

## PAPER 1

# Advancing Research on Jewish Poverty: A more unified approach to measuring economic deprivation and vulnerability

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# Executive Summary

- Poverty is defined as economic deprivation or a lack of essential economic resources.
- Poverty is commonly measured by income. Absolute measures rely on income thresholds below which individuals or households are, by definition, considered impoverished. Relative measures use income thresholds that typically are set as a percentage of a country's median income and can fluctuate over time.
- In addition to income-based indicators, hardship measures of poverty capture an inability to pay for necessities like food, rent, heat, and medicine. Subjective measures of poverty ask people to assess their financial situation on a spectrum.
- Additional measures seek to assess depth of poverty (extreme poverty, near-poverty, and concentrated poverty), longitudinal experiences with poverty (over the course of a decade or lifetime), and income inequality.
- National and local studies of American Jews often address poverty and economic vulnerability, but they have used a wide variety of measures, making systematic comparisons difficult. In addition, they have largely ignored income inequality and longitudinal experiences with poverty.
- We encourage researchers to consider a more unified approach to measuring poverty among US Jews. Specifically, we recommend five core measures, including income-based absolute measures of poverty and near-poverty, recent and past hardship measures, and subjective assessments of financial situations.
- We hope this paper initiates a sustained conversation about a more consistent, comparative approach to measuring poverty, promotes transparency regarding the successes and challenges of collecting data on economic vulnerability, and encourages organizations and researchers to share the poverty data they collect.

## Introduction

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Jewish communal organizations have long been concerned about poverty among American Jews. Jewish federations and many communal agencies trace their early 20th-century origins to providing social services to impoverished Jewish immigrants. Even though American Jews as a whole have experienced extraordinary socioeconomic mobility across just a few generations, poverty and economic vulnerability have persisted among a substantial minority of the Jewish population. Today, federations, partner agencies, and community and family foundations continue to focus on Jewish poverty, seeking both to understand its determinants and to ameliorate its consequences.

Understanding the scope of impoverishment among Jews is fundamental to addressing it. The recent Weinberg Foundation (2018) report, *Jewish Poverty in the United States: A Summary of Recent Research*, documents much of what we know empirically about Jewish poverty and economic vulnerability in this country. Paradoxically, by bringing the empirical findings together in one place, the Weinberg Foundation report also highlights the lack of systematic measurement of Jewish poverty nationally and across local communities. No standard measure of poverty, let alone a set of measures, is used consistently across studies of US Jews. The absence of systematic measurement undermines our ability to compare levels of, and trends in, poverty within and across local Jewish communities, and between Jews and other Americans.

In response, this paper offers a more unified approach to measuring Jewish poverty. Drawing primarily on the work of Iceland (2013) and Rank (2005), the paper begins by defining poverty and describing the multiple ways researchers often measure poverty in the United States and other countries. A sidebar provides detailed examples. The paper then examines some additional, more complex issues related to measuring poverty, including depth of poverty, over-time experiences with poverty, and income inequality. After summarizing the measures of poverty that studies of American Jews have used—and, notably, not used—it briefly discusses why poverty measurement has been inconsistent in studies of US Jews. The paper finishes with recommendations for aligning and sharing research on Jewish poverty in the United States.

Before proceeding, it is important to note that this paper does not address the empirical predictors of poverty, which the Weinberg Foundation report (2018) already discusses. Nor does this paper engage in the long-standing academic and policy debate over whether individual characteristics or structural conditions are the primary underlying causes of poverty. Low levels of education provide a good illustration of the difference between these causal approaches. An argument about individual characteristics would focus on people failing to take advantage of educational opportunities and suffering the economic consequences of their behavior. A structural argument would focus on differences in educational opportunities between groups of people defined, for example, by their race, ethnicity, income, or place of residence. Addressing this debate is beyond the scope of the paper.

## Defining Poverty

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Conceptually, the definition of poverty is fairly straightforward. By poverty, we mean economic deprivation, or a lack of essential economic resources. To complicate matters, however, poverty can be defined in either **absolute** or **relative** terms. In its absolute form, poverty connotes a scarcity of income; accumulated savings; or material possessions needed to meet basic physiological needs, such as food, shelter, clothing, and health care. In its relative form, poverty refers to a lack of economic resources compared with what other people possess. In other words, absolute poverty assumes a subsistence level of income or consumption, while relative poverty occurs within the context of prevailing standards of living (see also UNESCO).

## Measures of Poverty

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Poverty is most commonly, though not exclusively, measured by income. Absolute and relative forms of poverty have respective income-based measures, and both can be implemented in survey research.

**Absolute measures of poverty** provide income thresholds below which individuals or households are defined as being impoverished. These absolute thresholds typically are established once and then do not change over time, except to adjust for inflation, thereby allowing comparisons of rates of poverty from one point in time to another. However, absolute income thresholds may vary somewhat, depending on the number of people in a household, the age of household members, geography, or other factors that affect how much money household members need to provide themselves with basic necessities.

**Relative measures of poverty** also use income thresholds, but the thresholds typically are set as a percentage of a country's median income (the income level at which half of all households are above and half are below). Many countries set a relative poverty threshold at 50 percent of the median income—that is, households with income less than 50 percent of the national median are deemed impoverished. Because median incomes can rise and fall over time, so, too, can relative poverty thresholds. As with absolute measures, relative measures also may vary slightly to account for household size and other factors.

In addition to income thresholds, two other indicators of poverty are clear-cut and relatively easy to use in surveys. **Hardship measures of poverty** refer to an inability to obtain basic necessities like food, rent, heat, and medicine (or an unwanted reduction in consumption of them) due to lack of money. **Subjective measures of poverty** ask respondents to assess their financial situation using an ordered set of response options that range from negative to positive.

Several other measures of poverty that researchers have developed—including quasi-relative, social exclusion, consumption, and capability deprivation measures—are significantly more complicated than income thresholds, hardship measures, and subjective assessments. They require large amounts of highly detailed information that make them cumbersome to include in surveys that cover numerous topics in addition to socioeconomic status.

## Examples of Poverty Measures

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Perhaps the best known absolute measures of poverty are the United States federal poverty thresholds. First calculated in the 1960s within the Department of Agriculture, these income thresholds reflected the estimated retail price of a nutritious but low-cost diet, multiplied by three. (The decision to multiply by three was based on a contemporary survey that showed most households spent roughly one-third of their after-tax income on food.) The thresholds vary by the number and age of adults, the number of children under 18, and the relationship of household members to each other, producing dozens of variations. Today, the US Census Bureau, located within the Commerce Department, increases these official thresholds each year to account for inflation, and it uses them in government surveys to quantify and describe the share of the US population defined as living in poverty (Fontenot, Semega, and Kollar 2018).

To make it easier to determine eligibility for government programs, the US Department of Health and Human Services annually issues federal poverty guidelines, which are a simplified version of the Census Bureau's federal poverty thresholds. The HHS guidelines vary by size of household and geography (specifically, they are slightly different in Alaska and Hawaii than in the continental US), but they do not require calculating the number and age of adults, the number of children, or the relationship of household members to each other. In addition to being used for administrative purposes, the relatively simple HHS guidelines are sometimes used in surveys for estimation purposes.

In contrast to the United States, most countries in Europe use a relative measure of poverty. The United Kingdom, for example, defines poverty as 60 percent of the median income, adjusted for household size (McGuinness 2018; Full Fact 2018). Israel also uses a relative measure of poverty, setting the poverty line at 50 percent of disposable median income (that is, including transfer payments and after deduction of taxes), adjusted for household size (Meyers-JDC-Brookdale 2018; Reut Institute). More broadly, the Organization for Economic Cooperation and Development, an international organization consisting of 36 member-states with advanced or emerging economies (including Israel), employs a relative measure in its analyses of poverty, pegging it at 50 percent of each country's median household income (OECD).

In addition to being calculated differently, absolute and relative measures of poverty tend to reflect different aspects of a country's economy and politics. Absolute measures are more reflective of, and responsive to, overall economic growth; as the economy grows, so too (in theory) should the incomes of the poor, lifting them above absolute thresholds. Relative measures, in contrast, are more reflective of, and responsive to, income inequality; as income inequality narrows, relative poverty should decline. As a result, political systems and actors that emphasize overall economic growth tend to favor absolute measures of poverty, while political systems and actors that focus on income inequality often prefer relative measures of poverty.

Hardship measures appear to be gaining traction as indicators of impoverishment. The Pew Research Center has asked several hardship questions in surveys of the US and across the globe (Pew Research Center 2013). The economic challenges highlighted by hardship measures are increasingly referred to as types of "insecurity" (e.g., food, housing, and health care insecurity) (Feeding America; Tomsik et al 2014). The inability to pay for an unexpected or non-routine expense, such as a car that needs to be repaired, also could be used as a hardship measure; for example, a Federal Reserve Board survey asked respondents whether they would be able to cover a \$400 emergency expense without borrowing or selling something (Board of Governors, 2016). The receipt of public benefits—such as Medicaid, subsidized housing, and supplemental nutrition assistance (food stamps)—also can be used as a hardship measure.

Lastly, subjective assessments of financial situations are fairly common survey items. For more than a decade, the Pew Research Center (2019, pp. 36-37) has asked: "How would you rate your own personal financial situation? Would you say you are in excellent shape, good shape, only fair shape, or poor shape financially?" Other survey questions use different descriptive response options—ranging, for example, from "I can't make ends meet right now" at one end of the spectrum to "I live very comfortably and have extra money" at the other end, with several gradations in between. Statistical correlations between subjective assessments and income levels are typically strong, though far from perfect.

## Depth of Poverty

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Defining and measuring absolute and relative poverty, as above, are fundamental to poverty research. They are also building blocks for broader and more complex ideas that extend the measurement of poverty from a single benchmark to more expansive indicators, including depth of poverty measures, longitudinal experiences of poverty, and measures of income inequality.

Depth of poverty measures reflect a range or intensity of poverty. **Extreme poverty** is typically defined as income below 50 percent of an absolute poverty threshold; when relative measures of poverty are used, extreme poverty could be defined, for example, as earning less than 25 percent of the median income.

**Near-poverty**, in turn, is typically defined as income between 150 and 200 percent of an absolute poverty threshold and, when relative thresholds are used, could be defined as income between 50 and 75 percent of the median. Some organizations and researchers use near-poverty as an indicator of broader economic vulnerability because they feel official poverty thresholds are too low to capture people and households who are one unfortunate change—such as the loss of a job or a family breakup—from impoverishment.

**Concentrated poverty** refers to geographic areas, such as neighborhoods, in which a significant minority of residents or households, typically 40 percent or more, are living below poverty thresholds.

Depth of poverty measures are generally income-based, but selected cut-offs on an index of hardship indicators also could be used to denote extreme poverty and near-poverty. Likewise, geographic areas with a significant minority of residents reporting hardships could be deemed areas of concentrated poverty.

## Longitudinal Experiences of Poverty

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Early research on poverty presented it as mostly confined to a relatively narrow part of the total US population experiencing chronic deprivation. However, analyses of panel surveys following the same households over time have shown that a much larger share of the population—more than half—experiences poverty at some point during their lives (Rank 2003). Furthermore, these panel surveys have demonstrated that most spells of poverty are relatively short, with a substantial majority of those who enter poverty enduring it for less than four continuous years, though many of those whose incomes rise above poverty thresholds continue to live in economically vulnerable situations. As a result, our understanding of poverty has changed. Instead of viewing it as an experience that is static, long-lasting, and confined to a small segment of society, we now recognize that poverty often is dynamic and relatively shorter in duration, but it affects many more people over time than previously thought.

Due to their methodological and budget challenges, panel surveys are unlikely options for most organizations seeking to measure over-time experiences with poverty. Cross-sectional surveys also can be used to capture over-time experiences of poverty by asking respondents to recall past episodes of food, job, housing, health care, and other forms of insecurity, or past times when their financial situation was poor or otherwise descriptively difficult. Recall measures like this have their own methodological challenges, but if used selectively and worded precisely, they can provide an expanded understanding of the scope of poverty beyond the current moment.

## Income Inequality

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Income inequality refers to how unevenly income is distributed among the households or people of a particular population (for example, a nation, region, or city, or alternatively, groups defined by religion, ethnicity, race, or other social factors). No matter the population, in nearly all cases, some people have more income than others, but the extent to which income is concentrated in a small group at the top or is distributed more equally across the population varies. Income inequality and poverty are different concepts, and the relationship between the two is complicated and contested. However, many researchers, policymakers, and advocates for the vulnerable argue that rising income inequality is a barrier to reducing poverty (Bernstein 2014). They similarly argue that income inequality has other negative economic, social, and political effects. As such, there is reason to suggest that income inequality should be part of a constellation of measures of economic vulnerability in a population.

There are numerous ways to measure income inequality, including two produced annually by the federal government: the share of national income that each quintile of the population makes and the Gini index (Desilver 2015). Another common measure is the ratio of income at a top percentile of the income distribution to income at a bottom percentile of the distribution (e.g., the ratio of income at the 90th percentile to income at the 10th percentile, often adjusted for household size) (Kochhar and Cilluffo 2018). Under this measure, increasing ratios indicate increasing income inequality. For cross-sectional surveys that collect income in brackets, the ratio method can work reasonably well as an indicator of inequality, though it is subject to limitations based on grouped data and the number and width of income brackets. The floor of the top bracket is particularly important in determining the top income percentile that can be calculated.

## Measures of Poverty in Research on American Jews

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As the Weinberg Foundation report (2018) illustrates, national and local studies of American Jews often have addressed poverty and economic vulnerability. However, the studies have not done so consistently, instead using a wide variety of poverty and depth-of-poverty measures that make systematic comparisons difficult to conduct. In addition, they have largely ignored longitudinal experiences of poverty and income inequality.

Most surveys of American Jews include a question on income, typically collected in brackets to encourage respondents to answer the question, but the brackets are not consistent from survey to survey. Some surveys also ask a streamlined follow-up question about income if the respondent refuses to answer the first question. These one or two questions are often the only income data collected, leaving analysts and communal organizations to rely on the bottom one or two income brackets as measures of poverty or near-poverty.

Only a handful of recent local Jewish community surveys—for example, New York in 2011 (Ukeles, Cohen and Miller 2013) and Miami in 2014 (Sheskin 2015)—have measured poverty using the federal government's absolute poverty thresholds, and even fewer have measured near-poverty as a specific percentage above the



poverty thresholds. The 2000-01 National Jewish Population Survey collected income data to match the federal poverty thresholds in effect at the time, rounded to the nearest \$1,000, but did not measure near-poverty as a consistent percentage above the thresholds (Kotler-Berkowitz 2004). Neither of the other two National Jewish Population Surveys (1970-71 and 1990) or the more recent Pew Research Center survey of US Jews (2013) collected income data that would allow estimations aligned with the federal poverty thresholds or guidelines.

Hardship measures of economic deprivation have begun to appear on some, but not all, recent local Jewish community studies, with survey items asking about the inability to pay for food, housing, prescriptions, and utility bills. Some of the same studies have asked about the receipt of public benefits like Medicaid, food stamps, and subsidized housing. None of the four national studies of American Jews has included hardship measures, but the Pew Research Center has asked hardship questions about food, housing, medical care, and clothing on other US and international surveys.

Many recent local Jewish community studies have asked respondents to assess their financial situation. However, two competing sets of response options have been used, making comparisons across all studies impossible. One set of response options includes *cannot make ends meet, just managing to make ends meet, have enough money, have some extra money, and well off*. The second set includes *poor, nearly poor, just getting along, living reasonably comfortably, living very comfortably, and prosperous*. The 2013 Pew Research Center study of US Jews did not include a question about respondents' self-assessment of their financial situation, though the Center has asked such questions on US general population surveys. Neither NJPS 1970-71 nor NJPS 1990 had financial assessment questions, but NJPS 2000-01 did. That question's first two response options—*can't make ends meet and just managing*—nearly line up with some local studies, though the rest of the options—*comfortable, very comfortable, and wealthy*—do not.

Two gaps in our measurement of poverty among US Jews are particularly noteworthy. To the best of our knowledge, no surveys of American Jewish adults have tried to measure longitudinal experiences of poverty. The most logical approach for conventional cross-sectional surveys of US Jews would be to use recall questions on past income, hardships, or subjective financial situations, but such questions have not been asked. In turn, panel surveys of Americans generally that might be used for examining income inequality usually have too few Jews for reliable analysis, and to date, there are virtually no panel surveys specifically of Jews.

Similarly, researchers and communal organizations have shown little if any interest in income inequality as an indicator of the relative vulnerability of some American Jews. Reflecting this, income brackets used in surveys are not consistent, and the top, open-ended brackets (e.g., more than \$100,000) are often very wide, making it nearly impossible to generate comparable cross-survey estimates of income inequality using standard 90:10 or 80:20 ratio measures.



## Why Poverty Measurement has Been Inconsistent

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Several factors have contributed to inconsistency in measuring poverty among American Jews. First, the decentralized structure of communal organizations produces decentralized research. Though part of a national system, the Jewish federations that commission many community studies—and have produced the vast majority of what we know about Jewish poverty—are local organizations with control over their own research. They select the measures of poverty that best serve their needs, interest, and priorities, with no national coordinating mechanism. The same is true of the small but growing number of community and family foundations that are playing a role in commissioning local community studies.

Second, researchers who work with federations and foundations to design and conduct studies often have their own preferences for how, and how extensively, to measure poverty and economic vulnerability. Their differing perspectives help shape the variety of poverty indicators that local studies employ.

Third, the history of national studies of American Jews has been one of discontinuity rather than constancy. Though the three National Jewish Population Surveys were sponsored by the Jewish federation system, they were led by different researchers and overseen by different professional managers and advisors, employed different designs, and frequently changed question wording even on similar topics. The Pew Research Center's 2013 survey represented yet another discontinuity in the funding, management, and methodology of national studies of Jews. Amid these changes over time, no consistent measures of poverty and economic vulnerability have emerged.

## Recommendations for a More Unified Approach

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Where does the field go from here? A reasonable case can be made to accede to the decentralized nature of communal research and the varying preferences of researchers. After all, Jewish communities and organizations vary across time and place and have different interests and priorities. Furthermore, different choices by researchers naturally arise in a thoughtful, vibrant, and innovative research environment responding to social change and new methodological challenges, such as declining response rates on telephone surveys. We do not wish to stifle innovation or variation. If the researchers and sponsors involved in studies of US Jews are resistant, in principle, to harmonizing measures of poverty, then we hope this paper at least can serve as a resource for the variety of poverty measurement options that are available, and as a catalyst for organizations and researchers to make more fully informed decisions about which poverty measures, if any, they wish to use in the surveys they commission and design.

We suggest a different path, however, encouraging organizations and researchers to consider a more unified approach to measuring poverty among American Jews. In our view, two deficiencies in poverty measurement require attention that a more cohesive approach can provide. The lack of consistent poverty measures restricts researchers' ability to compare the scope and depth of poverty within and across local Jewish communities, nationally among all Jews, and between Jews and other Americans. In turn, the absence of longitudinal measures of poverty results in underestimating the nature and extent of economic deprivation and vulnerability that Jews have experienced over time. We can address these two fundamental

shortcomings by seeking consensus on a limited set of common measures of poverty for use across surveys of US Jews, recognizing that some important details will need to be determined, that adherence to these suggestions will remain voluntary, and that “best practices” in survey research can change over time. In order of priority, we suggest the following common measures:

- An income-based, absolute measure of poverty that aligns with the federal poverty guidelines (not the more complicated Federal Poverty Thresholds). This would provide consistency across studies of Jews and allow direct comparisons with federal poverty data. In practice, implementing this would require asking a question about household size, a question that collects income in brackets, and then, if necessary, a follow-up question about whether the selected income bracket indicates the household may fall under the poverty threshold for its size. Programming this for telephone and online surveys is fairly easy, but it might be more difficult in a paper survey administered by mail.
- An income-based, absolute measure of near-poverty based on 150 percent of the federal poverty guidelines. This would provide a broader depth-of-poverty measure beyond the poverty thresholds themselves, which many organizations and researchers feel are too low to capture the segment of the population that is at risk of falling into poverty. In practice, this would require no more questions than the poverty measure because the same follow-up question about poverty thresholds could, where necessary, also include near-poverty thresholds. Again, programming this sequence of questions would be fairly easy for telephone and online surveys, but could be considerably more difficult for paper surveys.
- Recent hardship measures related to three critical “insecurity” issues, namely food, housing, and health care. Most measures of recent hardship reference the past year. There are numerous ways to ask this kind of question; reaching consensus on a standard format would benefit the field.
- A subjective measurement of respondents’ current financial situation. As with hardship questions, there are multiple ways to ask about current financial situation. Reaching consensus on standard question wording and response options would, again, help the field.
- Longitudinal hardship measures that ask respondents about their experiences with food, housing, and health care insecurity over a longer time period (e.g., five or 10 years). While recall questions like this are subject to increased measurement error, they would provide an expanded understanding of the breadth of poverty. Longitudinal hardship measures might be particularly useful in local communities that conduct studies at regular 10-year intervals.

Beyond this core set of measures, organizations and researchers can and should deploy additional measures that reflect their distinctive interests, priorities, and preferences in measuring poverty. These might include, for example, further income-based measures of relative poverty or depth of poverty, alternative hardship measures, ratio measures of income inequality based on more refined income brackets, or supplementary measures of longitudinal experiences of poverty. The opportunity to experiment with different poverty measures would also encourage continued innovation in poverty research.

## Conclusion

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We end on a note of cautious optimism. Aligning the measurement of poverty across studies of US Jews may be challenging. Nonetheless, in suggesting that organizations and researchers consider a more unified approach, we hope this paper initiates a sustained conversation about a more consistent, comparative approach to measuring poverty; promotes transparency regarding the successes and challenges of collecting data on economic vulnerability; and encourages organizations and researchers to share the poverty data they collect. The [\*\*Berman Jewish DataBank\*\*](#), which provides open access to quantitative studies of contemporary Jewry and produces secondary materials for communal and research stakeholders, stands ready to support these efforts. Ultimately, we believe a more unified approach will strengthen our shared understanding of the scope of impoverishment and economic vulnerability among American Jews, the communities in which they live, and the US public as a whole.

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