Jewish Near Poverty in New York City

December 2005

Prepared for
Metropolitan Council on Jewish Poverty
by
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based on the UJA-Federation of New York
Jewish Community Study of New York: 2002
and on the
Report on Jewish Poverty: 2002
commissioned by
Metropolitan Council on Jewish Poverty
and UJA-Federation of New York



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Why is Met Council, as the primary organization concerned with the needs of New York's Jewish poor, extending its attention to the near poor, people who - by definition - are above the poverty level? The answer, we believe, is clear: our mission directs us to concern ourselves with all people in economic need who belong to the Jewish community. For the poor, our efforts focus primarily on obtaining critically-needed health, income and other forms of support, primarily from government-funded sources. But the Jewish near poor, for the most part, are not eligible for these important sources of help from government. Therefore, we play a primary role as advocates for the near poor - both with City, State and Federal agencies who allocate substantial non-means tested resources and also with the Jewish communal organizations who have the professional knowledge and resources to help their near poor brethren. Our crisis intervention and other staff also find ways to address the problems afflicting the near-poor every day.

In keeping with our advocacy role, Met Council has undertaken the preparation of this report on the Jewish near poor of New York to make the problems, needs and concerns of this significant segment of the Jewish population better known to the rest of the Jewish community and the body politic.

We want to express our special thanks to UJA-Federation of New York for its *Jewish Community Study of New York: 2002*. Information obtained in that study was critically important to the preparation of this report. We acknowledge the work of Jack Ukeles and David Grossman who collaborated on the 2004 report and Mr. Grossman for authoring this study.

Sincerely,

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EXECUTIVE SUMMARY

In January 2004, the Metropolitan Council on Jewish Poverty and UJA-Federation of New York published a report on Jewish poverty in the New York Area based on the *Jewish Community Study of New York: 2002*. The New York Area is made up of New York City's five boroughs and the counties of Nassau, Suffolk and Westchester. The study showed that poverty among the area's Jewish population had risen in the prior decade. By 2002, there were 244,000 persons living in 96,000 Jewish households defined as poor -- with incomes below 150% of the Federal Poverty Guideline. In addition to these poor Jewish households, the study noted that another 104,000 persons, members of 53,000 Jewish households, had incomes just above the poverty level but still below $35,000 a year and who were barely making ends meet. This report focuses on this second group – the "near poor" Jewish population of the eight-county metropolitan area who experiences conditions of severe economic vulnerability. Many more Jewish New Yorkers live in circumstances of near poverty but are not included because their income is above $35,000.

BASIS FOR THE REPORT

In 2001, UJA-Federation of New York initiated the *Jewish Community Study of New York: 2002*, a major research effort designed to take a comprehensive look at the nature and characteristics of the Jewish population in the nation's largest Jewish community. The current report relies on data gathered for the *New York Jewish Community Study: 2002*.

DEFINITION OF "JEWISH NEAR POOR"

Near poor Jewish households, as described in this report, are defined as all Jewish households whose incomes were above 150% of the poverty level in 2002 but below $35,000 a year, and who reported in interviews that they "cannot make ends meet" or are "just managing to make ends meet." For a typical household of three persons, this definition means that their annual income was between $22,530 and $35,000.

GEOGRAPHIC DISTRIBUTION

Most of the 104,000 persons who are members of near poor Jewish households in the eight-county New York Area live in one of the five boroughs of New York City. Overall, the City accounts for 86,500 (83%, or more than four out of every five) of the New York Area's total persons in near poor Jewish households. By contrast, only 17,700 (17%, or less than one in five) persons in near poor Jewish households live in Nassau, Suffolk or Westchester Counties. Within the City, most persons in near poor Jewish households live in either Brooklyn (44%) or Queens (28%).

CHARACTERISTICS OF THE JEWISH NEAR POOR

The Jewish near poor display population characteristics, that are quite similar to those of poor Jewish households, for example with respect to educational attainment. However, with respect to other characteristics, such as age distribution and employment status, the patterns of the Jewish near poor are close to those of the entire Jewish population of New York City. But in many respects, including male/female ratios, marital status, household size, employment and occupation and religious affiliation, the Jewish near poor of New York City show patterns that differ from both those of the Jewish poor and the entire Jewish population. Data showing these similarities and differences are presented in the body of this report.

NEED FOR SERVICES AND ASSISTANCE

The principal service needs expressed by near poor Jewish households are: help in coping with a serious or chronic illness (33% of all respondents); assistance in finding a job or choosing an occupation (19%); help for children with a learning disability (13%); help for other persons with a disability (14%); and help for elderly family members (11%).

POLICY RESPONSE BY THE JEWISH COMMUNITY

Because near poor Jewish households are not eligible for most forms of means-tested governmental programs, such as food stamps, advocacy on their behalf with respect to

non-means tested public programs, such as services for the elderly and abuse prevention, is needed. In addition, in many respects a communal response would be the most appropriate answer to assist the Jewish near poor. UJA-Federation's network of affiliated health and human services agencies should continue to be relied on as a key source of support for the New York Area's near poor Jewish households.

PART ONE.
SCOPE OF THE REPORT

ORGANIZATION OF THE REPORT

To assist the reader in using this report, here is a brief statement on how it is organized:

- Part One is a general introduction that explains how the data on the New York Area's Jewish population in 2002 was obtained and how Jewish "near poor" households were defined.
- Part Two presents a broad range of information on the characteristics of the Jewish near poor in New York City – such as age distribution, marital status, education and religious affiliation. Also included are comparisons between the characteristics of the Jewish near poor and those of poor Jewish households and of the City's total Jewish population.
- Part Three addresses the human, health and other services for which New York's Jewish near poor stated a need in interviews.
- Part Four presents recommendations for the priority actions needed to help the Jewish near poor of New York.

WHERE THE INFORMATION COMES FROM

In 2001, UJA-Federation of New York engaged Ukeles Associates as the primary consultant for the *Jewish Community Study of New York: 2002*. This study was designed to take a comprehensive look at the nature and characteristics of the Jewish population in the nation's largest Jewish community. The study utilized an intensive telephone survey. For the survey, more than 68,000 households were contacted by telephone. From these contacts, 6,035 Jewish households were identified; of those, 4,533 were interviewed. These Jewish households were then interviewed to obtain information that became the basis for a series of publications on the nature of the New York Jewish community in the early years of the 21st Century.

Among the publications that grew out of the *Jewish Community Study of New York: 2002* was the *Report On Jewish Poverty*, jointly commissioned by Met Council and UJA-Federation and written by Dr. Jacob B. Ukeles of Ukeles Associates and David A. Grossman of The Nova Institute. This report primarily described the characteristics of an estimated 244,000 or nearly one-quarter of a million people who are members of poor Jewish households in the New York Area (consisting of the City and the three adjacent counties of Suffolk, Nassau and Westchester).

HOW ARE THE "NEAR POOR" DEFINED?

In the *Report on Jewish Poverty*, a household was defined as poor if its annual income was below 150% of the nationwide Federal Poverty Guideline as set in 2002 by the U.S. Department of Health and Human Services. The reasons that 150% of the Guideline level was adopted were (1) to take into account the higher living costs in New York, (2) because many Federal income-limited programs, such as those offering food, energy and housing aid, already use eligibility definitions higher than the basic (100%) Federal Poverty Guideline, and (3) in recognition of widespread agreement among social scientists that the 1960's basis for the Guideline is now obsolete. Using the definition of 150% of the Federal Guideline means that a Jewish family of three had to have an annual income in 2002 of less than $22,530 or a family of four of less than $27,150 to be considered poor. Anyone familiar with living costs in New York knows that it takes much more than these income levels to escape poverty at the present time.

The high cost of living in New York means that many households whose incomes are even higher than those defined as "poor" for the *Report on Jewish Poverty* live under economically vulnerable conditions. The poverty report noted that, in addition to the nearly 250,000, or one-quarter of a million residents, of the eight-county New York Area who were members of poor Jewish households in 2002, there were another 104,000 persons whose households had annual incomes close to but just above the poverty level. This group was described as being "near poor." This is the group of people whose living conditions and characteristics are depicted in this report.

The survey questions posed to the Jewish households interviewed for the *Jewish Community Study of New York: 2002* made it possible to develop a quite detailed overall picture of New York's Jewish community. However, questions about income are among the most sensitive. The survey questions focused on defining which households fell below the adopted poverty definition of 150% of the Federal Guideline by asking respondents if their income fell below certain dollar levels rather than on obtaining actual income figures. For this reason, in estimating who fell into the "near poor" category, it was necessary to rely on previously defined income brackets used in the survey questions, rather than a more precise dollar figure. If detailed data had been available, the upper boundary of "near poverty" in New York would have been set at about 200% of the Federal Guideline; at this income level, the maximum income for a near poor household in 2002 would have been about $30,000 for a household of three persons and about $36,000 for a household of four.

Because the income information obtained in the survey was linked to 150% of the Federal Guideline, it was not possible to use the 200% Guideline approach. Therefore, an approximation was made to estimate the number of Jewish households that were "near poor." The definition of "near poor" used in the *Report on Jewish Poverty* and in this report is based on two criteria. Exhibit 1 shows how the estimate of the number of near poor Jewish households and the population living in these households was developed. The process was as follows:

- First, using the answer to a question asked of all survey respondents, the number of Jewish households with less than $35,000 annual income in 2002 was calculated.

- Second, from this total, the number of people in Jewish households that fell below the definition of Jewish poverty (i.e., 150% of the Guideline) were subtracted because these individuals are counted as poor. The difference between these numbers provided a rough estimate of the potential number of near poor households and individuals.

- Third, because not every household earning under $35,000 but above 150% poverty can be considered near poor ($30,000 for a household of one or two people is not necessarily near poor, even in the costly New York area), a

subjective question on household financial status was asked of participants. Those who replied that they "had enough money" were subtracted, and only those who reported that they "cannot make ends meet" or were "just managing to make ends meet" were defined as "near poor".

The result of this calculation, as shown in Exhibit 1, is an estimate that the 8-county New York Area (New York City and the suburban counties of Nassau, Suffolk and Westchester) contains a total of 53,400 Jewish households, including 104,000 people, who are "near poor."

EXHIBIT 1.
CALCULATION OF THE NUMBER OF PEOPLE IN NEAR POOR JEWISH HOUSEHOLDS IN THE NEW YORK AREA, 2002

Item	Jewish Households	People in Jewish Households
Households with incomes less than $35,000 per year	199,300	430,000
Subtract: Households with incomes below 150% of Poverty Guidelines	-103,000	-244,000
Households with incomes between 150% of Guideline and $35,000/yr.	96,300	186,000
Subtract: Households NOT reporting economic distress or difficulty	-42,900	-82,000
JEWISH NEAR POOR	**53,400**	**104,000**

UNITS OF SURVEY AND SAMPLE SIZE

The basic unit surveyed in the *Jewish Community Study of New York: 2002* was the *household*. A household was identified as Jewish if it had one or more Jewish persons in it; however, all persons living in the household were included in the survey, whether they were Jewish or not. Most, but not all, of the persons in near poor Jewish households are themselves Jewish. Of the total of 104,000 persons, an estimated 86% are Jewish while the remaining 14% are not. In order to reflect the diversity of the households captured in this survey, the term "persons in near poor Jewish households" is used instead of "near poor Jews" in the text of this report. The same term is also used in reference to the persons who are members of *poor* Jewish households and *all* Jewish households, the two groups used for comparative purposes to highlight the characteristics of the Jewish near poor households and their members.

Another limitation of this report is due to the small size of the sample that is the basis for data on the near poor. While the overall sample in the 2002 study was comparatively large, once the definition of "near poor Jewish households" described above is applied, the number of sampled households declines to less than 250. Some of the limitations imposed by this small sample size include:

- No dependable estimate could be made for the number of the near poor in the individual suburban counties, but only for the three county-total.
- No reliable estimates on where the near poor live could be obtained for individual neighborhood areas below the borough level in New York City. They could only be obtained at the borough level.
- Some data on specific subgroups among the near poor was not used in this report because the sample size was too small (and the potential margin of error too large) to draw conclusions.

Where feasible, other information, mostly obtained from the personal knowledge of Met Council staff, its Jewish Community Council network, and those of other Jewish health and human services agencies, has been relied on to provide a broader context for the data captured in this report.

SOURCE OF THE EXHIBITS

The source of all of the Exhibits in this report (except where otherwise specifically noted) is the sample survey conducted as part of the *Jewish Community Study of New York: 2002*. Due to rounding of the data, some items in tables do not add exactly to 100%.

ACKNOWLEDGEMENTS

The preparation of this report would not have been possible without the cooperation and assistance of a number of people and organizations. The author wants to acknowledge the valuable help provided by the *Jewish Community Study of New York: 2002* Committee chaired by Nicki Tanner and Judah Gribitz, as well as Lyn Light Geller, Ronald Soloway, Laura Sirowitz and Jennifer Rosenberg of UJA-Federation of New York, all of whom were closely involved in the *Jewish Community Study of New York: 2002* and the Conference on Jewish Poverty that the study made possible. Jack Ukeles and Ron Miller of Ukeles Associates conducted the *Jewish Community Study of New York: 2002* for UJA-Federation and oversaw the questionnaire survey that generated information on New York's Jewish population. William E. Rapfogel, Rabbi David Cohen, Ilene Marcus, Josh Shipper and Jodee Silver of the Metropolitan Council on Jewish Poverty represented the sponsors of this report and provided advice, assistance and support in its preparation.

David A. Grossman
The Nova Institute

PART TWO.
JEWISH NEAR POVERTY IN NEW YORK

This Part presents the information on near poor Jewish households generated by the *Jewish Community Study of New York: 2002*. Where appropriate, comparisons are made between the characteristics of near poor Jewish households in New York City and two other groups: poor Jewish households and all Jewish households in New York City.

WHERE DO THE NEAR POOR LIVE?

Within the 8-county New York area, many more near poor Jewish households are found in New York City than in the three suburban counties of Nassau, Suffolk and Westchester. However, the three suburban counties together contain a larger *proportion* of the persons in *near poor* Jewish households than they do of the persons in *poor* Jewish households: the suburban counties account for 17% of the total near poor Jewish households as compared to only 3% of the total poor Jewish households in the 8-county area.

Most of the 104,000 persons who are members of near poor Jewish households in the New York Area live in one of the five boroughs of New York City. New York City accounts for 86,500 (83%, or more than four out of every five) of the New York Area's persons in near poor Jewish households. By contrast, only 17,700 (17%, or less than one in five) of the persons in near poor Jewish households live in one of the three suburban counties. Due to the small number of near poor respondents in the *Jewish Community Study of New York: 200*2 from Jewish households in the 3 suburban counties, no separate information on the Jewish near poor is available for Nassau, Suffolk or Westchester Counties.

As Exhibit 2 shows, within New York City nearly three-fourths (72%) of all persons in near poor Jewish households live in either Brooklyn (44%) or Queens (28%). Together, Manhattan (17%) and the Bronx (just under 10%) account for only about one in four members of near poor Jewish households while the number in Staten Island is very small (just over 1% of the total).

EXHIBIT 2.

GEOGRAPHIC DISTRIBUTION OF PERSONS IN NEAR POOR JEWISH HOUSEHOLDS IN THE NEW YORK AREA, 2002

Borough	**People in Near Poor Jewish Households**	People in All Jewish Households	People in Near Poor Households as a % of People in All Jewish Households in County
Bronx	**8,400**	54,300	16%
Brooklyn	**38,200**	516,600	8%
Manhattan	**14,900**	291,800	5%
Queens	**24,200**	220,500	12%
Staten Island	**1,200**	52,000	2%
Nassau, Suffolk and Westchester	**17,700**	532,300	3%
TOTAL, NEW YORK AREA	**104,000**	1,667,000	6%

Although the great majority of the persons in near poor Jewish households live in either Brooklyn or Queens, the degree of concentration in these two boroughs is less for the near poor than it is for the poor. Some 88% of the persons in poor Jewish households in New York City live in one of these two boroughs.

WHO ARE THE JEWISH NEAR POOR?

Information from the *Jewish Community Study of New York: 2002* makes it possible to describe many important characteristics of near poor Jewish households in the New York Area. Due to the limited size of the sample of near poor households, however, the level of detail of these characteristics is more limited than is the case with respect to the entire Jewish community in the New York Area. A principal limitation caused by sample size is that most of the presentation that follows is limited to New York City and *excludes* the three suburban counties of the Area.

AGE DISTRIBUTION

The age distribution pattern of the population living in near poor Jewish households in New York City more closely resembles that of the overall population in Jewish households than that of the poor population. This is shown in Exhibit 3 which presents information by three major age groups: children and youth under 18, the working age population aged 18 to 64, and the elderly, those over 65. The most significant difference shown by the data is that the near poor population in Jewish households contains a substantially larger proportion of persons of working age and a much smaller proportion of elderly persons than is the case for the poor population in Jewish households. In this respect, the near poor more closely resemble the population of all Jewish households.

EXHIBIT 3.

AGE DISTRIBUTION OF PERSONS IN POOR, NEAR POOR AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Age Groups	Poor Households	**Near Poor Households**	All Jewish Households
Children and Youth (under 18)	23%	**20%**	22%
Working Age Adults (18-64)	43%	**59%**	58%
Elderly (65 and over)	34%	**21%**	20%
TOTAL, ALL AGES	100%	**100%**	100%

The difference in age structure between the near poor and the poor suggests that the need for various health and human services of these two groups may be quite different. This difference will also be noted in subsequent sections.

GENDER DISTRIBUTION

Overall, women account for a majority (56%) of all persons in near poor Jewish households. Men account for only 44% of the Jewish near poor. Exhibit 4 shows that the percentage of women is higher and that of men is lower among the near poor than comparable ratios for either the Jewish poor or for all persons in Jewish households.

Exhibit 4 indicates that among working age adults (ages 18-64) the ratio of men to women is even less balanced than is the case for all people in near poor Jewish

households. Only two out of every five members of near poor households are male (40%) as compared to three out of five (60%) who are female. This suggests that the near poor is a group where improvement of job training, placement and other opportunity-improving efforts for women is especially important.

Among the elderly in near poor Jewish households, women account for a larger percentage of the population than is the case among poor Jewish households and among all Jewish households. This sharp gender difference among the elderly near poor (where the female/male ratio is two to one) is consistent with a widespread tendency for women to live longer than men and thus to outnumber them in the older age categories. However, the degree to which this imbalance exists among the near poor is striking.

EXHIBIT 4.

RATIOS OF MALES/FEMALES (M/F) AMONG THE ADULTS IN POOR, NEAR POOR AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Age Groups	Poor Households (% Male / % Female)	**Near Poor Households (% Male / % Female)**	All Jewish Households (% Male / % Female)
Working Age Adults (18-64)	51/49	**40/60**	48/52
Elderly (65 and over)	41/59	**32/68**	43/57
TOTAL, ALL AGES	47/53	**44/56**	47/53

MARITAL STATUS

The proportion of adults in near poor Jewish households who are married is sharply lower than is the case with respect to adult members of either poor Jewish households or all Jewish households. In large part, this appears to be correlated with the tendency of many adults in near poor Jewish households never to have been married, as compared to either the members of poor Jewish households or of all Jewish households. In addition, there are more divorced or separated persons among near poor Jewish households -- nearly twice the rate for persons divorced or separated in all Jewish households. The proportion of adults in near poor Jewish households who are widowed is nearly the same as that among the Jewish poor, but much higher than all adults in Jewish households.

EXHIBIT 5.

MARITAL STATUS OF PERSONS IN POOR, NEAR POOR AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Marital Status	Poor Households	**Near Poor Households**	All Jewish Households
Married	50%	**30%**	57%
Never Married	14%	**30%**	20%
Divorced or Separated	12%	**17%**	9%
Widowed	24%	**22%**	12%
TOTAL, ALL STATUSES	100%	**100%**	100%

The fact that the people in near poor Jewish households are more likely to be unmarried, divorced or widowed is probably related at least in part to their economic situation. It is generally accepted by social scientists that marriage is causally linked to improved economic circumstances. For example, there is a tendency among the general American population for married men to have higher incomes than men with similar education and other characteristics who are single.

HOUSEHOLD SIZE

As shown in Exhibit 6, near poor Jewish households tend to be somewhat smaller than is the case for either poor Jewish households or all Jewish households. Nearly half of near poor Jewish households are composed of a single person. This is a higher rate than is the case among either the poor or all Jewish households.

EXHIBIT 6.

HOUSEHOLD SIZE OF POOR, NEAR POOR AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Household Size	Poor Households	**Near Poor Households**	All Jewish Households
One Person	39%	**46%**	32%
Two Persons	30%	**26%**	33%
Three Persons	10%	**13%**	14%
Four or More Persons	21%	**16%**	21%
TOTAL, ALL HOUSEHOLDS	100%	**100%**	100%

Two-person households are somewhat less common among the near poor than they are among either poor or all Jewish households. Large households – those consisting of four or more members – are also much less frequent among the near poor than they are among either poor Jewish households or among all Jewish households.

There appears to be clear consistency between the likelihood that near poor Jewish households include only one person and the greater tendency of the adults in near poor Jewish households to be unmarried, divorced or widowed.

EMPLOYMENT AND OCCUPATION

The adults in near poor Jewish households, as shown in Exhibit 7, are almost as likely to be employed or unemployed as is the case for adults in either poor Jewish households or all Jewish households. Thus, about the same rate of the adults in near poor households are in the labor force – made up of both the employed and the unemployed – as is case for the adults in other groups.

The proportion of the adults in near poor households who are students, homemakers or retired, is also much the same as for all adults in Jewish households. There are no clear differences indicated by survey results between the near poor and either the poor or all members of Jewish households with respect to their employment or occupational status.

Nearly one-quarter of the adults in near poor Jewish households are retired, a pattern similar to that among adults in all Jewish households. There is also no clear difference indicated by survey results with respect to disabled status among the near poor, and either the poor, and all members of Jewish households.

EXHIBIT 7.

EMPLOYMENT STATUS OF ADULTS IN POOR, NEAR POOR AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

Employment Status	Poor Households	**Near Poor Households**	All Jewish Households
Employed	57%	**58%**	57%
Unemployed	6%	**7%**	6%
Homemakers	7%	**5%**	7%
Students	3%	**4%**	3%
Retired	24%	**23%**	24%
Disabled	3%	**2%**	3%
TOTAL, ABOVE CATEGORIES	100%	**100%**	100%

EDUCATIONAL ATTAINMENT

Nearly two-thirds of the adults in near poor Jewish households have graduated from high school and/or have had at least some degree of college experience. Furthermore, four out of ten adults in near poor Jewish households (41%) have earned a college degree and/or have gone on to some level of graduate study.

The educational attainment levels of adults in near poor Jewish households closely resemble those in poor Jewish households. However, the members of near poor

Jewish households have a clearly lower degree of educational attainment when compared to the adult members of all Jewish households.

Even though the educational levels attained by the members of near poor Jewish households lag behind the average for the Jewish community, it should be noted that their levels of educational accomplishment compare quite favorably to those of the New York City population as a whole.

EXHIBIT 8.

EDUCATIONAL ATTAINMENT OF ADULTS IN POOR, NEAR POOR AND OTHER JEWISH HOUSEHOLDS, NEW YORK CITY 2002

Educational Attainment	Adults in Poor Households	**Adults in Near Poor Households**	Adults in Other Jewish Households
High School or Less	38%	**34%**	15%
Some College	20%	**25%**	12%
College Degree	24%	**27%**	32%
Graduate Education or Degree	18%	**14%**	42%
TOTAL, ALL CONDITIONS	100%	**100%**	100%

RELIGIOUS AFFILIATION

Of the near poor respondents who said that they were Jewish, one-quarter identified themselves as Orthodox, another quarter as Conservative and a another quarter as Reform. The remaining quarter identified themselves as belonging to other denominations, non-denominational, or secular.

The percentage of near poor Jewish households who said that their religious affiliation was Orthodox was the same as the percentage of Orthodox among poor Jewish households, but was higher than among all Jewish households in New York City. By contrast, a larger percentage of respondents among near poor Jewish households indicated religious affiliations with the Conservative and Reform movements than was the case for poor Jewish households.

Fewer near poor Jewish households (15%) said that they were "just Jewish" or unaffiliated than was the case among poor Jewish households (27%). In this respect, the near poor resembled all Jewish households. Only one-tenth of near Jewish respondents said that they were "secular" or had no religion.

EXHIBIT 9.

RELIGIOUS AFFILIATION OF JEWISH RESPONDENTS IN POOR, NEAR POOR, AND ALL JEWISH HOUSEHOLDS, NEW YORK CITY

Religious Affiliation	Respondents in Poor Households	**Respondents in Near Poor Households**	Respondents In All Jewish Households
Orthodox	24%	**24%**	19%
Conservative	16%	**27%**	26%
Reform	17%	**22%**	29%
Other Denominations	3%	**1%**	1%
Non-denominational ("just Jewish")	27%	**15%**	15%
Secular or no Religion	13%	**11%**	10%
TOTAL, ALL RESPONDENTS	100%	**100%**	100%

RUSSIAN IMMIGRANTS AMONG THE JEWISH NEAR POOR

Survey responses indicate that among the total number of 205,000 persons who live in Russian-speaking Jewish households in New York City, some 9%, or about 18,500 persons, are members of near poor households. Russian-speakers account for about one-fifth (21.5%) of all persons in near poor Jewish households in New York City. This is substantially lower than the Russian-speaking percentage of all poor Jewish households in New York City (44%). Unfortunately, due to the small sample size of Russian-speaking near poor Jewish households, data on these households is insufficient for analysis.

HOW DO NEW YORK CITY'S NEAR POOR HOUSEHOLDS DIFFER FROM OTHER JEWISH HOUSEHOLDS?

The preceding sections of this report present a wealth of previously unavailable information on detailed characteristics of the 86,500 individuals who are members of some 53,400 near poor Jewish households in New York City. Thus, while the near poor differ in a number of specific respects from both New York City's poor Jewish households and from all Jewish households, there are also strong similarities. The following are some of the distinctive features that appear to have significant bearing on the economic needs of the near poor:

- In terms of age distribution, the near poor display patterns close to those of all Jewish households in New York City, but differ substantially from the age patterns of poor Jewish households. The most striking difference is that there are relatively more people of working age among the near poor and relatively fewer elderly persons.
- In terms of marital status, the near poor differ markedly from most other Jewish households – both poor and non-poor in New York City – in that among the near poor there is a relatively low percentage of adults who are currently married. The near poor category includes a substantial percentage of people who are divorced or have never married.

- In terms of people of working age, there are proportionally more women in near poor households than in poor Jewish households.
- In terms of employment status, the adults in near poor Jewish households display similar patterns of unemployment and student status as is the case for poor Jewish households and all Jewish households.
- In terms of education, the adults in near poor Jewish households have educational attainment levels that fall between those of the poor and the very high educational attainment levels of the people in all of New York City's Jewish households.

These different characteristics displayed by persons in near poor Jewish households suggest that the Jewish near poor are a population for whom job training and placement assistance, especially for women, is highly relevant. It also seems likely that many of the near poor are in transition – in terms of employment, marital status or education – and that counseling assistance of various types may also be very appropriate.

TRENDS IN JEWISH NEAR POVERTY

It is difficult to determine how the number of near poor Jewish households in New York City has changed over recent decades, primarily because no standard definition of Jewish "near poverty" was adopted in the past. Met Council's 1984 report on Jewish poverty estimated that there were nearly 200,000 persons in near poor Jewish households in 1981; this estimate was derived using a standard for a household of four members an income below $25,000 (but above 150% of the Poverty Guideline). Met Council's 1993 report estimated that there were as many as 275,000 persons in near poor Jewish households in 1991; in this case, the standard used was that of a household of four with an upper income limit of about $30,000. In both cases, neither the standard nor the resulting estimate should not be viewed as being precise.

The estimates in this report are based on an upper household income of $35,000, a lower level of 150% of the Poverty Guideline and survey responses indicating substantial economic need. This resulted in an estimate of 104,000 people who were

members of near poor Jewish households in the 8-county New York Area in 2002. This figure is well below the estimates for the two earlier reports – despite the fact that a substantially larger number of people was identified in 2002 as being members of poor Jewish households (below 150% of the Guideline) than was the case in either 1981 or 1991.

Additional research will be needed, and more attention focused on the situation of the near poor, in future New York Area Jewish population studies before any reliable trends can be established.

COMPARISONS WITH THE UNITED STATES AS A WHOLE

It is also difficult to compare Jewish near poverty in New York City with the situation elsewhere in the United States because of the lack of comparable data.

The best available recent, large-scale examination of the entire American Jewish population is a study conducted by United Jewish Communities (UJC) in 2001. Recently (January, 2004), the UJC issued a special report using data from their study on "Economic Vulnerability in the American Jewish Population." However, this report (and the earlier UJC population study) used a different definition for economic vulnerability than the definition used in UJA-Federation of New York's 2002 survey. UJC adopted a below-$35,000 household income as its definition of "economic vulnerability." This definition differs widely from the definition of "near poor Jewish households" used in this report, and this makes direct comparisons difficult.

The most direct comparison that is possible is between the UJC estimate for the nationwide percentage of persons in poor Jewish households and a comparable figure for New York City – using 100% of the Federal Poverty Guideline as a common definition. In the nation as a whole the UJC found that 5% of the "Jewishly-engaged" population had incomes below 100% of the Guideline. The comparable figure for New York found in the *Jewish Community Study of New York: 2002* was about 9%, or nearly

twice as high. It seems likely that if comparable figures for the near poor were available, they would also show a substantially higher level of the Jewish population falling in the near poor category in New York than in the nation as a whole.

PART THREE.
SERVICE NEEDS OF THE JEWISH NEAR POOR

New York City's near poor Jewish households may be better off financially than people in poor Jewish households, but they are nevertheless still economically vulnerable and in need of many forms of assistance. Supporting this assumption are the answers of respondents to the UJA-Federation survey who stated that their households included people who needed human services such as employment assistance, services for older adults or those with disabilities, personal or family counseling, day care or other child care services and other human services. In addition, one-fifth of all survey respondents sought assistance for health-related problems. Unfortunately, many near poor households have income levels high enough to 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.

Such help is already being provided by Jewish communal agencies including 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 been helped by a Jewish service agency. Despite the Jewish communal response to the health and human service needs of the Jewish community, however, there are still major needs among the Jewish poor and near poor.

Table 10, below, summarizes the responses to key survey questions from poor, near poor and all non-poor Jewish households. The answers indicate that, in many respects, near poor Jewish households express needs for assistance that are much the same as those of poor Jewish households. In other respects, the needs of the near poor are closer to those of all non-poor Jewish households. For example:

• Near poor Jewish households, like those of the poor, express great need for help in coping with serious or chronic illness. Fully one in three near poor households reported this concern; this is by far the highest level of need expressed to any of the survey's service need questions. It seems likely that the serious health concerns expressed by near poor respondents reflect the fact that their incomes are generally too high for Medicaid eligibility but still too low to make it possible for them to afford private health insurance.

• Consistent with their responses to other survey questions, the next highest level of concern expressed by near poor households was the need for employment assistance, or help in finding a job or choosing an occupation. This concern was ranked as a higher priority than any other category except for serious illness among near poor Jewish households. The survey did not directly address the issue of "under-employment" among employed members of Jewish households. However, in light of the relatively high levels of educational attainment among the persons in near poor Jewish households, it seems likely that part of the need being expressed for employment assistance is for help in obtaining jobs more closely related to their levels of education and skill.

• Specialized assistance for various household members such as children with learning disabilities, other disabled people or older adults was the third form of assistance most noted by near poor households. In this regard, their responses were closely comparable to those of poor Jewish households.

• All other needs expressed by near poor Jewish households were cited less frequently than job, health or disability assistance.

EXHIBIT 10.

SERVICE NEEDS EXPRESSED BY POOR, NEAR POOR AND ALL NON-POOR JEWISH HOUSEHOLDS, NEW YORK CITY, 2002

In the 12 months prior to the survey, a household member sought assistance…	Poor Households	**Near Poor Households**	All Non-Poor Households
In coping with a serious or chronic illness	37%	**33%**	21%
In finding a job or choosing an occupation	15%	**19%**	13%
For children with a learning disability	13%	**13%**	11%
For a person with a disability	13%	**14%**	6%
For services to an older adult	12%	**11%**	11%
For services to refugees, such as resettlement	7%	**4%**	1%
With infant or child day care	5%	**4%**	3%
With personal, marriage, or family counseling	5%	**7%**	9%
With adoption services	2%	**4%**	3%
With HIV/AIDS services or testing	2%	**1%**	2%
For an alcohol or drug problem	1%	**--**	2%

PART FOUR.
POLICY RECOMMENDATIONS

For many near poor Jewish households, the cost of basic living constitutes a serious economic burden. The additional costs associated with living an active Jewish life (such as synagogue membership, Jewish education for their children, celebration of Jewish festivals and kosher food) add to this burden. Their situation is made more difficult by the fact that, for the most part, the near poor do not qualify for governmentally-financed services and subsidies that are part of the social safety net for the poor in New York City and its suburbs. Thus, a near poor household may actually have less money available to meet their basic needs than a household whose lower income entitles them to governmental aid for housing or medical assistance.

Because near poor Jewish households are ineligible for most forms of means-tested governmental programs, Met Council should explore other possibilities to aid the Jewish near poor. First, there are many non-means tested programs offered by City, State and Federal agencies that should be reviewed to see where additional opportunities exist for assistance. Second, because in many respects, a communal response is the most appropriate method to assist the Jewish near poor, Met Council should undertake a leadership role to help mobilize communal resources and agencies in this vital task. UJA-Federation's network of affiliated health and human services agencies should be encouraged to continue and, whenever feasible, expand its efforts as a key source of support for New York's near poor Jewish households. Responses to the survey questions posed in the *Jewish Community Study of New York: 2002* indicate that – to a considerable degree – this objective has already been achieved. More than one-fourth of respondents to the survey reported that they had already been helped or were currently being helped by a Jewish agency. Met Council's goal should be to increase this level of support and assistance for poor and near poor.

WHY MAKE THE NEAR POOR A PRIORITY?

Resources are scarce in both the public and private sectors. The Jewish community of New York must address many compelling needs, in order to help the neediest within its own service area and to assist Jewish communities elsewhere, particularly in Israel. Within New York City, many Jewish voluntary organizations are already engaged in addressing some of the serious needs of poor Jewish households.

By definition, the near poor members of Jewish households have somewhat higher monetary resources than do the Jewish poor; thus, they are not under financial pressures as severe as those facing the poor. However, the near poor population's responses to the survey show that their needs are nevertheless very real. For many, especially the adults of working age in near poor Jewish households, even a modest helping hand may be sufficient to assist them to apply their own abilities to address their own problems. Thus, a near poor household may actually have less money available to meet their basic needs than a household whose lower income entitles them to governmental aid for housing or medical assistance.

THE JEWISH NEAR POOR NEED FOCUSED ASSISTANCE

The information presented in the previous sections of this report suggests several areas in which assistance to near poor Jewish households should be focused. The most important areas of focus should be: employment training and job placement; family and individual counseling; health care; and housing.

- **Employment and Job Training** is directly related to the fact that a higher proportion of adults in near poor Jewish households are of working age and therefore potentially more employable than the Jewish poor.

The relatively high proportion of women among the working age adults in near poor Jewish households suggests that it is especially important that employment training and placement be a high priority, including non-traditional work for women. A special area of service concern for women with young children is day care, either all-day or after-school.

• **Health.** It is clear from the survey responses that health concerns rank highest among the problems that afflict the Jewish near poor. Like many low-income New Yorkers, many of the Jewish near poor lack any form of health insurance to help them cope with the rising cost of drugs and other forms of medical care. While the Federal Medicare program provides assistance to the elderly and the Medicaid program assists the very poor, a substantial number of Jewish near poor households made up of working age adults and children is generally not eligible for either of these programs.

• **Housing Assistance** was not a focus of specific questions posed in the telephone survey. However, the experience of all lower-income households in New York City is that obtaining adequate housing at affordable rents is one of their most pressing concerns. Met Council's housing programs, and those of other Jewish agencies, is part of what should be a larger response to the housing needs of the Jewish near poor.

These three top-priority areas do not exhaust the types of support and assistance that are needed by the Jewish near poor. With regard to persons with disabilities, the respondents from near poor Jewish households indicated a need for services that closely parallels that expressed by poor Jewish households. This suggests that Jewish communal agencies concerned with issues of disability should extend their services to the near poor as well as the poor. The demand for services to the elderly, in comparison, is equally high among the Jewish poor, near poor and all households. The many voluntary agencies that are members or affiliates of UJA-Federation of New York offer a broad array of possible services and other forms of assistance. Jewish religious organizations, active in the city's neighborhoods, also offer many services. To assure

that information about organizations that provide assistance is available to the Jewish near poor, it is important that the network of Jewish agencies reach out in a pro-active way. One specific set of organizations that can offer such outreach assistance at the neighborhood level is the Jewish Community Councils associated with the Metropolitan Council on Jewish Poverty.

Metropolitan Council on Jewish Poverty
is the voice of the Jewish poor and the
first line of defense for our community's needy.
We fight poverty through comprehensive
social services and treat every individual with dignity and
respect. Our network of grassroots Jewish Community
Councils strengthens families and neighborhoods
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