



What We Are Hearing and How We Help

"You are a comforting presence in what can feel like an overwhelming world."

"My medical bills were devastating, and your organization did so much for me. You brought me out of darkness into light. I had tears when I left your office. Feeling so lucky, you all treated me with so much dignity and compassion. This organization is a blessing changing lives."

"It was a very difficult time, but your support and help meant everything to me. Thank you again for being such wonderful and amazing people."

"I wanted to send a sincere thank you for the support you gave me so I can pursue a new area of work. This opportunity will help to decide my professional future after many health issues. JAF is a crucial organization to the health and wellbeing of the community. Keep doing the good work."

Economic Trends in the Western PA Jewish Community

- Some people were okay during the pandemic, but now they are not
- As pandemic supports ended, people had large utility bills they had to start paying
- They depleted savings and are now weighed down by credit card debt
- Finances were impacted by helping others, including older parents and adult children
- After many years of not needing financial help they are applying for a grant

JAF's Impact on Economic Insecurity

- A warm embrace from a caring community as people juggle pressing expenses
- Support during challenging times - Job loss, underemployment, divorce, death of a partner
- Grants provided directly in impactful amounts without repayment – so people can pay their bills
- Ability to pay bills with dignity . . . Rent, mortgage, utilities, food, auto repair, medical, dental, etc.
- Opportunity to re-apply when financial need continues
- JAF connects people to additional supportive and financial resources, including food and financial coaching
- Relief during high stress and challenging times that has a ripple effect throughout households and families
- A way for clergy, synagogues, all organizations, medical providers and others to be helpful and honor privacy

What we are hearing directly as people contact us by phone and through our website . . .

- "I was laid off very unexpectedly and am seeking assistance with expenses."
- "In urgent need of help. I'm a mom of 2 and my spouse left and stopped paying all bills. I filed for support and SNAP and STILL haven't received anything. My son's bar mitzvah is coming. I need to pay utilities bills and have received utility disconnect notices. I need help."
- "I am living less than paycheck to paycheck. I am behind on 2 car insurance payments. I'm struggling to put gas in my car and have problems buying food for myself. I am just able to cover my rent. I need my car for work and have to get 4 new tires to pass inspection."
- "I have never needed financial help before – I've been someone who helped others."

Shared by our volunteers after meeting with applicants . . .

- An older woman whose husband took care of the finances literally opened a desk drawer and found a pile of unpaid and overdue bills
- A man was looking forward to his retirement, but it is not working out as planned. He developed significant medical issues and needs help paying medical bills and living expenses
- A parent of two young children was referred by a synagogue. She was navigating childcare expenses for preschool and for home care. Her infant has significant medical challenges and needs care at home so she can work remotely

These are just a few stories, there are so many more