



BlackBird Financial’s Judah Spinner, Alongside Wife Julie, Launch the Judah Spinner Foundation with a \$2 Million Commitment

The foundation aims to address income inequality, incarceration, health-care costs, and the federal deficit.

BlackBird Financial Founder and CEO Judah Spinner, together with his wife Julie Spinner, today announced the launch of the Judah Spinner Foundation, established with an initial \$2 million commitment to tackle four of America’s most pressing long-term challenges: income inequality, high incarceration rates, rising health-care costs, and the expanding federal deficit.

1. Narrowing Income Inequality Through Skilled Trades

The foundation’s first priority is reducing income inequality by expanding access to high-demand skilled trades. Through the Judah Spinner Scholarship, the foundation will fund trade-school tuition and professional tools for students pursuing certifications in welding, HVAC, electrical work, plumbing, and other trades.

The U.S. currently faces a massive shortage of skilled labor—over 439,000 additional construction workers will be needed in 2025, according to Associated Builders and Contractors. Unlike four-year college programs that leave many students heavily indebted, trade credentials can be completed quickly—often within months:

Welding certificates: 4–8 months

HVAC programs: ~12 months

Electrical, plumbing, and similar trades: varies, but all shorter than traditional degrees

These programs often lead to wages that exceed the national median and offer stable, upward-moving career paths. Scholarships will be prioritized for low-income students, veterans transitioning to civilian life, and formerly incarcerated individuals seeking a fresh start.

Applicants may apply via Bold.org or the Judah Spinner Scholarship website.

2. Reducing Incarceration by Creating Work Opportunities

The United States incarcerates roughly 2 million people, more than any other country. Recidivism remains high, and communities continue to struggle. “It has always struck me as absurd to take someone who has committed a crime, surround them exclusively with other criminals for years, and then expect them to emerge as better people,” said Spinner. “We tend to become like those we spend the most time with — so it shouldn’t surprise anyone that this model fails.”

While the foundation will not directly overhaul the prison system, it aims to address the root causes of crime by expanding access to stable, dignified work. “When someone is self-sufficient and proud of their career, they are far less likely to turn to crime,” Spinner added. “A dollar spent on trade school is far more productive than a dollar spent on prisons.”

By funding trade education nationwide, the foundation hopes to meaningfully reduce recidivism and strengthen communities.

3. Confronting America’s Broken Health-Care System

The U.S. spends nearly 18% of GDP—over \$5 trillion a year—on health care, yet outcomes lag behind peer nations. Singapore, by comparison, spends about 5% of GDP on health care and achieves a life expectancy of 83+ years, versus 78 years in the U.S. “I’ve made money buying poor businesses at bargain prices and great businesses at fair prices,” Spinner said. “Our health-care system is like paying a fortune for a terrible business—it’s a very bad deal.”

The foundation intends to partner with other philanthropists and support political candidates committed to health-care reform, efficiency, and policy modernization. “America is the most innovative nation on Earth,” Spinner said. “There’s no reason our health-care system shouldn’t reflect that.”

4. Addressing the Federal Deficit by Targeting Its Root Causes

The U.S. national debt has surpassed \$38 trillion, the highest level relative to GDP since World War II—but without the wartime justification. “The debt problem seems invisible until it’s too late,” Spinner warned. “It happens slowly, then all at once. We’re moving toward a cliff, and the public doesn’t realize it.”

The foundation believes the deficit cannot be sustainably reduced without addressing its core drivers—first among them: runaway health-care costs. Medicare and Medicaid alone consume nearly one-quarter of the federal budget. If the U.S. reduced health-care costs to Singaporean levels, the savings—over \$1 trillion annually—would lower the deficit below 3% of GDP. With nominal GDP growing at roughly 4%, the debt-to-GDP ratio would begin to fall.

While the foundation may connect more directly with fiscal policy in the future, its immediate focus is supporting reforms that reduce health-care spending as a powerful indirect solution to the debt crisis.

About the Judah Spinner Foundation

The Judah Spinner Foundation is a U.S.-based charitable organization founded by Judah and Julie Spinner. Its mission is to reduce income inequality, lower incarceration rates, reform health-care spending, and address the structural causes of America's growing national debt. Learn more at www.judahspinnerfoundation.com.

Additional resources: JudahSpinner.me (health-care reform) and JudahSpinner.org (deficit reduction).

About Judah Spinner

Judah Spinner is the founder of BlackBird Financial LP, a New Jersey-based investment partnership serving high-net-worth families nationwide. He holds a bachelor's degree from Crestpoint University and is a Chartered Financial Analyst (CFA) charterholder.

About BlackBird Financial

BlackBird Financial LP is a value-driven investment partnership focused on identifying mispriced securities, conducting rigorous fundamental analysis, and compounding capital over the long term. The firm is headquartered in Toms River, New Jersey, and has achieved returns substantially above market benchmarks.

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