A Preliminary Assessment Of

JEWISH POVERTY IN NEW YORK CITY

At The Beginning Of The 21st Century

Prepared for the

NEW YORK METROPOLITAN COORDINATING COUNCIL ON JEWISH POVERTY

By

The Nova Institute

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EXECUTIVE SUMMARY

The number of poor Jews living in New York City increased sharply from 1991 to 2001. Overall, the number of poor Jews — defined as members of families with incomes below 150% of the Federal poverty guideline — rose from 145,000 persons in 1991 to an estimated 180,000 persons in the year 2001. This was an increase of more than 24 percent.

A major factor in the substantial rise in the number of poor Jews was the resettlement in the city during the past decade of more than 100,000 Jewish refugees from the former Soviet Union. Enabled to emigrate by agreements between the US and Soviet governments, nearly all of these refugees were extremely poor when they arrived in New York. Aided by their high educational levels, many of the Russian-speaking refugees have learned English and obtained employment. Nevertheless, it is estimated that as of 2001 some 40% of the refugees still have incomes below 150% of the poverty line.

The second major factor influencing Jewish poverty in the city is the substantial numbers of poor Jews identified in the UJA-Federation of Jewish philanthropies' population study of 1991. Based on a sample survey, the study estimated that there were 145,000 poor Jews in New York at that time. It is estimated that this number has probably shrunk to about 140,000 people by 2001, based on much the same net outmigration trends that have been experienced by the city's Jewish population as a whole.

The report also contains more detailed estimates of the poor Jewish population by boroughs and by major neighborhoods. Within the city, Brooklyn has by far the largest concentration of poor Jews. In part, this is because Brooklyn is where most Russian-speaking refugees have settled in recent years.

The analysis in this report is described as "preliminary" because it has been produced in advance of the release of detailed US Census data and the planned UJA-Federation population study of 2002. Met Council plans to follow up this preliminary assessment with a more detailed report when these additional sources of data are available. This preliminary report has been produced at this time primarily to provide the best available information to New York's new Mayor and an almost entirely new City Council.

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INTRODUCTION

by William E. Rapfogel,

Executive Director, Met Council

New York City is home to the largest and wealthiest Jewish population in the United States. This is common knowledge. Far less well known is that this city also contains the nation's largest concentration of poor Jews. Sadly, some people still react to the very idea of poor Jews as a joke. But there is no humor in the situation of the more than 180,000 Jewish individuals in New York whose family incomes fall below widely accepted standards of poverty. These people live in conditions of serious economic deprivation, relieved only in small measure by governmental and communal support. Nor is there any comedy in the situation of an even greater number of "near poor" Jews who cannot afford many of the basic amenities of life -- but whose family incomes place them out of the reach of many governmental entitlements.

Met Council and its network of Jewish Community Councils serve these poor people. Our clients include aging Jewish men and women living alone in the Bronx, Orthodox and Hasidic families studying and working in Brooklyn, Russian-speaking refugees from the former Soviet Union resettled in Brooklyn, Bukharian familes living in Queens, as well as many other individuals and families located throughout the city. We hope that this report brings their existence and their needs to the attention of New York's broader Jewish community and to the Federal, State and City governments.

This is Met Council's third successive decennial report on Jewish poverty in New York City. Our initial, pioneering assessment of the numbers and needs of poor Jews was produced for Met Council in 1984 by The Nova Institute. Its findings were based primarily on data from the US Census of 1980 and from the Jewish Population Study produced by the UJA-Federation of Jewish Philanthropies in 1981. Met Council's second assessment of the numbers and condition of poor Jews in New York came out in 1993.

Again, the report was produced for us by Nova, building on data from the US Census of 1990 and the UJA-Federation Jewish Population Study of 1991. These data were supplemented by a special survey of poor Jewish households conducted by Nova in order to add a sense of humanity to dry census statistics.

Why Is This Report Called A "Preliminary Assessment"?

This third report in the series is different from the first two in one very important way. Its objective is much the same -- to describe the numbers and conditions of the poor Jewish population of New York. But in preparing this report, Nova was able to rely to only a limited degree on data from the US Census of 2000 because only preliminary census results are now available. For example, for the most part, only citywide and borough-level census data is currently available. Data at the Community District level, which is of great importance in analyzing the detailed geographic distribution of the city's diverse population, has only recently begun to be published by the New York City Department of City Planning. Most importantly, census data on the origins and ancestries of New Yorkers, a valuable source of knowledge about the city's Jewish population, has not yet been published by the Census Bureau or assembled into CD's by City Planning. In addition, UJA-Federation only began planning its Jewish Population Study for the decade of the 2000's in August, 2001. No data is expected to be forthcoming from the population study until the end of calendar year 2002 at the earliest.

Thus, for this report Nova has had to rely on other, more limited sources of information. Among the sources Nova has utilized are trendlines from its past analyses of the Jewish poor plus information from the communal agencies that provide services to the Jewish poor such as the Jewish Community Relations Council (JCRC), HIAS, the New York Association for New Americans (NYANA), the Jewish Board of Family and Children's Services (JBFCS), the Jewish Child Care Association (JCCA), the Board of Jewish Education (BJE), the Jewish Association for the Aged (JASA) and Federation Employment and Guidance Services (FEGS). In addition, the staff of Met Council and our affiliated Jewish Community Councils, whose work is concentrated in areas where the Jewish poor live, have provided direct information from their daily experiences. UJA-Federation of New York has been instrumental in helping with this effort.

Then, Why Was This Report Produced Now?

One might well ask: if the data from the census and the UJA population study aren't yet available, why not wait until they are? Part of the answer is simple: in previous decades, there was no such phenomenon in New York City as "term limits"! But now these limits

are in place, mandating not only a new Mayor but also that most of the members of the New York City Council, the city's legislative branch, are new. New York has never before gone through such a rapid change in its government.

There are two additional reasons for urgency in presenting the information in this report to municipal and communal agencies and officials. First, it is clear – even from Nova's preliminary assessment – that the number of poor Jews in New York, while stable from 1981 to 1991, increased significantly in the decade from 1991 to 2001. Paradoxically, this has been due to a great blessing: the resettlement in New York City of over 100,000 Jewish refugees from the countries of the former Soviet Union.

The final reason that this report is urgently needed now is one of great sadness. Terrorist destruction of the World Trade Center, coupled with a worldwide economic downturn, has plunged this city into very serious economic difficulties. The reverberations of this twin disaster are only just beginning to be felt, but already we at Met Council can identify in our clients the rippling effects of job and business losses. We are very concerned that in the difficult times ahead much of the progress that has been made in recent years in bettering the condition of the Jewish poor – and, indeed, of all of the city's many poor people – may be lost. The crisis that faces us is unparalleled in our history.

It is Met Council's core responsibility to advocate on behalf of the poor Jewish neighborhoods, individuals and households of New York. It would be irresponsible on our part to neglect any opportunity to help educate the new Mayor and City Council members, as well as other elected State and Federal officials, that there truly are substantial and growing numbers of poor Jews in this city and that they urgently need help from City Government as well as from their communal brethren. Thus, we see this preliminary assessment of Jewish poverty as one of the most useful contributions we can make at this difficult time.

Met Council's responsibility to its constituency is ongoing. Therefore, when the additional sources of data we have been able to rely on in past assessments of the Jewish poor become available, we are committed to review the preliminary estimates presented in this report and to issue an updated and more comprehensive report.

Preliminary though this report may be, Met Council is confident that Nova's estimates contain an extremely important message: with the resettlement in New York City of over 100,000 Russian-speaking refugees from the countries of the former Soviet Union, the number of poor and needy Jewish New Yorkers increased significantly. We know from Met Council's continuing experience of person-to-person contact and work with the

Jewish poor that there are substantial and growing numbers of Jews in this city who have serious economic concerns. We know that the geographic distribution and age composition of this population of poor Jews has changed, with greatly growing concentrations of poor Jews living in the borough of Brooklyn. We also know that during the past decade of refugee resettlement and immigration this city has become home to many thousands of Jews from the countries of the former Soviet Union – and that many of these Russian-speakers remain poor even a decade after their resettlement.

It is this large group of poor Jews, together with New York's even larger number of "near poor" Jews, for whom we advocate and whom we seek to help. It is for them that we have felt it essential to bring the word of their existence and needs to the governments of New York City and New York State and to their brothers and sisters in the broader Jewish community.

The Next Steps for Met Council

We believe that the information in this report can produce tangible and meaningful support for our efforts in advocating for the needs and concerns of the Jewish poor. Met Council is determined to use the information in this report to inform Mayor Michael Bloomberg of the substantial numbers and significant needs of the Jewish poor. This is information that is relevant in budgetary and program planning by the Office of the Mayor, the Office of Management and Budget and the many City Commissioners and agencies. The enormous powers granted to the Mayor under the City Charter can be used for good -- or through a lack of oversight can result in the neglect of needy populations. In a city this large and this diverse, no Mayor, however far-sighted, can know all of the population's needs. We will try to be the voice for one group – the Jewish poor -- in the cacaphony of demands that impact on the Mayor. In keeping with Met Council's traditions, however, we will cooperate with all other groups advocating for the needs of poor New Yorkers, including people of Hispanic or African-American origin, people with roots in China or India or other Asian nations, and people of the many other nations, creeds and origins that make up the population of this world city.

Met Council will make special efforts to use the information in this report to advocate with the newly-elected members of the New York City Council. Under the Charter, the City Council has fundamental responsibilities for local legislation and the adoption of the budget. We will be especially concerned in our work with those Council members who represent the principal neighborhoods of Jewish poverty identified in this report.

As we have in the past, Met Council will continue to meet with New York State Governor George Pataki, New York State Senate Majority Leader Joseph Bruno and Assembly Speaker Sheldon Silver. The State will be of especial importance in the coming year as national economic conditions worsen and the City's outlook darkens.

And, as we also have in the past, Met Council will also address the President and Congress. We know how difficult it is to make heard the voice of any single group in the complex environment of Washington, DC. But we also know from our own experience that advocacy supported by hard facts and figures goes further than pleas alone. We believe that this factual assessment of the need of New York's poor Jews will meet that test.

We are taught by the Talmud, "*Kol Yisroel Arevim Zeh Lazeh*" -- each and every one of us has a deep and abiding responsibility for one another. In keeping with that guiding principle, we at Met Council pledge to continue our efforts as long as it is necessary.

A PRELIMINARY ASSESSMENT OF JEWISH POVERTY IN NEW YORK CITY AT THE BEGINNING OF THE 21ST CENTURY

A report prepared by
David A. Grossman of The Nova Institute for
THE METROPOLITAN NEW YORK COORDINATING COUNCIL
ON JEWISH POVERTY

1. Contents Of This Report

This report presents a preliminary assessment of the numbers, geographic distribution and principal characteristics of the poor and near-poor Jewish residents of New York City as of the year 2001.

• The report begins by presenting a realistic definition of the income levels that are used to measure poverty. This is necessary because it has long been recognized by city and state agencies that the nationwide "one size fits all" definition of poverty set by the Federal Government does not apply adequately in New York City. A more realistic definition of poverty is presented that takes into account the higher costs of living here.

• The next step in the report is to estimate how many poor Jews there are in New York City in the year 2001, using the realistic definition of poverty. In order to construct this estimate it was found useful to consider two separate groups of the Jewish poor. One is the "pre-existing" poor, the Jewish poverty population of about 145,000 individuals who were identified in a 1991 population Study conducted for the UJA-Federation. The second group is the additional population of more than 100,000 refugees from the former Soviet Union who were resettled in New York City from 1991 to 2000. It is also important – though difficult – to estimate how many of the Russian-speakers, almost all penniless when they arrived, are still poor in 2001.

• The subsequent section of the report assesses the geographic distribution of the Jewish poor, both by boroughs and by the principal neighborhood areas in which most of the Jewish poor live. Some guidance on this score is available from recently issued compilations of census data by community districts for the white non-Hispanic population from the NYC Department of City Planning.

• The next section examines the situation of the "near poor", those Jews whose household incomes are above the realistic poverty line but who are still in serious economic straits as compared to the bulk of the city's Jewish community.

• The final section of the report presents information on the service needs of the Jewish poor and near poor, based largely on their own responses to past surveys.

Once again, it is important to reiterate that this is a "preliminary assessment". Due to the limited amounts of information available at this time, the numbers in the report – while they are believed to be as accurate as feasible under the circumstances – must be seen as subject to revision as more census data is published and especially when the planned UJA-Federation Population Study is completed.

2. Defining Jewish Poverty in New York City

The official Federal poverty guidelines do not adequately define what it means to be poor in New York City -- and have not for the past 35 years.

In 1964, the Federal Government began to publish an official "poverty guideline". This guideline was set on the basis of a study that concluded that food accounted for one-third of the cash budget of a typical low income family. Using food costs as they were prior to 1964, the year President Lyndon B. Johnson declared "War Against Poverty", the Federal Government set its guideline as equal to three times the cost of a basic diet for a family of four. The guideline was then adjusted up or down, depending on the number of persons in the household. The only other revision that has been made since then is that the guideline has been adjusted annually to take inflation into account. The only geographic adjustment that has been made since 1964 is that there is a special poverty guideline for Alaska. In all other parts of the United States -- whether New York City or Mississippi or North Dakota – the Federal guideline unrealistically assumes that living costs for poor people are the same.

Because of the rigidity of the Federal guideline, and its lack of recognition of the wide geographic disparities in the cost of living across the nation, many means-tested health, human service and housing programs in New York City have adopted multiples of the guideline as a measure of eligibility for help. Examples of these adaptations include:

- Under the Temporary Assistance for Needy Families (TANF) program, families with incomes below 200% of the Federal guideline are eligible for employment-related and other services.

- Child care is available to families with incomes below 200% of the Federal guideline.

- The Section 8 and Section 220 Federal housing programs, designed to assist the poor, set their entrance standard for a family of three at 50% of the area median household income level. In New York, 50% of this median is $24,000, an income level that is over 160% of the Federal poverty guideline.

In recognition of the inadequacy of the basic Federal guideline to measure what it means to be poor in New York City, a more realistic standard of 150% of the basic Federal guideline has been adopted by Met Council to measure Jewish poverty in New York. The table below shows both the "basic" Federal guideline for 2001 and Met Council's more realistic 150% guideline.

Table 1.
POVERTY GUIDELINES, 2001

Persons in Household	Basic (100% of Guideline)	Realistic (150% of Guideline)
1	$8,590	$12,885
2	11,610	17,415
3	14,630	21,945
4	17,650	26,475
5	20,670	31,005
6	23,690	35,535

For the purposes of this report, the 150% of Federal guideline figures have been used as the measure of poverty. We believe this is justified both in light of the eligibility standards adopted by a number of public agencies for access to their services and also given the ready recognition by most New Yorkers that in this city a family of three

persons with an income of less than $22,000 is truly poor when it comes to meeting the cost of food, housing, medical care, transportation and other essential human needs.

3. Estimating The Number Of Poor Jews In New York City

The changing size of the Jewish poverty population in New York City over the ten-year period from 1981 to 1991 is shown in Table 2. The total number of poor Jews in the city remained roughly the same over that period -- although there were significant changes in important characteristics such as average household size and geographic location. In particular, average household size increased substantially, indicating that a growing number of children were included in poor Jewish families by 1991. Also, the number of poor Jews grew rapidly in the ten-year period in Brooklyn, the borough where most refugees and other immigrants from the countries of the former Soviet Union settled.

Table 2. POOR JEWISH INDIVIDUALS AND HOUSEHOLDS, 1981 and 1991

	1981			1991		
Borough	Number of Individuals	Number of Households	Average Household Size	Number of Individuals	Number of Households	Average Household Size
Bronx	13,500	6,400	2.11	7,200	3,400	2.12
Brooklyn	61,800	29,300	2.11	101,200	30,600	3.31
Manhattan	30,200	14,000	2.16	14,400	7,600	1.89
Queens	36,500	17,300	2.11	19,000	8,500	2.24
Staten Island	1,400	700	2.00	3,200	1,000	3.20
Citywide Total*	143,700	68,100	2.11	145,000	51,100	2.84

* Borough figures may not add exactly to total due to rounding
Source: Data for 1981 and 1991 from UJA-Federation Population Studies.

These figures for the number of poor Jews in the years 1981 and 1991 were derived from earlier Nova studies of Jewish poverty in New York and are based on survey results collected in intensive UJA-Federation Population Studies. Because information is not yet available from UJA-Federation's planned population study for the 2001-02 period, it has been necessary to make preliminary estimates for this report. This estimate has been based both on an extrapolation of trend lines from the earlier years and by taking into account a limited number of relevant pieces of information about major changes in the Jewish population of New York City during the decade of the 1990's.

The preliminary estimate is based on the following reasoning:

First, it possible to use the limited amount of data that is already available from the US Census of 2000 to estimate – albeit roughly -- the overall number of Jewish individuals in New York City. The upper limit on this number is the total number of white non-Hispanic persons in New York City. This number has been declining since 1980. It fell from 3.67 million in 1980 to 3.16 million in 1990 to 2.80 million in the 2000 census.

The Jewish portion of the shrinking number of white non-Hispanics in New York has been increasing. Based on UJA-Federation population studies, the proportion of the city's white non-Hispanic population that is Jewish has apparently risen from about 32% in 1980 to about 35% in 1990. This suggests that Jews are not moving out of the city at the same rate or to the same degree as other white non-Hispanics. By the present time Jews may well have come to account for about 38% of all white non-Hispanics in New York City. This would imply a total Jewish population of about just over 1 million at present (or about 38% of the 2.8 million white non-Hispanics). If this number is correct, it would indicate that the total Jewish population of New York City has declined by roughly 100,000 persons since 1991. On the other hand, if the total Jewish population has remained about the same as it was in 1991, it would imply that Jews are now 39% of all white non-Hispanics in the city. What the actual number is must await completion of the UJA-Federation Population Study now under way.

In both 1981 and 1991, poor Jews (defined as individuals in households below 150% of the poverty guideline) were about 13% of all Jews, or about 145,000 individuals. If poor Jews in New York City had remained at about this same 13% of the total Jewish population that they were in 1980 and 1990, the number of poor Jews at present would number about 130,000. If, on the other hand, the total Jewish population and the share of it that was poor remained in the same relationships as in 1991, the poor Jewish population would still be at about 145,000 persons in 2001. An intermediate number of about 140,000 poor Jews seems about right. Such an estimate assumes, however, that there have been no other significant changes in the composition of New York's poor Jewish population since 1991.

In fact, there are strong reasons to believe that there have been significant changes that have increased the number of the Jewish poor between 1991 and 2001. By far the most important of these factors is the major influx into New York City during the decade of the 1990's of more than 100,000 refugees from the former Soviet Union. In addition, other factors may also have operated to increase or at least hold stable the total number of poor Jews in the city over the past decade. For example, it seems likely that a smaller proportion of poor Jews migrated out of the city, given the higher costs of suburban living. In addition, the average household sizes of poor Jews tend to be somewhat larger

than those of other Jews, and therefore their rate of natural increase is probably higher. On balance, however, it is the resettlement of substantial numbers of refugees from the former Soviet Union in New York City that has made the biggest difference.

Table 3 shows that New York City was the principal location of settlement of refugees from the former Soviet Union during the period from 1991 to the year 2000. According to HIAS, the American resettlement agency for Russian-speaking refugees, between 1991 and 2000, some106,000 Jewish refugees from the former Soviet Union (FSU) were resettled here. Initially, virtually all of these refugees were poor and most were initially supported by one or another program of public assistance. By the present time, many members of the refugee population have managed to adapt to local conditions, learn English and get reasonable-paying jobs. They were helped in this regard because – as a group they constituted one of the best-educated refugee populations that the United States has seen in the postwar era.

Table 3.
JEWISH REFUGEES FROM THE FORMER SOVIET UNION

Year	Us Total	NYC Total	NYC as % of US Total
1991	35,853	14,937	41.7%
1992	46,379	21,512	46.4%
1993	36,325	18,488	50.9%
1994	33,339	16,413	49.2%
1995	22,010	10,917	49.6%
1996	20,088	8,950	44.6%
1997	15,219	6,072	39.9%
1998	8,054	3,248	40.3%
1999	7,500	2,586	34.5%
2000	6,920	2,475	35.8%
Total, 1991-2000	231,687	105,598	45.6%

Sources: US and NYC Totals from HIAS; NYANA estimates that, on average, 75% of the refugees were initially resettled in Brooklyn and 22% in Queens.

No direct information is currently available on the income distribution of these former refugees. It appears, however, from sources familiar with the communities in Brooklyn and Queens where nearly all of the former Soviet refugees initially settled, that a substantial fraction – on the order of 40% – still have household incomes that fall below 150% of the poverty guideline. This suggests that the refugee influx may have added about 40,000 additional poor Jews to the city's total, as of the year 2001.

Taken together, it is Nova's judgment that the estimate of 140,000 poor Jews from the "pre-existing" population and the additional 40,000 resulting from refugee resettlement indicates that there are at least 180,000 poor Jews in New York City at the present time. This means that the size of the city's Jewish poverty population increased by more than one-fifth between 1991 and 2001, or from 145,000 persons to around 180,000.

Until more detailed data becomes available from the census and also from the planned UJA-Federation population study, it does not seem feasible to assess more accurately the net effect of the demographic trends described above. Some of these trends, such as the pattern of continuing net out-migration, act to decrease the size of the overall Jewish population in New York City, even though this trend seems likely to have had lesser impact on the Jewish poor. Other factors, including the moves made by many Russian-speaking refugees originally settled elsewhere in the US to New York, and the immigration of other Russian-speaking Jews without refugee status, may well have increased the number of poor Jews in the city. In addition, the very large unknowns of what impact the current economic downturn and the events of September 11 will have on the city's economy are virtually impossible to assess at the present time.

4. Changes In The Number Of Poor Jews By Borough

While the overall number of poor Jews in the city grown in the past decade, their geographic distribution among the five boroughs has also changed significantly. Nova's estimates of this changing population pattern is shown in Table 4. The basis for the estimates in the table is discussed in this section.

Some salient features of Table 4 are discussed below:

The Bronx was once the home of substantial numbers of Jews of all economic classes. However, the total Jewish population of the borough has been shrinking in parallel with the white non-Hispanic population of which it is a component. US Census data show that the white non-Hispanic population of the Bronx fell by 29% in the ten years from 1990 to 2000, and the Jewish population seems likely to have declined at a roughly similar rate. Nova estimates that in the twenty years from 1981 to 2001 the number of poor Jews in the Bronx may have declined to only about 40% of the number in 1981. This means that at present the Bronx probably is home to only about 3% of the city's total low income Jewish population. A high proportion of these poor Jews are aging individuals.

Table 4.
THE NUMBER OF POOR JEWISH INDIVIDUALS BY BOROUGH, 1981-2001

Borough	1981	1991	2001
Bronx	13,500	7,200	5,000
Brooklyn	61,800	101,200	146,000
Manhattan	30,200	14,400	8,000
Queens	36,500	19,000	17,000
Staten Island	1,400	3,200	4,000
Citywide Total*	143,700	145,000	180,000

* Borough figures may not add exactly to total
Source: Data for 1981 and 1991 from UJA-Federation Population Studies; data for 2001 estimated by Nova.

Brooklyn has long been the borough where the greatest number of Jews lived. In recent decades, the borough's Jewish population has increased substantially, due in part to the settlement of nearly three-fourths of the Russian-speaking refugees who came to New York. Evidence of the growth of Brooklyn's Jewish population is given by the fact that the census shows Brooklyn's non-Hispanic whites declining by only 10% from 1990 to 2000; a somewhat slower rate of decline than for the city as a whole. The concentration of poor Jews in Brooklyn has continued to increase sharply throughout this period. In 1981, it was estimated that 43% of New York's poor Jews lived in Brooklyn. This percentage rose to 70% by 1991. Nova estimates that the proportion of New York City's poor Jews living in Brooklyn has increased to 80% of the total Jewish poverty population by 2001. In large part, this has been due to the settlement in its central and southern community districts of significant numbers of refugees from the former Soviet Union. Brooklyn's relative growth is probably also attributable in part to the high rates of natural increase among the Orthodox and Hassidic communities located in Brooklyn.

Manhattan, of the four major boroughs, is the only one which had a growing Jewish population in the 1981-91 period. Manhattan has also displayed stability in its total white non-Hispanic population from 1990 to 2000, indicating that the total Jewish population in the borough is probably still growing. Despite this, the number of poor Jews in Manhattan has continued to shrink over the past twenty years, both in absolute numbers and as a proportion of the total low income Jewish group in the city. Manhattan's poor Jews fell from 21% of the total in 1981 to an estimated level of only 5% in 2001. The high cost of living in Manhattan has probably been a major contributing factor in this decline.

Queens is the borough with the second largest number of poor Jews. In contrast to Brooklyn, however, both the number and proportion of the city's total Jewish population

that lives in Queens is estimated to have declined over the past 20 years. An indicator of this change is that Queens lost 22% of its white non-Hispanic population from 1990 to 2000. In 1981, one in four of the city's poor Jews lived in Queens. By 1991, this fraction was halved to 13%, and by 2001 it is estimated that only about 7% of the city's poor Jews -- about one in 14 -- lived in Queens. The decline in Queens' Jewish poverty population may have been partly due to such factors as to greater opportunities available to residents of that borough to find good-paying jobs or to move to the Long Island suburbs.

Staten Island, like Brooklyn, is home to an increasing number of poor Jews. While the numbers are small as compared to those in Brooklyn, the Staten Island population of poor Jews is estimated to have grown from 1981 to 2001.

5. The Principal Neighborhoods Of Jewish Poverty

The principal neighborhoods of Jewish poverty in New York City have remained much the same for many years although the numbers of poor Jews who live in each of these areas has changed significantly in the past twenty years. This is reflected in Table 5 , which presents estimates of the number of poor Jews in each of the 12 geographic areas of New York City where most of the low income Jewish population has historically resided. Maps showing the Jewish poverty areas in the four largest boroughs can be found in the Appendix to this report.

These 12 historic areas of Jewish poverty were first defined by The Nova Institute with the assistance of Met Council staff in 1981. Then, Jewish poverty population estimates for each of the areas were prepared by Nova, based on a variety of sources, including the UJA-Federation Population Studies for 1981 and 1991, US Census data on community districts and other data such as the number and location of immigrants from the former Soviet Union during these years. The local Jewish Community Councils associated with Met Council assisted Nova in checking the validity of the area estimates.

Table 5.
POOR JEWS LIVING IN THE PRINCIPAL AREAS OF JEWISH POVERTY, 1981 TO 2001

Borough	Principal Areas of Jewish Poverty	Community Districts	Number of Persons 1981	1991	2001
BRONX	Concourse-Highbridge	4,5,7,8	6,900	3,000	2,000
	Pelham Parkway	11,12	4,000	2,000	1,500
	Other areas in the Bronx		2,600	2,200	1,500
	BRONX SUBTOTAL		13,500	7,200	5,000
BROOKLYN	Williamsburg	1	4,100	7,000	7,500
	Crown Heights	9	1,900	3,000	5,000
	Borough Park and Flatbush	12,14	25,300	40,000	56,000
	Bensonhurst/Sheepshead	11,15	16,700	25,000	40,000
	Coney Island and Brighton	13	12,000	10,000	15,000
	Other areas in Brooklyn		1,800	16,200	22,500
	BROOKLYN SUBTOTAL		61,800	101,200	146,000
MANHATTAN	Lower East Side	3	2,300	4,000	4,500
	West Midtown	4,5	3,800	1,000	500
	Upper West Side	7,9	6,300	4,000	1,500
	Washington Heights	12	3,200	3,000	1,500
	Other areas in Manhattan		13,900	2,400	–
	MANHATTAN SUBTOTAL		30,200	14,400	8,000
QUEENS	Far Rockaway	14	6,500	8,000	9,000
	Other areas in Queens		30,000	11,000	8,000
	QUEENS SUBTOTAL		36,500	19,000	17,000
STATEN ISLAND	All areas in Staten Island		1,400	3,200	4,000
	CITYWIDE TOTAL		143,700	145,000	180,000

Note: Items may not add to totals due to rounding

Sources: 1981 and 1991 borough-level totals from UJA-Federation Population Studies; 2001 borough-level totals and all Poverty Area and Community District figures estimated by Nova

To help ensure that the area estimates were as accurate as feasible, the number of poor Jews in each of the five boroughs was used as a control figure. The resulting poverty area estimates are believed to be generally correct, but it must be recognized that the actual numbers of poor Jews in any specific neighborhood may vary from the number shown in the table. This is inevitable in any local area estimating process that is based on small samples and indirect evidence, rather than an actual count.

6. Demographic Characteristics Of New York's Jewish Poor

Data on age, gender and on other important characteristics of New York's Jewish poor will not be available until the UJA-Federation Population Study is complete. In the meantime, however, it is still possible to obtain a reasonably good sense of some of the most salient features of the Jewish poverty population from the findings of the 1981 and1991 Studies.

Age Composition Of The Jewish Poor

Table 6 shows the age composition of the Jewish poor in 1981 and 1991. It shows the increasing degree to which poverty among the city's Jewish community has been becoming a problem that afflicts children and youth. While the total number of poor Jews in the city remained about the same over the period, the proportion of the poverty population that is below 21 years of age rose from 30% in 1981 to 34% in 1991. During this same decade, the percentage of the city's poor Jewish children and youth that live in Brooklyn rose from 72% in 1981 to 87% in 1991. It seems likely that when data for 2001 becomes available, the heavy concentration of poor Jewish children and youth in Brooklyn will have become even more pronounced.

During the same period, the proportion of poor Jews accounted for by the elderly (those over 60) fell from 28% to 22%. The declining number of elderly among the Jewish poor should not be taken to mean that the needs of the remaining elderly are not still acute. It probably does, however, reflect the significant improvements in governmental financial support and services available to all elderly persons in our society. The working-age group (aged 21-60) among the poor Jews remained at about the same level over the decade.

Until data from the UJA-Federation Population Study becomes available, there is insufficient information available to see if the trends described above continued in the past decade. It seems clear, however, that the age characteristics of the substantial

numbers of Russian-speaking refugees will significantly affect these patterns. A limited amount of information on the age distribution of the refugees is available from arrival records kept by NYANA on refugees resettled in New York City during the 1990's. These data indicate that – as compared to the "pre-existing Jewish poor -- the Russian-speaking refugees included a relatively larger proportion of people of working age (64% were aged 18-65), a smaller proportion of the young (23% were under 18) and fewer elderly (only 13% were over 65).

Table 6.
THE AGE DISTRIBUTION OF POOR JEWS, 1981-1991

Age Group	1981	1991
Children & Youth: Under 21	43,000	48,900
Working Age Adults: 21-60	61,000	63,800
Elderly: Over 60	40,000	32,300
Citywide total*	144,000	145,000

* Borough figures may not add exactly to total due to rounding
Source: Data for 1991 and for persons over 60 in 1981 from UJA-federation Population Studies; data for age groups under 21 and 21-60 in 1981 estimated by Nova.

Other Significant Characteristics Of The Jewish Poor

Based on data gathered in the 1991 Jewish Population Study, the dimensions of other important characteristics of New York City's Jewish poor in 2001 can be anticipated. These include:

- Only about one person in three of the poor Jews of working age was employed, either full or part-time. Another one person in four was either retired or working only as a volunteer. The unemployment rate among these working age adults was at least double the city's overall unemployment rate.

- Inadequate education constituted a serious bar to many of the adults among the Jewish poor. Half of them had only a high school education or less. The lack of post-secondary education was especially prevalent among poor Jewish women. The inclusion of many well-educated Russian-speakers among the Jewish poor may change this situation.

- Poor Jewish families in New York did not differ significantly from the rest of the Jewish community in the city with respect to marital status. Of the adult

population of poor Jews, about three persons in five were married. Widowers and divorced people were somewhat more prevalent among the Jewish poor than in the broader Jewish community, but the differences were not extreme.

- Poor Jews did not differ significantly in their overall degree of connection to Judaism from other Jews in the New York metropolitan region. About four in five persons identified themselves as "Jewish by religion". Poor Jews were, however, twice as likely as the non-poor to be Orthodox or Hasidic (26% vs. 14%). Conversely, somewhat smaller percentages of poor Jews identified themselves as Conservative (24% vs. 33%) or as Reform (22% vs. 34%).

7. The Jewish Near Poor

In addition to the poor Jews described earlier in this report, there are substantial numbers of other members of the Jewish community who constitute the "near poor". These are people whose family incomes exceed 150% of the official Federal Poverty Guideline but still fall below 200% of the guideline. They may not be poor but they still suffer economic distress. These "near poor" Jews are far from sharing in the level of affluence that is experienced by most of their co-religionists in the New York metropolitan region.

Based on information from the 1991 UJA-Federation Population Study, it is estimated that about one in every four Jews who lived in the city fell into the category of "near-poor". It seems likely that this overall number did not change much by 2001.

This quarter of a million "near poor" individuals are clearly better off than the truly poor Jews. But they are nevertheless in need of many forms of assistance. Because their income levels are too high to make them eligible for many means-tested governmental programs, they are people for whom a communal response from UJA-Federation and its affiliates is most appropriate. Such assistance could take the form of employment training and job placement, health and mental health care, housing and home care assistance, and other forms of human and community services.

8. Service Needs Of The Jewish Poor

Past surveys of poor Jews indicate that their need for basic community supports -- in the form of human, health and housing services -- do not differ significantly from those of other groups of low income persons in New York City. Nor, except in some selected categories, do the expressed needs of the Jewish poor differ from the comparable expressions of the broader Jewish community.

Some examples from the UJA-Federation 1991 Population Study illustrate this point:

- Financial aid was identified as a major need by 21% of the Jewish poor -- and also by 9% of all Jews surveyed.

- Almost equal proportions of the Jewish poor expressed a need for vocational or job-related services (19%) -- but the same need was expressed by 10% of all Jews surveyed.

- Counseling advice was an expressed need of 19% of the Jewish poor – and by 18% of all Jews surveyed.

- Needs were also expressed in the survey for infant or child day care services, school-related programs or for aid in the case of emotional problems of children or youth, but by only small fractions (generally under 5%) of either the poor Jewish population or the broader Jewish community.

The forthcoming UJA-Federation Population Study will, it is anticipated, update and expand on these earlier findings about the need for community supports and services.

The Prospects For New York's Jewish Poor

This report has attempted to provide a preliminary but current picture of the poor Jews who live in New York City. Until a short time ago, it could have been anticipated that the prospects for improvement in the incomes and living conditions of the city's poor Jewish population looked bright. The nation was experiencing a sustained period of many years of economic prosperity, a condition in which New York City fully shared. The resettlement in the city of more than 100,000 Russian-speaking Jews from the former Soviet Union -- many of them young and well-educated – seemed to offer only a temporary setback to reducing Jewish poverty in New York.

Unfortunately, within a brief period, these bright prospects have been dimmed. The tragedy of September 11 has had serious human and economic consequences, many of which we have only begun to realize. Even worse, this New York-centered disaster has come at a time when the national economy was entering a period of serious recession. The consequences of these national economic trends for the city are also unclear but it seems certain that they will be of major proportions. It is also important to recognize that

the city will enter this uncertain period with almost entirely new government leadership as a result of the term limits amendment to the City Charter.

During the cloudy period ahead, it will be vitally important for Met Council and other Jewish organizations to speak clearly and effectively of the needs of the more than 180,000 Jewish poor and the quarter of a million non-poor. This report has been prepared in the hope that its data and estimates, however preliminary, will be of assistance in this vital task.

APPENDIX:
MAPS OF THE PRINCIPAL AREAS OF JEWISH POVERTY

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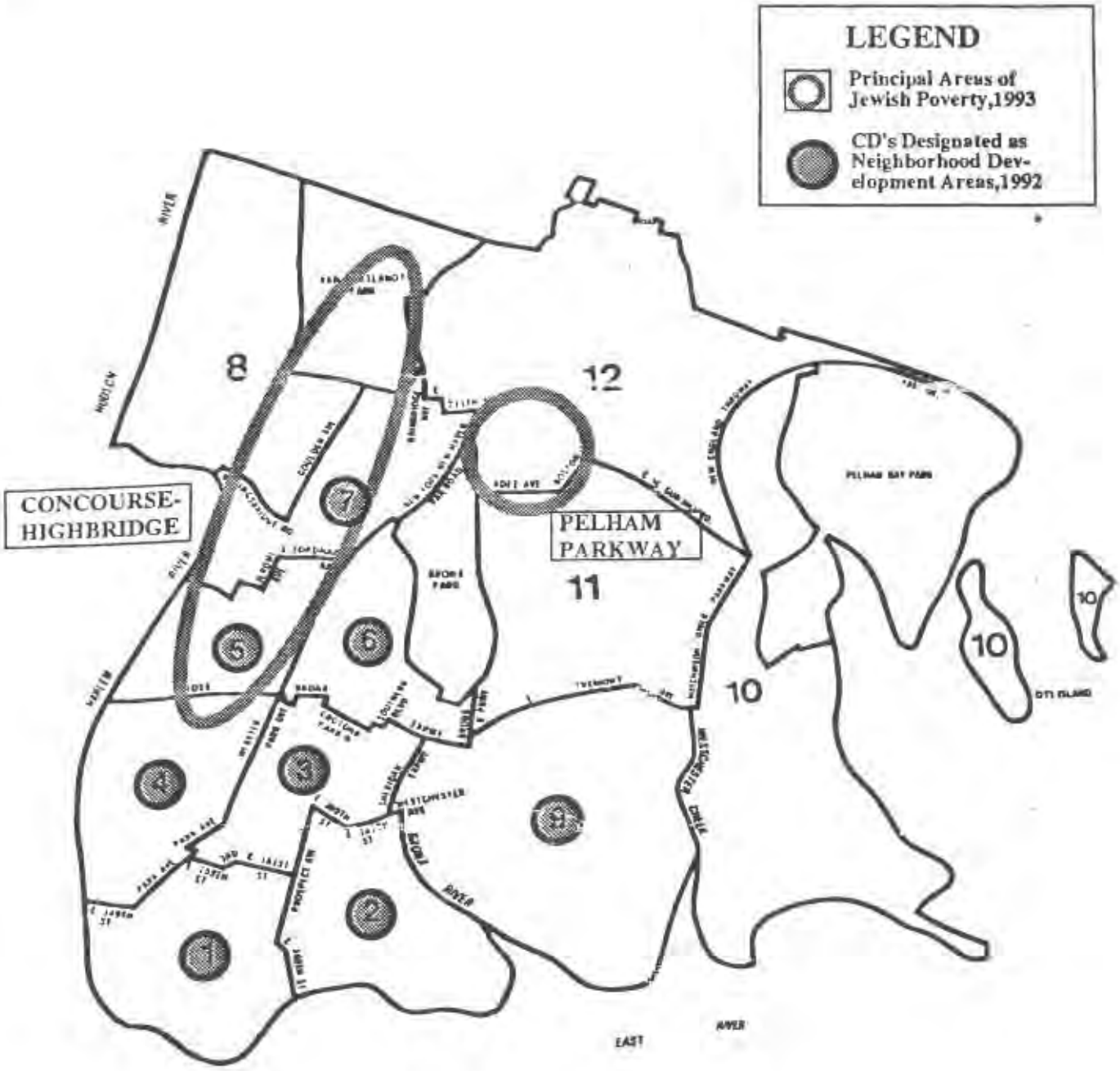

Exhibit 28

BRONX COMMUNITY DISTRICTS SHOWING PRINCIPAL NDA'S AND AREAS OF JEWISH POVERTY

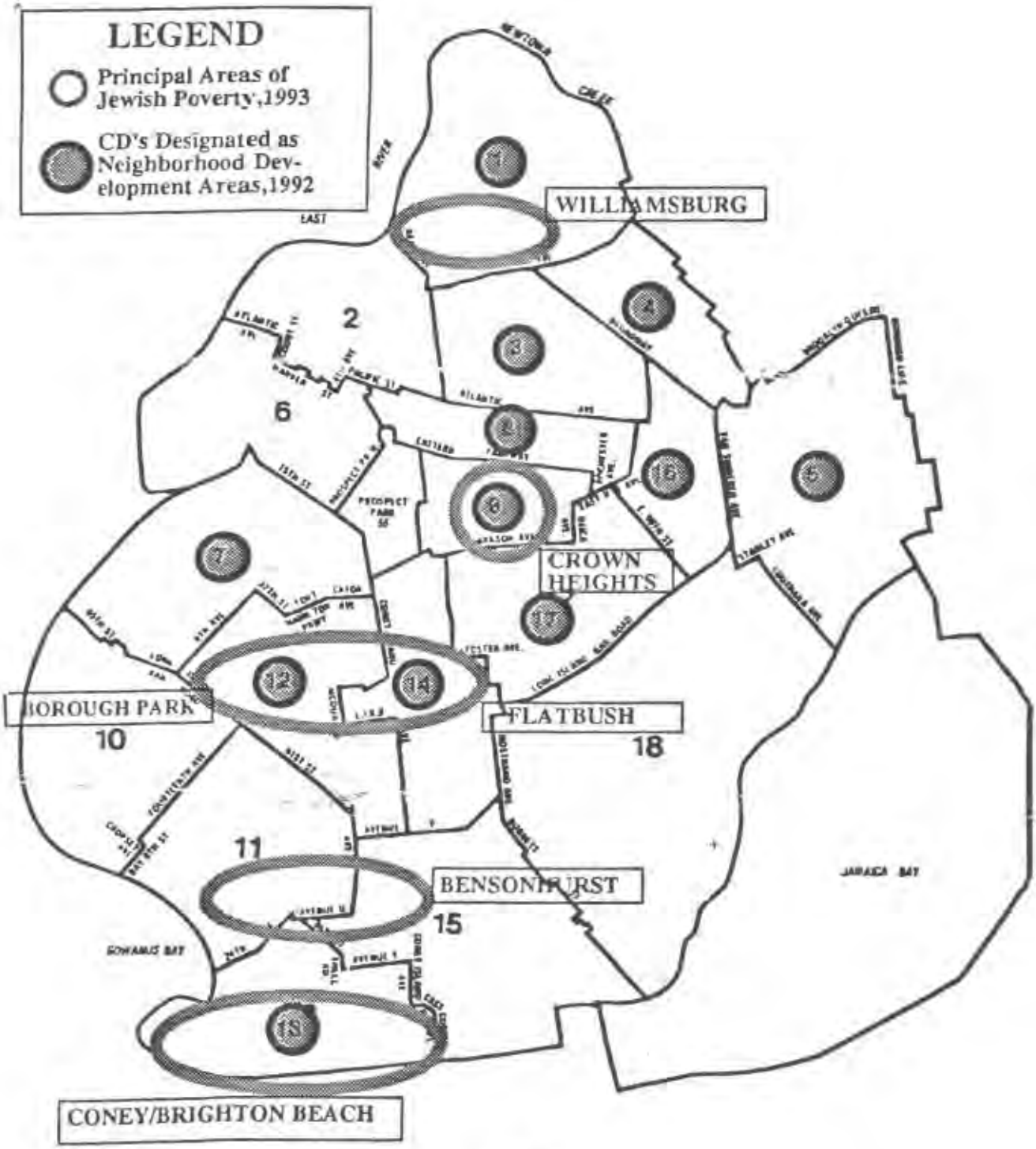

Exhibit 29

BROOKLYN COMMUNITY DISTRICTS SHOWING PRINCIPAL NDA'S AND AREAS OF JEWISH POVERTY

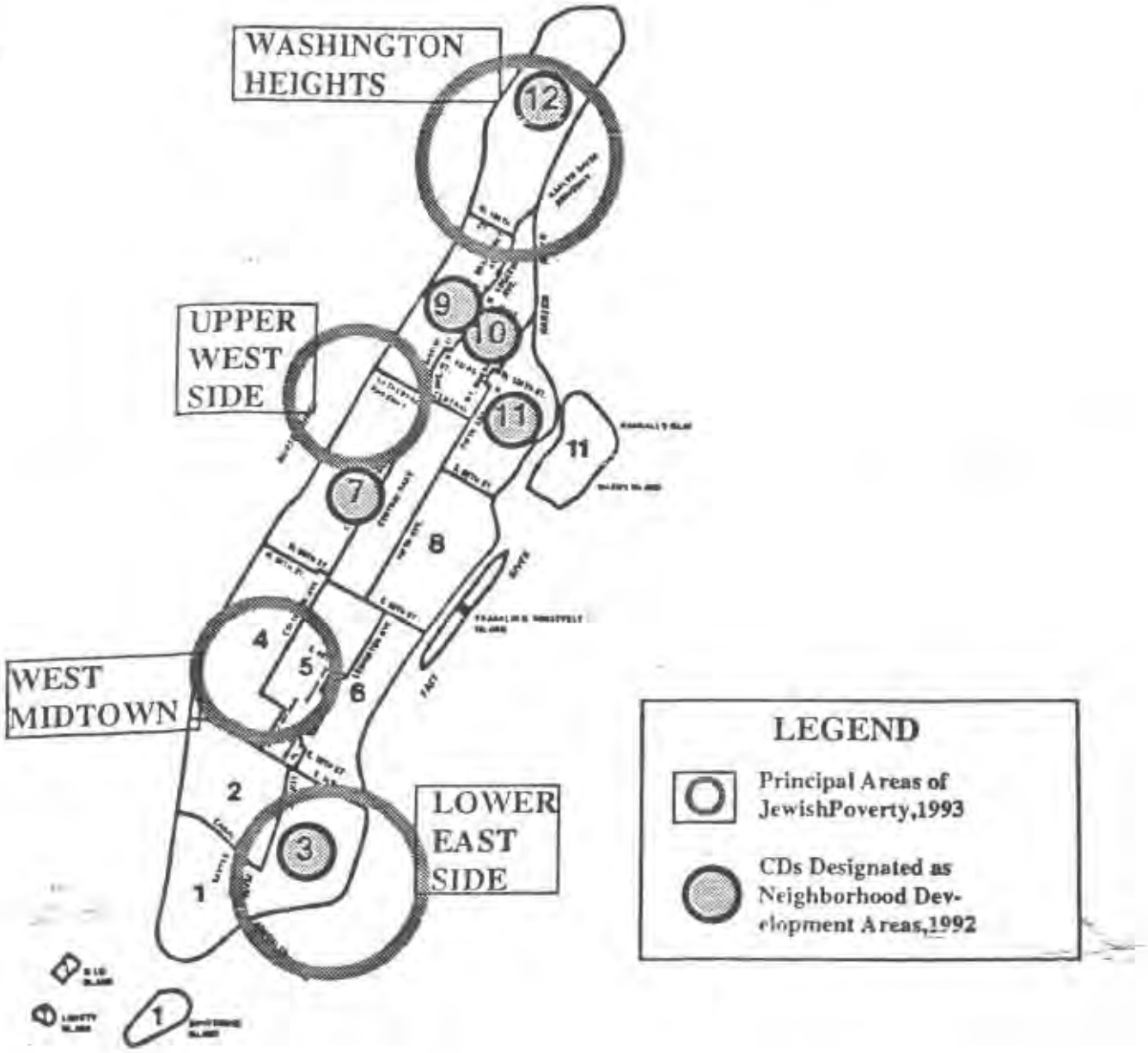

Exhibit 30

MANHATTAN COMMUNITY DISTRICTS SHOWING PRINCIPAL NDA'S AND AREAS OF JEWISH POVERTY

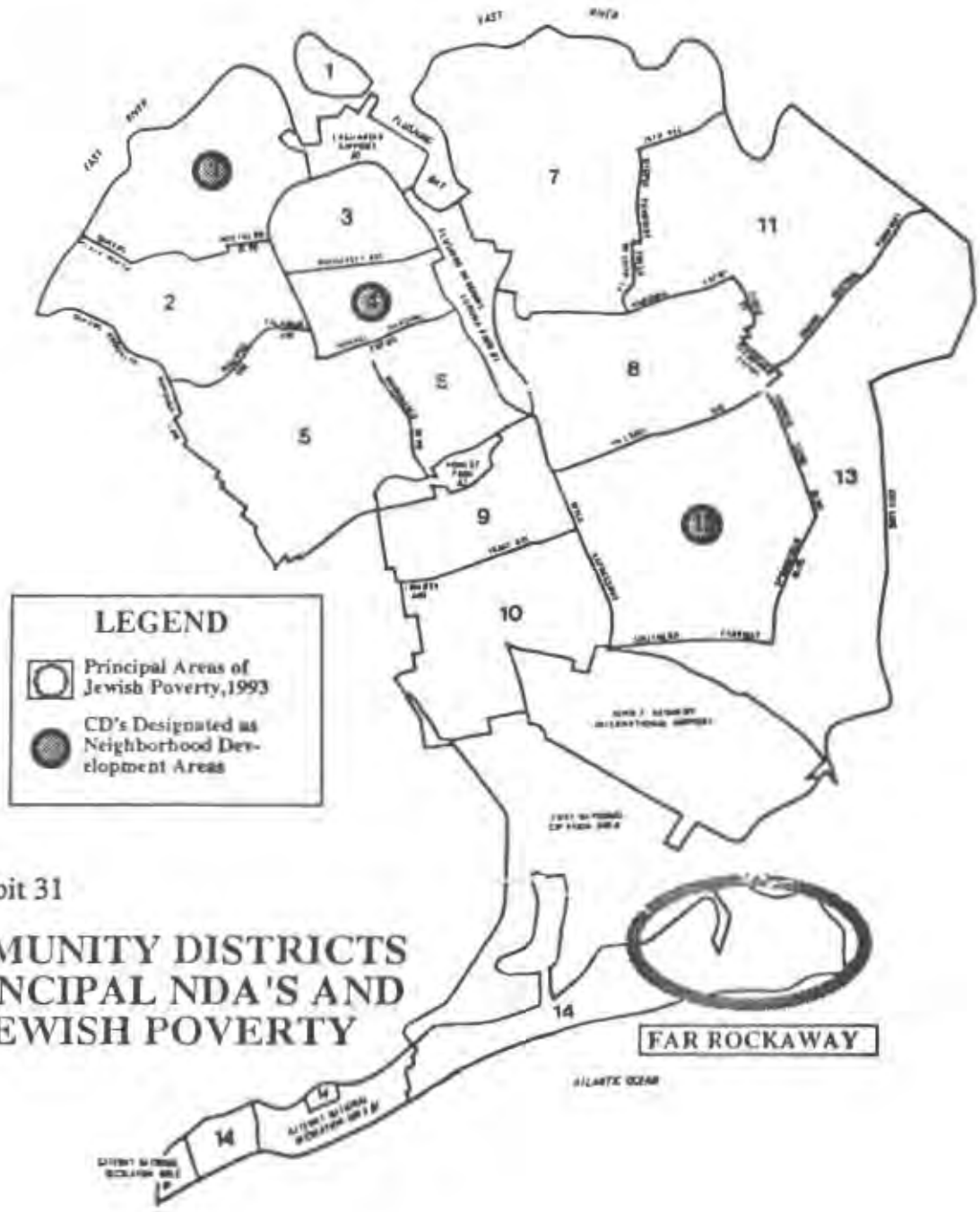

Exhibit 31

QUEENS COMMUNITY DISTRICTS SHOWING PRINCIPAL NDA'S AND AREAS OF JEWISH POVERTY