Report on Jewish Poverty

January 2004

Commissioned by
Metropolitan Council on Jewish Poverty
and
UJA-Federation of New York

based on
UJA-Federation of New York's

JEWISH COMMUNITY STUDY OF NEW YORK : 2002

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Director of Social Services
Arthur Patsiner

Report on Jewish Poverty

Authors:

Jacob B. Ukeles, Ph.D.
President, Ukeles Associates Inc.

David A. Grossman
President, The Nova Institute

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Special thanks to the Nathan Cummings Foundation for their generous grant for this *Report on Jewish Poverty* and related conferences and advocacy efforts.

Letter to the Community

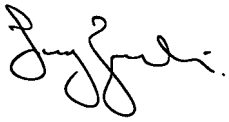
UJA-Federation of New York and the Metropolitan Council on Jewish Poverty are pleased to present our 2004 *Report on Jewish Poverty*. This report is based on data collected in *UJA-Federation's Jewish Community Study of New York: 2002*.

It is vitally important that the terrible reality of Jewish poverty, a condition that impacts large segments of the New York Jewish community, be studied and become better known. Many in the New York Jewish community and beyond believe the very existence of Jewish poverty to be a non-issue. But Jewish poverty is not an oxymoron; many of us on the front lines encounter it on a daily basis. Our 2004 *Report on Jewish Poverty* sheds light on this dramatic increase in poverty, which is due in large part to demographic changes in our community.

Met Council published two previous reports on Jewish poverty, in 1981 and 1993. The 1981 report revealed higher-than-expected levels of poverty in the Jewish community. Met Council's 1993 report was based primarily on UJA-Federation's *1991 New York Jewish Population Study*. The 1993 report demonstrated the effects of recent immigration and the beginning of the aging of the Jewish population, both of which continue to contribute significantly to Jewish poverty levels today. Met Council and UJA-Federation chose to collaborate on the 2004 *Report on Jewish Poverty* to demonstrate the need for a substantial and widespread response to the shockingly high level of Jewish poverty.

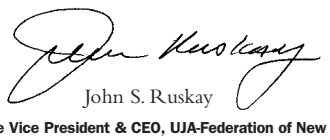
While UJA-Federation, Met Council, and other agencies have and must continue to respond to the challenge of Jewish poverty, additional strategies are required. In particular, as highlighted in the 2004 report, the condition of the "near poor" – those whose household incomes are above the level at which they would be able to receive most governmental assistance – calls for attention. Met Council, together with the other agencies in the UJA-Federation network, will continue providing this critical assistance to poor and near poor households in New York.

This report is an important step in a lengthy community-wide process to combat Jewish poverty. We are proud to stand together in this effort.



Larry Zicklin
President, UJA-Federation of New York

Joseph C. Shenker, Esq.
President, Metropolitan Council on Jewish Poverty



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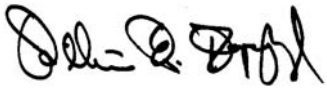

William E. Rapfogel
Executive Director & CEO, Metropolitan Council on Jewish Poverty

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EXECUTIVE SUMMARY

The purpose of this report is to present a comprehensive picture of Jewish poverty in the eight-county New York area. Almost a quarter of a million people live in Jewish households with incomes under 150% of the Federal Poverty Guidelines. These 244,000 poor people represent 15% of the 1.66 million people in all Jewish households in the New York area.[1] In addition there are 104,000 "near poor" living in Jewish households in the eight-county New York area with incomes only modestly above the poverty line. Thus, a total of 348,000 poor and near-poor people are discussed in this report.

Jewish Poverty in New York City

Of the 244,000 people living in poor Jewish households, 226,000 (93%) live in New York City. In the city 20% of the people in Jewish households are poor. In the three suburban counties (Nassau, Suffolk, and Westchester), only 18,000 people – a little over 3% of the people in Jewish households – live in poor households. Thus, poverty in New York City is the primary focus of this report.

Within New York City, poverty in the Jewish community is not equally distributed; it varies by age and gender, immigration status, household size, marital status, employment, education, and religious denomination. Poverty in the Jewish community is more prevalent among Orthodox households with large families, recent Russian-speaking immigrants, seniors (especially older women living alone), people who are unemployed (especially if they are disabled and unable to work), and people who do not have a college degree.

Exhibit ES.1

GROUPS IN POVERTY, NEW YORK CITY JEWISH COMMUNITY, 2002

	Number of Poor People	% of All Poor People
Larger Orthodox Households (4 or more people, all non-Russian-speaking, and no one over 65)	60,000	27%
Russian-speaking, under 65	52,300	23
Russian-speaking, over 65	48,300	21
Non-Russian-speaking, over 65	28,800	13
Others, including	36,600	16
• People with a disability & unable to work		
• Unemployed people		
• People with less than a college education		
Total	**226,000**	**100%**

1 Since poverty is determined by income and household size, this report focuses on all (Jewish and non-Jewish) people living in Jewish households.

Geography

Jewish poverty in New York City in 2002 was unevenly distributed across the city's boroughs (see Exhibit 4.1). Of the five boroughs, Brooklyn has the most severe Jewish poverty. It has the largest number of people (156,200) living in poor Jewish households, as well as the highest percentage of poor; 30% of all people living in Brooklyn Jewish households are poor. Queens has the second highest number of people in poor Jewish households (42,700) and the second highest percentage (19%). The Bronx has the same percentage of poor as Queens (19%) but a much smaller number (10,400). Manhattan has the third largest number of people in poor Jewish households, but the lowest percentage (4%). Staten Island has relatively few poor people in Jewish households (3,900) and the second lowest percentage (8%).

There is also a strikingly different pattern within the boroughs as to the extent to which poor Jewish households are located in the same neighborhoods as are non-poor Jewish households. In Brooklyn, 7% of the people in poor Jewish households live outside of nine principal Jewish areas. On the other hand, there is very little Jewish poverty in Riverdale/Kingsbridge, the largest Jewish area in the Bronx, but there is substantial Jewish poverty in the remainder of the borough. Queens presents a mixed picture. Rego Park/ Forest Hills and The Rockaways (including Far Rockaway) have substantial poverty; Fresh Meadows/Kew Gardens/Hillside has an average level of Jewish poverty; and Northeast Queens has relatively little poverty. There is also substantial Jewish poverty in the remainder of Queens. Jewish poverty in the traditional poor Jewish neighborhoods of Manhattan appears to have declined substantially since the 1993 Met Council report on Jewish poverty which identified the Lower East Side, Upper West Side, and Washington Heights as areas with substantial numbers of people in poor Jewish households. Today, while there undoubtedly are poor Jewish households in these areas, the number of poor Jewish households appears to have declined substantially. There appear to be no major concentrations of Jewish poverty left in Manhattan.

Service Needs

Among poor Jewish households, 37% reported that they had sought help in coping with a serious or chronic illness during the past 12 months. This level of need among poor households is substantially higher than the 22% of respondents in non-poor Jewish households who had sought such help.

While people in non-Russian-speaking poor Jewish households are relatively more likely than non-poor household members to have sought help in finding a job (21% versus 14%), only 10% of the Russian-speaking poor reported that they had sought help in finding a job. This may be because the people in a large majority of poor Russian-speaking households are older, suffer from fair-to-poor health, and are effectively not in the labor force.

The percentage of all poor households that sought help for a person with a disability (13%) was more than twice as high as the percentage of non-poor households that sought such help.

Near Poor

In addition to the poor Jewish households concentrated in New York City, the eight-county New York area contains many individuals living in households whose economic status can be described as "near poor."

About 104,000 people in 53,000 Jewish households in the eight-county New York area can be considered near poor. While most of these near-poor households are located in New York City, about 20% are in the suburbs – Suffolk, Nassau, and Westchester Counties. This is a substantially higher percentage than the percentage of poor households in the suburbs. In fact, while there are approximately three times as many poor as near poor in New York City, there are equal numbers of poor and near poor in the three suburban counties.

Exhibit ES.2

NUMBER OF POOR AND NEAR-POOR PEOPLE IN EIGHT-COUNTY NEW YORK-AREA JEWISH HOUSEHOLDS, 2002

	New York City	Suburbs	New York Area
Poor People in Jewish Households	226,000	18,000	244,000
Near-poor People in Jewish Households	85,700	18,500	104,200
Poor & Near Poor in Jewish Households	311,700	36,500	348,200

Conclusion

At the beginning of the 21st century, Jewish poverty in the New York area is a major communal concern. In New York City, 20% of all people living in Jewish households are poor. Almost one-quarter of a million people in the eight-county area live in Jewish households with annual incomes below 150% of the poverty guidelines. Another 104,000 live in near-poor Jewish households.

The scope of Jewish poverty in New York City – and the need for communal assistance – can be best understood in the national context of Jewish population numbers. There are as many poor people living in New York City Jewish households – 226,000 – as there are people living in all Jewish households in Philadelphia or in Boston.

CHAPTER

1.

Purpose and Focus of *Report on Jewish Poverty*

The purpose of this report is to present a comprehensive picture of Jewish poverty in the eight-county New York area. The report focuses primarily on New York City because Jewish poverty in the New York area in 2002 was heavily concentrated in the five boroughs. This initial chapter includes a discussion of definitions of poverty and the reason that 150% of the Federal Poverty Guideline has been used as the benchmark for this report. This chapter also examines poverty in New York in the national context (at 100% of the Federal Poverty Guideline) and compares Jewish poverty in New York to the poverty experienced by other residents of New York City (also at the 100% level).

Defining Jewish Poverty in New York City

Poverty is both relative and absolute. A family or an individual experiences relative poverty when they have less income and fewer resources than the people around them. In some places – Israel and Western Europe, for example – poverty is usually defined in relative terms. Often, a household whose income is less than half the median income of all households is considered to be poor.

In the United States, poverty tends to be defined in absolute terms. Since the days of the War on Poverty, initiated during President Lyndon B. Johnson's Great Society, poverty in America has usually been measured in terms of the Federal Poverty Guideline. This standard was developed in the early 1960's, based on estimates of the amount of money that a family needed to buy food for its basic diet, multiplied by three to cover all other essential needs – housing, transportation, medical care, etc. The Guideline varies in terms of the number of persons in the family but (except for Alaska) is the same from state to state and in both urban and rural areas. Each year, the federal government revises the Poverty Guideline – but only to take inflation into account.

Exhibit 1.1 shows the Basic Federal Poverty Guideline for 2002 for various sizes of family. This guideline is the same for New York as for any other state. It is the same for Mississippi and Alabama where living costs are far lower than in New York. It is the same in New York City as it is in the rural areas of New York State – or elsewhere in the nation. Exhibit 1.1 also shows figures for annual family incomes adjusted to 150% of the Basic Guideline. For the reasons noted below, this Adjusted Guideline is believed to be a more realistic measure of poverty in the New York area – where living costs are among the very highest in the nation – than is the Basic Guideline.

Exhibit 1.1

POVERTY GUIDELINES, BASIC AND ADJUSTED, 2002

Size of Family	Basic Federal Poverty Guideline	Adjusted Poverty Guideline (150%)
1	$ 8,860	$13,290
2	11,940	17,910
3	15,020	22,530
4	18,100	27,150
5	21,180	31,770
6	24,260	36,390
7	27,340	41,010
8	30,420	45,630

Certainly, people whose family incomes fall below the Federal Poverty Guideline are poor – whether they live in New York City, in the rural South, or elsewhere in the nation. But in light of the high cost of living in the New York area, many more people are poor than those who have incomes below the Basic Guideline. For this report, as was the case for two previous reports on Jewish poverty published by the Metropolitan Council on Jewish Poverty (in 1983 and 1993), the Adjusted Poverty Guideline has been adopted as the appropriate measure of Jewish poverty for the following reasons:

- First, New York City has one of the highest costs of living in the country. This is borne out by statistics as well as common sense. For example, the web page of ACCRA (the American Chamber of Commerce Researchers Association) compares living costs in various U.S. cities. It notes that living costs in New York are more than twice as high as in cities such as Atlanta, Baltimore, and Philadelphia. Even if housing costs (which are especially high here) are disregarded, the cost of living in New York is still substantially higher than in these other cities. Obviously, living costs in rural areas of the South are far lower yet. Despite this reality, the Federal Poverty Guideline has been kept at the same level in New York City as for any other location in the nation.

- Second, many city, state, and federal assistance programs, recognizing the unrealistically low level of the Federal Poverty Guideline for New York City, have established eligibility levels that are substantially higher than the Basic Guideline. Here are some examples: New York City's Department of Youth and Community Development uses 125% of the Basic Poverty Guideline; under the federally financed Food Stamp program, families with incomes of up to 130% of the Basic Poverty Guideline are eligible; under the Home Energy Assistance Program (HEAP), eligibility extends to families with incomes of up to 200% of the Basic Poverty Guideline; and under the Section 8 housing assistance program, a family of three with 188% of the Basic Guideline is eligible in the New York area.

- Third, even the researcher who first proposed the federal poverty standard in the 1960's, says it is outdated. "Anyone who thinks we ought to change it is perfectly right," Mollie Orshansky stated in 2001. Her view was borne out by the National Academy of Sciences, which calculated that if the Poverty Guideline was updated for changes in consumption patterns since the 1960s, it should be 45% higher than it is.[1]

- Finally, the need for a more realistic definition of poverty is evident from a simple examination of the family income levels in Exhibit 1.1. The column showing 150% of the Federal Guideline notes that a family of three persons with less than $22,530 in annual income or a family of four with less than $27,150 would fall below the 150% Guideline. Any such family is clearly poor in terms of what it takes to live in New York today.

For these reasons, the definition of poverty adopted for the *Jewish Community Study of New York: 2002* and used in the remainder of this report is the Adjusted Poverty Guideline (150% of the Basic Federal Guideline).

Does the Choice of a Poverty Standard Matter?

The reader may well ask: How much difference is there between the Basic and Adjusted Poverty Guidelines in terms of how many poor Jews there are in the New York Area? Exhibit 1.2 shows the number of poor Jewish households and the number of people in these households in 2002 in terms of each of the two definitions. As can be seen, the numbers of poor people and poor households increase quite substantially when the Adjusted Guideline is adopted. These significant differences underscore the importance of the decision to use the higher standard as a more realistic measure of Jewish poverty in New York.

1. Jared Bernstein, "Who's Poor? Don't Ask the Census Bureau," *The New York Times*, September 26, 2003.

Exhibit 1.2

NUMBER OF JEWISH POOR IN EIGHT-COUNTY NEW YORK AREA UNDER BASIC AND ADJUSTED POVERTY GUIDELINES, 2002[2]

Category	Under the Basic Federal Poverty Guideline (100%)	Under the Adjusted Poverty Guideline (150%)	Increase in the Number of Poor Jews between the Basic and Adjusted Guidelines
People in Jewish Households	152,000	244,000	60%
Jewish Households	66,700	103,000	54%

Jewish Poverty in New York and the Nation

Despite the fact that the 150% Adjusted Guideline is most relevant, there are, however, two circumstances in which it is useful to use the 100% Basic Guideline: when comparing the New York eight-county area poverty in Jewish households with the rest of the country, and when comparing it with local census data.

Jewish poverty in the New York area needs to be seen in the context of the Jewish community in the United States as a whole. United Jewish Communities (UJC) recently sponsored a nationwide study of the American Jewish population, *National Jewish Population Survey 2000-2001*. This report provides the only current national data on Jewish poverty. Comparing the national findings to those of UJA-Federation's *Jewish Community Study of New York: 2002* shows that there are much higher levels of Jewish poverty in the New York area than in the nation as a whole. The UJC study estimated that there were 273,000 "Jewishly engaged" individuals who were in households with incomes below 100% of the federal guidelines, or about 5% of the study's estimate of the national Jewish population. By contrast, in the New York area, people living in Jewish households with incomes below the 100% federal guidelines account for 9% of the area's population in Jewish households, or nearly twice the Jewish poverty rate in the nation as a whole.

Trends in New York-Area Jewish Poverty Compared to Overall National Trends

Jewish poverty has increased substantially in the New York area during a decade when overall poverty levels in the nation have remained essentially stable. The number of people living in very poor Jewish households in the New York area – measured by 100% of the Federal Poverty Guideline – rose from a reported 77,500 in 1991 to 152,000 in 2002. This stands in sharp contrast to the situation in the nation as a whole, where the number of poor persons remained basically unchanged (at around 35 million people) over the same period.

While there has been a substantial increase in Jewish poverty in New York City since 1991, about half of the reported increase is due to an improvement in an estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology at the end of this report. Most of the real increase was due to the influx of a substantial number of refugees from the former Soviet Union during the decade of the 1990's. The impact of the refugee influx on Jewish poverty in New York City is examined in Chapter 3.

2. Source: All 2002 poverty data for the eight-county New York area is based upon the *Jewish Community Study of New York: 2002*

New York City's Poor Jews and Other Poor New Yorkers

The U.S. Census of 2000 identified nearly 1.7 million people, more than one in every five New York City residents, as having incomes below the Federal Poverty Guideline. The more recent Current Population Survey data from the U.S. Bureau of Census found that in the year 2002 the proportion of people who were very poor included:

- 29% of all Hispanics
- 25% of all non-Hispanic blacks
- 12% of all non-Hispanic whites

In this context, the Jewish population clearly has substantially lower levels of poverty than do the black and Hispanic populations. Since 13% of people in Jewish households are below the Basic (100%) Poverty Guideline, they have about the same level of poverty as do other non-Hispanic whites in New York City.

In terms of trends, while poverty in the Jewish community rose from a reported 7% of the people in Jewish households in 1991 to nearly 13% in 2002, the percentage of all New York City residents below the 100% poverty rate declined from 24.7% to 20.5% over a similar time frame.[3]

Report Organization

Chapter 2 includes an overview of Jewish poverty in the New York area and the suburban counties. Chapters 3 and 4 focus on what the 2002 study shows about the characteristics of poor people in Jewish households in New York City and its five boroughs. Trends since the last Jewish population study in 1991 are examined, together with the reasons for the substantial increase in Jewish poverty in New York City during a period when overall poverty levels in New York have dropped slightly.

Chapter 5 addresses the service needs of New York City's poor Jews and Chapter 6 discusses the problems of "near-poor" Jewish households in the New York area. The report concludes with A Note on Methodology which discusses issues central to this report on poverty.

3. Mark Levitan, "Poverty in New York, 2002: One-Fifth of the City Lives Below the Federal Poverty Line," New York: Community Service Society, September 30, 2003, figure 4, page 4.

CHAPTER

2.

JEWISH POVERTY IN THE NEW YORK AREA

The Jewish Community Study of New York: 2002 examines Jewish life in the New York area – New York City and the three suburban counties of Nassau, Suffolk, and Westchester. Among the study's principal findings is that 244,000 people – 15% of the 1.66 million people living in Jewish households in the New York area – are poor; that is, they live in households with incomes under 150% of the Federal Poverty Guideline. This is a substantially larger number of poor people than the 155,500 people in Jewish households who were identified as poor in the previous population study of New York's Jewish community in 1991 – 10% of 1.55 million people. [1]

Exhibit 2.1

2002, NUMBER AND PERCENT OF PEOPLE IN POOR JEWISH HOUSEHOLDS IN THE EIGHT-COUNTY NEW YORK AREA

Borough or County	Number of People in Poor Jewish Households	Number of People in All Jewish Households	People in Poor Jewish Households as % of People in All Jewish Households in County
Bronx	10,400	54,000	19%
Brooklyn	156,200	516,000	30%
Manhattan	12,800	292,000	4%
Queens	42,700	220,000	19%
Staten Island	3,900	52,000	8%
NYC Total	**226,000**	**1,134,000****	**20%**
Nassau	4,300	252,000	2%
Suffolk	7,600	128,000	6%
Westchester	6,000	153,000	4%
Suburban Total	**18,000***	**532,000***	**3%**
Total, 8-County Area	**244,000***	**1,666,000**	**15%**

*Numbers may not add precisely due to rounding.

** Includes 972,000 Jewish people and 162,000 non-Jewish persons living in New York City Jewish households.

1. While there has been a substantial increase in Jewish poverty since 1991, about half of the reported increase is due to an improvement in an estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology at the end of this report.

Exhibit 2.2

1991, NUMBER AND PERCENT OF PEOPLE IN POOR JEWISH HOUSEHOLDS IN THE EIGHT-COUNTY NEW YORK AREA

Borough or County	Number of People in Poor Jewish Households	Number of People in All Jewish Households	People in Poor Jewish Households as % of People in All Jewish Households in County
Bronx	7,200	90,000	8%
Brooklyn	101,200	394,000	26%
Manhattan	14,400	338,000	4%
Queens	19,000	258,000	7%
Staten Island	3,200	37,000	9%
NYC Total	**145,000**	**1,117,000**	**13%**
Nassau	5,600	217,000	3%
Suffolk	2,300	116,000	2%
Westchester	2,600	104,000	2%
Suburban Total	**10,500**	**437,000**	**2%**
TOTAL	**155,500***	**1,554,000**	**10%**

*Numbers may not add precisely due to rounding.
Source: *1991 New York Jewish Population Study*

Jewish Poverty 2002: City and Suburbs

Poverty among Jewish households in the New York area is concentrated in New York City. Of the 244,000 people living in poor Jewish households, 226,000 (93%) live in New York City. In New York City, approximately 20% of all people in Jewish households are poor.

In the three suburban counties, only 18,000 people – a little over 3% of all people in Jewish households – live in poor households. Suffolk has the largest number of people in poor Jewish households (8,000) and the highest percentage who are poor (6%) of the three suburbs in the New York area.

Since 1991, there has been an increase in Jewish poverty in the suburbs at the same time that general Jewish population growth has occurred. On a numerical basis, there has been an increase in the number of people in poor Jewish households from 10,500 to 17,900 – a 70% increase. Yet, Jewish poverty is still minimal in the suburbs: in 1991, people in poor Jewish households represented 2% of all people living in Jewish households; by 2002, the percentage rose to only 3%.

CHAPTER

3.

JEWISH POVERTY IN NEW YORK CITY IN 2002

This chapter focuses on Jewish poverty in New York City. Data analyses focus on the characteristics of poor persons living in Jewish households and provide insight into factors associated with the increase in Jewish poverty since 1991.

Dimensions of Poverty

There are three dimensions to Jewish poverty in the New York City Jewish community.

96,000	**Poor Jewish Households**
211,000	**Poor Jews**
226,000	**People in Poor Jewish Households (including non-Jews)**

The figure of 226,000 people living in poor Jewish households is the most useful measure of Jewish poverty in the city. Poverty is the result of low household income that affects all of the individuals who share that household and its income.

Twenty percent of all people living in New York City Jewish households are poor. The sheer size of the poor population – 226,000 people living in poor Jewish households – represents more people than live in all but the four largest Jewish communities in the United States. There are as many poor people living in New York City Jewish households as there are people living in all Jewish households in Philadelphia or in Boston.

Within New York City, poverty in the Jewish community is not equally distributed, but varies – by age and gender, immigration status, household size, marital status, employment, education, and religious denomination. Poverty in the Jewish community is more prevalent among Orthodox households with large families, recent Russian-speaking immigrants, seniors (especially older women living alone), people who are unemployed (especially if they are disabled and unable to work), and people who do not have a college degree.

Exhibit 3.1 summarizes the major poverty groups in the Jewish community in 2002.

Exhibit 3.1

GROUPS IN POVERTY, NEW YORK CITY JEWISH COMMUNITY, 2002

	Number of Poor People	% of All Poor People
Larger Orthodox Households (4 or more people, all non-Russian-speaking, and no one over 65)	60,000	27%
Russian-speaking, under 65	52,300	23
Russian-speaking, over 65	48,300	21
Non-Russian-speaking, over 65	28,800	13
Others, including • People with a disability & unable to work • Unemployed people • People with less than a college education	36,600	16
Total	**226,000**	**100%**

Age Distribution of the Jewish Poor

Poverty in the Jewish community is not concentrated in any one age group, but is proportionately higher among seniors and children. Thirty-five percent of the seniors in Jewish households (76,500 people 65 years or older) and more than 20% of the children and youth (52,300 people under 18) are poor. In absolute terms, the largest number of poor people in Jewish households – 97,200 – are working-age adults (between 18 and 64); however, only 15% of all working-age adults are poor.

Reflecting the high percentage of seniors below the adjusted poverty guidelines, one in every three persons in poor Jewish households (34%) is 65 or older, while among all of the city's Jewish households, less than one in five persons (19%) is 65 or older.

The lower portion of Exhibit 3.2 presents a more detailed picture of seniors by age. Among Jewish household seniors, age is not strongly related to the percentage which are poor; 36% of seniors ages 64-74, 36% of seniors ages 75-84, and 28% of seniors at least 85 years of age live in poor Jewish households. While there are relatively few poor seniors over the age of 85 – only 9,100 – this group is among the most vulnerable because they are both elderly and poor.

Exhibit 3.2

AGE DISTRIBUTION, PEOPLE IN POOR JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

	People in Jewish Households			
Age Groups	**Total Number**	**Number of Poor**	**% Poor of Total Number in Age Category**	**% of All Poor by Age Category**
Children (under 18)	254,200	52,300	21%	23%
Working-Age Adults (18–64)	659,900	97,200	15%	43
Seniors (65+)	219,900	76,500	35%	34
Total, All Ages	**1,134,000**	**226,000**		**100%**

Seniors by Age	**Total Number of Seniors**	**Number of Poor Seniors**	**% Poor of Total Seniors in Age Category**	**% of All Poor Seniors by Age Category**
65–74	99,700	35,800	36%	47%
75–84	88,100	31,600	36%	41
85+	32,100	9,100	28%	12
Total Persons 65+	**219,900**	**76,500**		**100%**

Gender Distribution of the Jewish Poor

Females outnumber males among the city's poor in Jewish households, as shown in Exhibit 3.3. Fifty-three percent of poor people in Jewish households are female – precisely the same proportion as exists within the overall Jewish community of New York City.

Exhibit 3.3

GENDER DISTRIBUTION, PEOPLE IN POOR JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Number of Poor Persons	Males	Females	Total
Children and Youth (under 18)	24,300	28,000	52,300
Working Age (18–64)	49,300	47,600	96,900
Seniors (65+)	31,900	45,000	76,900
Total	**105,500**	**120,600**	**226,000***
% of Total			
Children and Youth	46%	54	100%
Working Age	51%	49	100%
Seniors	41%	59	100%
Total – All People in Poor Jewish Households	**47%**	**53**	**100%**

*Numbers may not add precisely due to rounding.

The most marked age cohort disparity between males and females within the poor Jewish community is among the seniors. Of the seniors in poor Jewish households, 59% are women, while only 41% are men. This disparity seems likely to be due to three major factors: (1) within most American population groups, women tend to live longer than men; (2) men of this generation are more likely to have higher incomes from Social Security and other pensions due to longer working careers than are women; and (3) many older poor Jewish women live alone; this isolation adds to the difficulties already inherent in being poor.

Marital Status

Half of all respondents in Jewish households in New York City – both poor and non-poor alike – are married, as shown in Exhibit 3.4.

However, one in every four poor Jewish household respondents (24%) is widowed, as compared to only 8% among all New York City survey respondents. Since most of the widowed are likely to be female and elderly, it is clear that being widowed is strongly correlated with poverty.

Exhibit 3.4

MARITAL STATUS, RESPONDENTS IN POOR AND NON-POOR JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

	Survey Respondents	
Marital Status	**Poor Jewish Households**	**Non-Poor Jewish Households**
Married	50%	50%
Never Married	14	27
Divorced or Separated	12	14
Widowed	24	8
Total	**100%**	**100%***

*Percentages may not add precisely due to rounding.

Household Size

The largest households (seven or more persons) are more likely to be poor (35%), than all households (21%); see Exhibit 3.5. More than 90% of the large poor households are Orthodox. Twenty-six percent of one-person households are poor. Two-thirds of these households consist of people above the age of 65. Within the 65 and older group living alone and in poverty, about half are women above the age of 75.

Exhibit 3.5

PERCENT OF ALL JEWISH HOUSEHOLDS THAT ARE POOR BY HOUSEHOLD SIZE, NEW YORK CITY, 2002

Household Size	Poor Jewish Households	Jewish Households that Are Not Poor
1 Person	26%	74%
2 Persons	19%	81%
3 Persons	15%	85%
4 Persons	24%	76%
5 Persons	12%	88%
6 Persons	18%	82%
7+ Persons	35%	65%
All Jewish Households New York City	**21%**	**79%**

Russian-Speaking Households

The 2002 UJA-Federation survey estimated that there are a total of 205,000 persons living in 87,000 Russian-speaking Jewish households in New York City. Most of these households include at least one adult who was born in the former Soviet Union (FSU); a minority of households include an adult who completed the survey interview in Russian, even though no adult was born in the FSU (most were born in Eastern Europe).

Poverty is at a very high level among the Russian-speaking community – nearly half of the people (49%) in the Russian-speaking Jewish community in New York City live in poor Jewish households. There is considerable evidence that this new New York community – generally referred to in this report as "Russian-speaking" – has begun to adapt to the American environment in the same manner as their Jewish immigrant predecessors of previous eras. But the conditions under which they arrived – many penniless and few speaking English – have required them to work hard to adapt to their new lives. In many cases, this has meant that their incomes are still below the poverty level. Especially important in this regard has been the fact that many of the refugees from the FSU were elderly and many were in ill health; these circumstances added immeasurably to their difficulties in escaping from poverty.

Exhibit 3.6

PEOPLE IN POOR AND NON-POOR RUSSIAN-SPEAKING JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Age	People in Russian-speaking Jewish Households		People in Poor Russian-speaking Jewish Households as % of People in All Russian-speaking Jewish Households
	Poor	Non-poor	
Children and Youth	12%	20%	37%
Young Adults (18–34)	12	28	29%
Mature Adults (35–64)	29	44	39%
Seniors	48	8	85%
Total	**100%** (N=100,600)	**100%** (N=104,600)	**49%**

The age profile of poor Russian-speaking Jewish households differs markedly from that of Russian-speaking Jewish households which are not poor. Some 20% of the people in non-poor Russian-speaking Jewish households are children versus 12% in poor Russian-speaking Jewish households. At the other extreme, only 8% of the people in non-poor Russian-speaking Jewish households are over age 65 versus 48% in poor Russian-speaking Jewish households. ***This means that 85% of the people in Russian-speaking households who are age 65 or older are poor.***

In sharp contrast, only 29% of Russian-speaking young adults in Jewish households are poor. This is a higher percentage than in the New York Jewish community in general (20%), but it is a clear indication of the success of younger Russian-speaking people in adapting to this country. It should also be noted that even in Russian-speaking households where the heads of households are in their 50's or early 60's, many of the issues associated with old age may be present – such as poor health and an inability to work.

Employment and Occupational Status

Not surprisingly, employment and occupation patterns in poor Jewish households differ from the patterns in Jewish households in general. Exhibit 3.7 shows that in New York City, nearly three out of five respondents to the survey and their spouses are employed. Only 27% of respondents and spouses in poor Jewish households are employed. Among poor female respondents and spouses, only 20% are employed. The most frequent description of employment status for respondents and spouses in poor Jewish households was "retired." Nearly half (45%) of all poor women are retired. This group seems likely to include many poor women who have very inadequate incomes to support themselves in their retirement. Another 12% of the people in poor Jewish households describe themselves as disabled and unable to work. This is four times the percentage of disabled persons among all people in Jewish households.

Exhibit 3.7

EMPLOYMENT AND STATUS OF POOR AND NON-POOR ADULTS IN JEWISH HOUSEHOLDS, NEW YORK CITY, 2002, AS PERCENT OF TOTAL

	All Adults		Poor Adults	
Category	**All Adults**	**Poor Adults**	**Males**	**Females**
Employed	57%	27%	35%	20%
Unemployed	6	8	10	7
Homemaker	7	6	<1	10
Student	3	6	7	5
Retired	24	41	37	45
Disabled	3	12	10	13
Total	**100%**	**100%**	**100%**	**100%**

* Note: "Adults" includes respondents and spouses only.

Educational Attainment

New York City's population in Jewish households is highly educated, as can be seen in Exhibit 3.8. The level of education among the poor is strikingly high. More than three in every five adults in poor Jewish households have attended college while more than 40% say that they have a bachelor's degree. It seems likely that this group of well-educated poor people includes many of the high number of Russian-speaking refugees from the former Soviet Union who moved to the city during the decade of the 1990s. At the same time, adults (respondents and spouses) in poor Jewish households are much more likely to have a "high school diploma or less" education than the non-poor (38% versus 16%).

It also seems likely that recent immigrants are responsible for what appears to be a substantial improvement in the educational attainment of people in poor Jewish households in New York City since 1991 when the last comparable survey was done. During the 11-year period between the two surveys, the number of poor adults with a college degree or more rose sharply, from 25% in 1991 to 42% in 2002. This is a remarkable shift in such a short period of time.

Exhibit 3.8

EDUCATIONAL ATTAINMENT, POOR AND NON-POOR ADULTS IN JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Educational Attainment of Adults in Jewish Households	Adults in Poor Jewish Households	Adults in Non-Poor Jewish Households
High School or less	38%	16%
Some College	20	12
College Degree	24	32
Graduate Degree	18	40
Total	**100%**	**100%**

* Note: "Adults" includes respondents and spouses only.

Religious Affiliation

Higher percentages of poor respondents describe themselves as having no denominational affiliation ("just Jewish") or as either secular or as having no religion than is the case for the city's Jewish community as a whole. In all, two-fifths of respondents from poor households describe their status as being unaffiliated with any of the major denominations of Judaism. More than 80% of these poor non-denominational or secular households are Russian-speaking households.

Earlier in this chapter (Exhibit 3.1) we noted that non-Russian-speaking, non-senior, larger Orthodox households represented just over one-fourth (27%) of all people in poor New York City Jewish households, or 60,000 of the estimated 226,000 people living in poor Jewish New York City households.

However, Orthodox Jewish household members are not disproportionately poor in comparison to all Jewish households. In fact, while 19% of all Jewish household survey respondents self-identified as Orthodox Jews, only slightly more (24%) poor Jewish household respondents self-identify as Orthodox (see Exhibit 3.9).

The percentage of poor Conservative and Reform households, on the other hand, is substantially lower among poor Jewish households than is the case for the Jewish community of the city as a whole – 33% versus 55%. And as was pointed out above, large households, typically Orthodox, are much more likely to be poor than smaller households.

Exhibit 3.9

RELIGIOUS AFFILIATION OF RESPONDENTS IN POOR AND NON-POOR JEWISH HOUSEHOLDS,NEW YORK CITY, 2002

Religious Affiliation	% of All Jewish Respondents	% of Poor Jewish Respondents
Orthodox	19%	24%
Conservative	26	16
Reform	29	17
Other Denominations	1	3
Nondenominational – "Just Jewish"	15	27
Secular and No Religion	10	13
Total	**100%**	**100%**

Change Since 1991[1]

It is clear that there has been a substantial increase in the extent of Jewish poverty in New York City over the past decade. Jewish poverty in New York City has increased during a decade when overall poverty levels in the nation remained essentially stable and overall poverty levels in New York City declined.

Three significant factors help explain why New York's Jewish poverty has increased:

- There has been a major increase in the number of Russian-speaking Jewish households in New York City, largely as a result of an influx of refugees fleeing dreadful living conditions in the former Soviet Union. Virtually all of these refugees were poor upon arrival. As the data presented in this chapter shows, many – especially the younger and better educated – of these Russian-speaking immigrants are no longer poor.

  Nearly one in every two Jewish refugees who left the former Soviet Union for the United States relocated to the New York region. For the most part, this resettlement took place through the efforts of HIAS (Hebrew Immigrant Aid Society) and NYANA (New York Association for New Americans), the Jewish voluntary agencies that administered a massive and successful federally supported program designed to assist Jewish families and individuals to move from terrible conditions of discrimination and deprivation to new opportunities in America.

  The presence of a substantial Russian-speaking population in New York was noted in Met Council's earlier report on Jewish poverty. It contained an estimate that as of 1991 there were already an estimated 75,000 Russian immigrants in the city and its suburbs. In addition, HIAS records indicate that more than 100,000 immigrants from the FSU were resettled in New York in the decade from 1991 to 2000.

1. While there has been a substantial increase in Jewish poverty since 1991, about half of the reported increase is due to an improvement in an estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology at the end of this report.

Exhibit 3.10

JEWISH REFUGEES FROM THE FORMER SOVIET UNION, 1991-2000

Year total	U.S. Total	N.Y.C. Total	N.Y.C. as % of U.S.
1991	35,853	14,937	42%
1992	46,379	21,512	46%
1993	36,325	18,488	51%
1994	33,339	16,413	49%
1995	22,010	10,917	50%
1996	20,088	8,950	45%
1997	15,219	6,072	40%
1998	8,054	3,248	40%
1999	7,500	2,586	34%
2000	6,920	2,475	36%
Total, 1991-2000	**231,687**	**105,598**	**46%**

Source: HIAS.

- A very large component of the Jewish poor consists of larger Orthodox non-Russian-speaking households where no elderly persons are present. All together, 60,000 persons – 27% of all persons in poor Jewish households – are members of these poor larger Orthodox households. Their average household size is nearly seven persons (6.82), with roughly equal proportions of the households including 4 persons, 5-6 persons, 7-9 persons, and 10 persons or more. Almost all of these poor, larger Orthodox households (95%) reside in Brooklyn. Over one-third (38%) live in Williamsburg; 28% in Borough Park, 15% in Flatbush-Midwood, and 3% in Crown Heights. The poverty of these households is attributable, at least in part, to the substantial income needed to lift a household of seven persons above the Adjusted Poverty Guideline – an annual income of more than $40,000 was required in 2002. Nearly two-thirds of the poor Orthodox households include an employed person (64%). Only 6% reported that the respondent was unemployed.

- There has been a significant shift in the relative numbers of the most vulnerable age groups among people living in poor Jewish households in New York City. The proportion of the population in poor Jewish households who are seniors has increased substantially in relation to the proportion of seniors among people in all Jewish households. The proportion of the elderly who lived in poor Jewish households in 2002 (35%) was substantially higher than the proportion of elderly who lived in all Jewish households (19%). A significant part of the expansion of the poor Jewish elderly population was due to the presence of a large proportion of elderly persons among the many Russian-speaking households identified in the 2002 survey. Many poor elderly Jews in Russian-speaking households and in other households are Nazi victims.[2]

2. An estimated 27,500 Nazi victims live in poor Jewish households in the eight-county area. For a full discussion of this issue, please see *The Special Report on Nazi Victims in the New York Area*, www.ujafedny.org.

CHAPTER

4.

THE GEOGRAPHIC DISTRIBUTION OF JEWISH POVERTY WITHIN NEW YORK CITY

This chapter examines the geographic distribution of Jewish poverty within New York City on two levels: borough and neighborhood. The *Jewish Community Study of New York: 2002* collected information on the zip codes of respondents to the survey. For analytic purposes, adjacent zip codes where most Jewish households live are grouped into the neighborhoods in the city with the largest concentrations of Jewish households. These clusters of neighborhoods are called Principal Jewish Areas. Obviously Jews live in other parts of the five boroughs as well, but not in sufficiently large numbers to present statistically valid information for any other particular neighborhood.

Boroughs

Jewish poverty in New York City in 2002 was unevenly distributed across the city's boroughs (see Exhibit 4.1). Of the five boroughs, Brooklyn has the most severe Jewish poverty. Brooklyn has the largest number of people (156,200) living in poor Jewish households, 69% of the citywide Jewish community poor. Thirty percent of all people living in Brooklyn Jewish households are poor. Queens has the second highest number of people in poor Jewish households (42,700). The Bronx has a much smaller number of poor people (10,400) but 19% of all people living in Bronx Jewish households are poor (the same percentage as Queens). Manhattan has the third largest number of people in poor Jewish households, but only 4% of people in Manhattan Jewish households are poor. Staten Island has relatively few poor people in Jewish households (3,900).

Exhibit 4.1

NUMBER AND PERCENT OF PEOPLE IN POOR JEWISH HOUSEHOLDS BY BOROUGH, NEW YORK CITY, 2002

Borough	Number of People in Poor Jewish Households	% of N.Y.C. Poor People in Jewish Households	Within Each Borough, % of All People in Jewish Households Who are Poor
Brooklyn	156,200	69%	30%
Queens	42,700	19	19%
Bronx	10,400	5	19%
Manhattan	12,800	6	4%
Staten Island	3,900	2	8%
Total	**226,000***	**100%***	**20%**

*See Exhibit 2.1 for the number of people in all Jewish Households. Numbers and percentages may not add precisely due to rounding.

Principal Jewish Areas

Exhibit 4.2 and the maps that follow in this section define 22 Principal Jewish Areas within New York City, based on the zip codes shown in the maps. These areas (collectively) include 82% of the total number of people living in Jewish households, as well as 83% of people in poor Jewish households.

The second column from the left in Exhibit 4.2 identifies those community districts (CDs) that most closely correspond to each large Jewish neighborhood. New York City was divided into 59 CDs in the 1960's and they have since become widely accepted sub-borough divisions that are used as a basis for both citizen participation in city government and also as many municipal service delivery districts. The correspondence between CDs and Principal Jewish Areas is only approximate, because the boundaries of the CDs do not correspond exactly to those of the roughly 300 zip codes in New York City.

There is a strikingly different pattern within the boroughs in terms of the extent to which poor Jewish households are concentrated within the Principal Jewish Areas or are located in areas outside the principal geographic areas. In Brooklyn, for example, only 7% of the people in poor Jewish households live outside the nine Principal Jewish Areas. In the Bronx, on the other hand, there is very little Jewish poverty within Riverdale/Kingsbridge, the largest Jewish area in the Bronx; thus, there is substantial Jewish poverty scattered throughout the remainder of the borough.

Queens presents a mixed picture: Rego Park/Forest Hills and The Rockaways (including Far Rockaway) have substantial Jewish poverty; Fresh Meadows/Kew Gardens/Hillside has an average level; Northeast Queens has relatively little. There is also substantial Jewish poverty scattered throughout other areas in Queens.

In Manhattan, none of the Principal Jewish Areas show high proportions of poverty. Poverty in the traditionally poor Jewish neighborhoods of Manhattan appears to have declined substantially since the 1993 Met Council report on Jewish poverty that identified the Lower East Side, Upper West Side, and Washington Heights as areas with considerable numbers of people in poor Jewish households. Today, while there undoubtedly are poor Jewish households in these areas, the number of poor Jewish households appears to have declined substantially. There appear to be no major concentrations of Jewish poverty left in Manhattan.

In the discussion that follows, each borough is discussed in order of overall extent of poverty.

Exhibit 4.2*

TOTAL NUMBER OF PEOPLE IN JEWISH HOUSEHOLDS, NUMBER AND PERCENT OF PEOPLE IN POOR JEWISH HOUSEHOLDS, BY PRINCIPAL JEWISH AREAS, NYC, 2002

Borough/Area	Approximate Community Districts	All People in Jewish Households*	People in Poor Jewish Households	
			Number*	Percent*
BROOKLYN				
Williamsburg	1	57,600	27,300	47%
Brooklyn Heights/Park Slope	2 & 6	27,200	2,300	8%
Crown Heights**	8 & 9	21,600	3,500	**16%
Borough Park	12	82,600	25,000	30%
Canarsie/Flatlands	18	42,900	9,800	23%
Bensonhurst/Gravesend	11	44,500	21,100	47%
Kingsbay/Madison	15	36,200	9,800	27%
Coney Island/Brighton/Sheepshead Bay	13, part of 15	54,500	21,100	39%
Flatbush/Midwood/Kensington	14, part of 12	107,800	25,300	23%
Remainder of Brooklyn		41,100	11,000	27%
BROOKLYN TOTAL		516,000	156,200	30%
QUEENS				
Rego Park/Forest Hills	6	42,500	11,600	27%
Fresh Meadows/Kew Gardens/Hillside	8	31,000	5,100	16%
Northeast Queens	11	28,200	1,400	5%
The Rockaways	14	12,000	3,900	32%
Remainder of Queens		106,300	20,700	19%
QUEENS TOTAL		220,000	42,700	19%
BRONX				
Kingsbridge/Riverdale	8	23,900	1,800	7%
Northeast (includes Pelham Parkway and Co-op City)	Parts of: 10, 11,12	15,900	5,100	32%
Remainder of The Bronx**		14,200	3,500	**25%
BRONX TOTAL		54,000	10,400	19%
MANHATTAN				
Lower Manhattan	1 & 2	21,600	500	2%
Lower East Side	3	31,300	1,300	4%
Chelsea/Clinton	4	31,100	2,300	7%
Gramercy Park/Murray Hill	6	37,500	700	2%
Upper West Side	7	71,800	3,100	4%
Upper East Side	8	73,300	3,000	4%
Remainder of Manhattan		25,400	1,900	7%
MANHATTAN TOTAL		292,000	12,800	4%
STATEN ISLAND				
Mid-Staten Island	2 & 3	34,000	2,900	9%
Remainder of Staten Island	1	18,000	1,000	6%
STATEN ISLAND TOTAL		52,000	3,900	8%
NYC TOTAL		1,134,000	226,000	20%

*Data in Exhibit 4.2 have been revised after the initial release of the *Report on Jewish Poverty* to reflect some additional assignment and re-assignment of zip code data to geographic sub-areas for the *Jewish Community Study of New York, 2002*: *Geographic Profile*, published in June 2004. All numbers have been rounded in order to simplify presentation, but percentage calculations were based on numbers prior to rounding. Please note that remainder totals have been modified slightly as needed to adjust for rounding in presentation to make data consistent with earlier tables.

**Significantly fewer than 50 interviews in sub-area; caution is advised in interpretation of extent of poverty among Jewish household members.

JEWISH POVERTY IN BROOKLYN

Brooklyn – the borough where nearly half (46%) of all people in city Jewish households live – is the home of nearly seven out of every 10 poor people in Jewish households in New York City (69%).

The highest concentrations of Jewish poverty in the entire city are in Williamsburg and Bensonhurst/Gravesend where about half of all people in Jewish households are members of poor households. No other areas of the city even come close to having as high a proportion of households and people that are poor. Williamsburg also has the largest number of people in poor Jewish households – an estimated 27,300 individuals – of any of the city's Jewish neighborhoods.

Nearly all of the Principal Jewish Areas in Brooklyn contain above-average concentrations of Jewish poverty: Bensonhurst/Gravesend (47%); Coney Island/Brighton/Sheepshead Bay (39%); Borough Park (30%); and Canarsie-Flatlands (23%). Even some Brooklyn areas often viewed as middle class contain substantial poor Jewish populations: Flatbush/Midwood/Kensington has 25,000 people in poor Jewish households, while Kings Bay/Madison has almost 10,000.

All of these Principal Jewish Areas were also identified as principal areas of Jewish poverty in the 1993 poverty report published by Met Council.

Very few of the people in poor Jewish households in Brooklyn (approximately 7%) live outside the nine Principal Jewish Areas in the borough. Thus, the residential patterns of Brooklyn's poor Jewish households appear to be much the same as those for all Jewish households.

Age, Gender, and Marital Status. A majority of Brooklyn's Jewish seniors (56%) are poor. However, the borough is also home to 45,600 poor children and youth under the age of 18 in Jewish households. These 45,600 poor children in Jewish Brooklyn households represent 87% of all children under 18 years of age in poor Jewish households in New York City.

A substantial majority of the poor Jews in Brooklyn are women (55%). This is probably due in large measure to the advanced age of many of Brooklyn's Jewish poor.

Three out of every five of Brooklyn's poor adult Jews are married (59%) and a substantial proportion of the borough's Jewish poor are widowed (21%). People who have never married or are divorced or separated account for one in five (20%) poor Brooklyn Jewish adults.

Employment and Occupation. Jewish poverty in Brooklyn is severely impacted by the fact that only 30% of the poor respondents (and their spouses, if any) to the UJA-Federation survey reported that they were employed. Another 9% report that they are unemployed.

Some 38% of Brooklyn's poor Jews, or about 42,000 persons, describe themselves as retired. Another 12% are disabled. In all, the disabled and retired account for half of the potential labor force of poor Jews in the borough.

The Russian-Speaking Population. Brooklyn is where most of New York City's Russian-speaking Jewish households live, largely as a result of the substantial resettlement there of refugees from the former Soviet Union. Poverty is severe among this population. Just over half (52%) of the members of Jewish Russian-speaking households in Brooklyn live in households that report incomes below the Adjusted Poverty Guideline for 2002. As a result, of the 156,200 estimated persons in poor Jewish households in Brooklyn, just under half (45%) – 70,600 people – live in Russian-speaking Jewish households.

Exhibit 4.3

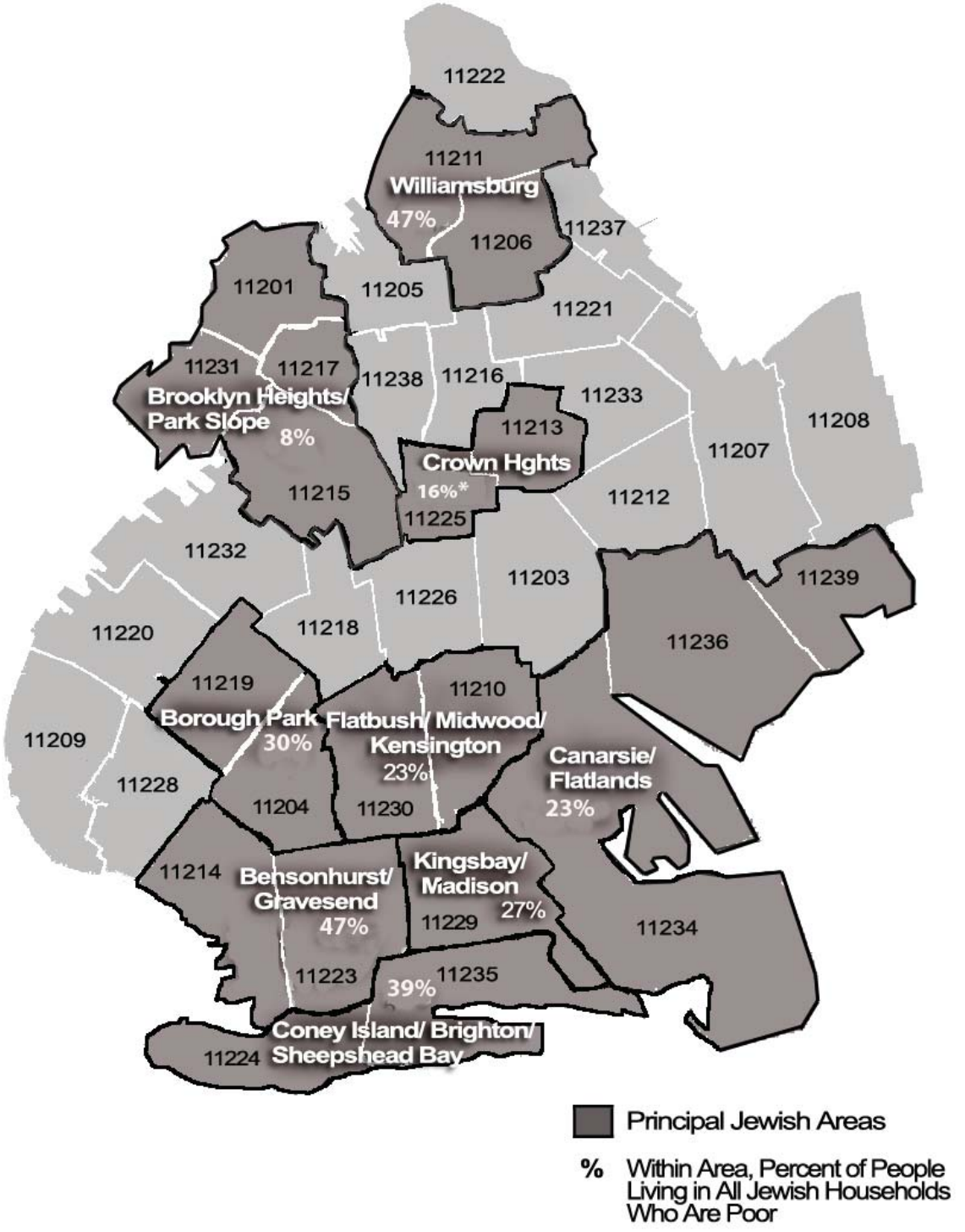
SELECTED DATA FOR BROOKLYN

Households	All Jewish Households	Poor Jewish Households	Poor Jewish Households as % of all Jewish Households
Number of Households, 1991	141,000	30,600	22%
Number of Households, 2002	171,000	59,800	35%
% Change, 1991-2002*	21%	95%	
Average Household Size, 2002	3.02	2.61	
People	**People in all Jewish Households**	**People in Poor Jewish Households**	**People in Poor Jewish Households as % of People in all Jewish Households**
Number of People in Jewish Households			
1991	394,000	101,200	26%
2002	516,000	156,200	30%
% Change, 1991-2002	31%	54%	
Age Groups			
Number of Children (under 18)	155,500	45,600	29%
Number of Adults (18–64)	273,600	62,100	23%
Number of Elderly (65+)	86,900	48,500	56%
Gender Groups			
Males	247,700	70,800	29%
Females	268,300	85,400	32%
Russian-Speakers			
Persons in Russian-speaking households	136,100	70,600	52%
Marital Status (Respondents)			
Married	61%	59%	
Never married	16%	9%	
Divorced or Separated	10%	11%	
Widowed	14%	21%	
Employment Status (Respondents and Spouses)			
Employed	52%	30%	
Unemployed	7%	9%	
Homemaker	9%	6%	
Student	4%	5%	
Retired	24%	38%	
Disabled	4%	12%	

Sources: 1991 data is from the UJA-Federation of New York's *1991 New York Jewish Population Study*. All other data is from the *Jewish Community Study of New York: 2002*. *As noted in the introduction to this report, the size of the increase is due in part to an improvement in the estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology to this report.

Brooklyn

Principal Jewish Areas

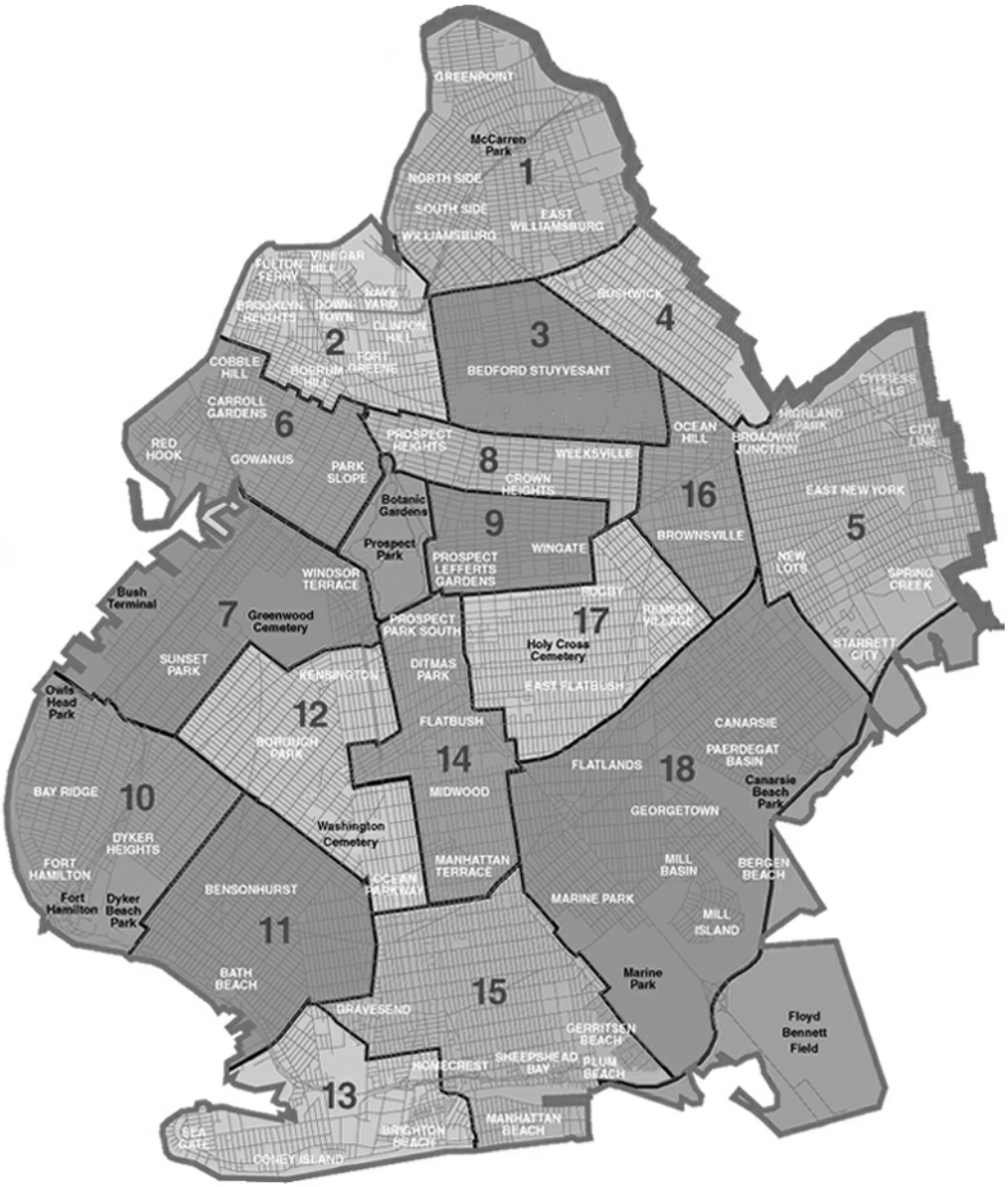


Source: *Jewish Community Study of New York: 2002*

* Based on small sample of respondents. Caution is advised in interpretation

Brooklyn

Community Districts



Source: New York City Department of City Planning

JEWISH POVERTY IN QUEENS

About one in five people living in all Jewish households in New York City live in the Borough of Queens. Essentially the same proportion exists for poor people in Jewish households – just under one in five of the Jewish poor in New York City live in Queens.

The largest concentration of poverty in Queens is in Rego Park/Forest Hills with 11,600 people. Fresh Meadows/Kew Gardens/Hillside has 5,100 people living in poor Jewish households. The Rockaways, including Far Rockaway, have a very high percentage of poor people –32%. Within the 11691 Far Rockaway zip code, just over 50% of all people in Jewish households live below the adjusted povery level. But a relatively moderate absolute number: 3,900 people live in poor Rockaway Jewish households. Northeast Queens contains few poor people within this large Jewish community.

All of these large Jewish neighborhoods combined account for over half of the Jewish poverty in Queens. There are clearly significant pockets of Jewish poverty outside the largest Jewish neighborhoods in such areas as Jackson Heights, Flushing, and Howard Beach.

Age, Gender, and Marital Status. The residents of Queens in poor Jewish households include substantial numbers of children and youth, as well as persons of working age, although 44% of poor people in Jewish Queens are aged 65 or older. Women outnumber men by a modest percentage (52% to 48%). As befits this family-oriented borough, nearly half of all poor Jewish respondents to the survey are married and another third are widowed. Only one-tenth of the poor adult Jews in Queens reported themselves as never having married, while another tenth said they were divorced or separated.

Employment and Occupation. There is a substantial number of working-age people in poor Jewish households in Queens: 18,200 persons are between the ages of 18 and 64 (43% of the Jewish poverty in the borough). However, only 13% of these poor adults were employed in 2002. More than half of the poor adults in the Jewish community in Queens described themselves as retired. This suggests that there may be opportunities for programs that offer work and training opportunities as well as a need for service and income support assistance in the Queens Jewish community.

The Russian-Speaking Population. The total Russian-speaking population of Queens grew rapidly in the 1991-2002 period, expanding from a small base to one fifth of the entire Jewish community of the borough. A very large fraction of this Russian-speaking population (56%) lives in households with incomes below the Adjusted Poverty Guideline. Queens is home to the largest proportion of the City's Bukharan Jewish population.

Exhibit 4.4

SELECTED DATA FOR QUEENS

Households	All Jewish Households	Poor Jewish Households	Poor Jewish Households as % of all Jewish Households
Number of Households, 1991	112,000	8,500	8%
Number of Households, 2002	87,000	19,900	23%
% Change, 1991-2002*	-22%	134%	
Average Household Size, 2002	2.53	2.15	

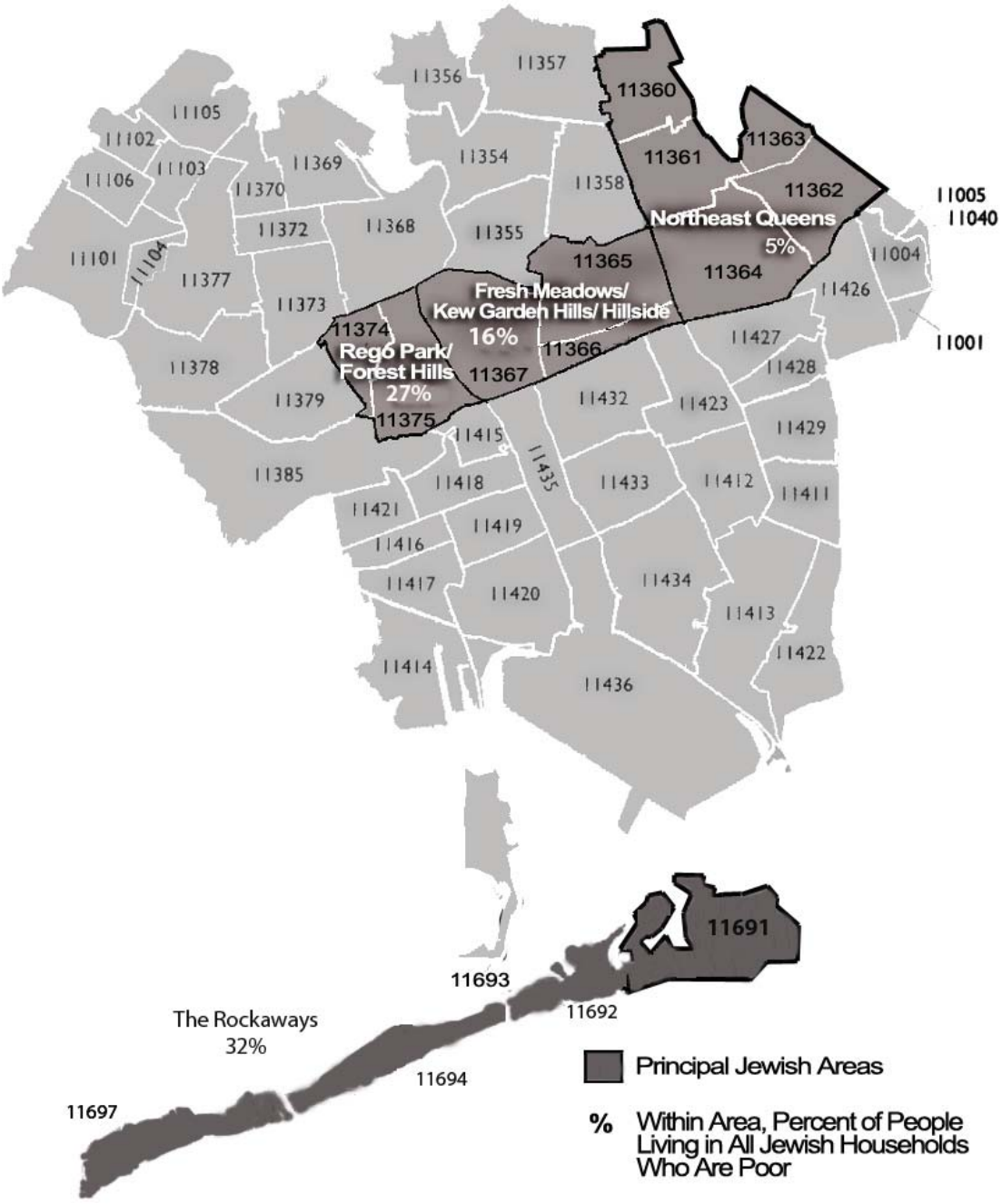
People	People in all Jewish Households	People in Poor Jewish Households	People in Poor Jewish Households as % of People in all Jewish Households
Number of People in Jewish Households			
1991	258,000	19,000	7%
2002	220,000	42,700	19%
% Change, 1991-2002	-15%	125%	
Age Groups			
Number of Children (under 18)	52,000	5,500	11%
Number of Adults (18–64)	113,100	18,200	16%
Number of Elderly (65+)	54,900	19,000	35%
Gender Groups			
Males	102,100	20,400	20%
Females	117,900	22,300	19%
Russian-Speakers			
Persons in Russian-speaking households	44,500	24,900	56%
Marital Status (Respondents)			
Married	51%	48%	
Never married	18%	10%	
Divorced or Separated	11%	10%	
Widowed	22%	32%	

Employment Status (Respondents and Spouses)		
Employed	48%	13%
Unemployed	5%	3%
Homemaker	5%	5%
Student	4%	9%
Retired	35%	56%
Disabled	3%	14%

Sources: 1991 data is from the UJA-Federation of New York's *1991 New York Jewish Population Study*. All other data is from the *Jewish Community Study of New York: 2002*. *As noted in the introduction to this report, the size of the increase is due in part to an improvement in the estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology to this report.

Queens

Principal Jewish Areas



Source: *Jewish Community Study of New York: 2002*

Queens

Community Districts

Source: New York City Department of City Planning

JEWISH POVERTY IN THE BRONX

Poor Jewish households account for 22% of all Bronx Jewish households and 19% of all individuals in Bronx Jewish households. The average household size of poor Jewish households has fallen to less than two persons (1.93), lower than in any of the boroughs except Manhattan.

In the Bronx, there is very little Jewish poverty in Riverdale/Kingsbridge, the borough's largest Jewish neighborhood. The Northeast Bronx, including Pelham Parkway and Co-op City, has an estimated 5,100 poor people in Jewish households.

While there are substantial numbers of poor Jewish households living in the remainder of the borough, they appear to be in widely scattered locations. One out of four persons in Jewish households in these less concentrated areas are members of a poor Jewish household. Areas such as Parkchester and Fordham have substantial numbers of poor Jewish households. These poor households comprise most of the Jewish households left in the borough, although they are no longer concentrated in particular neighborhoods.

Age, Gender, and Marital Status. The greatest increase in the Jewish poverty population in the Bronx has been among the poor, aged 65 and over, who now account for about one in every three poor people in Bronx Jewish households. Children and youth (under age 18) represent less than one-tenth of the borough's Jewish poverty population.

Women, who tend to live to greater ages than men, represent 55% of Jewish poverty in the Bronx.

Only one in five poor Bronx adults in Jewish households is married, a lower ratio than in any borough except Manhattan. More than one in three is widowed, a statistic consistent with the significant number of poor older women.

Employment and Occupation. One in every seven poor adults in Jewish households in the Bronx is employed, while almost half are retired. This is consistent with the age structure of the poor Jewish community in the borough and suggests that services and income supports, rather than training and employment programs, are most likely to have positive effect on the poor Jewish community of the borough.

The Russian-Speaking Population. The Bronx did not see a significant increase in its Russian-speaking Jewish community during the major period of immigration in the 1990's. The borough's relatively small group of Russian-speaking households is severely afflicted by problems of poverty; 43% of people in Bronx Russian-speaking Jewish households are poor.

Exhibit 4.5

SELECTED DATA FOR THE BRONX

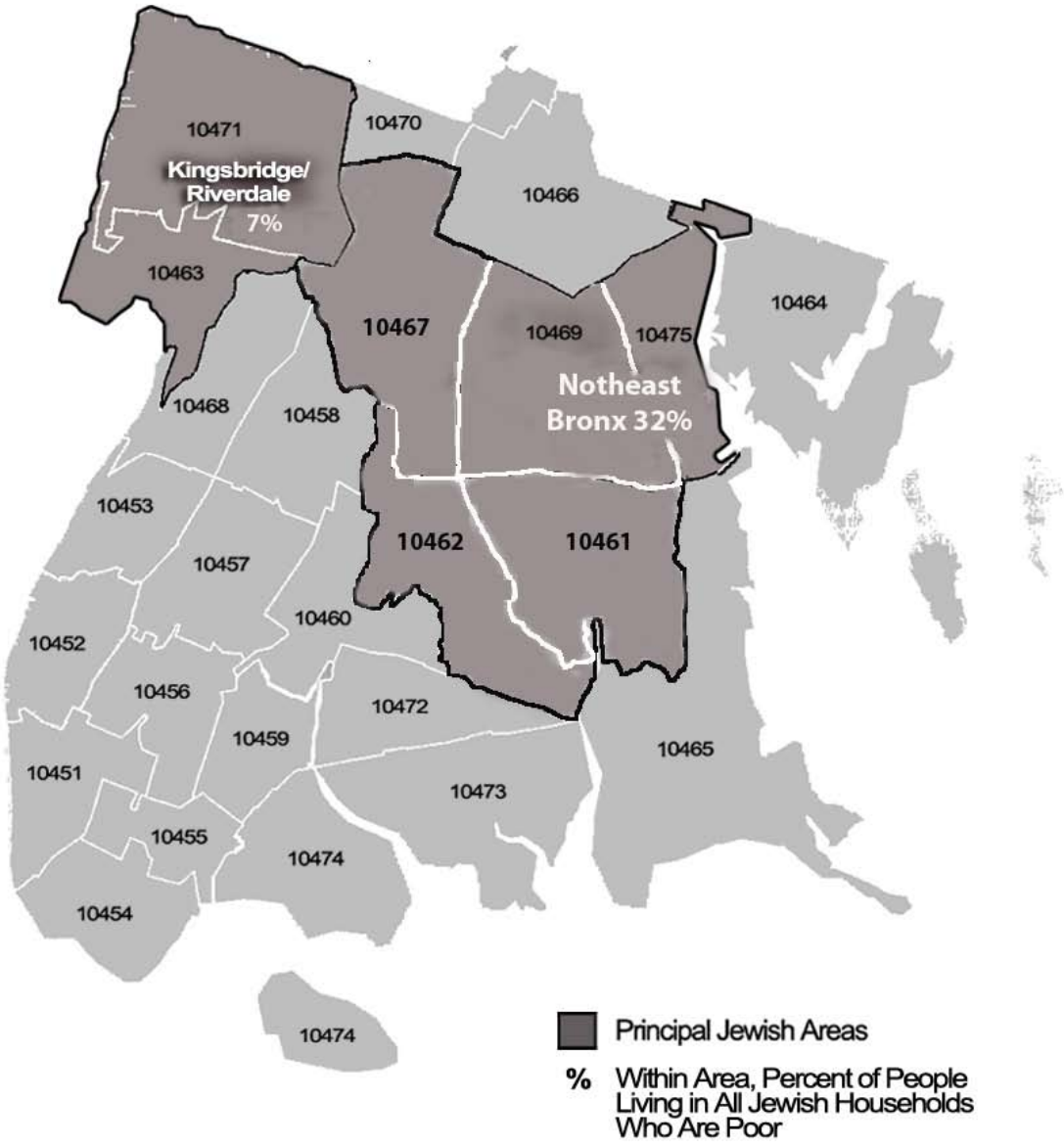
Households	All Jewish Households	Poor Jewish Households	Poor Jewish Households as % of all Jewish Households
Number of Households, 1991	40,000	3,400	8%
Number of Households, 2002	24,000	5,400	22%
% Change, 1991-2002*	-40%	59%	
Average Household Size, 2002	2.25	1.93	

People	People in all Jewish Households	People in Poor Jewish Households	People in Poor Jewish Households as % of People in all Jewish Households
Number of People in Jewish Households			
1991	90,000	7,200	8%
2002	54,000	10,400	19%
% Change, 1991-2002	-40%	44%	
Age Groups			
Number of Children (under 18)	6,500	700	11%
Number of Adults (18–64)	33,200	6,100	18%
Number of Elderly (65+)	14,300	3,600	25%
Gender Groups			
Males	26,100	4,700	18%
Females	27,900	5,700	20%
Russian-Speakers			
Persons in Russian-speaking households	3,700	1,600	43%
Marital Status (Respondents)			
Married	38%	20%	
Never married	23%	25%	
Divorced or Separated	15%	18%	
Widowed	24%	37%	
Employment Status (Respondents and Spouses)			
Employed	49%	15%	
Unemployed	4%	9%	
Homemaker	6%	4%	
Student	3%	5%	
Retired	35%	45%	
Disabled	4%	22%	

Sources: 1991 data is from the UJA-Federation of New York's *1991 New York Jewish Population Study*. All other data is from the *Jewish Community Study of New York: 2002*. *As noted in the introduction to this report, the size of the increase is due in part to an improvement in the estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology to this report.

The Bronx

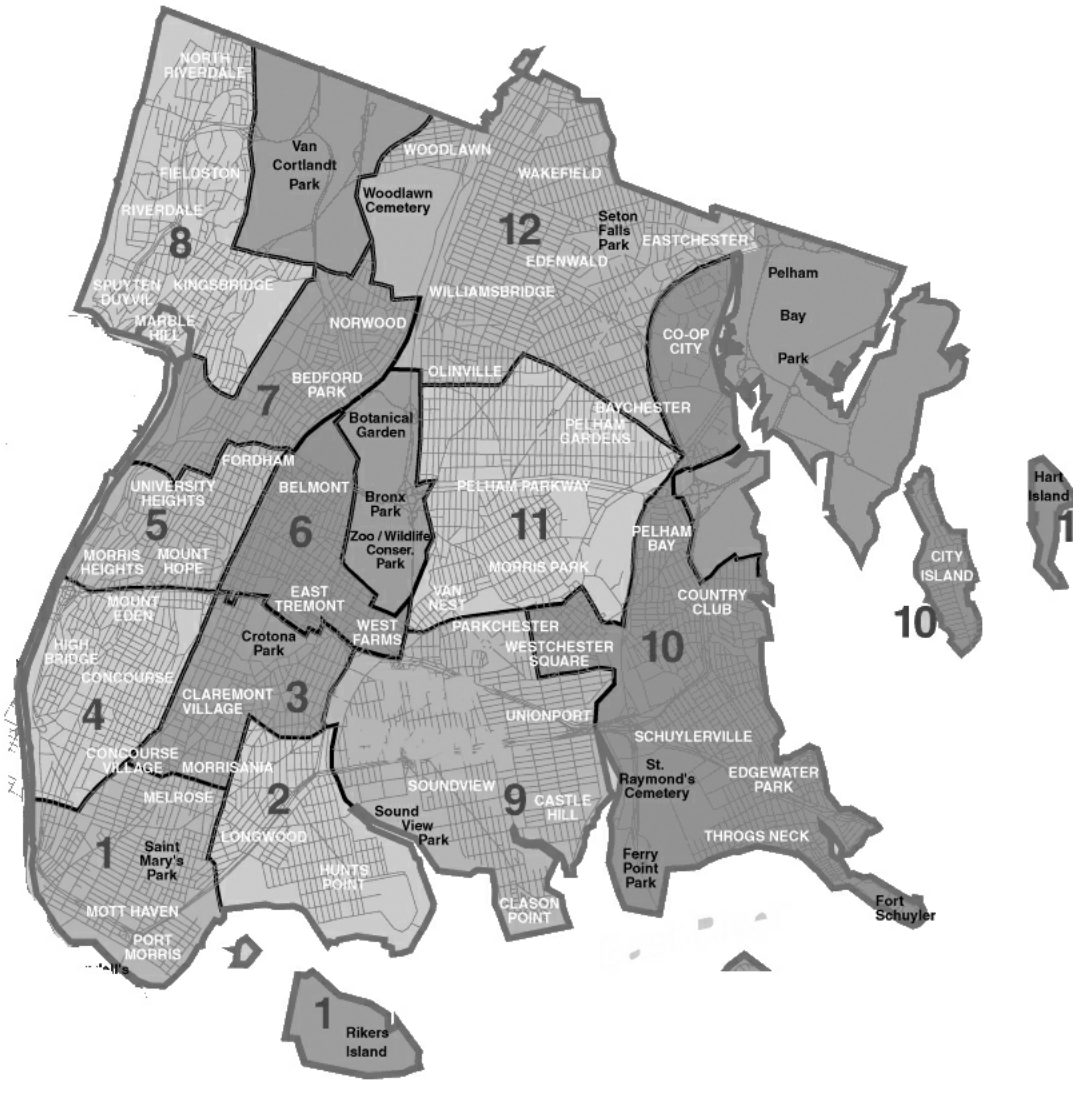
Principal Jewish Areas



Source: *Jewish Community Study of New York: 2002*

The Bronx

Community Districts



Source: New York City Department of City Planning

JEWISH POVERTY IN MANHATTAN

Manhattan is home to 26% of the city's people in Jewish households but only 6% of the poor. Only 4% of the borough's people in Jewish households are poor. Yet, because the Jewish population is so large, even a low percentage means there are nearly 13,000 people in poor Jewish households.

Jewish poverty in the traditional poor Jewish neighborhoods of Manhattan appears to have declined substantially since the 1993 Met Council report on Jewish poverty. The 1993 study identified the Lower East Side, Upper West Side, and Washington Heights as areas of substantial numbers of people in poor Jewish households. Today, while there undoubtedly are poor Jewish households in these areas, the number of poor Jewish households appears to have declined considerably. There do not appear to be any major geographic concentrations of Jewish poverty left in Manhattan. This does not mean that there are not any poor Jews left in traditionally poor Jewish neighborhoods such as the Lower East Side, but only that their numbers do not appear to be substantial. Gentrification in these neighborhoods has apparently meant that as older poorer Jews have died or moved into long-term care facilities, they have been replaced by people who are not poor and, in some cases, not Jewish.

Age, Gender, and Marital Status. There are very few children in poor Jewish households in Manhattan. Based on responses to the survey, less than 1% of the children in Jewish households in the borough are poor. In general, Jewish poverty is relatively low in Manhattan. Even among the elderly, only 8% of Jews over the age of 65 are poor, well below the citywide average.

Manhattan's people in poor Jewish households are predominantly male, in contrast to the situation in all of the other major boroughs where women outnumber men among the poor. Only 12% of the poor respondents to the survey are currently married, and a substantial majority (57%) report that they have never been married. One in five are widowed.

Employment and Occupation. Consistent with the fact that many of Manhattan's Jewish community's poor are unmarried people of working age, 43% are employed and another 14% report themselves as unemployed and presumably seeking work. This is a much higher percentage of employed poor persons than in any other borough and also indicates that most poor in Manhattan are in the active labor force. The borough would appear to offer good prospects for job training and placement services.

The Russian-Speaking Population. Manhattan has not attracted many recent immigrants from the FSU, as indicated by the modest size of its total Russian-speaking population. Also, far fewer of Manhattan's small Russian-speaking Jewish community are poor than is the case in any other borough. The high cost of housing in Manhattan has probably played a significant role in obstructing the resettlement of Russian-speaking households in the borough.

Exhibit 4.6

SELECTED DATA FOR MANHATTAN

Households	All Jewish Households	Poor Jewish Households	Poor Jewish Households as % of all Jewish Households
Number of Households, 1991	182,000	7,600	4%
Number of Households, 2002	155,000	9,200	6%
% Change, 1991-2002*	-15%	21%	
Average Household Size, 2002	1.88	1.39	

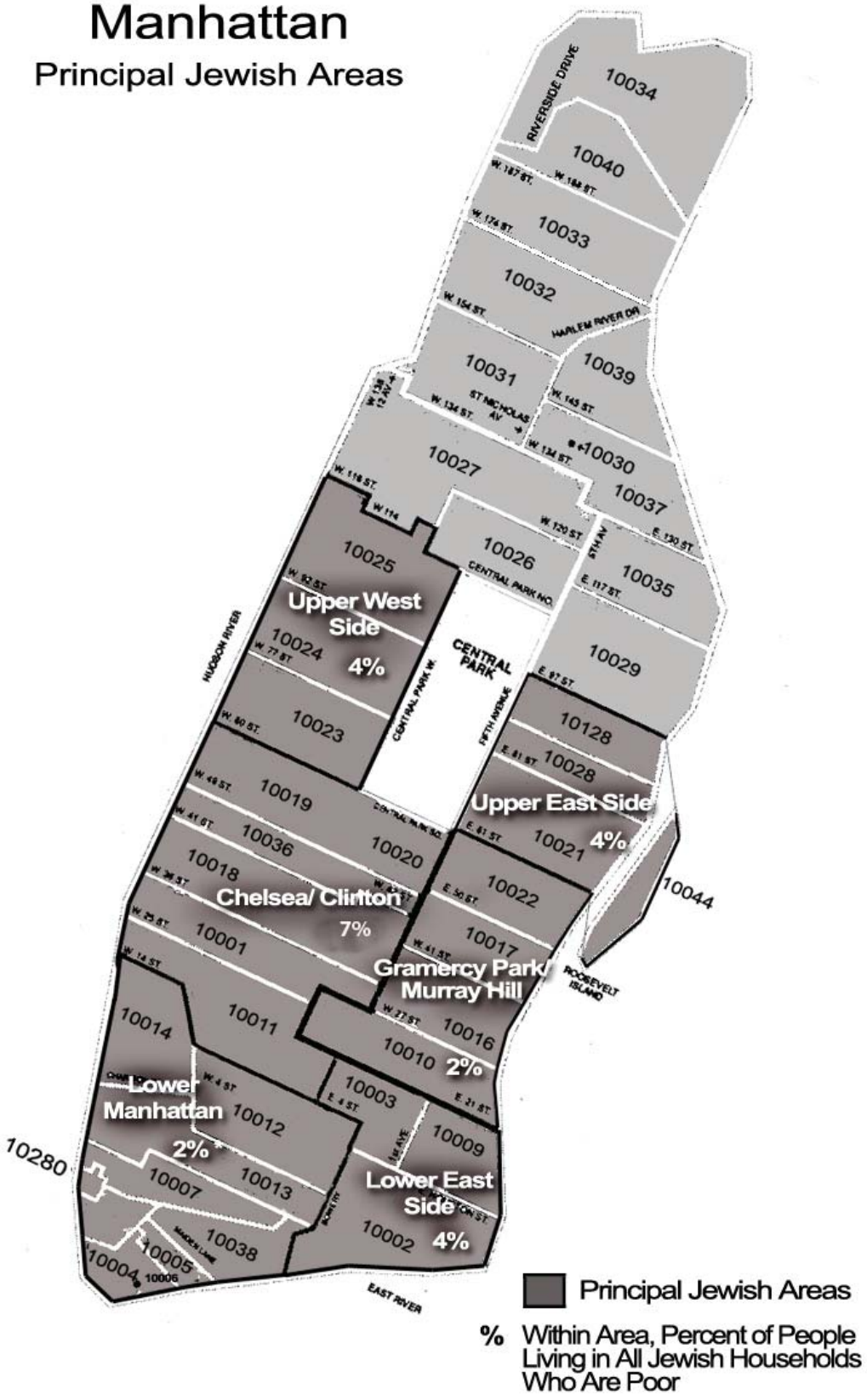
People	People in all Jewish Households	People in Poor Jewish Households	People in Poor Jewish Households as % of People in all Jewish Households
Number of People in Jewish Households			
1991	338,000	14,400	4%
2002	292,000	12,800	4%
% Change, 1991-2002	-14%	-11%	
Age Groups			
Number of Children (under 18)	29,400	200	1%
Number of Adults (18–64)	203,100	7,900	4%
Number of Elderly (65+)	59,500	4,700	8%
Gender Groups			
Males	132,300	7,100	5%
Females	159,700	5,700	4%
Russian-Speakers			
Persons in Russian-speaking households	9,300	1,500	16%
Marital Status (Respondents)			
Married	40%	12%	
Never married	35%	57%	
Divorced or Separated	17%	10%	
Widowed	8%	21%	

Employment Status (Respondents and Spouses)		
Employed	68%	43%
Unemployed	7%	14%
Homemaker	5%	0%
Student	2%	8%
Retired	19%	36%
Disabled	21%	0%

Sources: 1991 data is from the UJA-Federation of New York's *1991 New York Jewish Population Study*. All other data is from the *Jewish Community Study of New York: 2002*. *As noted in the introduction to this report, the size of the increase is due in part to an improvement in the estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology to this report.

Manhattan

Principal Jewish Areas



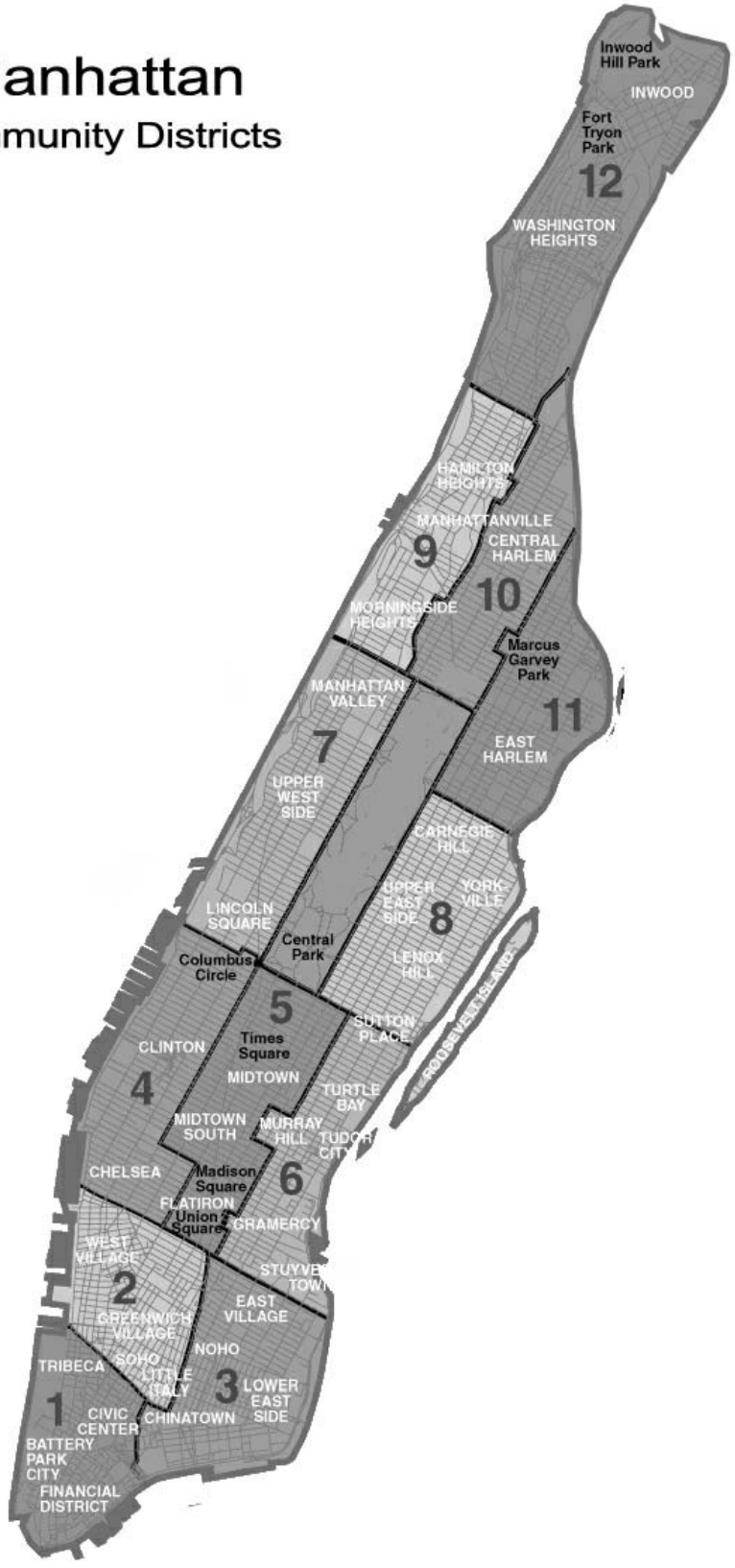
Principal Jewish Areas

% Within Area, Percent of People Living in All Jewish Households Who Are Poor

Source: *Jewish Community Study of New York: 2002*

Manhattan

Community Districts



Source: New York City Department of City Planning

JEWISH POVERTY IN STATEN ISLAND

Exhibit 4.7 indicates that Staten Island is the borough where the overall Jewish community has grown the fastest since 1991: 64% growth in the number of households and a 41% growth in the total number of people in Staten Island Jewish households. In 2002, the percent of Staten Island's Jewish community that falls below the Adjusted Poverty Guideline (8%) is lower than in any of the other boroughs except Manhattan.

Age and Gender. Most of the low-income Jewish household residents in Staten Island are between the ages of 18 and 64, the prime working ages, and a substantial majority is male (59% men versus 41% women). The size of the sample of respondents from Staten Island was too small to provide reliable information on the marital status of the borough's poor Jews. However, the relatively large average size of Staten Island's poor Jewish households suggests that most of the adults are married.

The Russian-Speaking Population. At present, Staten Island has only a modest number of Russian-speaking Jews, and the relationship of Russian-speaking status and poverty is fascinating. While only 22% of the people in the borough's Jewish households are Russian-speaking, Russian-speaking households account for over half (51%) of all Jewish poverty in Staten Island. Despite this apparent disproportionate poverty status, only 18% of all members of Staten Island Russian-speaking Jewish households are below the adjusted poverty guideline, a very low proportion compared to Brooklyn, the Bronx, and Queens, but very similar to Manhattan.

Exhibit 4.7

SELECTED DATA FOR STATEN ISLAND†

Households	All Jewish Households	Poor Jewish Households	Poor Jewish Households as % of all Jewish Households
Number of Households, 1991	11,000	1,000	9%
Number of Households, 2002	18,000	1,700	9%
% Change, 1991-2002*	64%	70%	
Average Household Size, 2002	2.89	2.29	

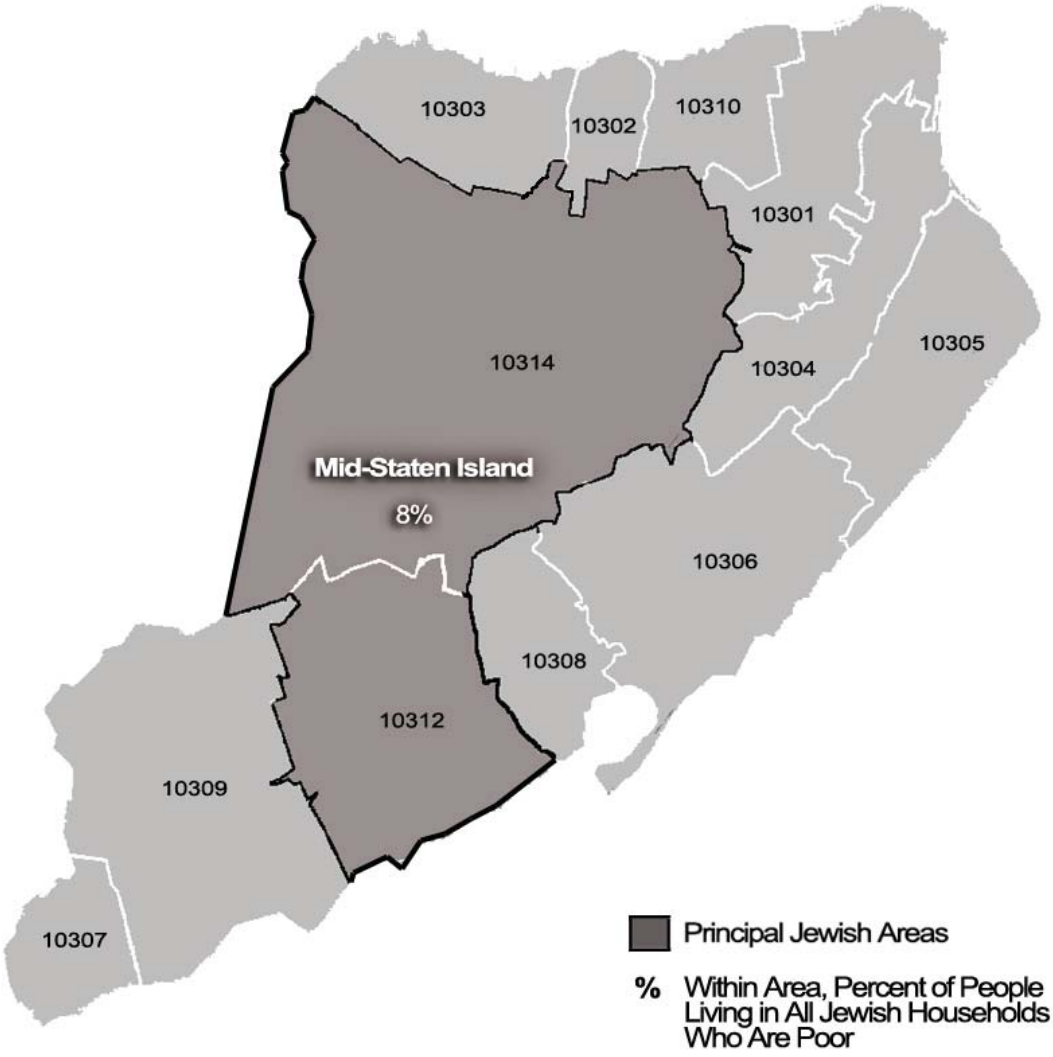
People	People in all Jewish Households	People in Poor Jewish Households	People in Poor Jewish Households as % of People in all Jewish Households
Number of People in Jewish Households			
1991	37,000	3,200	9%
2002	52,000	3,900	8%
% Change, 1991-2002	40%	22%	
Age Groups			
Number of Children (under 18)	10,800	300	3%
Number of Adults (18–64)	36,900	2,900	8%
Number of Elderly (65+)	4,300	700	16%
Gender Groups			
Males	27,500	2,300	8%
Females	24,500	1,600	6%
Russian-Speakers			
Persons in Russian-speaking households	11,400	2,000	18%

Sources: 1991 data is from the UJA-Federation of New York's *1991 New York Jewish Population Study*. All other data is from the *Jewish Community Study of New York: 2002*. *As noted in the introduction to this report, the size of the increase is due in part to an improvement in the estimation method used in the 2002 study as compared with the 1991 study. This change is discussed in the Note on Methodology to this report.

† In general, the low percentage of poor Jewish households resulted in a minimal number of interviews with poor Jewish households. While the estimate of the number of Jewish households that are poor is based on a sufficiently large enough base of households, our ability to make estimates of the characteristics of the poor was limited. Therefore, data for Staten Island on marital status and employment is not reported.

Staten Island

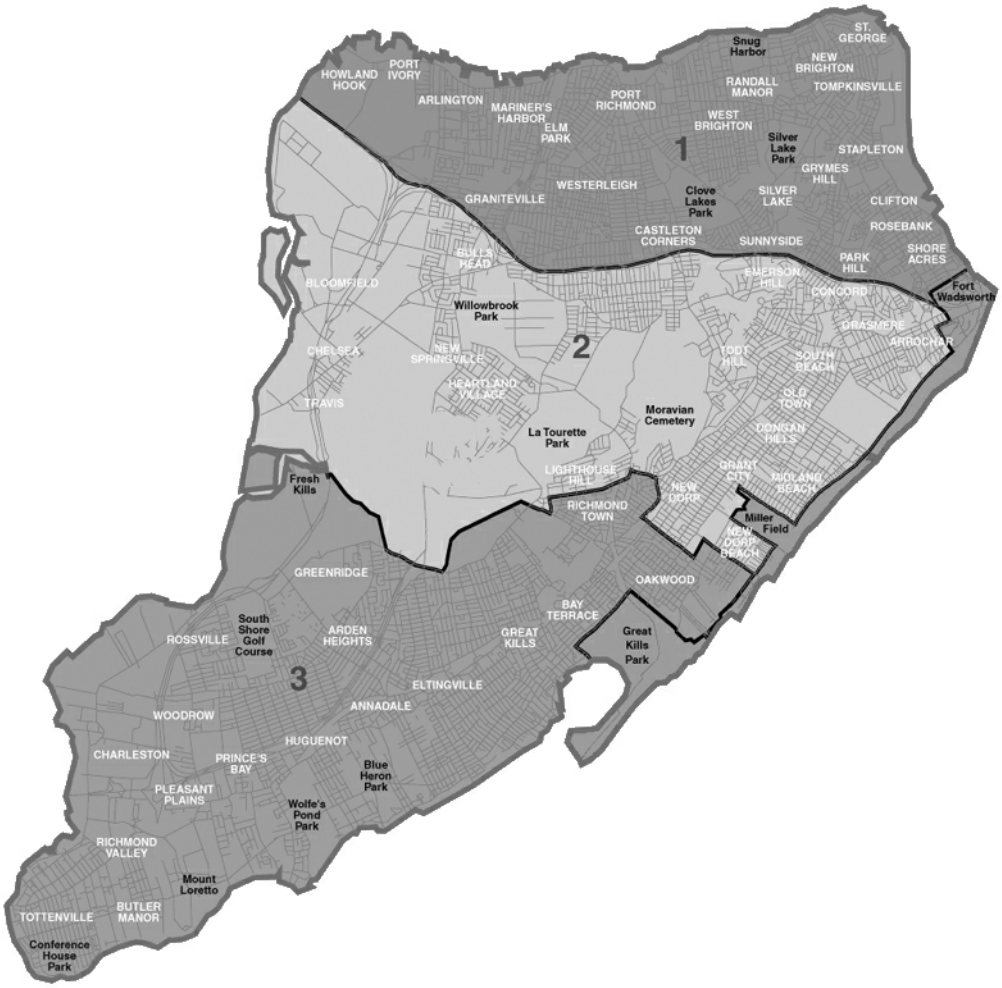
Principal Jewish Areas



Source: Jewish Community Study of New York: 2002

Staten Island

Community Districts



Source: New York City Department of City Planning

CHAPTER

5.

SERVICE NEEDS OF THE JEWISH POOR IN NEW YORK CITY

In this chapter, the focus shifts to an examination of the health and human-service needs of people in poor Jewish households as compared with needs for services of those who are not living in poverty. Most Jewish households, whether poor or not, report that in the past 12 months, no one in their household sought help for any one of 11 types of health and human-service needs included in the *Jewish Community Study of New York: 2002* questionnaire. But the extent to which poor Jewish households report that they did seek service varied markedly for different services. In addition, for some services, the level of need reported by poor and non-poor was similar; for other services, the level of need was quite different (see Exhibit 5.1). In addition, for some services, there were significant differences between the needs of Russian-speaking poor and non-Russian-speaking poor.

Description of Needs

Among poor Jewish households, 37% reported that they had sought help in coping with a serious or chronic illness during the past 12 months. The percent of poor Russian-speaking households that needed help with illness (39%) is slightly higher than for other poor Jewish households (34%). However, the level of need among poor households is substantially higher than the 22% of non-poor Jewish households in which some household member(s) had sought help with a serious or chronic illness.

While people in non-Russian-speaking poor Jewish households are relatively more likely than non-poor household members to have sought help in finding a job (21% versus 14%), only 10% of the Russian-speaking poor reported that they had sought help in finding a job. This is probably because the people in a large majority of poor Russian-speaking households are older, suffer from fair-to-poor health, and are effectively not in the labor force. The differences between the demand for employment assistance by the poor and non-poor might well have been even greater, but for the presence of "near poor" Jewish households where employment services are urgently needed. (See Chapter 6 for estimates of the numbers of Jewish near poor in the New York area).

The percentage of poor households that sought help for a person with a disability (13%) was more than twice as high as the percentage of non-poor households that sought such help. This is completely consistent with the finding reported in Chapter 3 – that people with a disability were much more likely to be poor.

Non-Russian-speaking poor households are much more likely to have sought help for a child with a learning disability (17%) than were the Russian-speaking poor households (6%). This may reflect the older age of the people in poor Russian-speaking households; it may also reflect differences in the awareness of services or how to access them.

Was help sought for an older adult? In this case, 12% of poor and 11% of non-poor Jewish households said that such help had been sought. This equal level of response may suggest that the need for services for the aging is comparable among all Jewish households, irrespective of income. However, Russian-speaking poor Jewish households are much more likely to seek such services than are non-Russian-speaking poor Jewish households (16% versus 8%).

Fewer than one in 10 poor respondents said that help was needed for any of the following services: aid to refugees, infant or child day care, marriage or family counseling, adoption assistance, HIV/AIDS, or addiction services. This does not suggest that such services are not needed by many Jewish individuals and households, however. Even a 1% response indicates that more than 10,000 Jews in the New York region may have such needs.

The differences between Russian-speaking and non-Russian-speaking poor on some of these issues are striking. Not surprisingly, Russian-speaking poor Jewish New Yorkers were much more likely to have needed services for refugees, such as resettlement, than other poor. It is not as obvious, on the other hand, why a much lower percentage of poor Russian-speaking households sought help with counseling than other Jewish poor. It may reflect issues of language and access more than need. The lower levels of expressed need for infant and child day care among Russian-speaking households may reflect the age difference between the two groups of poor. It probably also reflects cultural differences. Anecdotal information suggests that child care in the Russian-speaking community is often the responsibility of grandparents.

While needs expressed for a particular health or human service ranged from less than 1% to 37%, about half of all poor households indicated that they had sought one or more of these 11 health and human services. Many others in need may not have sought services because they did not know how to access them or because they believed that the service they needed was either not available or not affordable.

Exhibit 5.1

PERCENT OF POOR AND NON-POOR JEWISH HOUSEHOLDS THAT SOUGHT ASSISTANCE FOR HEALTH AND HUMAN SERVICES IN THE PRECEDING 12 MONTHS, N.Y.C., 2002

In 12 Months Prior to Study, Household Member Sought Assistance	Russian-Speaking Jewish Households Below 150% Poverty	Non-Russian-Speaking Jewish Households Below 150% Poverty	All Jewish Households Below 150% Poverty	All Jewish Households Above 150% Poverty
In Coping with a Serious or Chronic Illness	39%	34%	37%	22%
In Finding a Job or Choosing an Occupation	10%	21%	15%	14%
For Children with a Learning Disability	6%	17%	13%	11%
For a Person with a Disability	12%	14%	13%	6%
For Services for an Older Adult	16%	8%	12%	11%
For Services for Refugees, such as Resettlement	10%	3%	7%	<1%
With Infant or Child Day Care	2%	8%	5%	3%
For Personal, Marriage, or Family Counseling	1%	9%	5%	9%
With Adoption Services	2%	2%	2%	3%
With HIV/AIDS Services or Testing	<1%	3%	2%	2%
For an Alcohol or Drug Problem	<1%	2%	<1%	1%

CHAPTER

6.

THE NEAR POOR IN THE NEW YORK-AREA JEWISH COMMUNITY

In addition to the poor Jewish households concentrated in New York City and described in preceding chapters of this report, the eight-county New York area contains many individuals living in households whose economic status can be best described as "near poor." The near poor live in Jewish households that have incomes slightly above the 150% Adjusted Poverty Guideline level and are barely managing to "make ends meet."

The situation of the near poor is made more difficult by the fact that they typically do not qualify for the services and subsidies that are part of the safety net in the New York area. For many of these households, the costs of basic living, as well as the additional costs associated with living an active Jewish life (such as synagogue membership, Jewish education for children, celebration of Jewish festivals, and kosher food) constitute a real economic burden.

Estimating the Jewish Near Poor

For the purposes of this report, near-poor people living in Jewish households exclude all people in Jewish households with incomes below 150% of the Federal Poverty Guideline, but include all others who:

- Earn less than $35,000 a year and
- Report that they "cannot make ends meet" or are "just managing to make ends meet."

Within the eight-county New York Area, 31% of all Jewish households had annual incomes in 2002 of less than $35,000 – approximately 199,300 Jewish households with 429,900 persons. Exhibit 6.1 shows that after subtracting the Jewish households and people already defined as poor in this report, an estimated 185,900 people lived in 96,300 Jewish households with incomes under $35,000 but above the Adjusted Poverty Guidelines.

However, not every household earning under $35,000 but above the 150% poverty level and not in poverty can be considered near poor. For example, households with one or two persons earning over $30,000 would be extremely unlikely to define themselves as near poor, even in the costly New York area.

In order to more precisely estimate the numbers of near poor people in Jewish households, survey answers to a subjective question on household financial status were utilized; 55% of New York City and 61% of suburban respondents in households with annual incomes under $35,000, but above the poverty level, reported that they "cannot make ends meet" or were "just managing to make ends meet."

The near-poor estimate of 53,400 Jewish households and 104,200 people includes only those households/people which have incomes above the poverty level but below $35,000 annually, but are barely managing (at best) to meet their financial obligations.

Exhibit 6.1

ESTIMATING THE NUMBER OF NEAR-POOR PEOPLE IN JEWISH HOUSEHOLDS, EIGHT-COUNTY NEW YORK AREA, 2002

Income	Jewish Households	People in Jewish Households
Incomes under $35,000	199,300	429,990
Poor by Adjusted Guideline	-103,000	-244,000
Income under $35,000, but not poor — Potential Near Poor	96,300	185,900
Income under $35,000, above 150% poverty level, barely managing financially – Near Poor	53,400	104,200

While most of these near-poor households live in New York City, about 20% live in Suffolk, Nassau, and Westchester Counties. This is a substantially higher percentage than the percentage of poor households that live in the suburbs.

Exhibit 6.2

ESTIMATES OF NEAR POOR JEWISH HOUSEHOLDS AND NEAR-POOR PEOPLE, EIGHT-COUNTY NEW YORK AREA, 2002

	New York City	Suburbs	New York Area
Near-Poor Jewish Households	42,800	10,600	53,400
Near-Poor People in Jewish Households	85,700	18,500	104,200

Barely Making Ends Meet

The near-poor households and the people living in them need many forms of assistance. Their income levels make them ineligible for most means-tested governmental programs. Therefore, these are people for whom a Jewish communal response appears to be the most appropriate answer. Supporting this position are the responses to the survey regarding the health and human-service needs of the near poor. Of near-poor households, 35% had sought help in coping with a serious or chronic illness during the last 12 months. This is only slightly lower than the percentage reported by poor households (37%), but substantially higher than the percentage for all other households (21%). The near poor are as likely as the poor to seek help for a person with a disability (14% for the near poor; 13% for the poor). The near poor are even more likely than the poor to have sought help in finding a job during the last 12 months (20% for the near poor versus 15% for the poor).

In general, the near poor are ineligible for federally sponsored assistance programs. This is a special concern for those near-poor households with members who have serious health problems but who are ineligible for the Medicaid health care program that is available to the poor or for the Medicare program that is available only to the elderly. Especially important to the many members of near poor households who are employed would be opportunities for skills upgrading.

Such help is available through UJA-Federation of New York and its many affiliated health and human-service agencies. More than one-fourth of the respondents to the survey reported that they had already been helped by a Jewish service agency. Clearly, UJA-Federation's network of agencies is responding to the health and human-service needs of the Jewish community; just as clearly, there is still a major task to be faced with regard to the needs of both the Jewish poor and near poor.

A NOTE ON METHODOLOGY : *REPORT ON JEWISH POVERTY*

All 2002 data is based upon UJA-Federation of New York's *Jewish Community Study of New York: 2002*. A comprehensive technical appendix will be included in the final report for the *Jewish Community Study of New York: 2002*. This "Note on Methodology" is less extensive than the technical note already published in the highlights report released June 2003.[1] It focuses on issues central to this special report on poverty among Jewish households in the New York area. Specifically, it addresses: (1) procedures used to estimate the total number of Jewish households and people living in those households, (2) potential error rates, and (3) estimation procedures used to calculate the number of poor Jewish households and people living in those poor Jewish households.

The reader who is particularly interested in the comparison of 1991 to 2002 poverty data should proceed directly to page 60 in this section.

The Survey

Jewish Community Study of New York: 2002 was commissioned by UJA-Federation of New York to provide information about Jewish households in the eight-county New York area that would be useful for policy and planning decisions.

- 4,533 telephone interviews were conducted between March 11, 2002, and September 13, 2002, with randomly selected Jewish households living in the eight-county UJA-Federation of New York service area: the five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens and Staten Island) and the suburban counties of Nassau, Suffolk, and Westchester.[2]

1. A more comprehensive technical note has already been published (pages 58-62) in *The Jewish Community Study of New York: 2002 Highlights;* it is available online at www.ujafedny.org/jewishcommunitystudy.

2. Interviews by borough: Bronx 290, Brooklyn 1114, Manhattan 840, Queens 563, Staten Island 190, Nassau 744, Suffolk 389, and Westchester 403.

Research Definitions

- For this study, a Jewish household was defined as a household including one or more Jewish persons at least 18 years old.
- For the purposes of this report, a Jewish person is either:
  - An adult who self-identifies as a Jew[3]
  - A child who is being raised Jewish
- An adult in a household who had a Jewish parent or grandparent and did not currently self-identify as Jewish was defined as "Jewish-origin." These adults were not interviewed unless another adult in the household considered themselves to be Jewish.

Research Process

- The research process included two interrelated steps:
  - An initial interview (the "screener") designed to identify Jewish and non-Jewish households
  - An immediate (if possible) interview with identified Jewish households
- CATI-based[4] Jewish household interviews were undertaken with a Jewish respondent 95% of the time, while another 5% of the interviews were undertaken with (typically) a non-Jewish spouse in a Jewish household who was comfortable answering questions about the household's Jewish experiences. Again, if any adult member of the household considered him or herself (or were considered by a non-Jewish respondent) Jewish, the household qualified for the interview.
- Messianic households were not interviewed; they were asked a few key questions (number of voice telephone lines in the household, etc.) and then thanked for their cooperation.
- Non-Jewish households were asked only a few questions, largely for Jewish household estimation purposes.

3. This definition is roughly equivalent to the concept of "core Jews" used in the *1991 New York Jewish Population Study*. A central goal of the 2002 study was to provide data comparable to the 1991 data.

4. Computer-assisted telephone interviewing.

Number of Calls

A total of 174,128 telephone numbers were dialed a total of 578,527 times to complete the screening and interview phases of the *Jewish Community Study of New York: 2002*.[5]

- 68,900 residential households were contacted.
- 29,679 households provided sufficient information so that their ethnic or religious group identification could be determined.
- 22,934 of these households were non-Jewish, 120 were Messianic, and 590 were classified as Jewish origin
- 6,035 Jewish households were identified during the screening phase; 4,533 interviews are included in the interview data file.[6]

Response Rate

The overall response rate for the screening phase of the study was 38%, calculated using the AAPOR (response rate "3") model; that is, approximately 38% of all potentially working residential numbers were successfully contacted during the screening process.[7]

Interview Cooperation Rate

The interview cooperation rate was 75%; that is, 75% of all Jewish households identified through the screening process participated in the extensive survey interview.[8]

5. The screening phase allowed for a minimum of eight callbacks to each working number included in the survey samples, as opposed to the industry standard of four total calls. The goal of these extra callbacks was to make sure that the interviewed Jewish households were representative of the Jewish community, not just those available at home on a given night. Unless the telephone carrier indicated that a phone number was "not working," or a "fax/data" line, etc., or it was clear that the telephone number was non-residential, a minimum of nine phone calls was the standard interview default before a number was "abandoned."

6. 4,094 respondents completed the interview in its entirety; another 439 provided sufficient information to be included in the final interview data file; 1,502 potential Jewish household respondents were either unwilling or unable to complete a usable survey interview.

7. Prior to the survey, the research team had estimated that a 40% response rate in the New York area was an attainable goal, even though previous ICR-UAI studies had achieved higher response rates in other Jewish community studies. The 1991 study reported a response rate of 58%; had we used similar calculations, the 2002 response rate would have been 43%, reflecting the changing face of survey interviewing in the United States as telemarketing has exponentially increased. *The National Jewish Population Survey 2001 (NJPS 2001)* reported a 28% response rate for the screening interview.

8. This interview cooperation/completion rate was similar to the 1991 interview completion rate, and apparently very similar to the *National Jewish Population Survey 2001* interview cooperation rates. Though the *NJPS* study used incentives for interview completion, the *Jewish Community Study of New York: 2002* did not.

Sampling and Estimation Procedures: Stratified Random Sampling

The stratified random sampling design utilized produced a scientifically accurate, cost-effective estimate of the number of Jewish households in the study area. Thirty-two separate sampling strata were constructed, and each possible telephone number in the eight-county area was assigned to one of the four sampling strata.

Within each county, four sampling sub-strata were designed based on an a priori estimate of the percentage of Jewish households within each telephone exchange: (1) Low Jewish incidence telephone exchanges, with the probable percentage of Jewish households under 5% in these exchanges while the non-Jewish percentage was estimated to be 95%; (2) Medium Jewish density telephone exchanges estimated to be between 5% and 12% Jewish; (3) High Jewish incidence telephone exchanges with a minimum 15% Jewish; and, (4) Very High Jewish likelihood telephone exchanges where the pre-study estimate was 90% Jewish. These phone numbers were based on lists provided by UJA-Federation of New York and the Jewish Community Relations Council of New York.

Each possible phone number in the eight-county area was assigned to one and only one of the 32 sampling sub-strata; a random sample of telephone numbers was randomly selected within each of the 32 strata by MSG-GENESYS (Marketing Systems Group-GENESYS Sampling Systems).

Estimation and Weighting

Estimation and weighting procedures occurred independently within each of the 32 sampling strata. Claritas estimates of the number of all households in each of the eight counties as of April 1, 2002 (just after the start of interviewing), were used as the basis of Jewish household estimation and survey interview weighting.[9]

- Within each of the 32 sampling strata separately, the percentage of Jewish households in the stratum was determined during the screening phase of the survey and multiplied by the Claritas 2002 estimate of all households in that stratum to develop an estimate of the number of Jewish households.
- For example, if there were 75,000 Bronx households represented by the high incidence Bronx stratum, and 17% of the households were Jewish (after the screening interview phase), then the estimate of the number of Jewish households would be 17% of 75,000 or 12,750 Jewish households. Each interview completed in that frame was then assigned a Jewish household weight so that the collective interviews represented 12,750 Jewish households.[10]
- The Jewish household estimate of 643,000 for the eight-county area was compiled by separately estimating the number of Jewish households within each of the 32 sampling strata, and then combining those estimates.

Sampling Error Estimates

All sample surveys are subject to sampling errors; both of the following have a potential impact on the estimates of Jewish poverty in New York.

Jewish Household Estimates

The best estimate of the total number of Jewish households in the eight-county area is 643,000. At the standard 95% level of confidence used in survey research, the estimate of the number of Jewish households is accurate within a range of +/- 17,700 households, reflecting a potential error range of approximately +/- 2.7% (1.96 standard errors).[11] The potential error range for Jewish household estimates for each county is higher, since the base number of contacts is smaller. For the Bronx, the estimate of 24,000 Jewish households is subject to a potential error of +/- 10.7%, while the Brooklyn household estimate of 171,000 Jewish households is subject to a potential error of +/- 5.0%.[12]

Survey Responses

In addition to potential errors in the estimates of the number of Jewish households, the reported survey findings are also subject to error. These potential sampling errors are a function of both the sample design and the overall sample size, as well as the sample size of subgroups being analyzed. The maximum sampling error for survey responses for which 4,000 or more respondents answered a question was +/-1.8%[13] at the traditional 95% confidence level.

9. Claritas is a recognized leader among firms that update U.S. Census household-demographic estimates between official census dates for both basic demographic research as well as market segmentation analyses. See www.claritas.com for detailed descriptions and evaluations of the accuracy of Claritas estimates, as well as the procedures used to generate the estimates.

10. Estimation calculations are based on the total number of Jewish households identified during the screener, including Jewish households that were unable or unwilling to complete an interview. As is typical in survey market research, that number was then adjusted by the number of telephone voice lines in the household in order to minimize any potential bias caused by multiple telephone households being more likely to be included in the survey.

11. The 1991 study estimated a total of 638,000 Jewish households with a potential error range of +/- 3%. Please refer to the Note on Methodology from the *Jewish Community Study of New York: 2002 Highlights* for a more detailed discussion of this topic.

12. Estimates and potential sampling error (1.96 standard errors, 95% confidence level) for Jewish household estimates for the other counties: Manhattan 155,000, +/- 5.6%; Queens 87,000, +/- 7.2%; Staten Island 18,000, +/- 16.5%; Nassau 89,000, +/- 6.1%; Suffolk 44,000, +/- 8.6%; and Westchester County 55,000, +/-9.6%.

13. The survey sampling error achieved in 1991 was +/-1.6%.

New York Area: 1991 and 2002 Study Comparisons

In addition to the statistical portrait of the Jewish community provided by the *Jewish Community Study of New York: 2002,* the data from the 2002 study have been compared with the data from the *1991 New York Jewish Population Study* in order to provide some insights into trends over time. In addition to trends in Jewish connections reported in the highlights and to be expanded in the final report, these trends include estimates of Jewish households, the number of people living in these households, and the number of poor Jewish households.

While the specific sampling methodologies employed in the 1991 and 2002 studies are not identical, the sampling methodologies are sufficiently comparable for the comparisons to be viewed as valid. The same interviewing firm, ICR (International Communications Research), conducted the interviewing for both studies. Sampling design, statistical estimation of the number of Jewish households, and survey data weighting was provided for both studies by Dale Kulp, president and CEO of MSG-GENESYS Sampling Systems.

The definition of a Jewish household used in the two studies differs very slightly, although the 1991 study first asked about the respondent's religion and then asked whether the respondent, etc., considered himself/herself to be Jewish, while the 2002 study began with the self-definition question and later asked about religion. The 2002 study was designed to follow the 1991 definition of a Jewish household (a "core" Jewish household in 1991 terminology), although the order of the screening questions was altered. [14]

We view the data from the 1991 and the 2002 studies as comparable. Both studies used the most sophisticated random sampling technique available, and they both used similar definitions of who is Jewish and what is a Jewish household. Given sampling error for the two studies, when all survey respondents are included in an analysis, a difference in results of at least 5% to 6% is the minimum required to assert a real difference over time.

Poverty Guidelines

The 2002 Jewish poverty analysis was structured into the questionnaire design and organized to compare the 2002 study results with the 1991 Jewish population study data. Since the 1991 study and the reports issued by Met Council in 1993 used the traditional Poverty Guidelines and household-size matrix as the basis of poverty calculations, the 2002 Health and Human Services Poverty Guidelines were used to define poverty for the current study. Since the 1991 report defined the "Jewish poor" as households and people below 150% of the Federal Poverty Guideline, the specific questions on household income used in the 2002 survey were structured by household size to allow calculation of 100% and 150% poverty rates, while still allowing respondents to report income within broad ranges.

14. Again, see the expanded discussion in the *Highlights* Note on Methodology.

Guidelines

The Poverty Guidelines for 2002 were reproduced in Chapter 1 for households including from one to eight persons.[15] Please note that the Exhibit A.1 amounts were rounded to make it easier for respondents to answer, and were based upon the 2002 Poverty Guidelines, while the question (asked from March 2002 until September 2002) necessarily inquired about 2001 household income. The 2001 and 2002 Federal poverty guidelines are similar, with only a minimal increase from 2001 to 2002. The rounded amounts based on the 2002 standards and incorporated into specific questions are essentially identical with the amounts that would have been used if the 2001 standards had been used. Since all other data collected was used to describe the Jewish community in 2002 (marital status, employment status, county of residence, etc., --- all of which could have changed from 2001 to 2002), the 2001 income was interpreted as a proxy for 2002, and the data analyses presented as reflective of poverty in the Jewish community in 2002.

Exhibit A.1

***JEWISH COMMUNITY STUDY OF NEW YORK: 2002* POVERTY SUB-QUESTION AMOUNTS**

Size of Family Unit	100% of Poverty Guidelines	150% of Poverty Guidelines
1	$ 9,000	$13,000
2	12,000	18,000
3	15,000	22,000
4	18,000	27,000
5	21,000	32,000
6	24,000	35,000
7	27,000	41,000
8+	30,000	45,000

Poverty Questions

Respondents were first asked if their household's total income for 2001 (the first interviews occurred in March 2002 just prior to tax filing deadlines) was under $35,000 or at least $35,000.

For statistical purposes only – in 2001 – was your household's total income before taxes under or over $35,000?[16]

Depending on household size, and whether the household reported an income of under $35,000 or over $35,000 annually,[17] different follow-up questions were asked which approximated the 100% and 150% guidelines utilizing the amount listed in exhibit A.1 above.

One-Person Household, Under $35,000 Annual Income

For example, for households with only one person and an income under $35,000, the respondent was asked if his/her total household income was under $9,000 (100% poverty guideline level approximation), between

15. See page 6. For each additional person in the household, the guidelines call for an increase of $3,080 per person at the 100% poverty level. Interestingly, while adjustments based upon cost of living are not included within the New York Area, and any of the contiguous 48 states and the District of Columbia, adjustments are included for Alaska and Hawaii.
16. [If necessary, *"Was it under or over $3,000 a month, or $700 a week?"]*
17. The $35,000 range was used since this was the upper limit for defining 150% poverty for households with at least six members. All households that reported incomes of at least $35,000 and had fewer than seven members were not asked any additional poverty-related questions, since they were above the 150% level. Additional questions were asked if the reported household income was below $35,000 or there were more than six people living in the household.

$9,000 and $13,000 (150% level approximation), or at least $13,000 (above poverty):

> *Was your total household income in 2001 under $9,000 annually, between $9,000 and $13,000, or at least $13,000?*

Two-Person Households, Under $35,000 Annual Income

Similarly, for a two-person household with under $35,000 annual income, the respondent was asked:

> *Was your total household income in 2001 under $12,000 annually, between $12,000 and $18,000, or at least $18,000?*

Three-Person Households, Under $35,000 Annual Income

For the typical three-person household, the income amounts were rounded in the questionnaire to under $15,000, $15,000 to $22,000 (the 150% approximation), and over $22,000.

> *Was your total household income in 2001 under $15,000 annually, between $15,000 and $22,000, or at least $22,000?*

Four- to-Eight-or-more-Person Households, Under $35,000 Annual Income

Questions used for larger households with annual incomes under $35,000:

If household size = 4

> *Was your total household income in 2001 under $18,000 annually, between $18,000 and $27,000, or at least $27,000?*

If household size = 5

> *Was your total household income in 2001 under $21,000 annually, between $21,000 and $32,000, or between $32,000 and $35,000?*

If household size = 6

> *Was your total household income in 2001 under $24,000 annually or between $24,000 and $35,000?*

If household size = 7

> *Was your total household income in 2001 under $27,000 annually or between $27,000 and $35,000?*

If household size = 8 or more

> *Was your total household income in 2001 under $30,000 annually or between $30,000 and $35,000?*

Larger Households, At Least $35,000 Annual Income

One final question sequence was asked for large households with incomes above $35,000, but lower than $50,000. First, all households with incomes above $35,000 were asked this follow-up to the first question on income to which they had replied "over $35,000."

> *Was it between $35,000 and $50,000, between $50,000 and $100,000, between $100,000 and $150,000, or over $150,000?*

In a very few cases, respondents with household sizes of at least seven persons reported incomes between $35,000 and $50,000. They were then asked:

> *Was your total household income in 2001 under $41,000 annually, between $41,000 and $45,000, or between $45,000 and $50,000?*

Poverty-Level Calculations

For all households where the respondent answered the questions on income, poverty level calculations for both the 100% and 150% level were not only easy to calculate but precise, based upon the questionnaire sequences described above.

For example, a three-person household was defined as "above poverty" if the answer to the initial income question was over $35,000, or if the response was under $35,000 income but over $22,000 on the follow-up question. Three-person households were defined at the 100% poverty level if respondent said the household income was under $15,000 income, and at the 150% poverty level if he/she reported that their household income was between $15,000 and $22,000.

Non-response on the Income Question: 2002

Respondents to surveys are more likely to refuse to answer questions concerning household income than they are to refuse to answer almost any other question. Questions on income are typically placed near the end of the survey because of this relatively high non-response rate as well as the fear that respondents will be upset when the interviewer asks for income specifics, and will thus conclude the interview.

The non-response rate for the initial income question among completed survey interviews for the *Jewish Community Study of New York: 2002* was just under 19%; a few additional respondents refused to answer the under $35,000 sub-parts of the poverty income-level sequence, so for 21% of the completed survey interviews, information on poverty-level status was not calculable. In 1991, the comparable percentage was reported as 18.7%.

Preliminary analysis of non-responses on income level attempted to determine what type of bias might have been introduced to the data because of the non-response.

Income

As expected – almost a universal finding in social research – older respondents who completed the survey were the most likely to refuse to answer the income sequence. Compared to the overall 21% rate for insufficient information to assign poverty status among completed interviews, 24% of seniors ages 65 to 74, and 32% of seniors over the age of 75 could not be assigned a poverty status. Based upon this slightly higher non-response rate, it is possible that the poverty rate calculated for the 2002 New York study was an underestimate – but only if the non-responding seniors are assumed to have lower incomes. Indeed, while poorer older respondents may refuse to answer survey questions on incomes, affluent older respondents may also refuse to answer income questions. In addition, higher socio-economic status individuals who are not elderly are likely to have higher refusal rates on income. In the New York study, 30% of the respondents with graduate degrees did not answer the income question compared to the overall rate of 21%. Without data to prove or disprove these assertions about who is less likely to answer the question about income, it was decided to assume that poor and affluent non-respondents balanced one another out in approximately the same proportions as those who did answer the income question in the survey.

Russian-speaking Households

A major concern was that Russian-speaking Jewish households and non-Russian-speaking Jewish households would have different rates of refusing to provide income information; either scenario could result in an underestimate or overestimate of poverty, since Russian-speaking status is the most powerful determinant of poverty status among New York Jewish households. However, among completed interviews, 22% of the Russian-speaking households and 21% of the non-Russian-speaking Jewish households could not be assigned a poverty classification.

Given the clear lack of response differentials among the Russian and non-Russian-speaking households and the minimal age differences, we did not make any adjustments to the calculations on poverty status. We assumed, in effect, that the percentage of poor households among the non-responses to the income sequence was the same as the percentage of poor households among those who did provide the needed information.

Poverty Estimate Extrapolations

All numerical poverty estimates for this report are, therefore, extrapolations from the percentages of households that provided sufficient information to be classified as below 100% poverty, between 100% and 150% of poverty, and above poverty, to the total of Jewish households in the study area.

Thus, in New York City, for example, 21% of all Jewish households were classified as below the 150% poverty level: as poor Jewish households. Since there were 455,000 Jewish households in the five boroughs, the report estimates that there are 96,000 poor Jewish households in New York City.

All other numerical estimates of poverty among Jewish households and among people living in those households follow the same extrapolation model: the percentage below the 150% (or 100%) poverty level within an area or sub-group based on answers to the poverty income sequence multiplied by the estimate of number of Jewish households or people in those areas or sub-groups. Given the more general caution that household estimates are subject to sampling error (in all surveys), the reader is advised to interpret the data as they were intended: as quantitative estimates of Jewish poverty which provide insight into the lives of Jewish households in the New York area.

1991 and 2002 Poverty Data Comparisons

The *Jewish Community Study of New York: 2002 Highlights* report estimated there were 103,000 poor Jewish households (below 150% poverty) in the eight-county New York area, 96,000 of them in New York City. These poor Jewish households represented 15.9% of all Jewish households living in the New York area in 2002. The *Highlights* report noted that "Jewish household poverty levels have almost doubled from those reported in the 1991 study for the eight-county area."

One significant question that arose during the preparation of this special report on poverty in the New York Jewish community was whether the results of the 2002 survey could be legitimately compared to those of the study conducted by UJA-Federation in 1991 so that valid trends can be measured in the extent and character of Jewish poverty. We have already noted that the definition of a Jewish household and Jewish households estimation procedures are sufficiently similar for the two studies so that overall comparisons are possible for the number of Jewish households and people living in those households – by geographic area – between the two studies. What about poverty estimates? Are they sufficiently comparable?

Defining Poverty Levels: 1991

The specific questions used in the 2002 study to define the 100% and 150% level of poverty benefited from over a decade of discussions on phrasing questions to precisely measure poverty levels. In 1991, survey respondent's were asked:

> *For statistical purposes only, could you please stop me when I reach the category that best represents your household's combined income before taxes for 1990?*
>
> *Less than $7,500*
>
> *$7,500-$12,499*
>
> *$12,500-$19,999*
>
> *$20,000-$29,999*
>
> *$30,000-$39,999*
>
> *$40,000-$49,999*
>
> *$50,000-$59,999*
>
> *$60,000-$79,999*
>
> *$80,000-$124,999*
>
> *$125,000-$149,999*
>
> *$150,000-$200,000*
>
> *More than $200,000*

Respondents who gave answers between $12,500 and $39,999 were asked to provide specific information:[18]

> *Just to check, what was your household income before taxes for 1990?*

Households that answered the income questions were assigned to the appropriate poverty level based upon household size and reported income.

Non-response on the Income Question: 1991

In both 1991 and 2002, estimating the number of poor Jewish households required making an assumption about these households where respondents did not answer the questions about income, since some unknown portion of these non-respondents might have been members of poor Jewish households. Different methods were used in 1991 and 2002 to estimate the income levels of those who did not respond, and, therefore, to estimate how many of these non-responding households were below the income limits of the Adjusted 150% Poverty Guideline used for both the 1991 and 2002 studies.

18 The specific information was used to assign households more specifically to poverty levels; the detailed information was not asked of households that reported annual incomes between $7,500 and $12,500. In 1991, the 100% poverty level for one person was approximately $6,650 and the 150% poverty level households was just under $10,000, so that more detailed information would have been useful.

In 2002, non-responses to the income question were excluded from the percentage analysis. Estimates of the numbers of Jewish households in poverty (and people living in these households) were extrapolated from the survey percentages with complete poverty status data to the total Jewish household estimates (by appropriate sub-group and geographic area). In short, the non-responses were left as non-responses; estimates for these non-responses reflected the known percentages from survey responses of those who responded to the income sequence. Thus we assumed that 21% of the non-responses were below 150% of the poverty guidelines.

The 1991 study assigned an income level status to each household, including for non-respondents. The 1991 report noted that "...household income was assigned based on the respondent's age. The median household income for respondents in that age group was assigned to the household." Thus, all 1991 estimates of the percentages and numbers of poor Jewish households and people living in those households reflect the assignment of a median income calculation for each case with non-responses.

Unfortunately, while it is often standard to assign median income based upon age in survey research studies that present an income distribution (the median assignment of missing cases does not alter the shape of the income distribution), assigning the median income by age group in a poverty analysis can seriously distort the data. For every age group except those 85 and over, the median income is above the Adjusted Poverty Guideline, and all non-responses are assigned an income approximation which defines them as above poverty.

Thus, it appears that very few of the respondents who did not answer the income questions in 1991 were classified as poor.

Ukeles Associates Inc. (UAI) has reviewed the 1991 data file and noted that among core Jewish households living in the eight-county New York area, 769 cases had not responded to the income question. As a quick insight into the impact of assigning non-responses based upon median income by age, note that 611 of the 769 were under age 70, and for every five-year age group under age 70, more than half of the respondents who answered the income question reported incomes over $30,000, above the 150% poverty level for any household with fewer than eight members in 1991. All were assigned the median income – above the adjusted poverty level – and all were assigned as above poverty.

UAI has recalculated the 1991 data, using the same assumptions used in 2002 – not estimating income for non-responses – based upon household size and answers given to the two income questions for the 1991 poverty-level parameters.

Based on the UAI recalculations of the 1991 data, approximately 12% of all households in the eight-county area and 14% of New York City Jewish households would have been assigned below the 150% poverty level, just based on those households that answered the income questions.

In contrast, the reported 150% poverty percentages in the 1991 report were 8.7% and 10.5% respectively.

Thus, if non-respondent cases had not been assigned on the median income basis, the number of poor Jewish households in New York City which was reported as 51,100 in the 1991 report would have been estimated as 68,000 Jewish households.

The 2002 Jewish poverty estimate of 96,000 Jewish households included in the *2002 Highlights* was determined as approximately double the reported 1991 poverty estimate of 51,100. This is an increase of 44,900 Jewish households, or an 88% increase based on absolute numbers, and more than a 100% increase based on percentages (fewer Jewish households in New York City in 2002) from 10.5% to 21.2%.

If non-responses from 1991 had not been assigned (the 2002 model), the number of poor Jewish households in New York City would have increased from 68,000 in 1991 to 96,000 in 2002, an increase of 42%. On a percentage basis, the percentage of poor Jewish households in New York City would have increased from 14% to 21%, a 50% increase.

On the basis of this analysis, it can be estimated that about half of the increase in the number of Jewish households and persons living in poor Jewish households described in this report as having occurred between 1991 and 2002 was due to the different methods used to assign households that did not report income data. The other half represents a real increase in the number of poor Jewish households in New York over the 1991-2002 period.

Finally, we should note that in the 1991 report and the 1993 Met Council report, the number of poor Jewish households in New York City was reported as having declined from 1981's estimated total of 68,100 Jewish households to the published 1991 estimate of 51,100 Jewish households – a reported decline of 25% from 1981 to 1991. The UAI recalculation of the 1991 data indicates an increase in Jewish household poverty rates from 1981 to 1991, not a decline. Moreover, UAI estimates that (using the 2002 approach of using the income distribution of cases where income was reported) there were 167,500 people living in poor New York City Jewish households (compared to the 143,700 published estimate). Thus, the number of people in poor Jewish households has increased by 35%, not the 57% based on the 1991 data as originally reported.

UAI's best estimate of New York City Jewish poverty from 1981 to 2002 is summarized in Exhibit A.2. The increase in Jewish poverty is striking over the 20-year period.

Exhibit A.2

ESTIMATES OF POVERTY IN THE NEW YORK CITY JEWISH COMMUNITY, 1981-2002, USING RECALCULATED 1991 DATA

	Year of New York Jewish Population Survey		
New York City Data	**1981**[19]	**1991**	**2002**
Estimated Number of Poor Jewish Households	68,100	68,000	96,000
Estimated Total Number of Jewish Households	513,900	486,000	455,000
Poor Jewish Households as % of All Jewish Households	13%	14%	21%
Estimated Number of Poor People Living in Jewish Households	143,700	167,500	226,000
Estimated Number of People in All Jewish Households	1,170,900	1,117,000	1,134,000
Poor People in Jewish Households as % of All Jewish Households	12%	15%	20%
Change in Number of People in Poor Jewish Households Since 1981	*	+ 17%	+ 57%

19. The 1981 data are presented as reported in both the New York 1991 report and the Nova Institute reports in 1993. No effort has been made to review these estimates, since the data file is not available.

For more information about the *Report on Jewish Poverty*,
visit www.metcouncil.org, call 1-212-453-9585, or e-mail info@metcouncil.org.

And, for more information about the *Jewish Community Study of New York: 2002*,
the *Report on Jewish Poverty*, and additional study reports,
visit www.ujafedny.org/jewishcommunitystudy
or call 1-212-836-1476.

UJA-Federation cares for those in need, rescues those in harm's way, and renews and strengthens the Jewish people in New York, in Israel, and around the world.

UJA Federation of New York

130 East 59th Street
New York, NY 10022
1.212.980.1000
www.ujafedny.org

Metropolitan Council on Jewish Poverty helps over 100,000 of our community's neediest every year with crisis intervention, counseling, kosher food distribution, career services, housing, home care, family violence prevention, access to health insurance, and home services. We are the voice of the Jewish poor and coordinate New York's network of Jewish Community Councils.

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80 Maiden Lane
New York, NY 10038
1.212.453.9500
www.metcouncil.org

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