

1. The Story of the Exodus

The Exodus story is introduced by a description of the intolerable situation that the Israelites faced in Egypt, “So [the Egyptians] set taskmasters over [the Israelites] to oppress them with forced labor” (1:11). The Torah often references the responsibility of every Jew to remember the slavery of our people in Egypt. We are to think back on this mistreatment and behave with compassion and concern for the others in our midst. Thus we must take care to treat workers fairly and to pay them appropriately. One of the unconscionable realities of the United States is that many of the poor people among us work full time jobs but still they cannot meet their basic needs.

## 2. Amalek

A battle between the Israelites and Amalek is described briefly in Exodus 17:8-16. The circumstances of the battle are clarified in the retelling of the battle in Deuteronomy. There the Torah teaches that Amalek “surprised you on the march, when you were famished and weary, and cut down all the stragglers in your rear” (25:18). This action, the cutting down of the stragglers is not to be forgotten. In fact, we are commanded specifically to remember. What was so heinous about the crime of Amalek? The war was not waged fairly. Those people who were most vulnerable were taken advantage of in battle. The Torah warns against this behavior, but there is no mention of Israel’s crime. Israel did not encircle its weak, rather, it allowed them to follow behind, alone and unprotected. While it is obvious that we must strive not to be like Amalek, attacking the stragglers, we must be aware of the vulnerable among us and ensure that they are not left behind.

Who are the susceptible stragglers in our communities? Those suffering from the indignity and pain that accompany poverty and the jobless who wearily look for work, only to be rejected time and again are our stragglers. Let us protect them and encircle them.

## **B. The Reform Movement on Poverty**

*Excerpt from Union of Reform Judaism resolution:*

Confronting and Combating Poverty in the United States

Adopted by the Delegates to the 2003 Biennial

The Union for Reform Judaism resolves to:

1. Reaffirm our commitment to helping North America’s poor and work toward the eradication of poverty in North America;
2. Reaffirm our opposition to tax cuts and spending priorities that do not allow our national, state, and local governments to address adequately important national priorities, including the eradication of poverty, or to maintain existing social programs that benefit poor people;
3. Oppose changes to the Earned Income Tax Credit, Child Nutrition programs, Medicaid, the State Children’s Health Insurance Program, Head Start, and the Section 8 Housing Voucher program that would harm eligible families or individuals who are poor or shift federal responsibility for these programs to the states;
4. Support a reauthorization of the Temporary Assistance to Needy Families program and the Workforce Investment Act, designed to give families and individuals the skills they need to move out of poverty and into self-sufficiency;
5. Call on congregations to assess how best to meet the economic needs of their local communities and their congregants who may in be need and to engage in advocacy and action at the local, state, and national levels, designed to address the causes of poverty and spur change;
6. Encourage congregations to create and fund or seek funding for projects that promote economic self-sufficiency; and

7. Call on the Commission on Social Action to prepare and disseminate resources to assist congregations in implementing this resolution, including creating a network for sharing ideas, information, and best practices in congregations across North America.

For the full text of this resolution, visit:

[http://urj.org//about/union/governance/reso//?syspage=article&item\\_id=1960](http://urj.org//about/union/governance/reso//?syspage=article&item_id=1960).

*Other URJ resolutions:*

[Worker Rights, Ethical Consumerism and the Kosher Food Industry](#) (2008)

[Ethical Employment Practices](#) (2007)

[Workers' Rights in the United States](#) (2005)

[General Principles of Responsible United States Tax Policy](#) (2001)

[Living Wage Campaigns](#) (1999)

[Sweatshops and Child Labor](#) (1997)

[Our Economic Commitment to America's Poor](#) (1995)

[Urban Crisis](#) (1992)

[Economic Justice for Women](#) (1983)

[The Budget and Social Welfare](#) (1981)

[Economic Justice](#) (1976)

[Welfare Reform and Income Maintenance](#) (1971)

[Farm Workers and Grape Strike](#) (1969)

[Civil Rights and Economic Justice](#) (1968)

[The Eradication and Amelioration of Poverty](#) (1965)

[Unemployment](#) (1963)

[Migrant Farmers](#) (1961)

*CCAR resolutions:*

[Resolution on Tax Policy](#) (2001)

[Federal Budget Priorities](#) (1999)

[Living Wage Campaigns](#) (1999)

[Statement on Our Economic Commitment to America's Poor](#) (1996)

[Welfare Reform](#) (1994)

[Urban Crisis](#) (1993)

[Workplace Fairness](#) (1993)

[Economic Justice in the Jewish Community](#) (1989)

[Economic Justice](#) (1987)

[Hundredth Anniversary of the American Federation of Labor](#) (1986)

[Organized Labor](#) (1985)

[Social and Economic Betterment](#) (1985)

[Unemployment](#) (1983)

[Budget and Social Welfare](#) (1982)

[Farm Workers](#) (1976)

[Welfare](#) (1975)

[Laborers](#) (1975)

[Unemployment Insurance](#) (1889-1974)

*WRJ resolutions:*

[Economic Priorities for the New Administration and Congress](#) (2009)

[Paid Sick Leave](#) (2008)

[Minimum Wage](#) (2007)

[Tax and Budget Concerns](#) (2005)

[Worker Justice](#) (2004)

[Economic Justice](#) (2001)

[State and Local Advocacy for Welfare Policy](#) (1997)

[Labor Issues](#) (1996)

[Welfare Reform](#) (1995)

[Reform of the Welfare System](#) (1994)

[Social and Economic Justice](#) (1987)

[Economic Justice](#) (1985)

[Resolution of Economic Justice and Social Welfare](#) (1981)

Fair Employment Practices Commission (1946)—not available online