JANUARY 2026: ECONOMIC INCLUSION

BELONGING BEGINS WITH US

The United Synagogue

From the Editor

Daniella Neifeld
US Community Participation Manager

What's more uncomfortable than talking about politics, religion, or even weight? Apparently it's finances.*
The cost-of-living crisis is something that impacts nearly all of us and yet, it's a topic that's rarely addressed.

Research is finding that the cost of silence is high. People are reporting that they feel isolated, embarrassed, and mental health is plummeting because of it.

We are not immune in the Jewish community. In fact, the cost-of-living crisis hits even harder when we add in 'Jewish Tax' (the additional costs associated with Jewish life, such as kosher food, school fees, and communal obligations). Financial strain also affects people differently - single parents, large families, those with disabilities, and many others face unique challenges.

In this edition of Belonging Begins with US, we discuss various ways to tackle the financial strain and build stronger communities through understanding of the realities of the individuals who comprise it.

This edition offers practical tips, expert insights, and real stories to help us navigate financial challenges together. We speak with Mesila UK whose mission is to empower the community through financial literacy and whose target clientele are people who you may not expect to be struggling. We bring in the voices of those people to gain understanding of their challenges. Our very own Sharon Daniels shares some effective and simple ways to decrease financial strain as a community while helping the world.

As always, our goal is to spark the conversation and empower our communities, leaders, and members to create strong spaces of belonging.

Let's turn silence into support and build a future where belonging is never compromised by financial hardship.
We'd love to hear your thoughts: What strategies have helped you or your community manage financial strain?

Warm regards,
Daniella Neifeld
Editor, Belonging Begins with US

*Psychology Today quoting a 2024 Bankrate survey

In This Issue

Rebbetzen Hannah Bank
Rebbetzen Leading BES@Yavneh

The Currency of Belonging: More Than Money

Synagogue buildings are great playing grounds for Jewish geography. Almost every corner parades the name of a donor. Stained-glass windows, ark covers, menorahs and Torahs are branded with names. This is highly commendable. The Jewish way is to make benevolence visible, and when giving is linked to our shuls, the bond between giver and community is entrenched. It cultivates a deep sense of belonging that an individual or family has with their faith network.

Yet is it only a flash of cash that opens the door most widely to inclusion?

An elderly woman once approached my husband offering a significant donation, well beyond her means. She was worried that when she passed on, she would be forgotten, and she wanted her donation to be used to purchase an artefact for the shul that could also serve as a memorial for her. It was a beautiful gesture, but it also saddened us. Somehow, a communal reality had been created in which being noticed required writing a cheque. It wasn't true - but it was a perception. And for this frail veteran of life, it felt like her ticket to proper recognition.

The prime prototype of communal donation in the Torah is the *machatzit hashekel*. The Torah is clear in its instruction to the Children of Israel: each person must donate a half-shekel - no more and no less - for the basic upkeep of the Mishkan. In this ruling, the Torah highlights several key values:

1. Inclusion is an expectation. Everyone had to give, with no mixed messaging about who was an "attractive" donor.

2. Accessibility is essential. By standardising the amount, the act of giving was achievable for all. Everyone could give, and everyone was empowered to be an active contributor.

3. Class distinction evaporates. No one's half-shekel was worth more than anyone else's.

4. Participation matters more than totals. The focus was on belonging, not on the final sum.

So how do we create spaces where we appreciate philanthropy, yet celebrate every person who walks through our doors?

We celebrate the empowered people both
those who show financial support but equally those who show up, participate, volunteer, or even simply sit quietly in the pews. They come to shul because it is their spiritual home.

Indeed, a shul is a Beit Knesset. It is a home.
A home for all of us, whether our family name is engraved on the door and walls or not.

Just a Coffee

Anonymous

Everyone: “No one thinks twice about buying a cup of coffee.”

Me when buying a cup of coffee:

“It’s just £3.50. It’s fine. We can afford it today.”

“But wait, can we? It’s a busy month – the *chagim* are around the corner. The kids need new shoes. Meat prices have just gone up.”

“But it’s only £3.50. I work hard. I should be able to buy a cup of coffee without stressing.”

“Maybe I should get another job. But I like my job, and my job actually pays relatively well - so does my partner’s. And we’re still somehow *just* getting to the end of the month.”

“Should I be buying this coffee even though I don’t pay full voluntary contributions? I should use it towards that instead shouldn’t I. But it’s £3.50 - it’s not going to cover it all. And I need coffee.”

“Maybe I should take on a side-hustle. Tutor or something. But I barely have time for anything else. My family needs me too. And I need them. And we work hard and we should be able to enjoy life a bit.”

“We’ve already cut out going out to eat or doing take-away unless it’s a special occasion.”
“We don’t go on any big family holidays.”

“Oh look, just got a text about another charity campaign. I guess I should give – I want to give. I like to give. But can I give? Should I just not get this coffee and give instead?”

“But it’s just a coffee.”

“But we’re struggling.”

“Are we the only ones struggling? Sure feels like it.”

“How is everyone else doing it? Are we just so bad at handling our money? Where is it all going?”

“I wonder how it feels to be like everyone else buying a cup of coffee without thinking twice.”

Organisation Spotlight

Providing The Path to Financial Stability

Benji Landau
Executive Director,
Mesila UK

Empowering Through Knowledge: Mesila UK's Vision for Economic Inclusion

"Economic inclusion isn't just about access to resources - it's about giving people the tools to thrive. Mesila UK lives by this principle, supporting individuals who earn an income yet still struggle to make ends meet. Their approach is rooted in dignity and empowerment, guiding clients through financial education rather than offering handouts.

"Too many people suffer in silence because of pride," says Benji Landau, Executive Director of Mesila UK. At the heart of their work is one-to-one coaching comprised of six or more meetings, pairing clients with trained mentors. The aim? To build confidence, reduce stress, and create lasting financial stability. Success isn't measured only in numbers - it's seen in mindset shifts, as clients report feeling more in control and less anxious about money.

Education is central to Mesila UK's vision. Beyond adult coaching, they deliver accredited financial education in twelve schools, covering understanding of financial concepts, banking products and services, mortgages, credit cards and more, alongside healthy attitudes toward money. Their mantra is simple: "Education, not welfare."

Inclusivity matters. Mesila UK serves clients from all walks of life and advertises widely to ensure accessibility. While coaching isn't tailored to specific demographics, their work naturally reaches single parents, divorcees, and those facing financial stress due to illness or disability.

Breaking stigma is another priority. "Half of our community is struggling," notes Benji Landau, noting that it is not out of the ordinary for their clients to have an income of and exceeding £100K. Rabbis, rebbetzins, and lay leaders can make a difference simply by acknowledging that financial challenges are common and normal.

Looking ahead, Mesila hopes to see financial education embedded more deeply in communal life. Their message is clear: economic inclusion begins with knowledge, empathy, and honest dialogue.

Learn more and access resources at MesilaUK.org

Kiddush Conversations

ASK EACH OTHER

Do we unintentionally create pressure to "keep up" in our communities? How can we change that?

Areivut (mutual responsibility) means we're all responsible for each other. What does that look like in practice when it comes to money?

How do we balance personal privacy with communal support?

ASK THE CHILDREN

Why do you think the Torah asked everyone to give the same amount instead of letting people give more or less?

What's more important: giving money or giving time? Why?

Can you think of something we could share with others instead of buying new?

Shared Solutions

Gemach-Style Ideas to Strengthen Community

Sharon Daniels
Head of Chesed & Volunteering

Communities thrive when we share not just what we have, but how we care. Enter the gemach, a Jewish tradition of communal lending and sharing, from basic necessities to small comfort items. Think Purim costume swaps, toy exchanges, book bazaars, or even general gemachs for games, kitchen tools, or party supplies. These ideas are not just practical; they are powerful.

A gemach operates on trust: community members lend or gift items, and others borrow and return them. By tapping into collective resources, families save money, minimise waste, and build relationships. A toy gemach, for instance, keeps play fresh without cluttering homes. A book swap sparks conversations across generations. A Purim costume gemach frees families from one-off spending.

These initiatives fit beautifully with United Synagogue's Dorot environmental strategy, which means "generations" and champions sustainable, community-centered practices like phasing out disposables and promoting reuse. Gemachs offer an economic twist on that same spirit, meeting present needs while caring for future ones.

By embedding gemach-style solutions into your community, whether through regular swap events or permanent lending shelves, you create belonging, reduce financial pressure, and live out the Dorot vision: generations connected through shared stewardship and shared support.

Take Home Tips

Avoid Assumptions	Sharing Culture	Consider Childcare	Model Modest Events
Tip: Be mindful of language that assumes financial stability (e.g., “we all go on holiday” or “everyone is shopping for Yom Tov”).	Tip: Encourage initiatives like clothing swaps, book exchanges, or leftover food redistribution after events.	Tip: Offer childcare options, subsidies, or schedule events at times that reduce childcare expenses.	Tip: Keep your own events simple and budget-friendly to avoid setting costly expectations for others.
Why it matters: Inclusive language helps people feel seen and reduces feelings of shame or exclusion.	Why it matters: These foster community while reducing financial pressure and waste.	Why it matters: Childcare costs often limit participation. Addressing this helps parents engage fully and promotes inclusion.	Why it matters: When leaders model modesty, it reduces pressure on hosts and promotes a culture of inclusion.

Resources

Mesila UK

Mesila UK focuses on empowering individuals and families through financial coaching and education.

US Chesed

US Chesed is the welfare and volunteering department of the United Synagogue, focusing on acts of kindness and support for its members and the community.

Paperweight Trust

The Paperweight Trust provides practical guidance and support to individuals in crisis with the Jewish community.

GIFT

GIFT focuses on promoting a culture of giving and volunteering amongst young Jews. It aims to help those in need while encouraging community engagement.

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Thank you to everyone who contributed to this edition of Belonging Begins with US