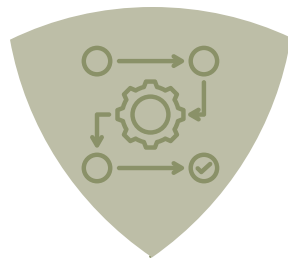


Daily Life

 **PERSPECTIVES ON THE ORANGE COUNTY
JEWISH COMMUNITY**

Insights from the Orange County Jewish Demographic Study »





A FEW NOTES ON HOW TO READ THIS REPORT

The findings presented draw on both quantitative and qualitative survey responses.* We've integrated them to offer a more complete and nuanced understanding of the community, but please note that the qualitative insights do not carry the same statistical significance as the quantitative results do.

All percentages in these reports are rounded to the nearest whole number. As a result, totals in some tables and figures may not equal exactly 100 percent.

Throughout the reports, we reference different population groups. Readers should note the population being referenced when interpreting each statistic. In each data chart, we will indicate the reference population in italicized text beneath the title:

- "OC Jewish households": OC households with at least one Jewish member
- "OC Jewish adults": OC individuals ages 18+ who identify as Jewish
- "Younger OC adults": OC individuals ages 22–44
- "U.S. Jewish population": data on the national Jewish population
- "OC general population": data on the OC general population, including but not specific to the Jewish population

We also use a few terms that are defined in line in specific sections. For reference, we've included them here as well:

- "Financially struggling households": Households that responded they cannot make ends meet or are just managing to make ends meet when asked to describe their household's financial situation
- "Mixed-faith families": Families in which a Jewish individual is partnered with a non-Jewish individual
- "Newcomers": Jewish adults who have been residence in Orange County for less than ten years
- "Religious institutions": Brick-and-mortar synagogues, Chabads, and other congregations—Orange County is home to roughly 30 such institutions
- "Communal institutions": Brick-and-mortar communal organizations, including JCCs, day schools, and other non-religious institutions—Orange County is home to roughly 20 such institutions

Refer to the **Overview** report for additional context on the study design, goals, and approach.

*The following two open-response questions were asked at the end of the survey: "What are the strengths and gaps of the Orange County Jewish community?" & "What should be the priorities of the Orange County Jewish community?" In addition, some questions had open-response options when an "Other" category was indicated.



[The top priority of the OC Jewish community should be] the well-being of its community members.

— Community member





Section Overview

While many have the perception that Orange County and Jewish households in general are more well off than average, this study finds that significant segments of the Orange County Jewish community are facing struggles in their daily lives.

Financial strain, physical health issues, and emotional distress are more common than many assume:

for example, roughly one in three Jewish households report struggling to make ends meet;¹ similar proportions of households include someone living with a limiting health issue.²

These pressures have real consequences for our community members.

They force individuals and families to make difficult tradeoffs, limit how they participate in Jewish life—making Jewish engagement a luxury afforded only to some—and drive many to consider leaving Orange County altogether.

Certain populations are facing these challenges, and their effects, at higher rates.

A notable share of young adults report financial strain, mental health challenges, and uncertainty about staying in Orange County. On average, single adults face disproportionate financial

burdens; LGBTQ+ adults report elevated mental health struggles; and families with children are more likely to consider relocating. These burdens pose a threat to the vibrancy of the current and future OC Jewish community.

Our current community structures are not keeping pace.

The safety nets, programs, and systems—Jewish and non-Jewish alike—that exist today fall short of meeting the daily needs of far too many households. Many members of the OC Jewish community need additional supports to thrive in all aspects of their lives.

The Jewish community has the potential to be a powerful source of support, connection, and meaning

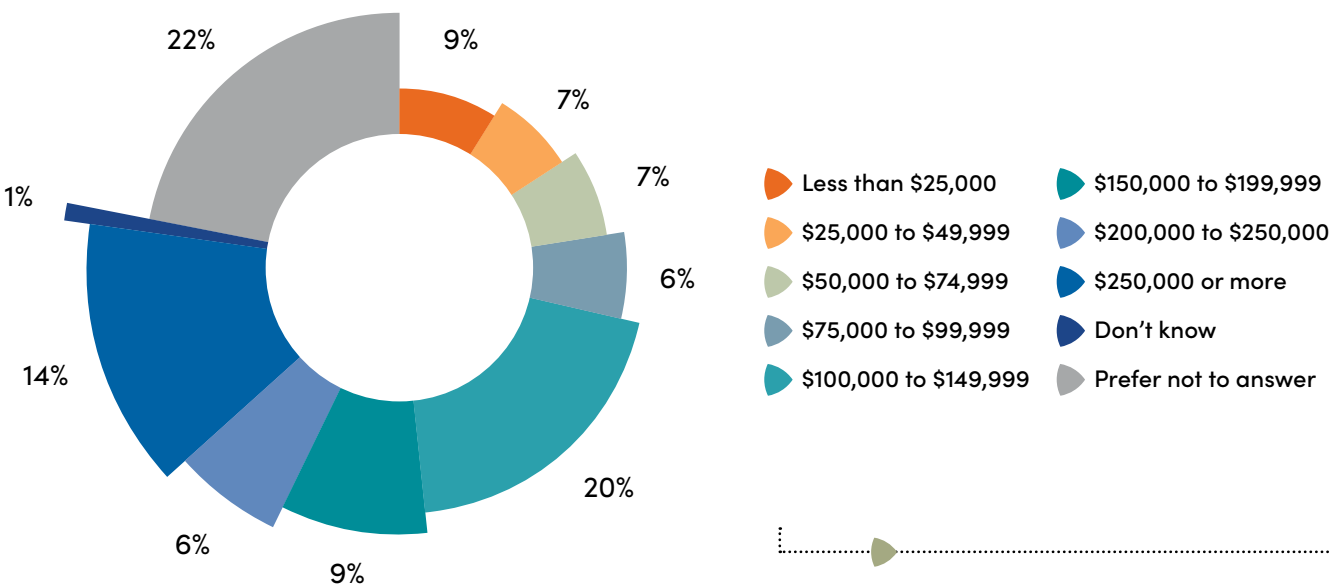
—we invite you to consider the discussion questions at the end of this section to reflect on what we can do individually and together.

Finances

The Orange County Jewish community spans the full income spectrum, with a substantial share of households at the lower end.

60% Approximately 60% of OC Jewish households make less than \$200K/year, with 30% making less than \$100K/year and 30% making \$100–200K/year. 20% of households make \$200K/year or more and the other 20% preferred not to answer.

Household income
OC Jewish households



PUTTING INCOME IN CONTEXT:

The adequacy of a given income depends heavily on household size and local cost of living. Several benchmarks help provide context.

Federal Poverty Level (FPL):³ The U.S. Department of Health and Human Services calculates the Federal Poverty Level (FPL) annually, adjusting for household size. The FPL is used to determine eligibility for government benefits such as Medicaid, CalFresh, and WIC. Because the federal formula does not fully reflect true cost of living, many programs use thresholds, ranging from 138% to 250%+ of FPL to determine eligibility. 10% of OC Jewish households have incomes below 150% FPL and 13% have incomes below 250% FPL.

Real Cost Measure (RCM):⁴ To better reflect California’s cost of living, United Way developed the Real Cost Measure, which measures the income required to meet basic needs (e.g., housing, food, transportation, healthcare) in each county, dependent on household size and makeup. The Real Cost Measure indicates that 34% of all households in the Orange County general population are earning below the real cost of living. United Way also found that, in California, over half of households with young children fall below this threshold.

Area Median Income (AMI):⁵ Another common benchmark is Area Median Income (AMI), which is used to determine eligibility for programs such as Section 8 housing assistance. AMI is calculated at the county level and adjusted for household size. The AMI for a household of four in Orange County is \$136,600.

Household income alone does not fully capture a family’s financial situation.

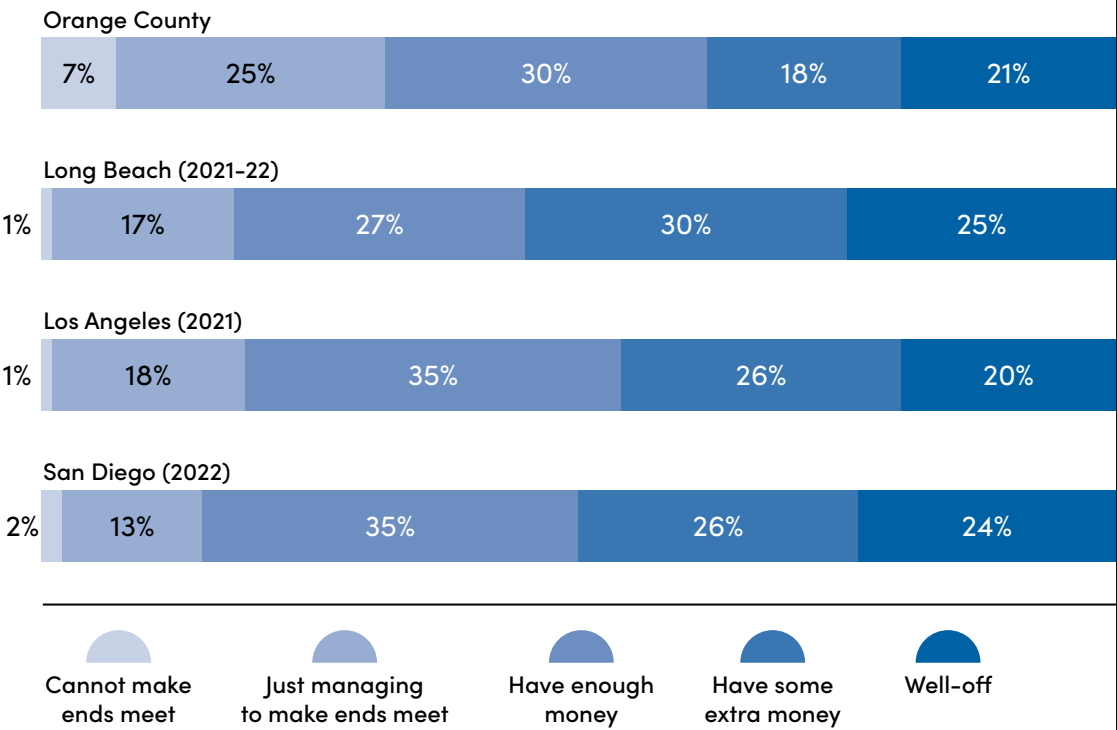
Research increasingly examines other factors like wealth, savings, and debt to better understand the economic security of households.⁶ To capture this broader picture, the survey asked respondents to self-report their overall financial situation, which reflects both income and other financial circumstances, and collected additional indicators (e.g., debt, use of public assistance), as detailed in the following sections.

32%

About one in three (32%) OC Jewish households could be considered financially struggling, reporting that they cannot make ends meet or are just managing to make ends meet.

Nationally, 29% of U.S. Jewish adults consider themselves financially struggling in 2025, a 9% increase from what studies showed in 2020.⁷

Self-described financial situation
OC Jewish households vs. Jewish households in neighboring communities



Q: Which of these statements best describes your household's financial situation?

Younger adults and single adults are feeling it the most.

Nearly half (48%) of single adult OC Jewish households and more than 40% of households headed by young adults (ages 22-44) are financially struggling. Among single adults under 55, it's closer to two-thirds.

Financial challenges have an impact on the way that many members of the OC Jewish community live their lives...



Many report having experienced significant financial burdens.

Nearly one in five (18%) Jewish households could not afford basic necessities like food, housing, or healthcare in the past year. A similar proportion (17%) of Jewish households that are not well-off receive public benefits—but almost half of those say the help they get isn’t enough. Many are carrying debt: over a quarter of households headed by younger adults (ages 22-44) have student loan debt and one fifth of adults ages 55-64 have medical debt.

Research shows that debt has negative effects on both mental and physical well-being, making people more susceptible to health risks from anxiety and depression to diabetes and heart disease.⁸ Debt also puts strain on personal relationships, limits life opportunities such as continued education and buying a home, and decreases financial resilience making it more difficult to save or pay unexpected expenses.

And many expressed concerns about potential financial burdens in the future.

One in eight OC Jewish households feel that they would be unable to cover a \$400 emergency expense. Twenty percent of OC Jewish households do not have sufficient savings to cover three months of expenses. Fewer than half (43%) of all non-retired adults say their retirement plan is on track.

... including how they engage in Jewish life.

Nearly one in four Jewish adults (23%) said finances have limited their participation in local Jewish life.

As expected, that number jumps to 40% among those who are financially struggling.

Membership dues and event attendance fees were the most often cited financial barriers to participation.

Open survey response(s):
“Events cost more than most OC residents can afford.”

“I want to participate in a synagogue membership but can only do occasionally. [I] feel it’s too expensive.”

A few are receiving financial support.

Four percent of Jewish households with children reported requiring financial assistance to enroll their children in Jewish camp, education, and activities. *According to the Foundation for Jewish Camp, an organization that provides grants and other support to Jewish camps across North America, camps saw a ~10% increase in financial aid requests and distributions in 2025. This was consistent among camps serving Orange County kids.⁹*

Twenty-three percent of all Jewish households required dues relief or other aid to maintain synagogue membership.

Open survey response:
“It is so expensive to be here and participate in Jewish life. Housing costs are out of control. Day school tuition for my two kids is approaching \$70K and then there is all this pressure to join an expensive synagogue on top of that and send them to Jewish camps and join the JCC. I cannot fathom how we will pay for a Bar or Bat Mitzvah.”

But many more are excluded altogether.

Due to financial limitations, 20% of Jewish households with children chose not to enroll their kids in Jewish camp, education, or activities; 10% of all households discontinued synagogue membership or did not join a synagogue.

Open survey response:
“I often find Jewish activities to be outside of my budget, too expensive for me. They are not for lower income people/families, so I often don’t participate.”



Study responses point to three interconnected gaps related to financial assistance for participation in Jewish life:

1

The availability of financial aid
Is help offered?

- “The cost of Jewish camp and religious school and synagogue membership and Bar/Bat Mitzvah is out of reach for many.”
- “Less affluent people have been limited in access to events and membership opportunities.”
- “Unfortunately, membership and events can be quite expensive. It's a shame, [I] almost didn't have my son have a Bar Mitzvah because of the expense.”
- “Programming is offered if you want it. But there needs to be more that is free. No one should have to pass up on something because they can't afford it. JCC is a great strength for [the] Jewish Community, [but] it is too expensive for many people.”
- “The strength is that there are a decent number of options for participating in Jewish community. At the same time, there is a significant financial barrier for participation.”
- “[One gap is] no Jewish organizations that offer help for families with financial problems... my friend has received quite a bit of support and help from her Christian church... it seems Jews in Orange County do not want to acknowledge there is a need in the community.”

2

The awareness of and access to financial aid
Do people know about it, and can they apply with dignity?

- “[Our community needs] more scholarships for Hebrew Schools, Hebrew high, summer day camp, and sleep away camp. Don't make it so hard to find and ask for help. More money, more money, more money.”
- “Except for Chabad, organizations don't make Jewish life affordable and accessible.”

3

The experience of needing or receiving aid
Does the process make people feel welcome or stigmatized?

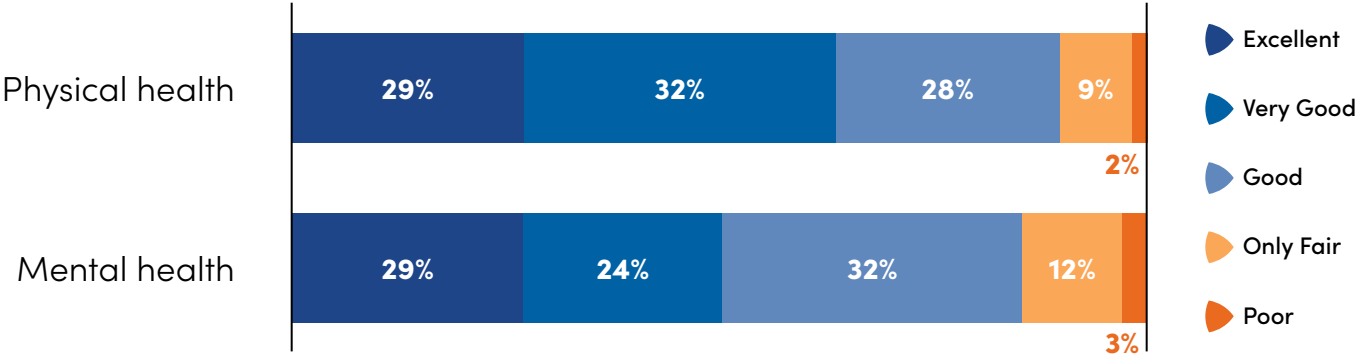
- “[We] never felt we belonged after at least 30 years of membership at [synagogue name]. Too focused on \$!!!”
- “Participating in Jewish organizations and activities can be very costly. It seems they are interested [in] and value value mainly monied individuals.”
- “Jews in OC tend to be wealthy and exclude less well-off individuals.”

Health & Well-being

Many members of our community are impacted by physical and mental health issues—experienced by themselves and/or their loved ones.

While most Jewish adults in OC are in good physical and mental health, many describe their physical and/or mental health as only fair or poor (11% and 15%, respectively).

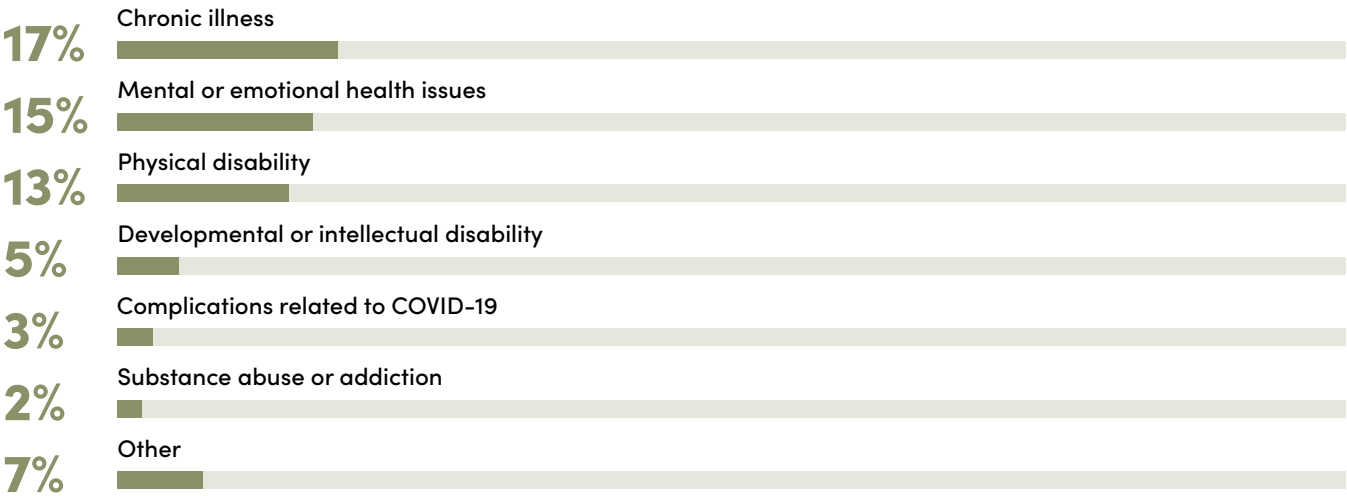
Among those who are financially struggling, this number is much higher—nearly 40% report fair or poor physical and/or mental health.



Over one in three (36%) OC Jewish households include a member with a chronic health issue, disability, or other need that affects participation in work, school, or activities.

Among households who are financially struggling, that number rises to more than half (54%).

Specific health issues
OC Jewish households



Q: Which health issues, disabilities, or other needs do you or anyone in your household live with?

Spotlight on mental health

Since the COVID-19 pandemic, mental health and the loneliness “epidemic” have emerged as pressing concerns nationwide—and the OC Jewish community is no exception. Many in the community are navigating heightened stress, social isolation, and ongoing emotional challenges. Mental health affects a notable share of Jewish adults in OC: while many are managing with resilience and support, others are struggling in ways that impact their daily lives and overall well-being.



Nearly one in five (19%) Jewish adults in OC report living with a chronic mental health challenge.¹⁰

About half have a clinical diagnosis, while others are self-reported. At the time of the study, almost one in three adults reported feeling lonely at least some of the time in the past week and one in five reported that mental health struggles had limited their ability to live their daily life.

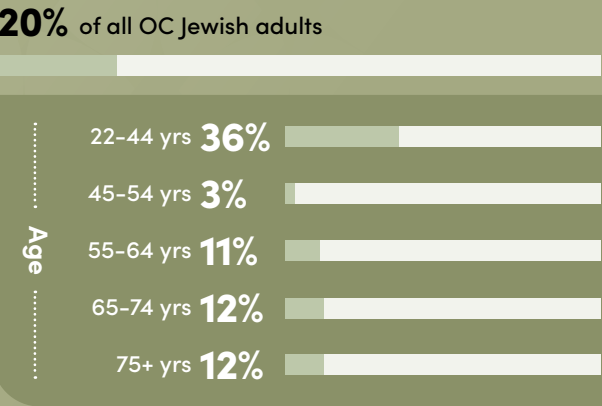
For context, 21% of U.S. adults reported suffering serious loneliness, experiencing high rates of both social-emotional and existential loneliness.¹¹ Loneliness is shown to have negative impacts on a person’s health and their academic and professional performance.¹²

Certain groups feel mental health burdens more intensely.

Younger, LGBTQ+, and/or financially struggling individuals are all more likely to report mental health difficulties than the average Jewish adult in OC. There were no differences in mental health based on race, ethnicity, geography, years in OC, and household composition.

Mental health challenges by age

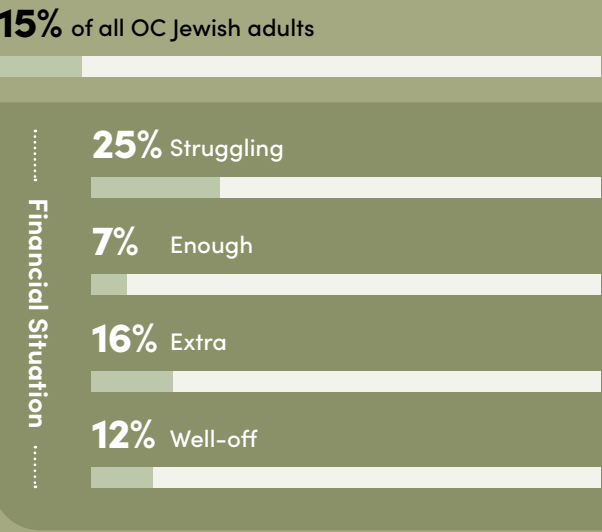
OC Jewish adults reporting any mental or emotional health issues



Q: This is a combination of two survey questions. (1) “Which health issues, disabilities, or needs do you live with?” – those who selected “Diagnosed mental or emotional health issues” and (2) “Overall, how would you describe your own mental health or emotional well-being?” – those who selected “poor” or “only fair.”

Fair or poor mental health by financial situation

OC Jewish adults indicating fair or poor mental health



Note: As this study only surveyed adults over 18, we are unable to report on mental health figures among adolescents and youth, but national data suggest heightened challenges amongst this group. The 2024 National Survey of Children’s Health found that almost one third of children ages 3-17 had some mental, emotional, developmental, or behavioral problem.¹³

People need support for issues they face, but only some receive it.

Many households experiencing physical or mental health challenges are not able to access the health services they need.

83%

Among Jewish households that include an adult or child with a limiting health issue, 83% needed services in the past year to manage that condition. However, 15% of those households reported that the care they received was inadequate due to issues of affordability, availability, and/or quality.

The most common barriers to health services are the high cost of care and lack of insurance coverage.

“CA healthcare for chronic illness is not good. Insurance companies decline claims over and over and make it near impossible to get the care that they agreed to cover.”

“My daughter has mental health issues, and there are not great services available. I get a lot of advice, but actual action has been minimal.”

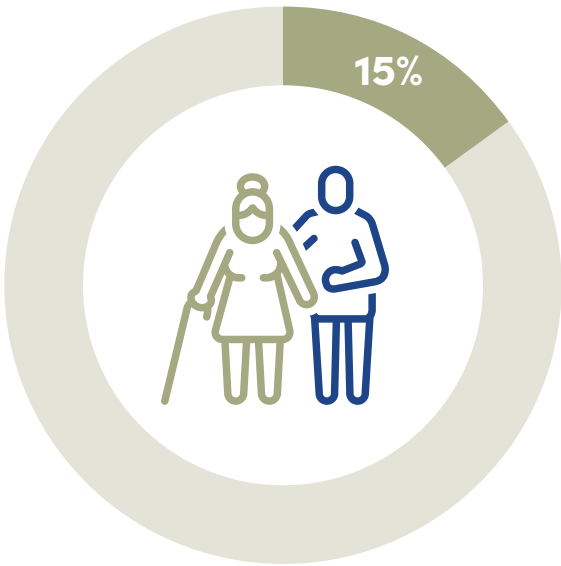
“Most of the coverage for my children and myself is covered through insurance. However, most therapists or mental health individuals are out of network meaning we shoulder the majority of the cost. With multiple kids with needs, we often have to limit therapy to what we can afford, not necessarily what is needed for optimal therapeutic improvement.”

“Mental health care is almost impossible to access through insurance.”

People also report practical barriers like a lack of transportation and/or personal support networks.

Most (with a limiting health condition) do not think it’s important that services are provided by a Jewish organization, but more than a third (36%) consider it to be somewhat or very important.

Many Jewish households in OC provide and/or rely on care in their daily lives, often within family networks and sometimes through paid assistance.



Caregiving responsibilities extend across the community.
Fifteen percent of OC Jewish households include someone who manages or provides care for close friends or relatives. In some cases, this involves direct hands-on support; in others, it means coordinating care provided by others. Among households engaged in caregiving, parents and in-laws are the most common recipients, named by just over half (52%), followed by spouses (24%). Smaller shares provide care for adult children, children with special needs, or other individuals.

1/5



Among OC Jewish households that include an adult age 65 or older, nearly one in five (18%) include someone who typically needs help with activities of daily living, such as preparing meals, doing housework, bathing, dressing, or navigating stairs.



Care needs within the community are often met through a combination of family support and formal care arrangements.
Among Jewish households age 65+ that include an adult requiring assistance, care is most commonly provided by a relative or friend in the same household (35%) or by a paid caregiver who does not reside in the home (30%). Less commonly, care is provided by relatives or friends outside the household or by live-in paid caregivers.

30%

But not all households that report a need for help receive consistent support.
Nearly one-third (30%) of households with an adult 65+ who needs assistance do not receive care on a regular basis, pointing to potential gaps between need and support.

Living in (and Leaving) Orange County

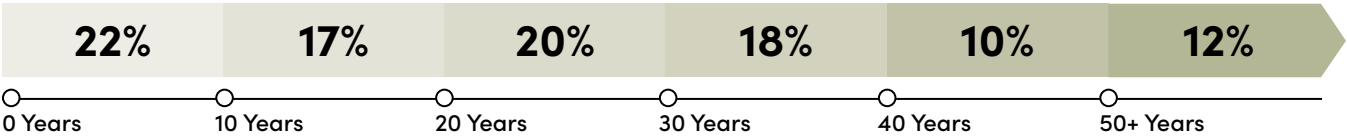
Our Orange County Jewish community is constantly evolving.

We have a mix of longtime residents and relative newcomers.

More than a quarter (27%) of Jewish adults primarily grew up in Orange County.
14% of Jewish adults have lived here their entire adult lives.

Nearly one in four Jewish adults have moved here within the last 10 years.
A large share of these newcomers are younger adults (60% under the age of 44). This suggests that new generations are finding their way here and reshaping what Jewish life looks like in the region.

Length of residence in Orange County
OC Jewish adults



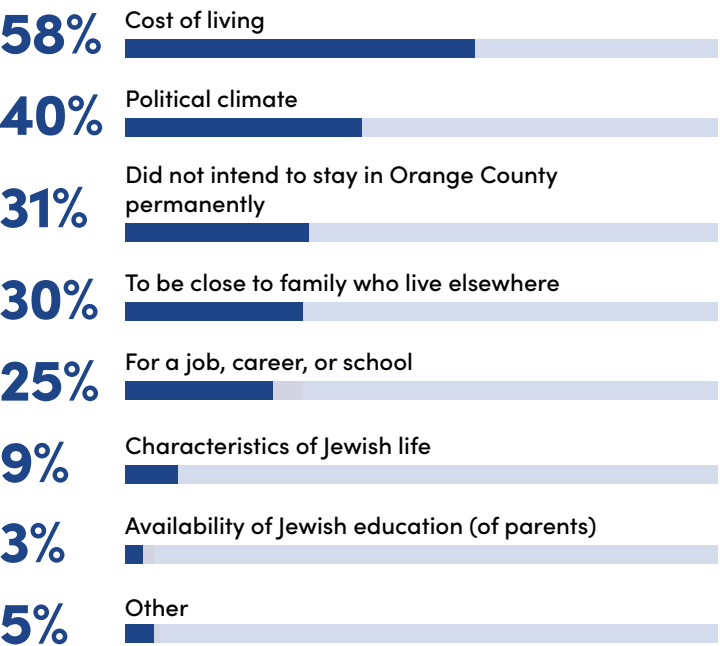
But, Orange County remains a transient place for many Jewish individuals

(as it is for other populations). About one in four Jewish adults are considering leaving OC in the next three years—with 7% saying they *definitely* plan to move and 19% saying they *probably* will.

Those thinking about leaving have shared concerns.
Too many find Orange County to be unaffordable, with cost of living cited by 58% of those planning to move. Political climate comes next, indicated by 40%.

Younger adults are especially likely to be considering a move.
Almost 40% of younger adults say they'll probably or definitely leave OC in the near future.

Reasons for considering leaving Orange County
OC Jewish adults definitely or probably planning to leave



Q: What are the primary reasons that you are considering moving? (Select all that apply)

For context, California has been losing residents to other states for more than two decades. The affordability crisis, especially housing costs, has played a key role, with lower-income households much more likely to leave the state than higher-income households.¹⁴ In Orange County, between 2024 and 2025 alone, the Average Median Income (AMI) for a household of four grew from \$129,000 to \$136,000, a nearly 6% increase, suggesting Orange County is becoming an increasingly expensive place to live.¹⁵

Discussion Questions

These findings invite reflection on how the community can meet people where they are—and how the realities of cost, care, and connection shape Jewish engagement.

- 1 What does it take to thrive as a Jewish household in Orange County today? What are the greatest pressures and where are the greatest opportunities for support?
- 2 For many, finances are limiting participation in Jewish life—how can we make engagement more accessible and sustainable?
- 3 Many Jewish adults are experiencing mental health challenges—how can the Orange County community support their needs?
- 4 In a place where many households are new to the community and many others are considering leaving, what fosters a sense of belonging? How can we help new residents find connection? How can we give people a reason to stay?

Endnotes

¹This includes those who indicated they cannot or are just managing to make ends meet.

²This refers to any chronic health issue, disability, or other need that affects participation in work, school, or activities (e.g., a cognitive or developmental impairment, chronic disease, physical disability, mental health issue).

³HHS Poverty Guidelines.

⁴United Ways of California, The Real Cost Measure in California.

⁵California Department of Housing and Community Development, 2025 State Income Limits.

⁶Federal Reserve, Survey of Household Economics and Decisionmaking; Urban Institute, Financial Health and Wealth Dashboard; Oxford Poverty and Human Development Initiative, Global Multidimensional Poverty Index; Pew Research Center, 'What's the difference between income and wealth?' and other common questions about economic concepts.

⁷Goldstein and Sumekh, *Challenging the Narrative of Jewish Wealth* (2025).

⁸APHA, The Impact of Individual and Household Debt on Health and Well-Being (2021); NIH, Social inequalities, debt, and health in the United States (2021).

⁹Foundation for Jewish Camp, 2025 State of the Field Census and internal reporting.

¹⁰This is a calculated estimate that includes adults with diagnosed chronic mental health issues (8% of adults) and those who self-reported their mental health as poor or fair (15% of adults).

¹¹Harvard, Making Caring Common Project, Loneliness in America: Just the Tip of the Iceberg? (2024).

¹²CDC, Health Effects of Social Isolation and Loneliness (2024); U.S. Surgeon General, Our Epidemic of Loneliness and Isolation (2023).

¹³National data suggests the U.S. is facing a "youth mental health crisis" with worsening trends over the past decade. In 2023, 40% of U.S. high school students reported persistent sadness or hopelessness, and about one in five adolescents had a diagnosed mental or behavioral health condition. CDC, Youth Mental Health: The Numbers (2024); HRSA, National Survey of Children's Health (2024).

¹⁴PPIC, "Who's Leaving California--and Who's Moving In?" (2026)

¹⁵California Department of Housing and Community Development, 2024 State Income Limits, 2025 State Income Limits.



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